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## AT DEADLINE

### Snow Summit Ski Corporation Investigates Sale Opportunities

The Snow Summit Ski Corporation board of directors retained Houlihan Lokey, an international investment banking firm, to market the company



with the possibility of selling it to one of a number of interested buyers.

According to a press release, Houlihan Lokey will contact various potential buyers, within and beyond the ski resort industry, informing them of Snow Summit's attractiveness as an acquisition.

The Snow Summit Ski Corporation owns and operates  
*continued on page 19*

MAIL TO:

## The Market for Construction Labor: Shortages Already?

By Jerry Nickelsburg, Senior Economist,  
UCLA Anderson Forecast Adjunct Professor of  
Economics, UCLA Anderson School



The U.S. economy continues to expand at a measured slow rate and California continues to be a leader in the expansion. This has been the story of the recovery from the great recession during the past four years. What is different this quarter is the construction sector. As job gains accumulate, household formation rates increase and the demand for housing, finally, is generating new residential construction. This is not just a California phenomena, it is happening all over the country and providing a solid basis for a continued recovery.

However, while the trend in construction is toward historical average levels, the industry remains quite far below it. Curiously, when it comes to hiring, contractors are finding quite a different story. In spite of a collapse in employment in the sector between 2006 and 2010, sufficient skilled labor in construction is now hard to find. In this California report, we review employment gains over the last 12 months and their implications for the forecast and then explore the reasons why construction labor markets are now tight, even though construction activity is sub-normal.

### EMPLOYMENT RETROSPECTIVE: STILL GROWING AFTER ALL THESE YEARS

As reported here in the past (and in many other places) California has been one of the bright spots in the U.S. employment picture. The rate of California's growth in employment has been consistently in the top 10 of U.S. states. For the 12  
*continued on page 10*

## Chamber Seeks Governor Support for UC Riverside Medical School

*\$15 million in state funding included for  
school of medicine, further advocacy needed to ensure  
passage and final enactment*

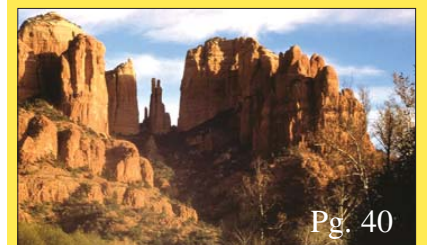
Through the advocacy of the Chamber and the efforts of Senator Richard Roth and Assemblymember Jose Medina, funding for the University of California, Riverside School of Medicine has been included in legislation for the 2013-  
*continued on page 21*

## Special Sections

Boost Sales, Maximize Profits,  
and Crush Your Competition  
Pg. 25

The Untold Story of World Trade  
Pg. 7

Executive Time Out  
A RESTORATIVE TRIP  
TO SEDONA



Pg. 40

## Claremont Attorney Greg Hafif Wins Suit for Prince Faisal Al Saud of Saudi Arabia

His Royal Highness, Prince Faisal Al Saud won a \$520,000 jury award against Hollywood Studios International and its founder and CEO Steven Saxton on June 21, 2013.

In a unanimous 12-0 ver-



Greg Hafif

dict, Prince Faisal, one of the heirs to the throne in Saudi Arabia, was awarded \$520,000 by a Los Angeles Superior Court jury for breach of contract and conversion of his  
*continued on page 3*

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## Claremont...

*continued from pg. 1*

Maserati by Steven Saxton, founder, chairman of the board and chief executive officer of Hollywood Studios International located in Beverly Hills.

The Prince alleged that Hollywood Studios International and his highness had entered into a contract, referred to as a Memorandum of Understanding, whereby Prince Faisal was to receive “fees” for raising money for the company to develop movies. The Prince raised \$9 million for Hollywood Studios International, but was never paid in full all the fees due to him under the agreement. The jury awarded the prince \$390,000 in unpaid fees.

The jury also awarded the prince \$110,000 for the fair market value of his Maserati which Hollywood Studios International and Steven Saxton would not return to him. The Maserati was held at Steven Saxton’s private residence. The jury further awarded the prince \$20,000 for his efforts in trying to retrieve his Maserati from Saxton. All in all, the jury awarded Prince Faisal Al Saud \$520,000 for his claims of breach of contract and conversation against Steven Saxton and Hollywood Studios International.

The prince alleged that he and Saxton became friends, and actually at one time lived together in a \$20,000 a month house in the Hollywood Hills. The relationship began to sour when the prince learned that only \$125,000 of the \$9,000,000 he raised went into actually producing movies. The rest of the money was spent by Saxton and Hollywood Studios on lavish parties, buying a model agency to meet women, and paying Saxton huge bonuses, commissions and the repayment of phantom loans Saxton said he lent to the company.

When Prince Faisal returned to Saudi Arabia in November of 2010, Saxton indicated in a text message that he would be shipping the Maserati back to the prince in Saudi Arabia. Instead, Saxton decided to keep the Maserati for himself. Claremont attorney, Greg Hafif, of the Law Office of Herbert Hafif said, “It was a pretty heated and emotional trial but in the end the jury made the correct decision.”

“You just don’t take somebody’s car, no matter how much money that person has,” said Hafif. Hafif also stated “the defense had some serious problems from the beginning when they represented to the jury that certain payments were made to the prince for his “fees” but never could show proof of these payments. In fact, one alleged payment for \$100,000 was proven to just be false, as the cancelled check was shown to be from the prince’s cousin, not Hollywood Studios International.”

The prince was also being sued for \$25,000,000 by Hollywood Studios International for breach of contract and fraud. The judge dismissed those causes of action at the end of the presentation of evidence. Representing Hollywood Studios was Michael J. Avenatti of Eagen Avenatti, LLP.

The prince stated, “I am actually very happy with the verdict and feel that justice has been done.” The prince was present in trial every day. The trial started on June 10, 2013 and ended on June 21, 2013. The jury deliberated for only two hours before returning their verdict. Steven Saxton was executive producer on

the movie, “The Kids are Alright.”



## Greater Ontario Announces New Strategic Marketing Campaign

The Greater Ontario Convention and Visitors Bureau unveiled plans for a dynamic, strategic marketing campaign that will broaden awareness of the region and encourage visitors to meet, explore and connect in the heart of Southern California.

The campaign promotes the Greater Ontario region as a culturally and ethnically diverse destination, with a three-pronged focus on travel and tourism; meetings, conventions and events; and on establishing the Ontario Convention Center as a venue for extended events that will require overnight hotel stays. The scope of the strategy will be all-encompassing: from individual hotel meetings and group tours to indoor and outdoor multi-venue extravaganzas.

“Greater Ontario is in the center of everything Southern California has to offer,” said Michael Krouse, president and CEO of the Greater Ontario Convention and Visitors Bureau. “We’re close to everything anyone would want to do; we’re convenient, affordable and are rich with a diverse offering of world-class attractions, venues and activities.”

Another ad features meeting photos blended with local meeting and shopping venues such as the Ontario Convention Center, Citizens Bank Arena, Ontario Mills and Victoria Gardens in Rancho Cucamonga. A rock star suspended in motion over fans is the center photo. “Who says the main event has to be a speaker?” the copy reads, with a call to action to “Meet in the Heart of Southern California.”

The campaign was created by Winter Ad Agency, a local full-service graphic design firm specializing in corporate branding for web, print and collateral marketing materials. The recipient of multiple awards of excellence, the agency has worked closely with a variety of city and county clients over the past 20 years and completed the rebranding and new logos for the GOCVB and Ontario Convention Center earlier this year.

The new ads will be placed in a variety of targeted trade publications over the next 18 months to increase exposure to people working in the travel, tourism and meetings and conventions industries. Pop-up banners will be available for display at networking events, and other collateral is being developed to emphasize a cohesive brand identity to local, national and eventually, international audiences.

“We’re targeting both fly and drive markets,” explained agency owner Mary Winter. “The 18-month calendar gives us better value in our media buys and helps us reach our diverse meeting and tourism markets.”

## Government Imposes \$4 Million Fine on Kaiser Permanente for Limiting Patients Access to Mental Health Care

*\$4 Million Fine is Second Largest in DMHC’s History; Action Results from Caregivers Complaint to the Agency*

The California Department of Managed Health Care (DMHC) announced a \$4 million fine against California’s largest HMO for limiting patients access to mental health care.

The fine affirms the findings of an exhaustive complaint filed by Kaiser Permanente’s frontline mental health clinicians, who are represented by the National Union of *continued on page 18*

# INDEX

## News and Features

**Who Gets Dad’s Office? 5 Tips for Family Business Succession Planning** When it comes to business succession planning, one thing is certain: Most family business leaders don’t do it, they don’t do it well, or they wait to do it until it’s too late. As you plan your company’s future leadership, keep the points in mind as outlined by Lois Lang. . . . . 6

**Lost Sales Leads: 4 Common Problems and How to Correct Them** Brandon Stuerke, president of Advisors Edge Marketing, says that he has found four ways professionals commonly lose sales leads. He says they all can be fixed. . . . . 9

**Expecting the Unexpected** The unexpected occurs every day in business and personal lives. Those who are wise always expect the unexpected and prepare accordingly. Stan Craig gives four tips to safeguard your business. . . . . 10

**Bad Boss—Bad Reference?** If you and your former supervisor did not part on the best of terms when you left the organization, and a prospective employer asks, “May we contact your former supervisor?” what should you do?. . . . . 11

## Columns

Business Planning. . . . . 6

Investments and Finance. . . . . 8

Financial Column. . . . . 8

Sales. . . . . 9

Business Success. . . . . 9

Management. . . . . 10

Event Planning. . . . . 12

Real Estate Notes. . . . . 13

Time Management. . . . . 14

The Lists:

SBA Lenders in the Inland Empire. . . . . 15

CPA Firms in the Inland Empire. . . . . 18

Business & Liability Insurance Agencies. . . . . 29

Executive Notes. . . . . 17

Close-Up. . . . . 20

Manager’s Bookshelf. . . . . 25

Restaurant Review. . . . . 26

New Business Lists:

County of San Bernardino. . . . . 35

County of Riverside. . . . . 36

Computer Column. . . . . 38

Executive Time Out. . . . . 40

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### Quotations on Vacations

A vacation is a sunburn at premium prices.  
*Hal Chadwicke*

The average vacation is one-tenth playing—nine-tenths paying.  
*Arnold Glasow*

The longing to get away from it all never was so great as in our present time of tension and trouble. We want something to lift us out of the mess into which much of life seems to have fallen.  
*Glenn Stewart*

Vacation is that time when you wish you had something to do while doing nothing.  
*Frank Tyger*

A vacation is what you take when you can no longer take what you’ve been taking.  
*Earl Wilson*

## INLAND EMPIRE business journal

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## Wells Fargo Lending Stats

Wells Fargo approved more SBA 7(a) loan dollars for America's small businesses than any other lender to date in federal fiscal year 2013. Over a seven month period (Oct. 1, 2012 – April 30, 2013), Wells Fargo extended 1,903 SBA 7(a) loans nationwide totaling more than \$739 million—a more than 16 percent increase in dollars and more than 10 percent increase in number of loans from the same period a year ago.

“Wells Fargo has been a committed lending partner for SBA in the Inland Empire, helping provide small business entrepreneurs with the capital they need to start and grow successful enterprises,” said U.S. Small Business Administration, Santa Ana District Office Director, Rachel Baranick. “As of May 17th, Wells Fargo has provided more capital than any other lender active in our district through the agency's 7(a) loan guaranty program.”

One SBA 7(a) loan extended by Wells Fargo last year provided the financing Dr. Hart needed to purchase new equipment

and for his business California Custom Bottling in Riverside. A dentist by trade, Dr. Hart recognized the need for a revamping of the “functional water” bottling process. With a unique way of incorporating more vitamins and minerals into bottled water that won't diminish during sterilization, Dr. Hart began looking for partners and funding to get his new venture started.

Over the past three years Dr. Hart has worked with Wells Fargo Relationship Manager Olga Tutarinova to create a strategic financial plan as they moved into a new 78,000-square-foot manufacturing facility. A few months ago, California Custom Bottling received the equipment financing it needed which increased its capabilities to manufacture 60,000 bottles per hour.

“Having worked in the beverage bottling industry for several years, it's been rewarding to translate a passion for improving the bottling process into a competitive operation with the help of Wells Fargo and an SBA loan,” said Michael

Maragh, systems manager for California Custom Bottling. “From the design, manufacturing, filtering, filling and packaging of a new product, the equipment we've financed has allowed us to be a one stop shop for the beverage industry, expand by taking on larger customer accounts and hire 10 people to meet the growing production needs.”

With the SBA financing from Wells Fargo, California Custom Bottling has purchased new equipment to continue to expand their business. Currently they are looking to hire an additional 10 to 15 employees to keep up with manufacturing demands of their growing customer base.

“It's a very positive sign to see the overall growth in SBA lending this year because it means more entrepreneurs and business owners are pursuing financing to expand, purchase real estate and equipment, and buy businesses that create jobs and drive America's economic growth,” said Doug Hargraves, Inland Empire regional manager for Wells Fargo's West Coast

Business Banking Division. “We're honored to be the leader in SBA lending and that more business owners are choosing Wells Fargo for SBA financing and working with our team to build their businesses. We want to do everything we can to help them succeed financially.”

For the first seven months of federal fiscal year 2013, Wells Fargo is the No. 1 SBA 7(a) lender in dollars in 10 states: Arizona, California, Colorado, Florida, Iowa, North Carolina, New Mexico, Pennsylvania, Texas and Virginia. Wells Fargo is the No.1 SBA 7(a) lender in number of loans in 11 states: Alaska, Arizona, California, Colorado, Florida, Georgia, North Carolina, Nevada, New Mexico, South Carolina and South Dakota.

Wells Fargo approved a record \$1.24 billion in Small Business Administration (SBA) loans in federal fiscal year 2012 (Oct. 1, 2011 – Sept. 30, 2012). An SBA preferred lender in all 50 states, Wells Fargo has been America's leading SBA 7(a) lender in dollar volume for four consecutive years.

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## Pomona/Ontario Native Lt. Cmdr. Victor Glover Selected to NASA's Newest Class for Future Astronauts

When NASA Administrator Charles Bolden announced the latest class of NASA's eight astronaut candidates June 17, the Naval Postgraduate School (NPS) was able to add yet another space-traveling alumnus to its ranks, now totaling 41 and counting.

Lt. Cmdr. Victor Glover, an F/A-18 combat pilot currently serving as a legislative fellow in the office of Senator John McCain, was selected from more than 6,100 applicants to begin training at Johnson Space Center in August for potential space flight. Glover graduated from the Naval Postgraduate School in 2009 through the Master's of Systems Engineering Management -

Product Development 21st Century (SEM-PD21) program, in addition to receiving a space systems academic certificate in 2005, both via distance learning.

Glover notes the two programs, while both very different, provide a tremendous foundation for the challenging training that lies ahead of him.

“Certainly, the space systems certificate program is directly applicable,” Glover said. “It gives you the basics of communications, orbital mechanics, imaging systems... things that are very relevant to the processes of manned space exploration.”

But, he continues, his experience in the SEM-PD21 program provided an immediate

payoff to his position in the Fleet.

“I was a test pilot, working in the systems engineering field, actually doing test and evaluation under the umbrella of weapons systems acquisition,” Glover said, emphasizing the direct relationship between his studies and work assignments. “My work product bolstered my school product, and likewise, my school product improved my work quality.”

“Systems engineering has really emerged over the last several years as a critical discipline for the development of systems that meet the needs of the warfighter,” added Dr. Cliff Whitcomb, NPS Department of Systems Engineering chair.

“Whether it is in test and evaluation, development, or in life cycle sustainment, it's an engineering discipline that provides students, especially at the master's level, with a very holistic, balanced perspective.”

Not only did the coursework provide an immediate payoff, but its simple availability to Glover was equally as valued.

“The thing that was really amazing about both of these programs is that they are distributed, and they allowed me to continue my professional development through advanced formal education where I was stationed,” he stressed. “I actually did the space systems certificate while I was deployed to the

*continued on page 27*

## BUSINESS PLANNING

### Who Gets Dad's Office? 5 Tips for Family Business Succession Planning

By Lois Lang, Psy.D.

When it comes to family business succession planning, one thing is certain: Most family business leaders don't do it, they don't do it well, or they wait to do it until it's too late. While the CEO longevity in non-family businesses is an average of six years, for a family owned businesses CEOs tend to stay for 20-25 years.

Sure, that long tenure contributes to leadership stability and consistency, but it can also fuel flat growth, narrow business focus, and decreasing leadership drive. Additionally, when the CEO and other top level executive family members do not step aside in a timely manner, it causes a high level of frustration in the next generation who is ready to charge forward and make their mark. Once it becomes clear that the children might reach their mid to late fifties before taking over, it becomes hard to hold on to the ambitious ones. That's why all family businesses need to have a solid succession plan in place—one that helps the senior generation leave with ease and welcomes the well-prepared next generation.

While succession planning can happen at any level within the organization, we commonly think about the top five to eight key positions for a written, structured succession plan. So as you plan your company's future leadership, keep these points in mind.

**1. Think beyond seniority.** Many family business executives choose their future leaders based on seniority (i.e.: "She's the oldest, so she will be our next CEO."). In some families, the next in line is the oldest male. Of course, a single owner can make the easy decision to pass the business leadership to the child of their choice. But this "easy" choice can backfire if the

adult child or the one with the most seniority has not gained respect from other family members and employees. In other words, often the easy choice or the obvious choice isn't the best choice. Therefore, be open to broadening your search beyond the next of kin.

**2. Embrace a more professional process of skill evaluations, performance assessments, and reviews of career history.** The more thoughtful, objective, and inclusive the process of bringing on the next leader is, the more likely that the transition will be embraced. Succession readiness calls for a written transition plan and an individual development plan for the future CEO within three years of the planned succession date. Implementation of the plan may involve identifying other executive team members with succession needs, building a coaching plan, and providing stretch assignments in different functional areas of the company.

**3. Rank possible successors based on key criteria.** Rather than just appoint the next oldest family member to the leadership role, consider creating a list of all the possible successors and rank them, from 1 to 10 (with 10 being high), in each of the following areas:

- Past work experience and advancement history
- Education
- Geographic mobility, if appropriate
- Learning agility
- Prior leadership positions—size and scope of leadership responsibilities
- Advancement potential
- Advancement desire
- Interpersonal skills
- Assessment of the individual compared to the company's values and leadership competencies

- Past performance ratings
- The ability to take risks
- Decision-making ability
- Problem-solving ability

Doing this for each potential successor will help you see which ones are best positioned to move the company forward. Finding a successor with the right mix of skills, attitude, drive, character, and experience that matches your business will ensure the family company succeeds for the long term.

**4. Groom the next generation.** Once you have a successor in mind, offer him/her additional development through such things as job rotations, stretch assignments, additional profit and loss responsibility, and additional exposure to board members and customers. The

more emphasis you place on prepping the next leader, the smoother the transition will be.

**5. Consider a non-family leader.** When a family business member utters the words, "Let's consider a non-family CEO," the first reply is usually a colorful no! However, a non-family CEO frequently brings diverse, in-depth experience to drive business growth, bringing professional alliances, partnerships, and strategy opportunities. They can be a great mentor for the next generation of family leaders—often then known as a "bridge CEO" from one generation to the next. While the family may hold all the stock, it is critical to develop a performance incentive that will reward and retain the non-family CEO

*continued on page 32*

## "TIME OUT"

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

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

FINANCIAL NEWS & TALK



## The Untold Story of World Trade

By Payden & Rygel

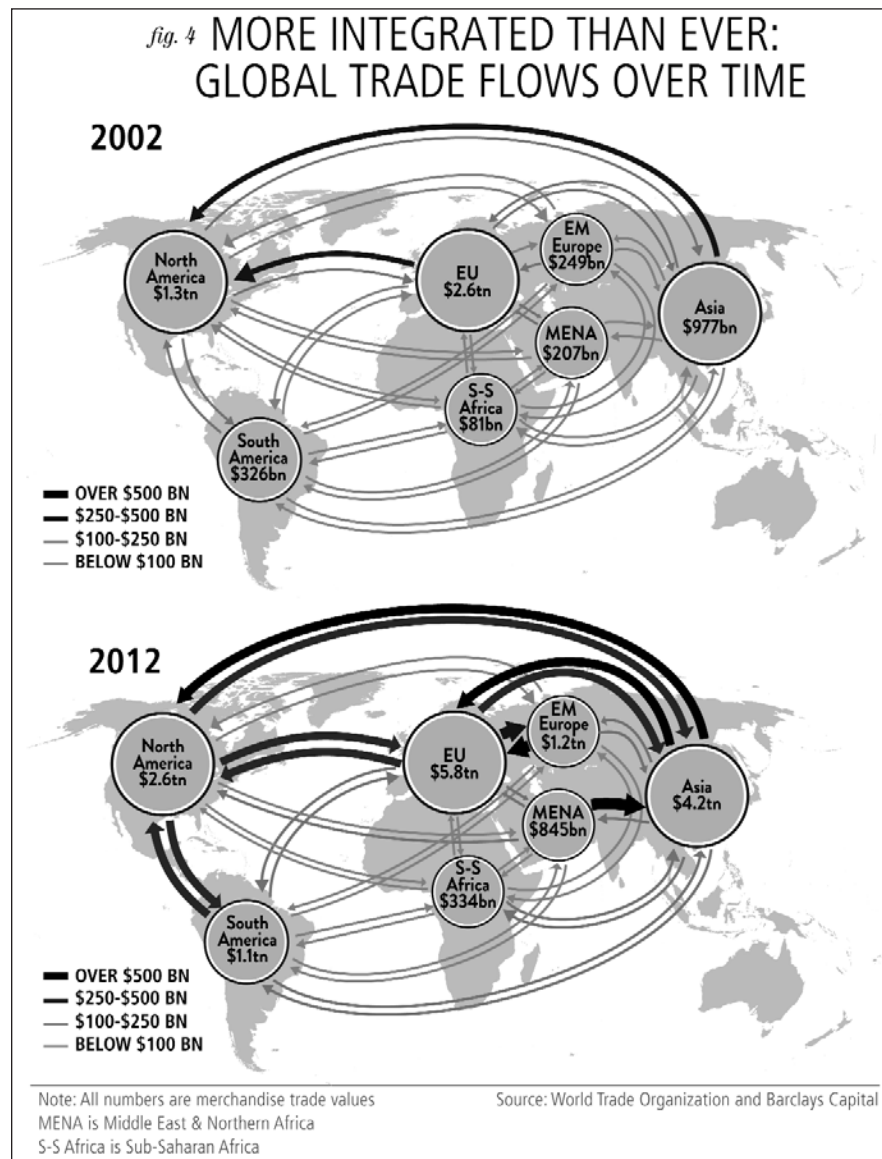
By now most investors know the story of globalization. The extraordinary forces of global trade and communication technology brought the developed world in contact with new producers and new consumers, lowering costs and employing millions of people. From 1948 to 2012, world trade exploded by a factor of 307 times, rising from \$120 billion to \$36 trillion.

Lesser known, though, is the rise of intra-emerging market trade. Whether judged by the sheer volume of trade, the composition of trade, the consequences for growth, or the new financial landscape produced as a result of emerging market interlinkages, one thing is certain: emerging markets will combine with emerging markets in the making of the next “developed” world. The result presents tremendous opportunities for investors.

### THE EXPLOSION OF E.M. TO E.M. TRADE

China’s outsized growth pattern typifies both the dramatic rise in world trade and the gains made in emerging market trade. In 1990, Chinese exports accounted for less than 3% of total world trade. As of 2010, Chinese exports constituted better than 11% of world trade. What is more, Chinese trade with other emerging Asian nations lifted from \$102 billion in 2000 to better than \$1 trillion in 2012.

But China has not been the only one. Collectively, emerging economies now capture 26.7% of world merchandise trade, up from 8.1% 30 years ago. What is more, trade among advanced areas (US, Europe, Japan) declined from just under 50% of total global trade in 1980 to less than 30% today. Countries all over the emerging world have forged new relationships as a by-product of newfound commercial connections. Where trade and low-cost manufacturing labor for developed markets



initially drove the emergence of many economies around the globe, regional trade as the result of supply-chain integration now reigns. Trade with neighbors, not directly with the developed world: that is the motto of the new “emerged markets” (See above figure).

Measured in terms of trade partners, United Nations research indicates that “countries as diverse as Morocco, South Africa and Vietnam have substantial export and import relationships with over 100 [different sovereign] economies.” As a point of reference, Vietnam was a Communist state in 1980 with a gross domestic product (GDP) of only \$27 billion. At the same time, IBM alone had a market cap of \$39.6 billion. The expansion of trade in the emerging world largely explains why today the output of Vietnam approaches \$155 billion, with exports totaling over \$105 billion.

### STRONGER LINKS IN THE SUPPLY CHAIN

Trade among nations is not new. Three primary features though distinguish today’s emerging market transactions: trade in services, the kinds of goods traded because of supply chains, and shipping and communication technology.

Services: As a share of world GDP, trade in services has nearly doubled since 1975. What was formerly an industry which represented only 6% of world GDP, today, trade in services makes up just under 12% of total global output—a sign of economic maturation.

Especially at the regional level, trade in services will contribute expansions in economic activity. Market research produced by Ernst and Young argues that, by 2020, service trade among African and Middle Eastern countries will increase by over \$150 billion. Further, service trade between China and

the rest of Asia should grow by \$288 billion over the same time period.

For instance, Brazilian service exports registered only \$9 billion in 2000. Eleven years later, Brazil exported better than \$38 billion in services to emerging markets and the world, an increase of more than 400%! More specifically, business travel exports (to the rest of the world) doubled from \$30 million to just under \$70 million.

Supply Chain: Not only do services constitute a larger share of total trade, but the kinds of goods traded amongst emerging market countries have changed as well. In 1928, William E. Boeing needed only a single “plant...devoted solely to the manufacture of aircraft” to produce his aircraft. But that was then.

Changes in the operation and management of supply chains in manufacturing have massively influenced the volume of trade, benefitting low-cost manufacturing countries tremendously. A country need only produce one component of a larger product to be successful.

When Boeing sources products for its new 787 Dreamliner, it depends on 5,400 factories world-wide, 50 tier one suppliers (each with multiple factories), and a host of other secondary suppliers. Such complex and variegated supply chains allow countries with comparatively less technological and financial infrastructure to participate in the production of global products.

The intensity of intra-supply chain trade (and the attendant importance of intra-emerging market trade) drove much of the boom in global trade over the past 30 years.

According to an industry study, if every country improved just two key supply chain barriers—border administration and transport and communications infrastructure and related servic-

*continued on page 28*



# DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL

## STOCK CHART

### THE GAINERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
Simplicity Bancorp, Inc.	14.80	14.05	0.75	5.3%
Provident Financial Holdings, Inc.	15.80	15.22	0.58	3.8%
Monster Beverage Corporation	56.22	54.59	1.63	3.0%

### THE LOSERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
American States Water Company	52.38	53.13	-0.75	-1.4%
CVB Financial Corp.	11.44	11.47	-0.03	-0.3%

	Ticker	6/21/13 Close Price	5/31/13 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Company	AWR	52.38	53.13	(1.4)	57.80	37.46	17.6	NYSE
CVB Financial Corp.	CVBF	11.44	11.47	(0.3)	12.95	9.43	15.6	NASDAQGS
Monster Beverage Corporation	MNST	56.22	54.59	3.0	76.40	39.99	30.8	NASDAQGS
Simplicity Bancorp, Inc.	SMPL	14.80	14.05	5.3	15.74	13.50	22.8	NASDAQGS
Provident Financial Holdings, Inc.	PROV	15.80	15.22	3.8	19.69	10.61	6.9	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	33,029,230
CVB Financial Corp.	8,988,140
American States Water Company	2,632,850
Provident Financial Holdings, Inc.	819,260
Simplicity Bancorp, Inc.	377,130
D&P/IEBJ Total Volume Month	45,846,610

#### Monthly Summary 6/21/13

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

### Duff & Phelps, LLC

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## FINANCIAL COLUMN

### Four Tips to Help Maximize Social Security

Incorporating Social Security into a retirement strategy is a smart move

By William J. "Bill" Cortus, CFP® Financial Consultant, Thrivent Financial Inland Empire Financial Consultants

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 work force 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 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.**

*continued on page 16*

## SALES

### Lost Sales Leads: 4 Common Problems and How to Correct Them

U.S. businesses spend billions of dollars generating sales leads only to lose more than 70 percent of them simply because they don't make contact quickly enough, according to one study.

But that's not the only way they're losing out on opportunities, says Brandon Stuerke, president of Advisors Edge Marketing ([www.advisorsedgemarketing.com](http://www.advisorsedgemarketing.com)), a specialist in marketing strategy and automation for financial advisors and other professionals.

"A study of more than 600 companies by Dr. James Oldroyd of MIT found that the odds of a lead entering the sales process were 21 times greater if the business made contact within 5 minutes of generating the lead versus contact in 30 minutes," Stuerke says. "Another study, this one by the Harvard Business Review, found that the average response time by businesses to a generated lead is 42 hours – and that's just for responses that occurred within 30 days."

Generating sales leads is big business, with more than \$23 billion spent on Internet leads alone, he notes.

"If you're a financial advisor or another professional, you may also be spending money on direct mail, invitations to seminars, TV commercials and/or print ads," Stuerke says. "How many leads are you generating, and at what cost per lead, only to lose them?"

Stuerke, who began developing innovative marketing strategies while working as a financial advisor, says he has found four ways professionals commonly lose sales leads.

"And they can all be fixed!" he says.

- **Advertising calls to action that are all-or-nothing.**

Most sales people offer only a face-to-face meeting or a telephone appointment as their call to action in their advertising. But that's asking a lot of prospects who are simply exploring options and aren't yet ready for that level of commitment. Those are leads that, three to six months from now, may become sales—but they're lost early in the process. Instead, offer a less committed option such as "download this free report" in exchange for their information for follow up.

- **No lead capture on your website.**

This is a huge problem! Many sites have no strategy for capturing information about visitors to the site, such as an email address. As a result, businesses spend thousands of dollars driving traffic to their website, but capturing none of the prospects' information. As a result, those prospects come to the site and leave and the business never knows they were there. A free report, or series of reports or videos with useful information based on your expertise are good lead capture tools. Buyers today turn to the web for information while doing research, so that's what you should give them. Offering free resources in exchange for a small bit of information is a great way to do that.

- **Indifference in interactions.**

No matter what your profession, it's likely you've got a lot of competition. For consumers, shopping includes researching, and they're comparing services, expertise and experience before deciding who best deserves their patronage. If your interactions with prospects fail to "wow" them, they will quickly move on. But most professionals don't have a storyboarded plan for giving prospects that experience, which is what is needed for consistent results. An automated system that delivers carefully *continued on page 33*

## BUSINESS SUCCESS

### Want to Succeed in Business? Try These 5 Personal Lifestyle Makeover Tips

By *Tope Ganiyah Fajingbesi*

Do you aspire to be a successful entrepreneur some day? Are you an existing business owner experiencing challenges managing your business? Will you like to sustain the boom and growth your business is currently experiencing? Or perhaps you have run a venture or two in the past that did not quite turn out fine and you are wondering what you did wrong or could do better next time around? If any of these apply to you, you may actually need one or more of the lifestyle makeover tips I will be discussing in this article.

#### Tip #1 - Understand your relationship with money

This is a very important step, which requires complete honesty and careful thought. I advise you to analyse your behaviour and unique characteristics to understand what your strengths and weaknesses are when it comes to managing money. I once read that many rich people remain rich by behaving like the poor, while many poor people remain poor by behaving like the rich, and I think there is a lot of truth in that statement. You have to realize that a business venture is like another human being, and before you can help that other person succeed, you have to understand how to maximize your own strengths and manage your weaknesses first. A really great tool that can help you understand your relationship with money is the "Money Color Quiz" at [www.ourfinancialcoach.com/money-color/](http://www.ourfinancialcoach.com/money-color/). Your responses to 10 short questions will help place you in one of five color categories – Green, Blue, Yellow, Grey and Red. Green folks are the big investors in every economy; The Blues are the savers; The Yellows, the spenders; The Greys are the content: While the Reds are the debtors. Once your color is identified, you will receive advice on how to improve your relationship with money.

#### Tip #2 - Understand your spouse/partner's relationship with money

Whether you like to admit this or not, your personal relationship with your spouse or significant other(s) has a big impact on your personal finance success or failure. It is therefore not surprising that money is one of the biggest causes *continued on page 32*

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## The Market for...

*continued from pg. 1*

months ended April 2013, only one state, Utah, grew faster. The increase in jobs has been widespread, but the strength of the economy finds its roots in California's technology and knowledge-laden sectors. While it is difficult to separate out tech from non-tech jobs using sectoral data, those sectors which use technology and information more heavily, account for over half the job growth in the state.

One clue as to what is in fact driving this employment growth comes from the recently released 2011 state GSP (gross state product) numbers. A quick glance at the map provided by BEA.gov and the reader will see that the so called "Texas Model" of low wages, small government, and low taxes is not correlated with the rate of economic growth across states. The more rapidly growing states outside of energy rich North Dakota and automobile driven Michigan are Massachusetts, Connecticut, New York, Texas, Utah, California, Oregon and Washington. In each case (including to a real extent Texas) it is technology and knowledge communities providing the impetus for growth.

With this evidence of the drivers of the current expansion and the historical record of California's employment growth outpacing the U.S., we maintain our position that over the near-term forecast horizon (2012 to 2015), California will continue this pattern. California's unemployment rate, now within 1.5 percentage points of the U.S. rate will continue its inexorable fall to national norms. Indeed, if one adjusts for the changes in the labor force (an influx of 600,000 new entrants in California) the California unemployment rate is already there.

### THE CONSTRUCTION SECTOR: IN WHAT SENSE A RECOVERY?

California's construction payroll employment is running in the low 600,000 jobs. Though it has been increasing of late, it is still lower than it was in 1990 or anytime between about 1999 and 2009. So the contraction in jobs in construction is a greater correction than just eliminating those jobs added in the speculative boom and there is a long way to go to achieve a healthy labor market at historical employment levels. Yet at the recent UCLA Anderson Forecast Orange County Outlook Conference one refrain was louder than the rest: "we (contractors) cannot find enough skilled construction workers to build at the rate being demanded." This was heard again a few weeks later in the Bay Area and has been reported in a number of news publications. Why have the unemployed construction workers in California, some 370,000 of them, not jumped at a chance to be re-employed? The answer lies in both the geography of the construction rebound and the duration of the downturn.

Housing markets in California have been dead in the water since the downturn for two principal reasons. First is the high level of foreclosures and downward pressure on home prices. When home prices are in free-fall and the expected future supply of homes to the market from foreclosures is high, builders are unable to make business plans which have a realistic expectation of a profit. Consequently, home building and therefore the supply of new homes dries up.

The second reason is the depth of the recession. As people lose jobs, they lose the wherewithal to purchase new homes. In this last recession, California unemployment shot up from 4.8% to 12.4%. Thus, both forces were at work in the residential construction sector; a collapse in demand and an explosion of existing homes for sale. This market implosion created a situation where, between 2007 and 2010, prospects for finding employment in the building trades in the near future was practically non-existent.

Since 2010, California has been growing, particularly in the coastal cities. Job creation rates

*continued on page 11*

## MANAGEMENT

### Expecting the Unexpected 4 Tips to Safeguard Your Business

*By Stan Craig*

Jan. 15, 2009, US Airways Flight 1549 was on its way to Charlotte, North Carolina, when, two minutes after takeoff, a flock of Canadian geese flew into the aircraft causing both engines to fail. The passengers braced for impact. As the plane fell from the sky, the freezing waters of the Hudson River came into view and Flight 1549 hit the water at 150 mph. Dave Stockton, a businessman on the plane, said later in a television interview, "When you think you're going to die, you start thinking about your life... your family, little league baseball, things like in a movie." All 156 passengers survived the crash in the 36° water and their lives were changed forever.

This was a totally unexpected occurrence in everyone's life that morning. But what was a sure disaster became a much different story than anyone could have imagined.

Captain Sullenberger told Katie Couric in an interview on ABC that, while this emergency was unexpected, he was not unprepared.

"One way of looking at this might be that for 42 years I've been making small regular deposits in this bank of experience, education and training. And on Jan. 15 the balance was sufficient so that I could make a very large withdrawal."

What was evident to everyone on Flight 1549 was that this captain had spent sufficient time preparing himself for the unexpected. The unexpected occurs every day in our business and personal lives. Those who are wise always expect the unexpected and prepare accordingly. How do you prepare for the unexpected?

- **Value Experience**

Every business has a number of experiences, personal and corporate, positive and negative, in its history. It is impossible to run a business without facing and overcoming difficulty. The collective wisdom learned ought to be shared. Rather than forgetting and burying past mistakes, those who are wise will take the time to review and discuss past solutions and new ways to confront problems should they, or any problems similar, come again. This is not about assigning blame, but about discovering what went wrong and why. The corporate memory of senior employees to review problems in the past can help prevent them in the future. The experience of Capt. Sullenberger made the difference in the lives of everyone on board.

- **Rethink Training**

In the archives of every business, whether it is entrepreneurial or corporation, big or small, events have occurred that need to be discussed and reviewed with an emphasis on discovering answers to past problems.

This is exactly what Capt. Sullenberger's training was all about. He had investigated accidents in the past and understood the fatal flaws that resulted in tragic consequences. Training is not just a special class or attending a seminar. Training takes place everyday in how we view and carry out our tasks and responsibilities. Safety training is not simply where to find the fire extinguisher, but what fires were caused in the past and why.

- **Educate Everyone**

It is important to remember that Capt. Sullenberger was not selected for singular education in flight safety but was included in a number of flight safety training pro-

*continued on page 32*

## Bad Boss – Bad Reference?

### *Beware a Former Supervisor Who Can Keep You Unemployed Indefinitely*

Picture this scenario: you and your former supervisor did not part on the best of terms when you left the organization. Now you're in the employment market again and a prospective employer has asked you "May we contact your former supervisor?" You're afraid of what that person will say, but also afraid to tell your potential employer "no, you can't contact them" for fear that it will eliminate you from consideration. What should you do?

If you haven't been asked if your former supervisor may be contacted, be aware you likely will be at some point. If you tell the prospective employer you do not want them to contact a former supervisor, the employer will likely regard that as a "red flag" and your hiring prospects will probably be nil. However, if you indicate they can contact the supervisor and that person does, indeed, offer negative commentary about you, it may also ensure you don't receive a second look. Again, what to do?

Your best course is to always advise an employer that they can, indeed, contact your former supervisor. However, you can improve your odds by having a reference checking organization check out your supervisor beforehand to determine what they will say about you to your potential employers. Even if you parted on unfavorable terms with this supervisor, they may take the "high road" by simply confirming your employment dates and title and invoking company policy that they are unable to offer any further information. This is what is known as a "neutral reference" and potential employers understand that this is all the input they are supposed to receive from your reference. They will not (or should not) hold such a response against you. In this scenario, you may freely offer up the name of your former supervisor, already confident they will not offer any damaging commentary about you.

However, what happens if you have a reference check conducted on your supervisor and find out that they are offering negative remarks about you? You could (to the best of your ability) try to keep them off an employer's "radar" by not offering up their name (unless, again, you are specifically asked if they may be contacted). Or, you could attempt to preempt their negative input by proactively advising a prospective employer of your

*continued on page 33*

## The Market for...

*continued from pg. 10*

households and demand additional housing. In addition, the past four years have seen a significant reduction in the backlog of home mortgages in default.

Increasing demand and decreasing supply reversed the fall in home prices. Over the past 12 months, California median home prices have increased by 22.5% and foreclosures dropped to a low of 13.5% of all sales. Total distressed sales finally broke the 40% mark in April and have fallen to less than one third of all homes as well.

With this good news, builders are now back in the game. But as with the recovery up to this point, it is regionally spotty. In coastal markets such as Silicon Valley and Orange County, job growth has meant a recovery as measured by new building permits. In the first quarter of 2013, these markets moved to over 80% of their peak level of new permits experienced prior to the recession. As we don't expect to return to the peak in any region of California any time soon, this is virtually a complete recovery. In the Inland Empire, Sacramento and other regions where job growth has lagged, permits remain at depressed levels.

Indeed, there is a real stratification in the recovery of employment in the construction sector between coastal and inland markets. In virtually all of the urban coastal markets, employment is now up to 50% of its peak. In the inland markets, it remains at or below 50% and as the aforementioned April permits indicate, this bifurcation is unlikely to change any time soon. The sole exception in Inland Markets is Kern County where an oil boom has fueled economic growth, job growth and construction.

These data describe demand in the labor market but do not explain why there is a shortage of supply rather than a rush of unemployed tradesmen to fill jobs as they become available. To understand the shortage, we need to view California's housing bust in terms of the effect on labor as one of structural change. A structural change in labor markets occurs when a significant sector or industry permanently shrinks. This happened in Pittsburgh, PA in the '80s with the steel industry exodus and in Southern California in the '90s with the aerospace industry contraction. The construction industry in California, heavily concentrated near the new tract developments in the inland parts of the state, shows the same signs of a permanent (or for all practical purposes perma-

*continued on page 13*

# Money Talks!

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## EVENT PLANNING

### An Expert Who Speaks or an Expert Speaker—Which is Best for Your Next Event?

By Joe Heaps and Dave Reed

When you need to bring in a speaker for your company or association event, you have two choices on the kind of presenter to hire: An expert who speaks or an expert speaker. While those two terms may seem similar, there's actually a big difference.

An expert who speaks has real-life experience in relation to their topic. Because of this insider knowledge, they can confidently say, "I've done this and I'll show you how to do it too." In contrast, an expert speaker may have done research on their topic and may have a lot of book smarts, but they can't offer a personal perspective. Even though the expert speaker is knowledgeable and perhaps eloquent, their main focus is "I've read about this."

In most cases, hiring an expert who speaks is preferable to hiring an expert speaker because an expert who speaks will add power and focus to the event as they share their real-life experiences and compelling content. Additionally, because they're so personally involved in their topic, they often stay-up-to-date on the current research, which means your attendees will get the best advice possible.

Since hiring the wrong speaker can cripple your event, here are a few steps to take to ensure you make the best decision possible.

- **Check the speaker's background.**

Look for industry experience in the speaker's bio. What did they do (or what are they still doing) in their life aside from speaking? For example, corporate speaker Scott McKain runs several multi-million dollar companies outside of his speaking business. So when he gives advice on how to grow an

organization, people know that he speaks from experience—not from a textbook. If specific experience isn't apparent in the speaker's bio, don't be afraid to ask a candidate specific questions about how they came to be an expert in the areas on which they speak. A true expert loves to share why they know so much. In fact, you'll have a hard time getting them to stop talking!

- **Listen to the speaker's stories.**

Watch a few of the speaker's video clips or preview the candidate in person. Listen for stories where they share examples of things they were involved in, rather than only re-telling other's stories. Experts who speak will include other's research and experience in their material, but they will have a lot more of "my research shows..." and "When I did this..." Additionally, find out if the speaker has a compelling personal story. Many experts have a signature story or experience they share that has been polished to perfection and can help carry the message. This is not required to be an expert who speaks, but it's a bonus.

- **Make sure the speaker goes beyond the "canned" presentation.**

An expert who speaks goes beyond what he or she thinks is relevant and focuses on what your audience deems relevant. So not only will the speaker get to know your attendees, but he or she will also tailor the presentation to your group's needs. Unfortunately, many expert speakers don't focus on the message the audience needs to hear. Rather, they give the same presentation to every group, regardless of the group's

dynamics or special circumstances. An expert who speaks may have some stock material, but he or she frames that material in a way that resonates with a particular audience.

- **Know what you really need.**

What kind of expertise are you looking for? Realize that the expertise you want from your speaker isn't always technical or industry specific. For example, if you're trying to get a group of banking professionals through a time of tough change, it may be better to bring in a change expert rather than a banking expert. Expertise in "change" can come from a variety of scenarios. Chad Hymas is a speaker who survived a horrific accident that left him a quadriplegic (talk about a major life change!). As a result, he has powerful insights on how to handle disruptive change and turn it into a positive. Often, you'll find that the speaker's personal life story can do as much to inspire your audience toward the goals of the meeting as the specific "how-to" oriented words they offer.

- **Don't forget the "speak" part.**

Getting the world's foremost expert in a particular topic could be a huge mistake if the speaker can't deliver their knowledge in a way that engages your audience. Of course we'd all love to

find the leading expert in the field who also happens to have incredible platform skills. But that's a rare find. If you have to give something up, it's usually safer to err in favor of speaking skills and give up some technical expertise. An engaging speaker with a little less technical knowledge is a better choice than someone with the deepest technical knowledge and a sleep-inducing delivery.

#### Your Expert is Waiting

Experts come in all flavors: Some speak, some are authors, some are CEOs or entrepreneurs, some have navigated a major life or business challenge, etc. However, just because someone calls him or herself an expert doesn't mean that person is one. The title of "expert" is never self-proclaimed. Rather, it's a descriptor bestowed on a person from outsiders. So always ask around and find out what others are really saying about a particular speaker you're considering.

The expert who speaks that you want to hire will have good presentation and communication skills, provide compelling content, and share real-life experiences. When you make a conscious decision to hire an expert who speaks rather than an expert speaker, you'll be bringing in someone who can engage your audience and carry

*continued on page 33*

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## REAL ESTATE NOTES

### BIXBY LAND COMPANY ACQUIRES CORONA OFFICE BUILDING—ATKINSON/WALSH VENTURE TO OCCUPY TOP TWO FLOORS IN LEASE VALUED AT \$3.2 MILLION

Bixby Land Company has acquired a three-story, 75,000 square-foot office building at 2455 Anselmo Drive in Corona, leasing two-thirds of the previously vacant building at closing to Atkinson/Walsh, the design-builder joint venture that in May 2013 secured a \$632 million contract from the Riverside County Transportation Commission (RCTC) for the SR-91 Corridor Improvement Project.

The Atkinson/Walsh venture will occupy the top two floors of the building, approximately 50,000 square feet, on a lease valued at approximately \$3.2 million. The tenant was represented by Randy Parker and Steve Card of Travers Realty, while Bixby represented itself in the transaction. The RCTC also plans to occupy a portion of the building as it collaborates with Atkinson/Walsh on the freeway restoration project.

Bixby Land Company cited the building's excellent freeway exposure to the Riverside Freeway at McKinley Street and the scarcity of large blocks of contiguous space in Corona as instrumental in the firm's acquisition of the building.

"We viewed this as a great opportunity to invest in a building at approximately 50% of replacement cost and immediately add value by securing an anchor tenant," said Bill Halford, president and CEO of Bixby Land Company. Terms of the sale were not disclosed.

The acquisition furthers Bixby's active value add investment strategy on the West Coast. The Irvine, Calif.-based firm has made several office building acquisitions over the past three years, including properties in El Segundo, Torrance, San Jose and Carlsbad. Bixby has completed the renovation of two office projects in Silicon Valley that have been fully leased, and currently has three renovations underway.

### MINKA LIGHTING LEASES NEW BUILD-TO-SUIT IN MORENO VALLEY

Minka Lighting Inc signed off on a lease for a 354.8k-square-foot build-to-suit industrial facility located on San Michelle Road in Moreno Valley. The transaction has a total value of \$9.4 million.

Minka Lighting will be relocating from another existing facility in Moreno Valley and will occupy the entire building, which is being developed and owned by Alere Property Group. This transaction marks the first build-to-suit for Alere Property Group.

### 168-UNIT UPSCALE RES DEVELOPMENT IN RIVERSIDE SET FOR COMPLETION THIS FALL

Construction is nearing completion on The Paseos at Magnolia, a \$30 million, 168-unit luxury apartment community in Riverside. The three-story, garden-style, walk-up multifamily project is being developed by Hutton Companies and was designed by KTG Group Inc, Architecture + Planning.

Located close to regional shopping, transportation, jobs, and restaurants, The Paseos at Magnolia is expected to be completed in autumn 2013. Residents will be moving in as buildings are completed with the first group of residents moving in this month.

Located on 7.68 acres at 11520 *continued on page 16*

### The Market for...

*continued from pg. 11*

During the 2003-07 period, bubble homebuilders rushed to bring new homes to market to take advantage of the rising profits accruing in home sales. The industry hired nearly 1 million payroll employees and tens of thousands of independent self-employed workers. That level of employment is about 30% higher than what is required in normal times. Moreover, the additional building took construction activity which would have occurred in later years and moved it forward in time. When the bubble burst, there simply was a surplus of workers; a surplus which was structural as it would not be soaked up by a near-term recovery in the economy.

The unemployed electrician who previously had been building houses in Tracy or Lancaster in 2006 was then faced with a choice. He could wait for the market to improve and be re-hired as an electrician, a good choice if the wait were not too long as the electrician had skills that earn him a good wage. Second, he could move out of state to a locale where home building is recovering more rapidly than California. This might be a good move depending on his family situation and ties to the Golden State. Or finally, he could decide that being an electrician in the home building industry was not what he wanted to do, and he would then enter another field of work. Related fields that would be available and that might use at least some of the skills of the electrician could be in the gas fields of North Dakota or Texas or in the maintenance of imaging equipment in a local hospital closer to home.

The longer market-prospects in residential construction stay depressed and non-residential and infrastructure does not pick up the slack, the more attractive the alternatives look. An analysis of structural change that examined 51 episodes in communities across the U.S. over a forty-one year period shows that when structural change occurs, it is not uncommon for labor markets in the region to require from five to 10 years to recover. Part of the recovery process is the movement of labor out of the depressed sector; the choosing of the second or third alternative. Other studies have shown that most of that part of the recovery will have occurred within four years. So where are the construction workers? They are in the oil and gas fields, in the hospitals, in graphic design businesses and elsewhere and they are not coming back to construction any time soon.

There are some good and bad news parts to this story. The good news is the depression in construction employment, at least for those who either stayed in the sector or were marginally attached to it while doing something else, is over. Construction is now a growth sector for California, and given our forecast for continued job gain at rates exceeding the U.S., it should remain so. The bad news is that the shortage of skilled labor will lead to contractors investing in labor-saving capital investment. This will invariably increase the skill requirement for the building trades, and the lesser skilled

*continued on page 17*

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## TIME MANAGEMENT

### Work With Intention

#### *The 3 Components of Performance Time*

By Brian Moran

Everything you want to accomplish in life requires an investment of your time, so when you want to improve your results, you must consider the fact that your supply of time is limited.

Even in this era of innovation and technological advancement, time, more than any other resource, is the limiting factor. Let's face it, everything requires time. It is the one truly universal condition. Even more vexing is the fact that the supply of time is completely inelastic. No matter the magnitude of demand, the supply is fixed. Moreover, it's perishable. And yet, time is perhaps the most squandered of all personal resources.

To become great, you must choose to allocate your time to your greatest opportunities. You will have to choose to spend time on the difficult things that create your biggest payoffs. To be great you will need to live with intention. This will require you to be clear on what matters most, and then to have the courage to say no to things that distract you. You will need to guard your time intensely, delegating or eliminating everything possible that is not one of your strengths or does not help you advance your goals.

To be your best, you must intentionally align your time and activities with your strengths and your unique capabilities. When you do, you will also experience a new and ever-increasing level of performance and satisfaction. To achieve this level of performance will require that you carve out time for the strategic—those actions that are important, but not necessarily urgent. Strategic activities don't typically have an immediate payback, yet they create substantial returns in the future. To stay focused on your

strengths, you will need to manage your interruptions and keep the low-payoff activities to a minimum.

In spite of the priceless value of time, many people engage each day on its own terms. In other words, they satisfy the various demands of the day as they are presented; spending whatever time is needed to respond without giving much thought as to the relative value of the activity. This is a reactive approach in which the day is controlling you thus preventing you from performing at your best.

#### TIME BLOCKING

The key to successful time use—intentional time use—is not trying to eliminate these unplanned interruptions, but instead to block out regular time each week dedicated to the strategically important tasks. We call this Performance Time and find that it is the best approach to effectively allocating time that we have ever encountered. Performance Time is an easy-to-use system that allows you to operate like the CEO of your business and life by spending your most valuable asset—your time—with intention. It utilizes a simple time-blocking system to regain control of your day and maximize your effectiveness.

There are three primary components of Performance Time: strategic blocks, buffer blocks, and breakout blocks.

**STRATEGIC BLOCK** - A Strategic Block is a 3-hour block of uninterrupted time that is scheduled in advance. During these blocks you accept no phone calls, no faxes, no e-mails, no visitors - no mental interruptions. You focus all your energies on the preplanned items - the strategic and money-

making activities. Doing so concentrates your intellect and creativity and produces breakthrough results. You will be astounded by the quantity and quality of the work you produce. For most people, one strategic block per week is sufficient.

**BUFFER BLOCK** - Buffer Blocks are created to deal with all of the unplanned and low-value activities—like most email and voicemail—that arise throughout a typical day. Almost nothing is more unproductive and frustrating than dealing with constant interruptions, yet we've all had days when unplanned items dominated our time.

A Buffer Block allows you to take what would otherwise be inefficient activity and make it more productive by grouping it together. In this way you can handle each item expeditiously and move through the list with some momentum. This allows you to stay focused throughout the day on the important activities.

For some, one 30-minute buffer block a day is sufficient, while for others, two separate one-hour blocks may be necessary. The power of buffer blocks comes from grouping together activities that tend to be unproductive so that you can increase your efficiency in dealing with them and take greater control over the rest of your day.

**BREAK-OUT BLOCK** - One of the key factors contributing to performance plateaus is the absence of free time. So often, entrepreneurs and professionals get caught up in working longer and harder. This approach is an energy and enthusiasm killer. To achieve greater results what's necessary is not more hours. On the contrary, often it is more free

time.

A Break-out Block is a minimum 3 hour block of scheduled time that is devoid of any work related activities and thoughts. It is time set aside to rejuvenate and replenish. Use this time for fun. Enjoy the hobbies in your life. Spend time with family and friends. Play golf. Go shopping. Get some exercise. Go fishing, or sailing...whatever you like to do that is non-work related. You need this time to rebuild your reserves and to open yourself up to fresh ideas and perspectives.

Benjamin Franklin said, "If we take care of the minutes, the years will take care of themselves."

Everything that we achieve in life happens in the context of time. The reality is that if you are not purposeful about how you spend your time, then you leave your results to chance. While it's true that we control our actions and not our outcomes, our results are created by our actions. It stands to reason that the actions that we choose to take throughout our day, ultimately determine our destiny.

To realize your potential, you must learn to be more mindful about how you spend your time. Living with clear intention goes against the powerful natural tendency to be reactive because it requires you to organize your life around your priorities and consciously choose those activities that align with your goals and vision. When you use your time intentionally, you waste less of it and spend more of it on your high-value actions. Intentionality is your secret weapon in your war on mediocrity.

The key to successful time use is not necessarily in eliminating unplanned interruptions but in regularly blocking out

*continued on page 33*

# SBA Lenders Serving the Inland Empire

Ranked by loans funded (\$ Amount) (Riverside & San Bernardino Counties)

continued on page 34

Company Name Address City, State, Zip	SBA Loans Funded 05/12-04/13 (\$ Amount)*	Number of SBA Loans Funded 5/12-04/13	Types of Loans Offered: 7A 504 Contract Loan Prg.	Types SBA Loans Funded: Intl. Loans Programs Seas'l. Line of Cred. Small Loan Programs	Number of Offices: Inland Empire Companywide	Top Local Executive Title Phone/Fax E-Mail Address
1. <b>Union Bank of California NA</b> 3536 Concours, Ste. 300 Ontario, CA 91764	\$33,025,616	45	Yes Yes No	No No No	15 407	<b>David De Filippo</b> Regional VP & Manager (909) 244-1250/980-5195 david.defilippo@unionbank.com
2. <b>US Bank</b> 3590 Central Ave. Riverside, CA 92506	\$28,164,200	40	Yes Yes Yes	Yes Yes Yes	330 2,887	<b>Christopher Otto</b> VP/SBA Business Dev. (951) 514-9873/255-4748 christopher.otto@usbank.com
3. <b>EDF Resource Capital, Inc.</b> 1050 Iron Point Rd. Folsom, CA 95630	\$21,872,000	28	No Yes No	No No Yes	1 13	<b>Ron Valladao</b> (916) 962-3669/962-1822 rvalladao@resourcecapital.com
4. <b>Citizens Business Bank</b> 701 N. Haven Ave. Ontario, CA 91764	\$18,786,793	18	Yes Yes No	No No No	10 47 SVP/Manager	<b>Mark C. Richardson</b> Real Estate Banking Grp. (626) 564-6234/578-9456 mcrichardson@cbbank.com
5. <b>Hanmi Bank</b> 3327 Wilshire Blvd. Los Angeles, CA 90010	\$16,723,000	6	Yes Yes No	No No Yes	1 27	<b>Jae S. Yoo</b> President/CEO (213) 427-5657/427-5774 www.hanmi.com
6. <b>Enterprise Funding Corp.</b> 300 E. State St., Ste. 230 Redlands, CA 92373	\$16,109,000	12	No Yes No	No No Yes	1 1	<b>Jeffery C. Sceranka</b> President/CEO (909) 792-3803/792-3813 jeff@efcj04.com
7. <b>Wells Fargo Bank SBA Lenders</b> 500 La Terraza Blvd., Ste. 200 Escondido, CA 92025	\$16,029,700	41	Yes Yes Yes	Yes Yes Yes	4 7	<b>Steven W. Doss</b> VP, Reg. Sales Manager (760) 432-5319 steven.w.doss@wellsfargo.com
8. <b>AMPAC Tri-State CDC, Inc.</b> 225 W. Hospitality Ln. San Bernardino, CA 92408	\$9,645,000	14	No Yes No	No Yes No	1 1	<b>Hilda Kennedy</b> Founder/Executive Director (909) 915-1706/387-0810 www.tristatecdl.com
9. <b>Security Bank of California</b> 3403 Tenth St., Ste. 100 Riverside, CA 92501	\$7,980,000	13	Yes Yes Yes	No No Yes	4 4	<b>James Robenson</b> Chairman 951-368-BANK info@securitybankca.com
10. <b>Dotular Community Bank</b> 888 Disneyland Dr. Anaheim, CA 92802	\$6,806,200	29	Yes Yes No			<b>Lydia Fisorondo</b> VP Western Regional Sales Mgr. (714) 864-5057/864-5103
11. <b>CIT, Small Business Lending</b> 7755 Center Ave., Ste. 1100 Huntington Beach, CA 92647	\$3,044,000	7	Yes Yes No	No No No	0 50	<b>Julie Johnson</b> Regional Acct. Manager (714) 842-2380/375-5761 julie.johnson@cit.com
12. <b>First California Bank</b> 218 E. State St. Redlands, CA 92373	\$2,792,200	4	Yes Yes Yes	No No Yes	3 21	<b>Cg Kum</b> CEO (909) 798-3611/335-2363 www.fcbank.com
13. <b>Southland Economic Devel Corp.</b> 400 N. Tustin Ave., Ste. 125 Santa Ana, CA 92705	\$2,488,000	6	No Yes No	No No No	0 2	<b>Matthew Davis</b> President (714) 647-1143/(714) 868-0003 mdavis@southlandedc.com
14. <b>Community Bank</b> 1041 W. Badillo St., Ste. 115 Covina, CA 91722	\$2,345,000	6	Yes Yes Yes	Yes Yes Yes	5 13	<b>Deborah G. Gallagher</b> Senior V.P./Manager (626) 568-2008/732-1339 dgallagher@cbank.com
15. <b>Pacific Western Bank</b> 900 Canterbury Pl., Ste. 300 Escondido, CA 92025	\$2,289,300	4	Yes Yes No	No No No	8 7	<b>Tabatha Steinburg</b> Branch Manager (760) 432-1350/432-1359
16. <b>California Bank &amp; Trust</b> 102 N. Yale Ave. Claremont, CA 91711	\$2,089,000	18	Yes Yes No	Yes Yes Yes	6 93	<b>Andre Ellis</b> V.P./Manager (909) 624-9091/625-2982 ellisa@calbt.com
17. <b>Wilshire State Bank</b> 3200 Wilshire Blvd., Ste. 510 Los Angeles, CA 90010	\$1,937,500	8	WND	WND	2 20	<b>Anna Chung</b> Exec. VP, SBA Dept. Manager (213) 637-9742/637-2767
18. <b>Citibank NA</b> 320 N. Harbor Blvd., Ste. A Fullerton, CA 92832	\$1,885,000	7	Yes Yes No	No No No	62 397	<b>Michelle Doke</b> Senior Credit Officer (626) 283-3510/(714) 525-9967 rudy.cabadas@citi.com
19. <b>BBVA Bancomer USA</b> 24010 Sunnymead Blvd. Moreno Valley, CA 92553	\$1,634,000	4	Yes Yes No	No No Yes	6 31	<b>Manuel Orozco</b> President/CEO (951) 242-1959/242-3324

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.



## Real Estate...

*continued from pg. 13*

Magnolia Avenue, The Paseos at Magnolia will consist of 11 residential buildings plus a state-of-the-art resident recreation and leasing building. The well-appointed apartment homes offer one-, two- and three-bedroom apartment units with six different floor plan options and feature 9' tall ceilings, gourmet kitchens, granite countertops, generous kitchen pantries, custom vertical blinds, ceiling fan, spacious walk-in-closets, ample storage areas, and large patios or balconies. Residents will also enjoy in-unit full size washer and dryer and a private garage at no additional charge.

In addition, The Paseos at Magnolia offers a high level of community amenities such as resort-style swimming pool and spa with private cabanas, state-of-the-art fitness studio, clubhouse with a full kitchen, a theater with plush seating and surround sound, outdoor barbecue and picnic area, a children's play area and a private community pet park. The community also features a high-tech business center with printing, faxing, and copying services and gated-community access.

"In keeping with the architectural influences of the Mission Inn and the early settlements of Riverside, The Paseos at Magnolia's architectural elements incorporate the Spanish-Mission Revival architecture style with modern overtones to pay homage to Riverside's rich architectural heritage," said David Obitz, KTG Y principal and lead designer of The Paseos at Magnolia.

Located near the 91 Fwy at Magnolia, The Paseos at Magnolia offers the perfect blend of convenience and luxury. Residents are minutes from La Sierra University, The Galleria at Tyler, The Shoppes at Riverwalk, Kaiser Permanente, and the Riverside-La Sierra Metrolink Station.

The Hutton Companies is also under construction on La Verne Village, a 172-unit, mixed-use residential and retail community in La Verne, also designed by KTG Y. Situated on the site of a former automobile dealership on 7.69 acres, the La Verne Village luxury apartment homes are integrated within a village-center court, complete with more than 15k square feet of integrated retail shopping and dining.

## PALM SPRINGS BIZ PARK SELLS FOR OVER \$4 MILLION

WLA Investments Inc has purchased North Village Center, a 93.5k square foot, three-building industrial/retail park in Palm Springs. The asset, located at 19345-19465 North Indian Canyon Drive, sold for \$4.12 million (\$44/sf) in a short sale.

North Village Center was built in phases in 1985, 1986 and 1990. The property, situated on nearly eight acres, is located one block north of I-10, approximately four miles north of Highway 111, the main north/south state highway and retail corridor through the Coachella Valley, and approximately 50 miles east of the San Bernardino International Airport. It was roughly 70 percent occupied at the close of escrow.

The project features excellent visibility and regional access, and varying unit sizes and office and retail showroom configurations to accommodate a variety of uses and tenant expansion needs. North Village Center is expected to realize the benefits of improved access and increased exposure due to the adjacent interstate (I-10) overpass expansion project that was completed in March 2010, giving rise to more than 300k square feet of nearby commercial development planned or under construction. Projects include a commercial shopping center and a Hard Rock Hotel.

Avison Young Principals Dan Vittone and Alan Pekarck, based in the company's Irvine, CA

*continued on page 24*

## Four Tips to...

*continued from pg. 8*

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.

**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.

### 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](http://Thrivent.com). Also, you can find us on Facebook and Twitter.

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For additional important disclosure information, please visit [www.Thrivent.com/disclosures](http://www.Thrivent.com/disclosures).

**EXECUTIVE NOTES**

**SANBAG ELECTS PRESIDENT, VICE PRESIDENT FOR COMING YEAR**

Bill Jahn, Big Bear Lake, and L. Dennis Michael, Rancho Cucamonga, are elected SANBAG president and vice president for new fiscal year 2013/2014.

At their June 5, 2013, board meeting, the 29-member SANBAG board of directors elected a new president and vice president for the coming year. Bill Jahn, City of Big Bear Lake, will take the helm as SANBAG president. Elected as vice president was L. Dennis Michael, City of Rancho Cucamonga. Their new roles take effect at the July board meeting. Bill Jahn is executive VP of the Northridge Group, Inc. and president of Bilmar Construction Company. He has been on the Big Bear Lake City Council since 2004 and has served as mayor for four years. He was chairman of the Big Bear Lake Improvement Agency, a former planning commissioner, a representative for Southern California Association of Governments (SCAG), on the League of California Cities, and a member of the SANBAG board since 2007.

L. Dennis Michael spent his career as a firefighter and served as Rancho Cucamonga's fire chief from 1984 to 2003, when he retired. He has been on the Rancho Cucamonga City Council since 2004 and was elected mayor in 2010. He serves on the League of California Cities Statewide Board, is active on several regional and state boards and committees, and has been a SANBAG board member since 2011.

They replace outgoing SANBAG President Janice Rutherford, second district county supervisor, and SANBAG Vice President Mike Leonard, council member, City of Hesperia.



**PRESIDENT**  
Bill Jahn,  
Council Member  
City of Big Bear Lake



**VICE PRESIDENT**  
L. Dennis Michael,  
Mayor City of  
Rancho Cucamonga

**CSUSB NAMES NEW VICE PRESIDENT FOR INFORMATION TECHNOLOGY**

Cal State San Bernardino has named Samuel Sudhakar as the university's new vice president for information and technology and chief information officer. Sudhakar, who currently serves as vice president of administrative services and chief information officer at Carl Sandburg College in Galesburg, Ill., will start on Aug. 15, said CSUSB President Tomás D. Morales.

"We're proud to welcome Sam to the university. He has shown strong leadership and helped Sandburg College become the leader in the nation in digital technology," Morales said.

Under his leadership, Carl Sandburg College was named No. 1 in the nation for digital technology among community colleges its size with a school population under 5,000 and has been named to the top 10 in that category for each of the past six years.

Sudhakar takes the place of Lorraine Frost, who served as interim vice president of the division and chief information officer since 2010.

*The Market for...*

*continued from pg. 13*

and unskilled will find that as with other sectors in the 21st Century economy, their lack of skills translates into a lack of good job opportunities.

**THE FORECAST**

In the three months since our last forecast the uncertainty looming over the U.S. and California economies has not abated. There is still no clear explication of the implementation of Obamacare. Europe continues in recession, Japan is growing, but Taiwan is not and China is slowing, and the final shape of fiscal policy for the 2013-14 budget year is still foggy. Therefore, the outlook for 2013 and 2014 is not radically different than before and has only been moderately adjusted to reflect the most current data.

The factors which have driven California employment and income growth to higher rates than the U.S. are still in play. As the world economy improves, and as investment in the U.S. picks up once again, California will once again have a disproportionate share of that improvement. Our expectation is for this to occur in 2014 and to accelerate in 2015.

Our forecast for 2013 is for total employment growth (payroll, farm and self employed) of 2.6% and 2.1% in 2014 and again in 2015. Non-farm payroll employment will grow more slowly at 2.0% in both 2013 and 2014 and then 2.2% in 2015. Real personal income growth is forecast to be 2.3% in 2013 followed by 3.5% and 3.3% in 2014 and 2015, respectively. Unemployment will fall through 2013 and will average approximately 9.1% for this year. In 2014, we expect the unemployment rate to drop to 8.1% on average, a percent higher than our U.S. forecast and thence to 7.1%.

*Half Full?...*

*continued from pg. 38*

tures, TV or Xboxes. And it's possible that it will enhance long distance communications even more that we have now. I was recently watching a TV show on DVD and couldn't help but wonder why the hero didn't just call his missing girl friend on her smartphone or check her GPS location. Then it dawned on me that as recently as 10 or 15 years ago we weren't able to do that.

Like so many things before it, the Glass will bring problems and solutions to the way we live.

This column is supposed to be about technology, not sociology, but it is becoming apparent that these two opposing schools of thought are rapidly intersecting. Is that a good thing or a bad thing? Will the Glass be half empty or half full?

"Lorraine has admirably supported the university," Morales said. "She has been an important member of my leadership team this year, serving as a strong advocate for IT and the role it plays in supporting student success. She deserves our collective thanks and appreciation."

Sudhakar has also overseen the college's business services, information and communications technology, the campus library and several other key administrative areas at Carl Sandburg College since 2008. He also served in key leadership roles on numerous committees and councils, including the Association of Community Colleges for Electronic Sharing and the Illinois Community College Council of Administrators Technology Commission.

Sudhakar earned his bachelor's degree in electronics and communications engineering from Bharathiar University in Coimbatore, India, and his master's degree in management and information systems from St. Joseph's University in Philadelphia, where he was a merit scholar. He went on to earn his doctorate in business administration from Northcentral University in Prescott, Ariz.

## Certified Public Accountant Firms

Ranked by Number of CPA's in the Inland Empire

continued on page 23

	Company Name Address City/State/Zip	# CPA's in I.E. # Prtnrs in I.E. Ttl. Empls in I.E.	Year Founded	# Offices in I.E. # Offices in Co. Headquarters	Industries and Specialities	Top Local Executive Title Telephone/Fax E-Mail Address
1.	<b>Vavrinek, Trine, Day, &amp; Co., LLP</b> 8270 Aspen St. Rancho Cucamonga, CA 91730	140 18 130	1948	4 5 Rancho Cucamonga	Financial Institutions, Government Agencies, Real Estate, Manufacturing, Construction, Non-Profit, Corporate Finance	<b>Ron S. White</b> Managing Partner (909) 466-4410/466-4431 rwhite@vtdcpa.com
2.	<b>Vicenti, Lloyd, &amp; Stutzman, LLP, Business Consultants &amp; CPA's</b> 2210 E. Route 66, Ste. 100 Glendora, CA 91740	35 9 64	1953	1  Glendora	Service Firms, Manufacturers, Charter Schools, Colleges & Universities, Other Non-profits, Individuals/Families Accounting, Interim Controller, Pension Plan Audits, Tax Planning, Business Valuation, Fraud Investigations	<b>Linda Saddlemire</b> Co-Managing Partners (626) 857-7300/857-7302 info@vlsllp.com
3.	<b>Eadie &amp; Payne, LLP</b> 300 E. State St., Ste. 350 Redlands, CA 92373	32 7 30	1919	2 2 Redlands	Construction, Health Care, Manufacturing, Audit, Tax, Business & Personal Planning Estate & Tax Planning, Elder Care, Fraud Investigations, Agriculture	<b>John F. Prentice</b> Managing Partner (909) 793-2406/792-3516 prentice@eadiepaynellp.com
4.	<b>Soren McAdam Christenson, LLP</b> 2068 Orange Tree Ln., Ste. 100 Redlands, CA 92374	30 10 60	1977	1  Redlands	Healthcare, Manufacturing, Construction, Auditing & Accounting Services, Tax Preparation & Consulting, Business Valuation & Consulting	<b>Roger E. Wadell</b> Managing Partner (909) 798-2222/798-9772 rwadell@smc-cpas.com
5.	<b>Mellon, Johnson, &amp; Reardon, CPAs</b> 3270 Inland Empire Blvd., Ste. 300 Ontario, CA 91764	29 7 33	1955	1 1 Ontario	Manufacturing, Distribution, Construction, Real Estate, Dealerships, Prof. Service Firms, Employee Benefit Plans, Non-Profit Organizations, Government Organizations, Agriculture, Assurance, Tax, Accounting, Advisory	<b>Steven H. Spears</b> Managing Partner (909) 985-7286/694-0654 sspears@mjrccpas.com
6.	<b>Rogers, Anderson, Malody, &amp; Scott, LLP</b> 735 E. Carnegie Dr., Ste. 100 San Bernardino, CA 92408	20 7 36	1948	1 1 San Bernardino	Audits, Reviews, Construction, Tax and Consulting for Real Estate, Health Care, Government and Non-Profits, Manufacturing	<b>Matt Wilson</b> Managing Partner (909) 889-0871/889-5361 mwilson@ramscpa.net
7.	<b>Ahern, Adcock, Devlin, LLP</b> 2155 Chicago Ave., Ste. 100 Riverside, CA 92507	18 6 30	2000	1 1 Riverside	Healthcare, Pension 403(B), Government, Commercial Business, Non-Profit	<b>Michael Adcock</b> Managing Partner (951) 683-0672/686-7780 mradcock@aadcpcas.com
8.	<b>Swenson Advisors, LLP</b> 25220 Hancock Ave., Ste. 240 Murrieta, CA 92562	9 3 15	1998	1 3	Full service SEC/SOX, Assurance, Tax Compliance, Tax Planning, 401(k) Audits, Forensic Accounting, International Business Services, Consulting	<b>Pete Palmer</b> Partner (951) 445-4700 pete.palmer@swensonadvisors.com
9.	<b>Teaman, Ramirez, &amp; Smith, Inc.</b> 4201 Brockton Ave., Ste. 100 Riverside, CA 92501	9 4 31	1936	1 1 Riverside	Income/ Estate Tax Services, Audit & Accounting Services, Fraud Prevention & Investigation Services	<b>Richard Teaman</b> President (951) 274-9500/274-7828 rteaman@trscpas.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.

### \$4 Million Fine...

continued from pg. 3

Healthcare Workers (NUHW). In November of 2011, NUHW filed a 34-page complaint with the DMHC and has cooperated with the agency's ensuing 19-month investigation. In addition to the \$4 million fine, the DMHC also filed a "Cease and Desist Order" against Kaiser that emphasizes the risks posed to patients:

"The Department finds that the Plan's deficiencies are serious and may put some of its members at risk of harm. Therefore, as set forth in this Order, the Department of Managed Health Care hereby directs the Plan to Cease and Desist from any further violation of the foregoing statutes and regulations in order to protect the interests of enrollees."

In a press release, DMHC Director Brent Barnhart reiterated the seriousness of the DMHC's findings:

"The Department's actions are a result of both the seriousness of the deficiencies and the failure of Kaiser to promptly correct them. The Department is taking this action to ensure that Kaiser promptly corrects these deficiencies and provides its patients with the mental health care promised to them by their health plan." "This action confirms what every Kaiser clinician knows," said Dr. Andris Skuja, PhD, a psychologist. "Kaiser doesn't take mental health care for its patients seriously. Our patients have serious needs. The last thing they need is for their care to be ille-

continued on page 24

### Digging Deeper?

By Tommy A. Purvis, IE Weekly

"False" statements and radioactivity plague a rural San Bernardino County mine. Molycorp's got some 'splainin' to do.


The delayed production of rare-earth elements under Project Phoenix at the Molycorp Mountain Pass Mine in the northern tip of rural San Bernardino County has led to a stock meltdown and several class-action lawsuits in U.S. District Court for the District of Colorado.

The legal flurry can be found in the "false and misleading statements" regarding production and company earnings from former Molycorp Chief Executive Officer Mark A. Smith, who sought to raise capital in order to revive the long troubled mine found 15 miles from the Nevada border on the well-traveled I-15. A complaint filed by San Diego-based law firm Robbins Geller Rudman & Dowd alleges that Smith "misrepresented and/or failed to disclose" that "development and the expansion of the Mountain Pass mine was not progressing on schedule and would not allow the company to reach rare-earth oxide production rates at the end of calendar 2012 and 2013."

Trent Smith, a spokesperson for the law firm, said that it would be unable to comment regarding the ongoing litigation. Officials from Molycorp did not respond to

continued on page 30

**FASTER** than a speeding bullet,  
 more **POWERFUL** than a locomotive...  
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**Investigates Sale...** Snow Summit and Bear Mountain, two mid-sized ski resorts in Big Bear Lake. It is the leading ski resort company in Southern California with average annual skier visits of more than 700,000. Last year Snow Summit celebrated its 60th anniversary.

The Snow Summit board anticipates that if an offer of sufficient

merit is received, it will be presented to all the shareholders for a vote of approval or rejection. The process could take several months or longer, and a sale will not necessarily occur.

“Confidentiality is a necessary part of this process, so, at least for now, Snow Summit management and directors will not be able to answer questions that go beyond what has been stated,” said Richard Kun, president and CEO of the company.

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## CLOSE-UP

## Portraits of Philanthropy

*In California's Coachella Valley, the Berger Foundation is making a difference*

“To know Ronald and Sherrie Auen is to know that their passion extends well beyond the gift of land, funds and resources,” California State University Chancellor Timothy P. White says. “They give of themselves and their time, which is the truest principle of philanthropy.” The new CSU chancellor first met the Auens thousands of miles away, when he was the president at the University of Idaho, Moscow, from 2004-2008. White and the Auens came together on the 1,200-acre ranch they donated to UI that became the Nancy M. Cummings Research, Extension and Education Center, a hands-on agricultural training facility in Salmon, Idaho. Located in farm country, the center is aimed at giving students in that area skills that will help maintain and grow their own communities.

Ideals like this and the Auens' midwestern, middle-class roots synched well with the philanthropic visions that had guided the H.N. and Frances C. Berger Foundation, which Ron Auen has headed since 1988 as its president and CEO. The private family foundation was established by its namesakes in 1961. Sherrie was born in Illinois, raised in Idaho and headed for California to go to school. Ron was also born in Illinois, but his residence was in Iowa. He moved to Pasadena, with his family when he was

seven years old. His family of six lived in a two-bedroom home. Ron's bedroom was a tent in their backyard. Ron worked, as did his sisters and brothers, from a very young age in an effort to assist the family.

Like the Bergers, the Auens look not to give people a hand-out through their philanthropy, but rather give them a hand up, “to help people to help themselves,” the foundation's mantra that has stood the test of time.

In 1992, Ron and Sherrie established the Auen Foundation, which is dedicated to enhancing the overall quality of life of the aging population by supporting charitable programs and services aimed at meeting the social needs of mature adults and their families. Growing up with live-in grandparents, aging issues and the value of intergenerational connections were things Sherrie developed a passion for at a very early age. Today, Sherrie is a trustee and the program director for the Auen Foundation, where she works daily, just a few doors down from Ron and the Berger Foundation offices.

One of the Auens' favorite success stories of giving is the Berger Foundation's support of the “I Have a Dream” program founded by Eugene Lang. On a television show in the early 1990s, Ron heard Lang tell his story, how he had returned to his school in Harlem to give a talk, but just before he delivered his

speech he heard from the school principal that most of the children would never graduate from



*Sherrie and Ron Auen*

high school. In that moment, Lang abandoned his speech and instead told the kids that he'd fund the college education of any student there if they finished high school. That was the beginning of the national “I Have a Dream” Foundation. The concept of sponsoring large groups of at-risk youth so moved Ron that he wanted to meet Lang, and did. He came back motivated. In 1991, board members from the Berger Foundation visited a school in Pasadena, from Ron's old school district, where, as part of the national program, the foundation adopted a class of third-graders. The students and families in that class were informed that, if the third-graders finished high school, the Berger Foundation would fund their college or trade school educations. But it wasn't always

easy to convince a parent that perfect strangers were going to give their kid funds for college. One grandmother and guardian made her skepticism crystal clear, looking the foundation committee in the eyes and saying they were lying. After experiencing the one-on-one mentoring, tutoring and special experi-

ences the program offered her granddaughter, she discovered they were not, and the one child of hers who had become a recipient of the Berger Foundation's goodwill also became the embodiment of hope for her siblings, all of whom would graduate from high school and attend college. The next year, believing that third-grade was slightly too late to pull children into the program, they started with first-graders. For the next 15 years, the Berger Foundation sponsored some 150-plus children, with more than 90 percent of them graduating from high school. Ron knew what many of these children were up against. They could wake up mornings wondering if there was any escape from the drugs, wrong crowds or palpable apathy that ate at their neighborhoods and schools. As a teenager, Ron was out on the streets and “known,” he remembers. When he was 15, he somehow managed to join the military. There, he ran into a few problems, too, but served for nearly five years in the Army, earning a GED, and positioned as a field artillery gunner in Europe for a period, scored high on a military IQ test, and found himself in a newly formed counter mortar radar unit, which expanded his base of education.

Ron says he feels the time in the service saved his life because of the strict discipline and structure, which carried consequences for a person's actions. These were concepts he had never paid attention to but it was, as he puts it, the beginning of a positive life path. Although

*continued on page 27*



*The Indian Wells Theater and Indian Wells Center for Educational Excellence*

## Medical School...

*continued from pg. 1*

2014 California State Budget. However, further advocacy will still be needed to ensure that the funding remains in the final budget package passed by the Legislature and signed by Governor Jerry Brown.

This is a significant step towards the goal of securing state funding for the medical school but further action must still be taken. With the budget language in both the Senate and Assembly versions of the proposed budget, continuous funding for the school will likely be in the final version of the budget that goes to Governor Brown for approval.

“Securing the Governor’s approval on a final budget with the \$15 million in funding for the school is the final and most important step,” said Judy Carpenter, chair of the chamber and president/COO of Riverside Medical Clinic.

The medical school is a top priority for the chamber due to its significant economic impact and its distinct ability to address healthcare needs in the region. The UCR School of Medicine has already created 139 jobs in the region and is projected to bring nearly 1,000 jobs by 2021. A primary care physician in California has an annual economic impact of nearly \$1 million by treating patients and contracting for related medical services and goods.

“Our community is facing a problem that we cannot afford to ignore: rising healthcare needs that are increasingly disproportionate to available resources, including a severe shortage of physicians in our area. A local school of medicine would help address and close these gaps,” said Dr. Dan Anderson, president/CEO of Riverside Community Health Foundation.

Under the California State Constitution, the Legislature must pass the state’s budget bill by midnight on June 15. The Governor must sign or veto all budget legislation prior to July

1, when the state’s fiscal year begins. Chamber members are encouraged to stay active in the legislative process.

*For more information on further ways to advocate for the UCR School of Medicine, contact Governmental Affairs Manager Nicholas Adcock at [nadcock@riverside-chamber.com](mailto:nadcock@riverside-chamber.com).*



*Senator Richard Roth (left) and Assemblymember Jose Medina (right) testify before the Senate Education Committee on the need to provide continued funding for the UCR School of Medicine.*



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## INLAND EMPIRE PEOPLE AND EVENTS



*Mike Wilson*

### Indio City Leaders OK Budget, Economic Development A Priority

Indio's City Council approved 5-0 the city's 2013-14 fiscal year budget in a joint council and Indio Water Authority board meeting. Indio City Council candidate Mike Wilson along with city leaders, approved a balanced budget with \$51 million in expenditures and \$51 million in revenue. By the end of the next fiscal year, Indio is expected to have \$3.8 million in reserves.



*Phyllis Stuchul*

### La Quinta Resident a Recipient of Inspiration Award

Phyllis Stuchul, 86, of La Quinta was recently honored as a recipient of the 2013 Senior Inspiration Award by Riverside County Supervisor John Benoit. Her volunteerism in the Coachella Valley, starting with Martha's Village and Kitchen, and working with The Old Town Coffee Group (TOTCG) to help the less fortunate, was acknowledged with this award.

### Chinese Americans Turn Out to Support President Xi Jinping

About 100 Chinese-Americans gathered across the street from the Hyatt Regency Indian Wells Resort & Spa this past month to show their support for Chinese President Xi Jinping and first lady Peng Liyuan. The couple were staying at the resort during Xi's two-day summit with President Barack Obama at the



Annenberg Retreat at Sunnylands in Rancho Mirage.

Members of organizations—the Chinese American Federation, Chinese American Association for Commerce and Cultural Exchanges, Roundtable of Chinese-American Organizations and a group of Chinese-American students from the University of California, Los Angeles — waved U.S. and Chinese flags.

“We warmly welcome President Xi,” said Robert Chin, president of the Chinese American Association for Commerce and Cultural Exchanges. “We are supportive of both countries, together, and we hope both countries will be peaceful in the future.”

# Certified Public Accountant Firms

continued from page 18

Ranked by Number of CPA's in the Inland Empire

Company Name Address City/State/Zip	# CPA's in I.E. # Prtnrs in I.E. Ttl. Empls in I.E.	Year Founded	# Offices in I.E. # Offices in Co. Headquarters	Industries and Specialities	Top Local Executive Title Telephone/Fax E-Mail Address
<b>10. Brabo, Carlsen, &amp; O'Brien, LLP</b> 1111 E. Tahquitz Canyon Way, Ste. 203 Palm Springs, CA 92262	8 2 12	1988	1 2 Palm Springs	Financial Statements, Tax Planning & Services, Estate Planning & Family Office, CFO & Business Services, Valuations & Buy/Sell Transactions, Litigation Support & Forensic Accounting, Accounting Information Systems	<b>Mike Brabo</b> Partner (760) 320-0848/322-4626 mike@bco-cpas.com
<b>11. Kuebler, Prodhomme, &amp; Co., CPAs</b> 43500 Ridge Park Dr., Ste. 104 Temecula, CA 92590	8 2 15	1982	2 2 Temecula	Advanced Tax Planning/ Preparation, Litigation Support/ Business Valuation, Estate Planning, Land Development	<b>Joseph Kuebler</b> President (951) 676-3013/676-7184 joseph.kuebler@kpcocoinc.com
<b>12. Rogers, Clem, &amp; Co.</b> 1067 Park View Dr. Covina, CA 91724	8 5 11	1966	1 1 Covina	Medical Practice Accounting Automotive, Medical, Estate & Financial Planning, Construction, Manufacturing	<b>Dale Duncan</b> Managing Partner (626) 858-5100/332-7012 www.rogersclem.com
<b>13. Swenson Corporation, CPAs</b> 10606 N. Trademark Parkway, Ste. 203 Rancho Cucamonga, CA 91730	8 4 15	1949	1 1 Rancho Cucamonga	Tax Planning and Compliance, Assurance Services, Performance Measurement, Family Owned Business Specialists	<b>Dean Norling</b> Managing Partner (909) 989-5867/989-1471 dnorling@swensoncorp.com
<b>14. Genske, Mulder, &amp; Co.</b> 4150 E. Concours St., Ste. 250 Ontario, CA 91764	7 6 28	1981	1 3 Costa Mesa	Agriculture, Construction, Manufacturing, Accounting, Income & Estate Tax	<b>Glenn Hoaglane</b> Managing Partner (909) 483-2100/483-2109 www.genskemulder.com
<b>15. Lightfoot, Ralls, &amp; Lightfoot, LLP</b> 675 W. Foothill Blvd., Ste. 300 Claremont, CA 91711	6 3 10	1946	1 1 Claremont	Trusts, Estates, Financial Services, Income Tax	<b>John H. Lightfoot</b> CPA (909) 626-2623/626-2743 john@lrlcpa.com
<b>16. Streit &amp; Peters CPAs, Inc.</b> 1175 Idaho St., Ste. 202 Redlands, CA 92374	6 2 18	1976	2 2 Redlands	Small Business, Construction, Real Estate, HOA's	<b>Chuck Peters/Dave M. Streit</b> Managing Partners (909) 307-2323/307-2003 dstreit@streitandpeters.com
<b>17. Lund &amp; Guttry, LLP</b> 39700 Bob Hope Dr., Ste. 309 Rancho Mirage, CA 92270	5 3 16	1953	1 1 Rancho Mirage	Public Sector, Hospitality, Health Care, Real Estate, Tax Planning, Audits, Litigation Support, Business Consultation, Estates, Trusts	<b>Gary Dack</b> Managing Partner (760) 568-2242/346-8891 gdack@lundandguttry.com
<b>18. Reiss, Jackson, &amp; Co.</b> 164 W. Hospitality Ln., Ste. 6A San Bernardino, CA 92408	5 3 12	1947	1 1 San Bernardino	Tax, Estate Planning, Financial Statements, Business Consulting, Accounting, Full service, Litigation Support	<b>Frederick Reiss</b> Managing Partner (909) 890-3533/890-3543 fred@reissjackson.com
<b>19. GYL Decauwer</b> 8577 Haven Ave., Ste. 306 Rancho Cucamonga, CA 91730	4 5 19	1978	1 2 Rancho Cucamonga	Small & Medium Sized Business Growth Wealth Management, Tax Planning, Business Succession Planning, Primary Industries, Construction, Manufacturing, Distribution, Non-Profits, Restaurants, Dairy	<b>Stephen C. Williams</b> Managing Partner (909) 948-9990/948-9633 steve@gyldecauwer.com
<b>20. Maryanov, Madsen, Gordon, &amp; Campbell</b> 801 E. Tahquitz Canyon Way, Ste. 200 Palm Springs, CA 92262	4 4 18	1964	1 1 Palm Springs	Professional, Hospitality, Taxation, Fraud, Construction, Business & Financial Planning, Estate Planning, Management Consulting, Business Valuation, Full Service CPA firm	<b>Steve Erickson</b> Managing Partner (760) 320-6642/327-6854 serickson@mmgcpa.com
<b>21. Seigler &amp; Tweedlie CPA's</b> 10020 Indiana Ave. Ste. 211 Riverside, CA 92503	4 7 16	1969	1 1 Riverside	Tax & Estate Planning, Business Consulting, Agriculture Real Estate Development, Manufacturing	<b>Gregory A. Seigler</b> President (951) 352-0255/352-8686 www.crabtreecpas.com
<b>22. Blecker Burr, CPA</b> 3600 Lime St., Ste. 612 Riverside, CA 92501	2 0 5	1992	1 1 Riverside	Business Consulting & Growth Development, Tax Planning & Preparation, Elder Care Services, Audits of Non-Profits	<b>Richard Blecker</b> Partner (951) 781-6480/369-0788 richard@bleckerburrecpas.com
<b>23. Business Management CPAs, Inc.</b> 901 E. Tahquitz Canyon Way, Ste. A202 Palm Springs, CA 92262	2 2 8	1997	1 1 Palm Springs	Tax Return, Bookkeeping, Estate Planning	<b>Tim D'Attile</b> Managing Partner (760) 325-5095/325-6105 tim@bizmgmtcpas.com
<b>24. Thrall, Lavanty, &amp; Baseel, CPAs</b> 700 N. Mountain Ave. Upland, CA 91786	2 1 4	1972	1 1 Upland	Retail, Construction, Manufacturing, Services and Professional, General Business Accounting and Individual, Business and Estate Tax Preparation and Planning.	<b>John Baseel</b> Manager (909) 946-7760/949-4941 jbaseel@aol.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.



**\$4 Million Fine...**

*continued from pg. 18*

gally curtailed by an HMO that's already making billions in profits, just so Kaiser can make a few more pennies on the dollar at patients' expense."

The DMHC fined Kaiser due to its violations of four areas of state law.

- Kaiser committed "systemic access deficiencies" by failing to provide its members with timely access to mental health services. Under California's "timely access" regulations, HMOs are required to provide appointments to patients within 14 days of their request for mental health services. Instead, large numbers of Kaiser's patients were required to endure lengthy waits. For example, the DMHC identified three Kaiser medical centers in Southern California where "less than half" of the patients were seen within the required timeframe. At some facilities, these failures persisted for ten consecutive months and were so grave that two-thirds of Kaiser's patients were not seen in a timely fashion during certain months. In Northern California, one Kaiser facility treated fewer than 40% of its patients within the required timeframe. This failure continued for five consecutive months ending January 2012.

- Kaiser's internal record-keeping system contained numerous problems—including a parallel set of "paper" appointment records that differed from the HMO's electronic records—that hid patients lengthy wait times from government inspectors.

- Kaiser failed to adequately monitor and correct its violations of state law. Records show that Kaiser was aware of its violations, but failed to take action to correct the problems.

- Kaiser provided "inaccurate educational materials" to its members that had the effect of dissuading them from pursuing medically necessary care and violated state and federal mental health parity laws.

The impact of Kaiser's violations is massive. With more than 7 million enrollees, Kaiser is the largest HMO in California and is the largest private-sector provider of mental health services in the state. It delivers care to patients with conditions that range from depression, anxiety disorders and autism to bi-polar disorder, schizophrenia and suicidal ideation.

*continued on page 32*

**Real Estate...**

*continued from pg. 16*

office, represented the buyer and the unnamed seller in the deal. The closing capitalization rate was

approximately 8 percent.

"The property offers tremendous upside for the new buyer as existing rents are approximately 50 percent off from the peak," comments Vittone. "Despite limited capital seeking investment product in the Coachella Valley, we secured offers from more than a dozen prospective investors through an aggressive marketing campaign."

**MCS INDUSTRIES LEASES 115K-SQUARE-FOOT RANCHO CUCAMONGA FACILITY**

MCS Industries recently signed a lease for 115k square feet of space in Rancho Cucamonga. The company, a provider of wall and poster frames, is relocating from 86k square feet of space in Visalia. The new lease includes an option for an additional 100k square feet of space.

MCS's new location is at 11089 Tacoma, south of Foothill Boulevard and east of Milliken Avenue. The company will use the new facility as a distribution center encompassing receiving, inspection, warehousing, and shipping operations to major retailers. Prior to selecting this location, MCS concluded an exhaustive search that included nearly 100 other sites.

MCS is converting the metal halide lighting in the existing building to energy efficient T5 lighting with motion controls and adding security features such as high definition cameras and badge access systems. The firm will also install high-pile racking to store up to 8,000 pallets of finished product. The Rancho Cucamonga facility will handle MCS' core distribution business for the western half of the US.

Founded in 1980 and headquartered in Easton, Pennsylvania, MCS is a supplier of tabletop frames, albums and scrapbooks, mirrors, wall décor and art-print products. MCS' depth of experience and broad product line has enabled the firm to become the supplier of choice to North America's largest retail chains serving the mass market, hobby and craft, office products, photo and specialty channels.

**NEWMARK REALTY CAPITAL ARRANGES \$16 MILLION FOR MURRIETA RETAIL CENTER**

Newmark Realty Capital's Jamie Dick arranged \$16 million in refi money for Plaza De Oro, a 99.1k- square-foot shopping center located in Murrieta. The center, located at the intersection of Calle Del Oso Oro and Washington Avenue, is anchored by Ralph's, CVS and Starbucks.

The loan has a 10-year term and is based on a 30-year amortization. Additionally, the non-recourse loan is interest-only for the first two years of its term. It was funded by a major East Coast-based bank.

The borrower is a San Diego-based repeat client of Newmark. The loan was processed in 41 days in order to accommodate the owner's desired funding date.

**BASCOM COMPLETES 175-UNIT MULTIFAMILY BUY IN PALM SPRINGS**

The Bascom Group LLC has acquired Andalucia Apartments, a 175-unit community located in Palm Springs. Built in 1979, the property consists of four three-story buildings with three pools and spas spread throughout. The price was not disclosed.

The property's diverse layout has the foundation to create a resort-like amenity package with many open areas for more creative purposes. Andalucia is also

*continued on page 38*

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## MANAGER'S BOOKSHELF

### **“Do It! Marketing: 77 Instant Action Ideas to Boost Sales, Maximize Profits, and Crush Your Competition,”**

*By David Newman; Amacom, New York,  
New York; 2013; 271 pages; \$19.95.*

At first glance my reaction to this book was that it had somehow strayed from the herds of how-to sales and marketing books that were commonplace during the 1980s and 90s. Just as there was back then, there's lots of good information in “Do It! Marketing” for budding entrepreneurs. In fact there's more solid, practical “how-to” in this sales and marketing book than in the volumes written nearly three decades ago.

Author David Newman, has organized the book innovatively within the concept of “77 Instant Action Ideas.” You will see this early in the book when the author makes it clear before you start considering what your customers want, you have to determine what you want. You have to establish what Newman calls your “Thought Leadership Platform.” He explains it this way:

“At its basic level, this is simply the collection of concepts, methods, sound bites, and guiding principles by which you deliver your products and services. Another way to look at it is as your operational philosophy.”

Newman goes on to note the “Five Keys to Developing Your Thought Leadership Platform”:

“1. Go with what you know. Look to your own education, background, experience, passions, or specialized skills.

“2. Tie it into a common problem, evergreen challenge, or growing trend. For example, helping your business clients improve sales is always strong; helping them improve performance and productivity is always strong. Avoid fads or nontransferable expertise.

“3. Figure out what your prospects are already buying

and position your solutions in that same category. What are they currently investing money in that they think or hope will solve the same problem as your product or service?...

“4. Market-test your new messages, principles and angles informally with your business friends, employees, partners, and trusted advisors. Does your new Thought Leadership Platform make sense to them?...

“5. Call or meet with some actual buyers, and get their reaction (your industry contacts, clients, former clients, prospects). And no, this is not a sales gimmick. You are really simply running some new ideas by them.”

Newman goes on to state:

“If you're not comfortable taking this approach because it sounds too much like asking for a favor (gasp!), then try this reversal technique. Tell them you have some new ideas, and you'd like their help in ‘shooting some holes in them to see what I've missed.’ People love tearing down ideas (sad but true). The only thing you're not telling them is that in the process of shooting all those holes in your Thought Leadership Platform, they are actually helping you to make it bulletproof!”

Newman's humor punctuates his book and helps keep you on your toes. Here's one example that leads off the third idea, “Who are you?”:

“This part of the book is titled ‘It's About Them, Really.’ So why is the first chapter called ‘Who Are you?’ Because all leadership is self-leadership. All knowledge is self-knowledge. Ha! Gotcha—That was philosophical mumbo jumbo.

You can never be too careful reading these business books. Stay alert!”

There's a factor other than humor that makes David Newman's book a cut above most of the sales and marketing how-to books. There's an unusual approach in what he's done that makes it easy to read and memorable. That's especially true of his 70th idea, “The Secret Sauce.”

He puts it this way: “Want to know the secret sauce to your success?”

You ready? Here's the hid-

den formula...the magic bullet for success in any field: Stamina... This is a marathon, not a sprint, and you have to have the stamina for it. Tom Peters said, ‘The key to success in business is surviving long enough to get lucky.’

Don't be put off by the book's category as part of sales and marketing how-to. In most ways it's a banquet of fresh ideas for a moderately priced dinner.

—Henry Holtzman

### Best-selling Business Books

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

**\*1. “Lean In: Women, Work, and the Will to Lead,”** by Sheryl Sandberg (Knopf Doubleday Publishing...\$24.95) (1)\*

Why women's progress in achieving leadership roles has stalled.

**\*2. “Doing More With Teams: The New Way to Winning,”** by Bruce Piasecki (John Wiley & Sons...\$25.00) (2)

Why and how teams offer greater flexibility when used properly.

**\*3. “Smart Tribes: How Teams Become Brilliant Together,”** by Christine Comaford (Portfolio Hardcover...\$26.95) (6)

How top managers keep their teams involved and moving forward.

**\*4. “Start: Punch Fear in the Face, Escape Average and Do Work That Matters,”** by Jon Acuff (Lampo Press...\$22.99) (3)

Finding the courage to rise above being average.

**\*5. “The Power of Habit: Why We Do What We Do in Life and Business,”** by Charles Duhigg (Random House Publishing...\$16.18) (4)

A new view of human nature and our ability to change.

**\*6. “The New Digital Age: Reshaping the Future of People, Nations and Business,”** by Eric Schmidt & Jared Cohen (Alfred A. Knopf...\$26.95) (5)

Two of Google's leaders offer their view of the future.

**\*7. “The Wolf of Wall Street,”** by Jordan Belfort; (Random House Publishing...\$16.00)\*\*

From Wall Street executive to federal convict in 10 years.

**\*8. “The Challenger Sale: Taking Control of the Customer Conversation,”** by Matthew Dixon and Brent Adamson (The Penguin Group...\$27.95) (5)

Why selling is about challenging customers.

**\*9. “The Five Dysfunctions of a Team: A Leadership Fable,”** by Patrick Lencioni (Jossey Bass, an imprint of Wiley...\$24.95) (8)

An analysis of what makes teams work effectively.

**\*10. “To Sell is Human: The Surprising Truth About Moving Others,”** by Daniel H. Pink (Penguin Group...\$13.90) (9)

Why all of us participate in selling.

\* (1) — Indicates a book's previous position on the list.

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

## RESTAURANT REVIEW

### The Place Where Everybody Knows Your Name

By Nancy Powell, IE Weekly

Bitchin' beer, bangers and fish at Black Watch Pub!

It's a lazy Sunday afternoon, and the winds have kicked around sand and dust to mingle with the smokiness that settles outside the bar. Inside, there's a fierce game of darts going on (a blind draw tournament as I come to understand), while mostly middle-aged men sit around the bar engaged rapid-fire riposte over soccer, pro-England joshing the opposition in playful chagrin.

Welcome to the Black Watch Pub, a traditional English pub located on the dusty corner of Central and Arrow Route (not to be confused with Arrow Highway, one block south). It's a dark, dank, no-frills type of place populated mostly by locals, college bar-hoppers seeking cheap eats and pool play and pro-Union Jack soccer hounds commiserating with fellow Brits. Think of Black Watch Pub as a divier version "Cheers" where the waitresses are much friendlier than Diane Chambers, girly bartenders standing in for Coach or Woody, and tasty meals that damn near rivals any gastropub in the Empire (without the gastropub prices), in an atmosphere where "everybody knows your name." And if you

are a stranger, you won't be for very long, as regulars like "Doc" will unwittingly strike up conversations without provocation.

On this particular day, Kitty, the sweet and affable daytime bartender, has assumed cheffing duties in the kitchen, showing her culinary chops with a deft hand. After Doc has finished schooling me on the praises of his beloved bar (and the Indian chicken curry by his favorite railroad chef, Bob, who also happened to serve President Clinton on one journey), my dining partner and I start off with a basket of salty, breaded Marvelous Mushrooms (\$7) and the popular savory Sausage Rolls (\$7), a duo of moist, juicy bangers enveloped in flaky puff pastry and served up with spicy mustard that will burn the hairs off most nostrils. A dash of HP sauce adds a nice, vinegary bite. Washed down with an ice cold pint, these two would make satisfactory pecking food for any Happy Hour crowd.

Next up are the Fish and Chips (\$9.75), a surprisingly light and flaky affair for baseball-sized chunks of beer-battered cod. Depending on her mood, Kitty will create her batter using Coors Light or a darker brew. The slaw, a mostly dry

mixed heap of shredded purple and green cabbage, is topped by a dollop of tangy mayo dressing and a plus for those who despise their veggies dripping in mayo. We also order the Bangers and Mash (\$9.25), the ultimate English pub

grub. Kitty's dish consists of two plump, juicy sausages accompanied by a side of baked beans and three scoops of mashed potatoes smothered in gravy. The sausages are nicely caramelized on the outside, yet still moist and oozing in juices on the inside.

Our last dish of the afternoon is a duo of meat pies, also known as Pasties and a staple in the working-man's diet. These two "meat and potatoes" dishes have good, hearty flavor and its hefty proportions would crack satisfy any starving college student. The Steak and Mushroom Pie (\$9.75) has an especially satisfying bent; a hot, steaming mound of beef and mushrooms baked to perfection inside a savory, flaky crust.

With nearly 18 beers on tap



Deep Fried Hawaiian Roll

(including Irish Guinness and English favorites like Boddington's and Newcastle) and new beers for less than \$5 a bottle, the sky's the limit when it comes to getting the best buzz and conversation in town. Cheers!

Black Watch Pub, 497B N. Central Ave., Upland, (909) 981-6069; [www.theblackwatchpub.com](http://www.theblackwatchpub.com).

Dinner for two with drinks, \$46. AE, MC, V.



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## Portraits of...

*continued from pg. 20*

he did not receive a traditional high school diploma or a college degree, Ron worked for free to learn skills, and dabbled in higher education throughout his life, including taking some classes at Cal State Long Beach in the 1950s and '60s. He studied drafting, radio announcing, took flying lessons for a pilot's license and learned more about construction, which gave him the expertise for his building and developing career.

As the CEO for the Berger Foundation, Ron carries with him a belief in programs imbued with a measure of discipline, because it sets the table for forays into philanthropic work. The Berger Foundation is run differently than most philanthropic foundations in the country. Rather than meeting once every few months to review applications and select grant recipients, an executive committee, made up of working board members meets "daytoday," reading proposals together and going onsite to meet the people and see the programs under consideration.

"The Berger Foundation is a team," says Fred Jandt, dean of Cal State San Bernardino the Palm Desert Campus. "It is not Ron and Sherrie alone by any means. Ron carefully handpicked the original board of people he had worked with for many years whom he trusted."

While the members of the board, and how they have worked, have been consistent, the recipients of Berger Foundation grants began to shift about 18 years ago. In the beginning of the couple's philanthropic endeavors, about 25 percent of Berger Foundation gifts were awarded near the home headquarters in the San Gabriel Valley, with the other 75 percent going throughout the U.S. This meant Ron, Sherrie and members of the executive committee were doing a lot of traveling. In 1996, beyond traditional retirement age for most board members, they were drawn to a simpler life, where the Auens made their second home in Palm Desert. Exposing the pros and cons of relocating, a board decision was made to move the foundation's headquarters to Palm Desert.

"Little did we know," says Sherrie, "the needs that were here, because we saw the surface of everything. How wonderful it is to live here." The Coachella Valley is that. It is a strange mix of those who worked hard to make it – and have – and those who are working hard: farm laborers, dry cleaners, and restaurant and hotel workers. Today, almost 90 percent of the funds from the Berger and Auen Foundations go to causes in the Coachella Valley. "We came here for the quality of life for ourselves, we thought. We didn't realize we came here for the community. Once we were here we realized the needs and the impacts the foundations could have."

The Berger Foundation has, in the words of one friend, become an "industry" in California's Coachella Valley.

"The Auens are consummate philanthropists and community partners," says CSUSB President Tomás D. Morales. "This is why they are so good at what they do. Their giving in the United States, and especially in the desert, has helped transform lives and advance education."

The Auens have certainly done that for CSUSB. When approached in 2002 by former Indian Wells Mayor Dick Oliphant, who was co-chairing a vigorous campaign to raise funds for the first permanent building at Cal State San Bernardino's Palm Desert Campus, a quick decision was made by the H.N. and Frances C. Berger Foundation Executive Committee to underwrite \$4 million and finish the first building. Dick says he was driving when he received the call from Ron, and said he nearly ran off the road. Surprisingly, that wasn't the last time a call from Ron distracted Dick from driving. After the completion of the building, which sported a 123-seat auditorium and smart technology, Ron called while Dick was on his way home from San Francisco. "I told him we were going

## NASA's Newest...

*continued from pg. 5*

Middle East flying combat missions off the *USS John F. Kennedy*."

"Lt. Cmdr. Glover completed our space systems certificate program back in 2005, and I am very pleased to see he will be able to apply some of what he learned to his ambitions in space flight," added Space Systems Academic Group Chair Dr. Rudy Panholzer. "As a Navy pilot, it is very challenging for these officers to remove themselves from the cockpit to obtain a valued, educational experience in the classroom... This is precisely why we ensure our programs are available remotely, and in the more condensed format of our academic certificates."

Although a few years removed from his time at NPS, Glover was recalled by his former advisers and teachers as an overachiever.

"I remember Victor Glover as an exceptional student in the product development 21st century (PD-21) curriculum," noted Dr. John Osmundson, a research associate professor in the NPS Department of Information Sciences and co-advisor on Glover's thesis. "He was extremely enthusiastic and always produced very high-quality, technical work. It was clear from his interactions with the rest of his PD-21 cohorts that Victor was a natural leader. He had an outgoing, engaging personality and always integrated the rest of the students in course discussions and project work."

Glover says that while he is eager to get started on his training, he is also still trying to absorb the reality of his accomplishment.

"It still hasn't completely set in that this is really happening. It's an amazing opportunity professionally, and personally. This is an amazing group of people that I have been selected to join, and it truly is overwhelming on so many levels," Glover said.

"The next achievements in space will require a great deal of work by many of us selected now," he continued. "I am happy to be associated with the accomplished and *continued on page 33*

to name the auditorium after him and his wife Jan. We heard a screeching and turning, and he said, 'I damn near broke my car!'"

When you're doing good deeds, almost causing a man to crash twice are forgivable trespasses. Through years of giving, the Berger Foundation has fixed a lot of things. Since Ron took the helm, the foundation has awarded grants totaling nearly \$400 million dollars nationwide. Since the inception of the CSUSB Palm Desert Campus, the foundation has extended in excess of \$6 million toward the CSU facilities in Palm Desert, now a campus of four permanent buildings thanks also to the area towns, foundations and citizen donors that have rained upon the campus more than \$35 million in a model public-private partnership that was once featured on the front page of the *Sunday New York Times*. Today, the PDC is a blend of squared and rounded architecture and vintage desert landscaping all at the corner of Cook Street and Frank Sinatra Drive.

The reward for the Auens has been to see a four-year college grow in the low desert and make life simpler for new crops of students. It was true for Catharine Reed, a single mom with two children living in Palm Desert, who never would have been able to make the drive from there to CSUSB. For years, she took one or two classes at a time at the Palm Desert Campus, working on her degree in psychology and graduating just five years ago. In June, the Auens will go to commencement ceremonies for the Palm Desert Campus and be awarded honorary doctorates of humane letters from CSUSB, something they both say they are proud to receive. Ron says he is particularly emotional about it. He works every day to ensure more kids that are growing up like he did are given opportunities to see their potentials and reach their dreams, because the school of hard knocks is not necessarily the path he would direct young people down. "Education," says Ron, "is an immeasurable gift."

## Untold Story...

*continued from pg. 7*

es—global GDP could expand by US\$2.6 trillion (4.7%) and exports by US\$1.6 trillion (14.5%).

Research finds further that “countries that experienced higher changes in intra-industry trade between 1985-2009 are those integrated in a supply chain.” For example, Thailand’s highest value-added export is automatic data processing machines and parts thereof: a roughly \$19 billion industry. And these component parts do not go directly to the top of the supply chain: China, Hong Kong and Malaysia account for 48% of total computer related

trade possible was containerization. While the shipping port of today’s cultural imagination comes naturally outfitted with gargantuan ships and looming mechanical cranes, it was not always that way. In fact, “early in the 20th century British and French railway companies experimented with methods of sealing goods in different sizes and shapes of boxes before transporting them...the lack of specialized capital equipment like specialized cranes for loading” made global trade as much a hassle for business as it was a help for business. Improved shipping cranes alone accounted for a productivity boost of better than 40 times an average long-shore gang. Technological

side of the country) improve domestic firms’ innovative capacity and...that firms in more market oriented economies tend to innovate more.”

Domestic producers capable of innovating and supplying the right mix of goods will bring local consumers their desired products. The fruits of these labors will trade regionally, and the power of domestic markets will feed off one another (think of the virtuous cycle between Singapore and Hong Kong). And these emerging market trade connections (as we’ve loosely termed them) do not stop with ports and ships: “by 2011, Brazil had 53 bilateral health agreements with 22

put of Brazil, India and China will surpass the G7 (minus Canada). By 2030, global middle class spending will reach \$51 trillion, a far cry from \$21 trillion today. Instead of today’s multi-national corporations providing low-skilled, but comparatively better paid jobs, local entrepreneurs will drive the extraordinary boost in emerging market consumption.”

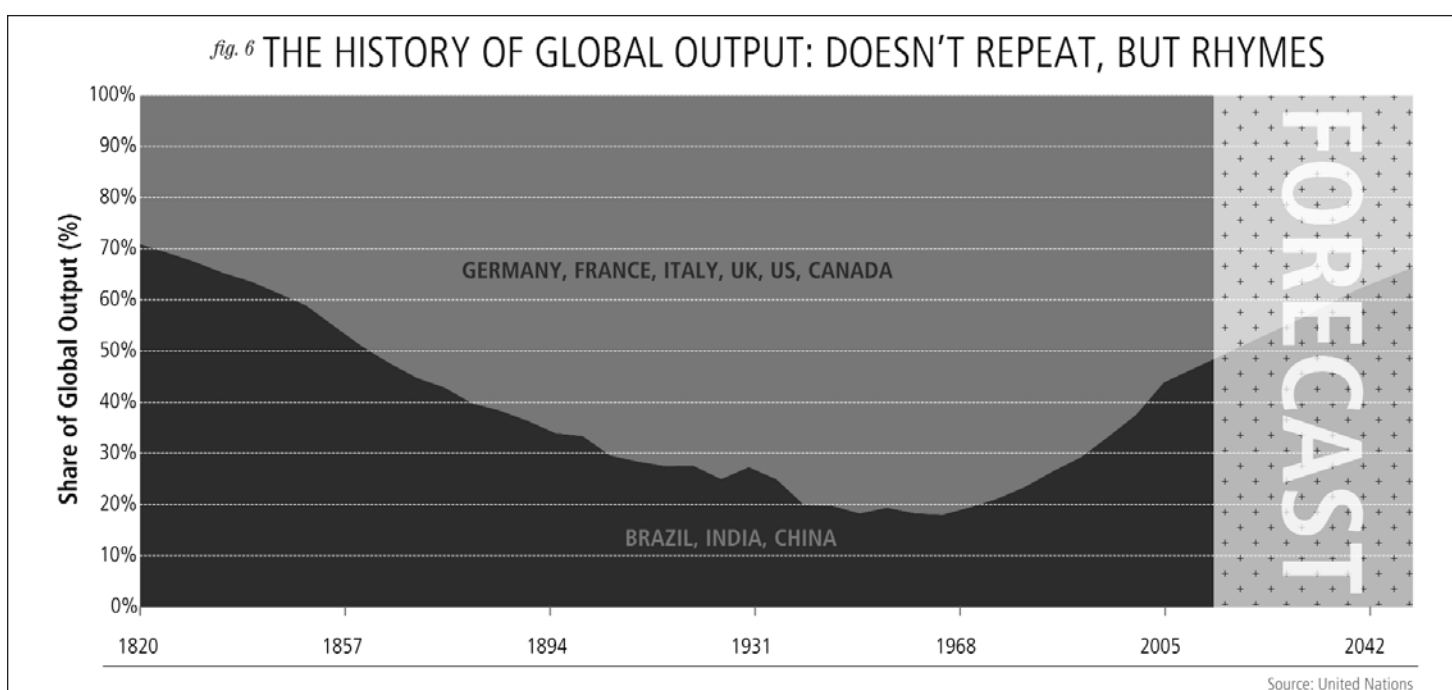
### FROM TRADE TO FINANCIAL DEEPENING

The rise of the global middle class impacts investors. A closer look at the emerging markets reveals important changes in financial markets, in addition to the economic changes underway. The corporate bond market, still nascent in many developing countries, provides a unique look at how these countries are developing and how global investors are responding.

But we have been here before. Indeed, in London, in 1868, the oldest surviving closed end investment fund opened—“the Foreign and Colonial Investment Trust.” Over the course of the second half of the 19th century, this fund, originally composed of “well-selected government stocks...added colonial government securities and then US railroad stocks. After 1890 the fund moved to a 90% exposure to the New World outside Europe.”

Fast forwarding to the first quarter of 2013, 116 individual emerging market US dollar bond issues came to market, averaging \$539 million in size. This compares to 101 deals in 2012 averaging \$706 million and 71 deals averaging \$735 million in 2011 (i.e. increasing deal flow and smaller deals). Interestingly, 53% of the issuance (a majority!) was from non-investment grade issuers in 2013, versus 63% last year and 51% in 2011. While two years of data hardly implies a trend, these figures seem to corroborate

*continued on page 30*



exports.

Technology: Global trends toward trade liberalization are not the only reason for the fabulous gains of intra-emerging market trade. Unless it was cost effective, pure vertical integration from the top to the bottom of the supply chain would be the rule, not the exception. Instead, improved shipping and communication technology translate to unprecedented precision in scaling and timing shipments. Manufacturers can reliably and profitably ship component parts from their specialized point of origin to a special assemblage location, only to then sell the product around the globe.

Chief among the technical innovations that made global

improvements allow trade to flourish.

### PRODUCTION LEADS TO DOMESTIC CONSUMPTION

What follows increased productivity and superior value added integration in the world economy? Domestic entrepreneurship and consumption in emerging markets. Entrepreneurship is already alive and well. In 2011 a network of 500 emerging market entrepreneurs created more than 150,000 jobs, generating over \$4.1 billion. University of Michigan economists report that, “pressure from foreign competition and linkages with foreign firms (within and out-

African countries...between 2001 and 2008, countries and institutions from [emerging markets] met 47% of official infrastructure financing for Sub-Saharan Africa.”

The rising global middle class will move markets around the world. Case in point: more than 24 million bottles of cognac were shipped to China in 2012, approximately double the volume shipped in 2008. Today, China is the third-largest export market for cognac, which is produced in western France, behind the U.S. and Singapore.

In 2001 only 23% of the developing world labor market was middle class. Today that number is 42%, and rapidly rising. By 2020, the combined out-

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<b>1. Hub International</b> 4371 Latham St., Ste. 101 Riverside, CA 92501	\$335,000,000	WND	80 160	Business Insurance, Personal Insurance, Employee Benefits, Life, Health	Chicago 1981	<b>Kirk Christ</b> President (951) 779-8510/788-8502 kirk.christ@hubinternational.com
<b>2. Orion Risk Management</b> 2280 Wardlow Cir., Ste. 250 Corona, CA 92880	\$120,000,000	80,000,000	23 24	All Commercial Lines of Insurance	Corona 2001	<b>Lawrence Brown</b> President (951) 736-9477/736-9478 lbrown@orionrisk.com
<b>3. Hamilton Brewart Insurance Agency</b> 1282 W. Arrow Hwy. Upland, CA 91785	\$110,000,000	1,200	20 80	Commercial Property & Liability, Workers' Compensation, Personal Auto & Homeowner, Group Life & Health	Upland 1976	<b>Derek Brewart</b> President (909) 981-5210/985-3448 derek@hamiltonbrewart.com
<b>4. Alliant Insurance Services, Inc.</b> 735 Carnegie Dr. San Bernardino, CA 92408	\$59,968,000	3,038	54 60	Business Insurance, Employer Benefits	Newport Beach 1927	<b>Charles Shanklin</b> Senior Vice President (909) 886-9861/886-2013 cshanklin@alliantinsurance.com
<b>5. Cumbre Insurance Services</b> 3333 Concoors, Ste. 5100 Ontario, CA 91764	\$42,000,000	1,750	14 38	All Commercial Lines of Insurance	Ontario 1986	<b>Ruben Medina</b> President/CEO (909) 484-2456/484-2491 ruben.medina@cumbreinc.com
<b>6. Amorelli, Rosemann, &amp; Assoc. Ins. Svs.</b> 3333 E. Concoors, Ste. 9-200 Ontario, CA 91764	\$33,500,000	33,500,000	6 22	Property & Casualty, Workers' Compensation, Commercial Lines, Personal Insurance	Ontario 1987	<b>Anthony Amorelli</b> President (909) 987-7600/987-7656 anthonyamorelli@arainsurance.com
<b>7. ISU Insurance Services ARMAC Agency</b> 17177 Yuma St. Victorville, CA 92395	\$33,000,000	10,000	20 25	Workers' Compensation, General Liability, Business Insurance, Employee Benefits, Bonds, Personal Insurance	Victorville 1962	<b>Ryan McEachron</b> President/CEO (760) 241-7900/241-1467 info@isu-armac.com
<b>8. Davis &amp; Graeber Ins. Services, Inc.</b> 470 E. Highland Ave. Redlands, CA 92373	\$30,346,000	WND	42 43	Packages, Auto, Workers Compensation, Excess Liability, Surety, Benefits & Personal Lines, Commercial	Redlands 1924	<b>Peter M. Davis</b> CEO (909) 793-2373/798-6983 pdavis@davisandgraeber.com
<b>9. Kessler Alair Insurance Services, Inc.</b> 2335 Foothill Blvd., Ste. 1 Upland, CA 91786	\$23,500,000	19,950	28 6	Packages, Auto, Workers Compensation, Excess Liability, Surety, Benefits & Personal Lines	Upland 1923	<b>Charles B. Kessler</b> President (909) 931-1500/932-2134 www.kessleralair.com
<b>10. ISU Willingham &amp; Fredarick</b> 2469 Pomona Rd. Corona, CA 92880	\$23,000,000	23,000,000	22 23	Small Commercial & Personal, Benefits, Life	Corona 1975	<b>Bill Frederick</b> Owner (951) 684-6434/278-0664
<b>11. Raintree Insurance Agency, Inc.</b> 2039 N. "D" St. San Bernardino, CA 92405	\$20,000,000	20,000,000	19 22	Commercial Insurance, Workers' Comp, Personal Lines, Life, Group Health	San Bernardino 1921	<b>Holly A. Fietsch</b> Owner (909) 881-2654/886-3558 rca@raintreeins.com
<b>12. Unickel &amp; Associates Insurance Agency</b> 1811 Commerce Center San Bernardino, CA 92408	\$14,000,000	WND	4 9	Commercial, Personal, Life, Health, Bonds, All Insurance Coverages Offered	San Bernardino 1940	<b>Burt Gross</b> President (909) 890-9707/890-9237
<b>13. Dan Smith Insurance Agency, Inc.</b> 14950 Circle Dr. Victorville, CA 92395	\$4,500,000	1,500	10 13	Auto, Home, Business, Commercial, Rental, Motorcycle, Boats, Bonds, Life, Medical/Dental, Long-Term Care	Victorville 1917	<b>Margy Smith</b> Owner/CEO (760) 245-5344/241-3567 margy.smith@dansmithins.com
<b>14. Don Torres Farmers Agency</b> 243 Cajon St. Redlands, CA 92373	\$2,500,000	WND	3 7	Full Service, Personal, Commercial, WC. Bond, Mutual Funds, Life	Redlands 1984	<b>Loretta Torres</b> Manager (909) 793-2290/793-7918 dtorres@farmersagent.com
<b>15. Hann Insurance Agency</b> 57380 29 Palms Hwy. Yucca Valley, CA 92284	\$2,300,000	WND	3 4	Property, Casualty, Life	Yucca Valley 1977	<b>WND</b> Owner (760) 365-9744/365-2669 mail@hanninsurance.com
<b>16. Joseph Insurance Service</b> 3694 Sunnyside Dr. Riverside, CA 92506	\$2,046,000	1400	4 1	Personal Lines	Riverside 1981	<b>Cheryl Joseph</b> Owner (951) 683-0777/682-2788

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 2012 by IEBJ.

## Untold Story...

*continued from pg. 28*

rate what investors are seeing ‘on the ground’: an increase in first-time bond issuers, many of them noninvestment grade, are conducting road shows with investors around the world, seeking to raise capital in the global US dollar debt market.

Emerging market issuance from the consumer and real estate sectors has increased over the last several years, from 18% of issuance in the first quarter of 2011 to 25% in 2013. Such changes in financial markets lubricate the economic gears which generate increases in consumers’ discretionary income, allowing them to purchase more nonessential goods, such as animal-based protein for their diets, iPhones, health care and property.

Below we look at two thriving emerging market companies, both of whom recently brought dollar denominated debt deals to US fixed income investors interested in taking advantage of fantastic growth.

### HOW PERUVIAN MACKEREL CONSUMPTION IN NIGERIA COULD SIGNAL EMERGING MARKET ADOLESCENCE

**Pesquera Exalmar**  
(Peruvian fishmeal and fish oil producer)

Pesquera Exalmar, the fourth largest fishmeal and fish oil producer in Peru in terms of volume, issued US dollar denominated debt for the first time in late January 2013 in order to pay down short term bank debt and add cash to its balance sheet. This cash may be used in opportunistic acquisitions of smaller companies within the industry.

Benefitting from an optimal anchovy habitat off its coast—the Humboldt Current, a cold, low-salinity current that flows in a northwestward direction along South America’s coast promotes nutrient-rich water—Peru is the largest producer and exporter of fish meal in the world, accounting for roughly 40% of the global fish meal market. Fish meal is used as feed in both aquaculture (shrimp, marine fish and salmonids) and livestock production (chicken and hogs) throughout the world; over half of Pesquera’s fish meal is sold to China. Solid growth in fish meal production in recent years is due to increasing demand for fish and meat as a source of protein, supported by population growth and gains in per capita income in developing countries. Seeking to diversify its business and capitalize on the growing demand in emerging markets for protein, Pesquera Exalmar recently began harvesting mackerel, squid and mahi mahi for direct human consumption.

Sixty-four percent of sales within this fast growing segment are to Nigeria, which grew at an average rate of 9.2% in the first decade of the twenty-first century.

### Tower Bersama (Indonesian cell phone tower owner)

Tower Bersama Infrastructure Group Indonesia issued an inaugural 5-year US dollar bond in March 2013, the proceeds of which were used to refinance existing bank debt. The company requires capital on an ongoing basis to fund the construction and maintenance of cell phone towers that serve Indonesia’s 283 million mobile subscribers. The company is benefitting from the increased usage of smartphones, as increasing per capita incomes enable consumers to spend more on mobile phone services. Market forecasts indicate that 3G mobile subscriptions in Indonesia may grow from 17% of mobile subscriptions in 2012 to 70% in 2016, driven by strong demand for mobile data, such as Facebook, which 3G (and 4G) can better support. For reference, more than 50% of the population is below 30 years of age and engage with friends and family through social media. As of February 2013, Indonesia had the fourth largest number of Facebook users and the fifth largest number of Twitter accounts. Recent data indicates

that 49% of Indonesia’s Internet users use mobile devices to access the Internet, which will provide tailwinds to the telecom industry.

### JUST THE BEGINNING

Today’s emerging markets are no longer the speculative province of specialists, as they were in the 1980s. Nor are they a temporary investment fad as many have worried recently. As service trade picks up to complement the already burgeoning supply-chain based trade, the networks of production will create a surfeit of new consumption opportunities in the emerging world.

Mark Twain opined that while history does not repeat, it rhymes. The rhythm in global growth is investors moving abroad. In some sense, investors will be comforted to know that in London in the late 1800s, the first closed end fund debuted to take advantage of global growth (in that era, the United States represented a youthful emerging market). With economic improvement comes financial market deepening. Just as early investors found opportunities in the US, those participating in emerging market fixed income today can rest easier knowing that emerging markets are a force very much here to stay.

*For more information visit [www.payden.com](http://www.payden.com)*

## Digging Deeper?...

*continued from pg. 18*

requests for comments and interviews. The earth under the 2,222-acre mine with a 500-foot-deep pit holds the largest deposit of rare-earth elements outside of China. The minerals are essential for use in “green” energy and military technology. The property was previously mined for five decades for use in color television sets and later by fossil fuel interests for the mineral lanthanum. The element is used in the petroleum refining process as a catalyst that increases the yield of gasoline from heavy crude oils.

Smith was also responsible for mine operations under Chevron prior to Molycorp buying the land. “Molycorp is back. We’re going to be a meaningful rare-earth metals supplier in the United States,” Smith told the San Bernardino County Sun during a midweek press junket on the mine property in April 2010. “We’re being contacted by Fortune 100 companies who are worried about where they are going to get the next pound of lanthanum, next pound of cerium.”

An initial public offering (IPO) of Molycorp stock (MCP) in July of the same year on the New York Stock Exchange from Colorado-based investment firm Greenwood Village was based on the success

of mining and processing the elements that are known among industry insiders as being labor-intensive and difficult to process. The package drew intense interest from green energy investors despite the fact the Mountain Pass Mine had been closed for seven years prior for dumping radioactive wastewater on the Ivanpah Dry Lake Bed.

An inflated nine-month stock run based on a overly optimistic public narrative from Smith and insider trading led to 76 million shares of the Molycorp stock being sold by executives and members of the board for \$800 million in gross profit. Smith—who was forced to resign from his position last December—made \$8.5 million.

A Forbes columnist wrote that Resource Capital Funds could sell its shares for the second-largest private equity return in Wall Street history. The stocks’ value was pumped by China reducing its own exports of rare-earth elements and primed with the promise of future legislation lined with over a billion dollars in subsidies for alternative energy suppliers.

JP Morgan burst the rare earth bubble in September 2011 when it cut the Molycorp stock from neutral to overweight and slashed the 2012 year-end price target to \$66

*continued on page 33*

## A Restorative...

continued from pg. 40

next day). [sedonatrolley.com](http://sedonatrolley.com)

### Hiking/Mountain Biking:

A valid recreation pass is required to park at the trailheads. Daily passes can be purchased at most visitor centers, local stores and hotels. Many of the trailheads sell passes from a self-service machine. I hiked Cathedral Rock, which is just 1.5 miles round trip. A little scrambling was required, but it was fairly easy. Bell Rock was a bit more challenging due to the loose rocks, making it a little slippery when hiking to the top. For an easier option, Bell Rock Pathway wraps around the base and offers close views of Bell Rock via a wide, flat – safe trail. It was summer, so I started my hikes around 6:30 a.m. each morning to avoid heat and dehydration. Although I did not bike, I noticed a lot of mountain bikers including those using the Bell Rock Pathway. The brisk morning air combined with exercising in nature was a good start to my search for personal balance and serenity. Check the link for additional information on trails, camping and fee information: [redrockcountry.or-g/maps/rr-tabloid-2012-full.pdf](http://redrockcountry.or-g/maps/rr-tabloid-2012-full.pdf)

### Stargazing:

There are more stars in the visible universe than grains of sand on all the beaches on Earth. In fact, there are close to 70 sextillion stars (a 7 followed by 22 zeros). It is mind boggling. I have a new appreciation for astronomy and the vastness of space after attending the stargazing tour hosted by Evening Sky Tours. It is claimed that Sedona has some of the best observing conditions in the United States due to virtually no light pollution, high altitude and clear, dry nights. Indeed the night of my tour was perfect. I received an overview of the constellations and viewed galaxies, star clusters and the planets through a powerful telescope. The grand finale of the tour was observing Saturn. It seemed as if I was viewing a picture from a text book but instead it was the real deal. Nature amazes and this experience generated plenty of “aahs” from our tour group. [eveningskytours.com](http://eveningskytours.com)

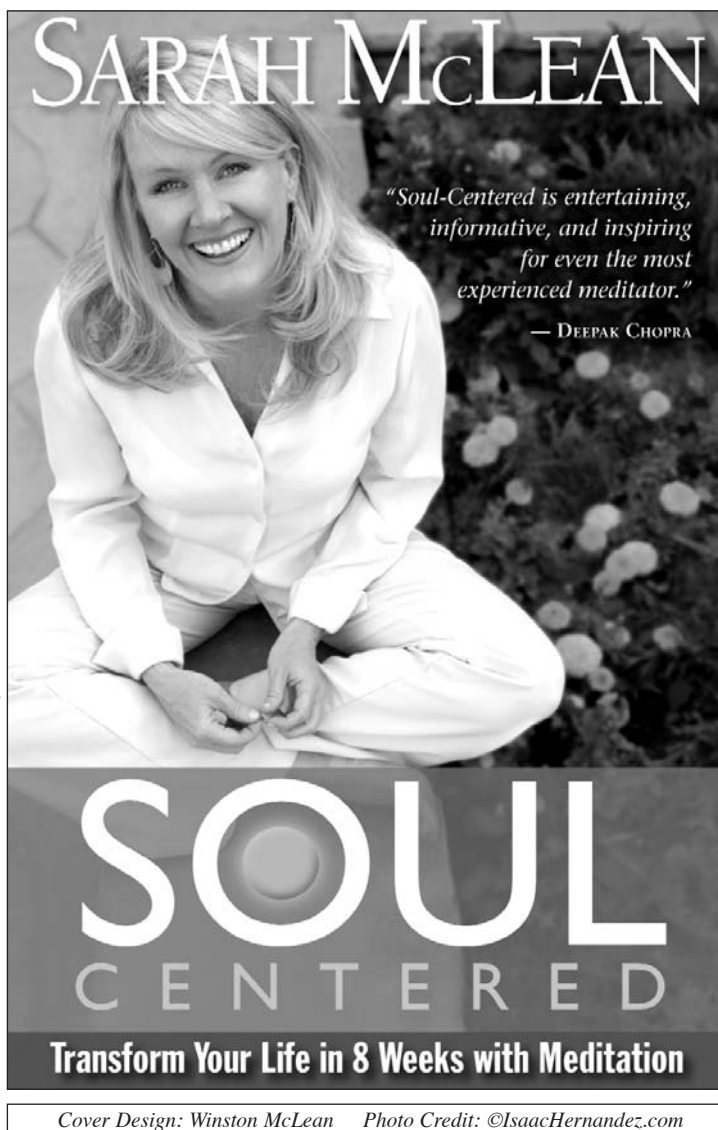
### Meditation at McLean Meditation Center:

For many, the word “meditation” conjures up images of a Buddhist monk sitting cross-legged on the top of a remote mountain-top. However, meditation is gaining widespread acceptance and spreading into mainstream suburbia and corporate America. This can be contributed to the recent scientific studies on the positive effects of meditation. Eight weeks of consistent, mindfulness-based meditation can produce increases in left-sided anterior brain activity, which is associated with a positive emotional state. And a positive emotional state is certainly where I want to be. So needless to say, I was rather excited to meet Sarah McLean (founder of the McLean Meditation Center) and learn some of her calm-inducing techniques. I attended a 2.5 hour course aimed to teach even a beginner like myself the simple tools used to start a meditation practice. I received an introduction into body and breath awareness, silent mantra meditation and self inquiry practices that I could immediately start to incorporate into a daily meditation practice. I left the course with

confidence and a commitment to McLean’s 8-week program (as outlined in her book titled “Soul Centered”). The McLean Meditation Center also offers a teacher certification program and discovery retreats held across the world, which I found myself vigorously researching after just one meeting with her. Sarah is also a sought-after presenter for blue-chip corporations including Procter & Gamble who acknowledges the powerful benefits of her mediation teachings. [sedonameditation.com](http://sedonameditation.com)

### Vortex Journey With Sedona Spirit Journeys:

One of the reasons Sedona has sparked growth within the New Age community is due to the discovery of the area’s vortex power. A vortex can be made up of anything that flows, such as wind funneling a tornado or water swirling down the drain. In Sedona, the word vortex represents the energy flow of the earth. I took a guided tour by Linda Summers to four of Sedona’s most powerful vortex sites. Linda taught us the history of the area, explaining how the native people considered Sedona sacred and how today Sedona is still considered a place of awakening. I received a mini aura reading and some Reiki energy healing through the touch of Linda’s hand to my back. While skeptical, I did feel the warmth of Linda’s hand remain for about half an hour. And while I did not feel an overpowering cosmic sense of energy, I did talk to others that had. A woman from New Jersey said she was overcome with such a powerful sense of energy during her last trip to Sedona that her husband named their company “Vortex” after her experience. [sedonaspiritjourneys.com/vortex-journeys](http://sedonaspiritjourneys.com/vortex-journeys)



Cover Design: Winston McLean Photo Credit: ©IsaacHernandez.com

### Eating Out:

**ChocolaTree:** Live Organic

### Vegetarian Eatery

While I am not vegetarian, I try to eat my vegetables in plenty and eat “clean” as often as willpower allows. I have been on “raw vegan” cleanses and have experienced how food can make you feel energized. It is therefore no surprise that I was thrilled with ChocolaTree. Everything created on the menu uses 100% organic ingredients. Plus everything is gluten, processed, and sugar-free. I enjoyed my meal in the garden which even provides some of the herbs used for the restaurant. Most fascinating about ChocolaTree is that it produces products for Sedona Chocolate Superfoods, Fortina Exotic Living Chocolates and LuLu’s Chocolates. The chocolate named “Sloppy Kiss” was recommended by a 5-year-old boy who insisted ChocolaTree wasn’t a restaurant but instead a Chocolate Factory. Indeed, ChocolaTree claims to offer the largest selection of handmade raw chocolates using organic, stone-ground, fair-trade ingredients. Translation: “guilt free” chocolate. I am one step closer to spiritual awakening. [chocolatree.com](http://chocolatree.com)

### Sounds Bites Grill:

With willpower waning and a dish definitely not vegetarian, I headed to Sounds Bites Grill. It *continued on page 33*



## Expecting the...

*continued from pg. 10*

grams held throughout his career. What if his age, his background, his previous educational experiences, had disqualified him from training or what if he had decided it was unnecessary at his level of experience? Safety is everyone's business and training everyone is in the best interest of every business.

### • Make regular deposits

Every day your business has an opportunity to train, motivate and recognize your employees. Helping everyone do the best in whatever job he or she is doing ought to be the function of every manager.

Unexpected events do not always occur when leaders are around to make decisions. They can occur on the line, on the shipping dock, when the raw material is delivered, when a tiny flaw in the manufacturing process becomes apparent and that's often the place and time to act. It is those every-day occurrences where confidence and preparation have the opportunity to make a difference in the outcomes that affect our employees, our shareholders, our management team, our clients, products and the well-being of our business.

The unexpected can come from anywhere, at any time. Who could have expected and prepared for a flock of Canadian geese to bring down a modern aircraft? Captain Sullenberger responded by trusting his experience, education and training to guide him in a wise and thoughtful action.

Taking care of the little details, learning to be observant, openly discussing problems and issues without any fear is a trait of being successful. Training and experience helps everyone prepare for the unexpected so that when a major crisis comes, a safe landing can be made.

*For more information, please visit [www.ForeTalkSeminar.com](http://www.ForeTalkSeminar.com).*

## Who Gets Dad's...

*continued from pg. 6*

and an employment agreement that will fairly treat and protect the CEO.

### Choose Who's Next

Thoughtful, on-going planning for succession is a must for long-term business success and sustainability. Therefore, start now. Develop a clear plan about the succession of senior leader positions, including who will be next, when the transition will take place, and how that successor will be groomed to make the move smoother. The more planning you do now, the better the future will be—for you and your family business.

*For more information please visit [www.evolvepartnergroupp.com](http://www.evolvepartnergroupp.com) or contact Lois at [lois.lang@evolvepartnergroupp.com](mailto:lois.lang@evolvepartnergroupp.com) or (209) 952-1143.*

## \$4 Million Fine...

*continued from pg. 24*

Kaiser's failure to meet state standards results in significant and unnecessary suffering by patients, many of whom are coping with serious trauma, are in severe emotional distress and are in acute need of timely care.

According to the DMHC's report: "If the Plan [Kaiser] does not effectively monitor wait times and ensure that enrollees are not waiting excessively for an initial appointment or between appointments with their provider, significant numbers of enrollees with untreated or prolonged health conditions may suffer harm."

*Read more about Kaiser's mental health care deficiencies: [www.nuhw.org/caredenied](http://www.nuhw.org/caredenied).*

## Want to Succeed...

*continued from pg. 9*

of conflicts in marriages and similar relationships. My advice is that you understand your spouse or partner's "money color" as well as yours so that you can know how to successfully manage your relationship in such a manner that it does not adversely affect your own financial success. Take for instance, Rose who runs a flower shop from her home. Rose's money color is Green, so she likes to invest her money, but her husband, Paul's money color is Yellow, so he is quite a spender. Understanding this difference can help Rose a great deal. She may need to set up direct transfers from business checking account to the business savings account, so that when Paul comes down to the basement office to entice her with the new smart phone, which they could afford from the week's sales, she is able to show him the checking account and let him know there are no free funds for that.

### Tip #3 – Have a clear destination

You probably wouldn't get in your car on a journey to nowhere, and you would most likely not leave your house without a map or GPS when driving to an unfamiliar destination. So why navigate this rather "unfamiliar" life without a good map? Why wake up every day embarking on a journey to nowhere? Every day you set out with no clear goals to work towards is a day you are getting in your car or a plane for a ride to nowhere. The most successful people establish simple, clear and measurable goals, and hold themselves accountable to those goals. Beyond establishing goals, it is also important to have a GPS, that is, a budget that clearly states how much you hope to earn and spend during specific times. Successfully practicing this in your personal life, will surely translate to success in your business life.

### Tip #4 - Retail therapy is not the solution

When next you want to resolve a stressful situation with retail therapy or want to buy yet another toy that your kids don't need just so that they can let you have some breathing space, think about the song—"the best things in life are free" because it is very true. Spending money to drown life's stressful situations has the exact same effect that using junk food to drown emotional issues has, it will make you overweight. The only thing retail therapy does is increase your problems because you get poorer and consequently add to the list of problems you were trying to resolve in the first instance. This tip may be hard to implement at first simply because of the "temporary rush of joy" you experience when you are spending money, but it is very important to reduce impulsive spending. When you achieve this in your personal life, you will surely be able to implement same for your business.

### Tip #5 – Always pay yourself first

You work hard, so you should learn to reward yourself, and what better reward can you give yourself than setting aside some of today's funds for the rainy day? Saving simply means you see yourself as the number one person you have to take care of. However, your biggest barrier to maintaining a healthy savings balance is your own self; setting the funds aside is not half as difficult as leaving the funds "alone" to grow. You have to be disciplined, learn to prioritize, delay self-gratification and, most importantly, separate your wants from your needs in order to let your savings exist when you actually plan and need them. So go ahead and use these tips to transform your life and your business. I am sure you, your associates and even your employees will be smiling to the bank in no time.

*For additional information visit Website: [www.ourfinancial-coach.com](http://www.ourfinancial-coach.com). The author is available for speaking engagements. What Color is Your Money? can be purchased from [www.amazon.com](http://www.amazon.com).*

## A Restorative...

*continued from pg. 31*

had been three months since ordering steak and I enjoyed the filet mignon that much more. I confess that it was simply delicious. Sit on the patio and enjoy a glass of wine at sunset. While I was there on a quiet Tuesday, all other nights feature live music. Check online for the menu and schedule of entertainment lined up: [soundbites-grille.com](http://soundbites-grille.com)

### Heartline Café:

Serving breakfast, lunch and dinner, The Heartline Café has served its award-winning cuisine to locals and visitors for 20 years. I recommend the Lemon Crème Stuffed French Toast. Clearly my will power has been weakened. [heartlinecafe.com](http://heartlinecafe.com)

### Where to Stay:

#### Hilton Sedona Resort and Spa

Located in the Village of Oak Creek, the Hilton is just a few miles from the main town of Sedona. After being out “on town” for a full day, it was always nice to take the short scenic drive back and recoup from the activity in the Hilton oasis. The resort offers golf, tennis, and clubhouse amenities. It is also perfect for business conferences, offering 14,400 square feet of meeting and event space. The full spa is equipped with a workout/weight area as well as a fitness studio in which I closed the day with a gentle yoga class. I also indulged in a massage, complete with a foot soak and smudging with sage to clear any negative energy. I am not sure if I can contribute my renewed energy from the smudging or the massage, but nevertheless I was renewed. The resort also offers a great outdoor patio with live entertainment. The night I was there, Anthony Mazzella was playing the guitar. Anthony was voted “one of the top ten guitarists in the country” by Guitar One magazine and the hotel guests next to me were so impressed that they quickly

## Lost Sales...

*continued from pg. 9*

planned interactions is a great way to achieve this.

### • Using social media without a plan.

Many professionals have discovered that delivering consumer-friendly, useful content through social media is an effective means of attracting followers and cultivating prospects. However, one of the biggest problems with how businesses use social media is that they post a lot of high level, one-way communication with no call to action. Having a call to action in your posts leading prospects back to a website designed to capture leads is critical for producing tangible results through social media.

A lot of these issues stem from a common problem: businesses focusing only on the hottest leads—the people who are ready to buy today, Stuerke says.

“Instead of allowing those ‘cooler’ leads to fall by the wayside, businesses should capture and cultivate them,” he says. “Eventually, they’ll find that instead of constantly chasing leads, they’re harvesting new clients.”

*For more information, visit: [www.newsandexperts.com](http://www.newsandexperts.com) and/or [www.twitter.com/GinnyG2012](http://www.twitter.com/GinnyG2012)*

## An Expert Who...

*continued from pg. 12*

the message with enough force to allow for real improvement in your attendees’ lives.

*For more information on eSpeakers Marketplace, contact Joe Heaps at [jheaps@espeakers.com](mailto:jheaps@espeakers.com), 888-377-3214, or visit [marketplace.espeakers.com](http://marketplace.espeakers.com).*

bought his CD. The atmosphere was relaxed and the stars were out. My chakra was clearly in balance. [hiltonsedonaresort.com](http://hiltonsedonaresort.com)

## Bad Boss...

*continued from pg. 11*

challenges with that supervisor, framing the difficulties in your own words. However, this latter approach might work against you in calling unwanted attention to the particulars of your less-than-stellar relationship with your former boss. The ideal recourse is to discourage your negative reference to ever offer up negative input about you. Having identified that your reference will be unfavorable, you can have a Cease & Desist letter issued by an attorney, typically to the senior management of the company where the negative reference originated. The letter would alert management of the negative reference’s identity and actions. Typically the very act of offering a negative reference is against corporate guidelines, which normally state that only a former employee’s title/dates of employment can be confirmed. The negative reference will likely be cautioned by management not to offer additional comments and—out of self-interest—is unlikely to offer negative commentary again. Reference checking organizations advise that the success rate of such letters approaches 100%. So, take heart—your former bad boss need not threaten your employment prospects indefinitely. Take action to preserve your employment prospects by checking your references yourself, and control your own destiny.

## Work With...

*continued from pg. 14*

time for the important activities. Just gaining control over a few hours each week often has a dramatic effect. Learn to use your time with greater intention and you will not only be more effective, but you will also feel a greater sense of control, less stress, and increased confidence. Try Time Blocking, it works!

*To learn more, please visit [www.BrianPMoran.com](http://www.BrianPMoran.com).*

## NASA’s Newest...

*continued from pg. 27*

capable people that are going to be a part of making that happen.

“My 15 years in the Navy have been different every year, but it has definitely been an enchanted journey and I have cherished every opportunity,” he added. “Somebody else must have been in control of this other than me, because it has led me to some amazing places.”

## Reaching for the...

*continued from pg. 39*

meter radio antenna via the Internet. “Mission Control is in our Mojave River campus and is open to teachers and students, not only in the Victor Valley, but we work with schools in 38 states, 14 countries and two U.S. territories,” Piercy says. “Our GAVRT program has a free online training curriculum open to all schools including homeschoolers and private schools. Students at the middle and high school level work with NASA scientists and actually control these nine-story-high, million-pound antennas from their classrooms and gather real data that is being used to promote our understanding of the universe.”

## Digging Deeper?...

*continued from pg. 30*

from \$105, citing a decline in rare-earth prices in a sign to investors the stock was overvalued. Molycorp shares fell 22 percent and lost \$650 million.

But a dated geological resource evaluation scoping summary from the nearby Mojave National Preserve is proof that more than lost investments needs to be remediated. It found that past and future operations at Mountain Pass is a significant source of windblown dust in the preserve with airborne toxins and radioactivity.

The summary suggests the need to monitor and document impacts from past mining and notes that “tailings, especially uranium, may be a health hazard” in the future.

## Balanced Budget or Gimmicks? You Decide.

By Assemblyman Mike Morrell

If you've been following the news out of Sacramento recently, you would think the state's financial troubles are all over. With little more than 24 hours to actually read it, the Legislature passed a \$96.3 billion budget the majority party says is balanced.

It makes for a good headline, but as Paul Harvey used to say here's "the rest of the story." First, let me start with the good. Although I disagree with much in this budget, one provision I was proud to support was \$15 million to fund the UC Riverside School of Medicine. I believe this program will play a crucial role in helping the Inland Empire meet health care challenges in the coming years and bring jobs to the region. But that is a diamond in the rough. Yes, the General Fund budget is balanced on paper. However, there are other parts that are far from balanced and this plan for 2013-14 does not address the grow-

ing debt facing taxpayers. It is one of the significant problems that prevented me from supporting the overall budget.

For example, the Stanford Institute for Economic Policy Research has estimated our combined public pension debt at \$485 billion, with taxpayers eventually footing that bill. If we add up the state's total assets and income and compare it against the state's liabilities, California's net worth according to the State Auditor clocks in at a negative \$127.2 billion.

While the General Fund may be balanced, the majority party's budget ignores our complete fiscal health, increasing spending this year and down the road—a majority of which is nothing but accounting gimmicks. These increases are not paid for and commit our state to higher spending in future budgets. The budget increases welfare spending by \$53 million, but through a gimmick, they spend it beginning in March

2014 while locking in future, unspecified welfare increases at unknown costs. There is no question that we must help our friends and family who are suffering financial hardship, but that comes through creating private sector jobs, not through higher spending. Further, our charities, non-profits and churches can deliver much better results with less overhead when it comes to helping those in need.

Additionally, I am disappointed that the budget does not restore full Cal Grant eligibility for students to attend private colleges and enter the workforce. Earlier this year, I authored legislation to make that a reality, but I was blocked. It is also concerning that the budget does not include a strong rainy day fund to store away funds for inevitable economic downturns. Without this safeguard, we can likely expect another push for tax increases and attempts to weaken our property tax protections in

voter-approved Proposition 13 such as Assembly Constitutional Amendment 8, which the majority party passed on the same day they passed the budget. This budget could have been worse, but the increased spending still commits our state to future spending without a guarantee that we'll be able to pay for it down the road. As legislators, our goal should be to protect our taxpayers from frivolous and unnecessary spending. When government is restrained and citizens and businesses keep more of their money—investment is fueled and jobs are created. The citizens of this state are just as capable of managing their money as those who control the Legislature in California—if not more so.

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

## SBA Lenders Serving the Inland Empire

continued from page 15

Ranked by loans funded (\$ Amount) (Riverside & San Bernardino Counties)

Company Name Address City, State, Zip	SBA Loans Funded 05/12-04/13 (\$ Amount)*	Number of SBA Loans Funded 5/12-04/13	Types of Loans Offered: 7A 504 Contract Loan Prg.	Types SBA Loans Funded: Intl. Loans Programs Seas'l. Line of Cred. Small Loan Programs	Number of Offices: Inland Empire Companywide	Top Local Executive Title Phone/Fax E-Mail Address
20. <b>Rabobank NA</b> 74-199 El Paseo Dr. Palm Desert, CA 92260	\$1,500,000	1	Yes Yes No	No No No	9 30	<b>Keith Goff</b> Regional President (760) 776-4100/776-4433 keith.goff@rabobank.com
21. <b>Inland Community Bank NA</b> 3999 Inland Empire Blvd. Ontario, CA 91764	\$1,420,000	2	Yes Yes No	No No No	3 5	<b>James Cooper</b> President/CEO (909) 481-8706/291-7599 www.icbank.com
22. <b>California Center Bank</b> 1040 S. Mt. Vernon Ave., Ste. A Colton, CA 92324	\$1,317,000	8	Yes Yes No	Yes Yes Yes	1 14	<b>Chris Kong</b> Vice President/Manager (213) 637-9631/427-6080 chrisk@centerbank.com
23. <b>Arrowhead Central CU</b> 421 N. Sierra San Bernardino, CA 92410	\$1,209,000	8	Yes Yes No	No No Yes	25 25	<b>Michele Megill</b> CFO/Vice President (800) 743 7228/(909) 383 7302 www.arrowheadcu.org
24. <b>City National Bank</b> 3484 Central Ave. Riverside, CA 92506	\$789,300	4	Yes Yes No	Yes Yes Yes	1 62	<b>Breck Fleming</b> Senior V.P. (800) 722-5945/(213)673-8198 sbaloans@cnb.com
25. <b>American West Bank</b> 42005 Cook St., Ste. 310 Palm Desert, CA 92211	\$675,000	2	Yes Yes Yes	No No Yes	1 1	<b>Tay Freed</b> President (760) 346-6139/346-8670 www.awbank.net
26. <b>CDC Small Bus. Finan. Corp.</b> 1650 Iowa Ave., Ste. 150 Riverside, CA 92507	\$655,000	4	Yes Yes No	No No Yes	1 8	<b>Mike Owen</b> Executive Vice President (951) 905-5700/905-5717 mowen@cdcloans.com
27. <b>Commerce Bank of Temecula Valley</b> 25220 Hancock Ave., Ste. 140 Murrieta, CA 92562	\$367,400	3	No No No	No No Yes	1 1	<b>William Demmin</b> President/CEO (951) 973.7400/973-7401 www.commercebanktv.com
28. <b>Mirae Bank</b> 3255 Wilshire Blvd. Los Angeles, CA 90010	\$257,000	1	Yes Yes No	Yes No Yes	0 5	<b>Henry Ha</b> FVP, Manager (213)427-8890/427-1002 henry.ha@miraebank.com
29. <b>Mission Oaks National Bank</b> 41530 S. Enterprise Cir., Ste. 202 Temecula, CA 92590	\$100,000	1	Yes Yes No	No Yes No	2 4	<b>Steve Walden</b> Senior Vice President (951) 719-1235/719-1229 swalden@missionoaksbank.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.

# NEW BUSINESS *County of San Bernardino*

**#GOLDSTANDARD TRANSPORT**  
15251 VILLAGE DR.  
STE. 60  
VICTORVILLE, CA 92394

**A ONE TOWING SERVICE**  
333 S WATERMAN AVE.  
SAN BERNARDINO, CA  
92408

**A 1 SMOG CHECK & REPAIR**  
2302 N CABRERA AVE.  
SAN BERNARDINO, CA  
92411

**A+ BUILDERS**  
15642 BRISTOL CT.  
FONTANA, CA 92337

**ADELEKE MOBILE SERVICES CEE**  
4875 MISSION BLVD.  
STE. P  
MONTCLAIR, CA 91763

**ADVANTAGE NON EMERGENCY TRANSPORTATION**  
1700 WASHINGTON ST.  
COLTON, CA 92324

**ASK AUTO DISMANTLERS**  
14717 WHITTRAM AVE.  
FONTANT, CA 62335

**ATLAS CHIROPRACTIC**  
1264 S. WATERMAN AVE.  
STE. 36  
SAN BERNARDINO, CA  
92408

**BETTY'S BURGERS & BOWLS**  
26 E STATE ST.  
REDLANDS, CA 92373

**BIG BEAR CABINS, INC.**  
39236 BIG BEAR BLVD.  
BIG BEAR LAKE, CA 92315

**CABINS4LESS.COM**  
39236 BIG BEAR BLVD.  
BIG BEAR LAKE, CA 92315

**DEDICATED RECOVERY SERVICE OF CALIFORNIA**  
9625 8TH ST.  
RANCHO CUCAMONGA,  
CA 91730

**DEL ROSA SMOG CENTER**  
2742 DEL ROSA AVE.  
SAN BERNARDINO, CA  
92404

**FOREVER FABULOUS PHOTOGRAPHY**  
14848 HARRIS LN.  
ORO GRANDE, CA 92368

**GEMS**  
18539 KAMANA RD.  
APPLE VALLEY, CA 92307

**GENERATION AUTO PARTS**  
1574 W. BUFFINGTON ST.  
UPLAND, CA 91784

**HAYES ENTERPRISES**  
11550 DANIELLE DR.  
ADELANTO, CA 92301

**HOLIDAY INN EXPRESS HOTEL & SUITES**  
2280 S. HAVEN AVE.  
ONTARIO, CA 91761

**HOLLYWOOD HAIR**  
5060 MONTCLAIR PLAZA LN.  
STE. 5525  
MONTCLAIR, CA 91763

**HUSTLE DAILY**  
11874 FORREST PARK LN.  
VICTORVILLE, CA 92392

**INDUSTRIAL RUBBER & SUPPLY**  
202 W. HILLCREST AVE.  
STE. I  
SAN BERNARDINO, CA  
92408

**J'S DIESEL TRUCK REPAIR**  
16235 VALLEY BLVD.  
FONTANA, CA 92335

**LA BELLA PHOTO BOOTHS**  
28536 WINDHAM DR.  
HIGHLAND, CA 92346

**LA IGLESIA DE DIOS**  
1143 N. MT. VERNON AVE.  
COLTON, CA 92324

**LA LA LAND CLOTHING**  
1455 STERLING RD.  
REDLANDS, CA 92373

**LES CHATEAUX**  
35010 YUCAIPA BLVD.  
YUCAIPA, CA 92399

**LONDON BURGER**  
843 N. MOUNTAIN AVE.  
ONTARIO, CA 91762

**MYUNG GA TOFU AND KOREAN BBQ**  
1760 S. TIPPECANOE AVE.  
STE. 1C  
SAN BERNARDINO, CA  
92408

**OAKWOOD LIQUOR MARKET**  
12053 MARIPOSA RD.  
STE. A&B  
HESPERIA, CA 92345

**PACIFIC PAVING**  
2699 MARYKNOLL DR.  
COLTON, CA 92324

**PEST WATCH PEST CONTROL**  
690 MAGNOLIA AVE.  
UPLAND, CA 91786

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8042 ARCHIBALD AVE.  
RANCHO CUCAMONGA,  
CA 91730

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SAN BERNARDINO, CA  
92405

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STE. A  
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**SOUTHRIDGE SMOKESHOP**  
11623 CHERRY AVE.  
STE. B-5A  
FONTANA, CA 92337

**SUNSET OVER HEAD DOOR**  
1457 E. PHILADELPHIA ST.  
STE. 2  
ONTARIO, CA 91761

**TEMPLE OF ART**  
2844 W RIALTO AVE.  
RIALTO, CA 92376

**THE CANDY SHOPPE**  
13460 CENTRAL AVE.  
STE. H  
CHINO, CA 91710

**THE NEON RUN**  
3374 CHRISANN CIR.  
SAN BERNARDINO, CA  
92407

**TOKYO HEALTH STUDIO**  
10839 CENTRAL AVE.  
ONTARIO, CA 91763

**TRAFFIC TICKET CONSULTANT**  
15218 SUMMIT AVE.  
STE. 300-527  
FONTANA, CA 92336

**ZHIDEUSA**  
360 S. MILLIKEN AVE.  
STE. A  
ONTARIO, CA 91761

**AROMA GRILL & BANQUET**  
965 W. FOOTHILL BLVD.  
UPLAND, CA 91786

**BENITEZ & CID ENTERPRISES INC.**  
1043 BROOKS ST.  
ONTARIO, CA 91762

**BODY CENTRE DAY SPA**  
11732 CENTRAL AVE.  
CHINO, CA 91710

**BRAKE MASTERS**  
16893 MAIN ST.  
HESPERIA, CA 92345

**BRAVO'S FAST TRUCKING**  
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CHINO, CA 91710

**BYCO AUTOMOTIVE PARTS**  
1680-B1 S.GROVE AVE.  
ONTARIO, CA 91761

**CASA CORTEZ**  
2209 S EUCLID AVE.  
ONTARIO, CA 91761

**CENTURY 21 KING**  
8338 DAY CREEK BLVD.  
STE. 101  
RANCHO CUCAMONGA,  
CA 91739

**CLEAN GREEN RECYCLING**  
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STE. 932  
SAN BERNARDINO, CA  
92408

**COLTON MUSIC SCHOOL**  
833 NORTH LA CADENA DR.  
COLTON, CA 92324

**COMSUMER'S ADVOCATE COMPANIES**  
10995 EUCALYPTUS ST.  
RANCHO CUCAMONGA,  
CA 91730

**CUBBY BEAR PAINTING**  
217 HALF FINSH DR.  
BIG BEAR LAKE, CA 92315

**DRAGON ROOFING AND CONSTRUCTION**  
8780 19TH ST.  
STE. 102  
RANCHO CUCAMONGA,  
CA 91701

**EARTH STAR PRODUCTIONS**  
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92404

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**HARDESTY DESIGN AND BUILD**  
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YUCAIPA, CA 92399-1654

**IDEALS FOR THE FUTURE**  
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SAN BERNARDINO, CA  
92404

**J & J TIRES AND ROAD SERVICE**  
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BLOOMINGTON, CA 92316

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GRAND TERRACE, CA  
92313

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UPLAND, CA 91786

**LAMPS 4 LESS**  
940 S. ROCHESTER AVE.  
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ONTARIO, CA 91761

**MAJESTY ONE ESCROW**  
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CA 91739

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12875 BEAR VALLEY RD.  
VICTORVILLE, CA 92392

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**MORONGO VALLEY COINS AND CURRENCY**  
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STE. C  
MORONGO VALLEY, CA  
92256

**NAIL TEK 2**  
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STE. C  
CHINO HILLS, CA 91709

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STE. F  
CHINO, CA 91710

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**PAYROLLING.COM**  
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STE. 109  
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CA 91730

**PTS**  
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STE. 201  
ONTARIO, CA 91761

**REDLANDS PSYCHOLOGICAL SERVICES, INC.**  
104 E OLIVE AVE.  
STE. 100  
REDLANDS, CA 92373

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FONTANA, CA 92335

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ONTARIO, CA 91761

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RIALTO, CA 92376

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FONTANA, CA 92336

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FONTANA, CA 92335

**THE GIFT BOX**  
560 PINE KNOT AVE.  
STE. A  
BIG BEAR LAKE, CA 92315

**THE LIST NEVER ENDS HANDYMAN**  
34428 YUCAIPA BLVD.  
STE. E262  
YUCAIPA, CA 92399

**THE LOUNGE 22**  
22 EAST VINE ST.  
REDLANDS, CA 92373

**TRI-VALLEY REALTY**  
56659-A 29 PALMS HWY  
YUCCA VALLEY, CA 92284

**UNDER THE SEA ENTERTAINMENT**  
17565 VALLEY BLVD.  
FONTANA, CA 92316

**UPLAND SPA DENTISTRY**  
2440 W. ARROW RTE.  
STE. 4J  
UPLAND, CA 91786

**VALLEY SPRING ELDERLY CARE**  
1170 VALLEY SPRING LN.  
COLTON, CA 92324

**VISION FOR YOU**  
2894 COLE AVE.  
HIGHLAND, CA 92346

**WATCH STOP N SHOP**  
5583 VICTORIA FALLS PARKWAY  
CHINO HILLS, CA 91709

**XINRENSHEN SPA**  
14 N CENTRAL AVE.  
UPLAND, CA 91786

**YOUR RIGHTS**  
3661 EVE CIR.  
STE. E  
MIRA LOMA, CA 91752

**YOUR SMILE FAMILY AND COSMETIC DENTISTRY**  
9509 CENTRAL AVE.  
STE. D  
MONTCLAIR, CA 91763

**YUCCA VALLEY FIRE EXTINGUISHER**  
55870 YUCCA TR.  
YUCCA VALLEY, CA 92284

**BENITEZ & CID ENTERPRISES, INC.**  
1043 BROOKS ST.  
ONTARIO, CA 91762

**BIERBUZZ**  
6769 JASPER ST.  
ALTA LOMA, CA 91701

# NEW BUSINESS *County of San Bernardino*

**BRELAND LINES**  
2181 N CAJON BLVD.  
SAN BERNARDINO, CA  
92411

**CHINO AIRCRAFT  
INTERIORS / CAI DESIGNS**  
7000 MERRILL AVE.  
STE. B120-4  
CHINO, CA 91710

**CHIROPRACTIC  
ADVANTAGE**  
10722 ARROW RTE.  
STE. 610  
RANCHO CUCAMONGA,  
CA 91730

**CONNECT PLUS**  
7000 MERRILL AVE.  
STE. 48  
CHINO, CA 91710

**CPF SUPPLY**  
2128 S. GROVE AVE.  
STE. J  
ONTARIO, CA 91761

**DESIGNED BY FAITH**  
28578 STATE HWY 18  
STE. A  
SKY FOREST, CA 92352

**DINO'S TAX SERVICE**  
16656 LAS PALMAS ST.  
HESPERIA, CA 92345

**EMERGENCY  
OFFICE/HOME CLEANING**  
9740 BRIARWOOD AVE.  
FONTANA, CA 92335

**GABUNGAN RAKYAT  
DUKUNG PRABOWO DKD  
USA**  
10917 RINCON ST.  
LOMA LINDA, CA 92354

**HI DESERT DRIVELINE**  
16650 SPRUCE ST.  
HESPERIA, CA 92345

**HOME-BUSINESS CCTV &  
SECURITY**  
7026 TULARE PL.  
ALTA LOMA, CA 91701

**ISIS SIGNS COMPANY**  
24215 WARD ST.  
STE. C  
SAN BERNARDINO, CA  
92410

**JAD MANAGEMENT  
COMPANY**  
600 N. 13TH AVE.  
STE. 100  
UPLAND, CA 91786

**JNL PARKING**  
3094 PAYNE RANCH RD.  
CHINO HILLS, CA 91709

**LITTLE OUTLET**  
11336 BARTLETT AVE.  
STE. 8  
ADELANTO, CA 92301

**MD AUTO EXCHANGE**  
869 E FOOTHILL BLVD.  
STE. O  
UPLAND, CA 91786

**MIKE FOSTER**  
3956 WILLOW LN.  
CHINO HILLS, CA 91709

**MOUNTAIN  
TRANSMISSION**  
1043 BROOKS ST.  
ONTARIO, CA 91762

**NON-STOP SECURITY  
SERVICES**  
11406 HIGHLAND CT.  
ADELANTO, CA 92301

**OVERKILL DART  
LEAGUES**  
824 E LYNWOOD DR.  
SAN BERNARDINO, CA  
92404

**PAUL PROFFITT &  
ASSOCIATES**  
1551 W 13TH ST.  
STE. 101  
UPLAND, CA 91786

**PHIL REAL ESTATE &  
MANAGEMENT**  
13010 RIMROCK AVE.  
CHINO HILL, CA 91709

**PHIL REM**  
13010 RIMROCK AVE.  
CHINO HILL, CA 91709

**PRETTY IN PASHMINA**  
1157 APPLE AVE.  
WRIGHTWOOD, CA 92397

**RADIOGRAMA**  
548 EAST H ST.  
ONTARIO, CA 91764

**RED APPLE /REAL  
ESTATE**  
181 N 2ND AVE.  
UPLAND, CA 91786

**SAN BERNARDINO MEN'S  
GOLF CLUB**  
1494 S. WATERMAN AVE.  
SAN BERNARDINO, CA  
92408

**SPIN AND MARGIES  
DESERT HIDEAWAY**  
7150 STONYCREST RD.  
JOSHUA TREE, CA 92252

**T.N.M AUTO SALES**  
188 W. BASELINE ST.  
SAN BERNARDINO, CA  
92410

**TRICIA ELLEN DESIGNS**  
5357 PACIFIC CREST DR.  
WRIGHTWOOD, CA 92397

**TWO GUYS PASTA AND  
PIZZA**  
2566 E. HIGHLAND AVE.  
HIGHLAND, CA 92346

**VIZBIZ SOLUTIONS**  
120 VELWOOD DR.  
REDLANDS, CA 92374

**VSONG PRODUCTIONS**  
10881 POPLAR ST.  
LOMA LINDA, CA 92354

**CAMPOS TRUCK & AUTO  
REPAIR**  
121 N CACTUS AVE.  
RIALTO, CA 92376

**BIG DADDYS JANITORIAL  
AND AUTO DETAILING  
SERVICES**  
13251 EAST END AVE.  
CHINO, CA 91710

**RUIZ AUTO BODY**  
522 W. FIRST ST.  
RIALTO, CA 92376

**DE PARMA PIZZA**  
1091 S. MT. VERNON ST.  
STE. B  
COLTON, CA 92324

**DEWEY PEST CONTROL**  
154 S. MISSION DR.  
COLTON, CA 92324-3397

**ROYAL PRESTIGE  
KALITEOTL**  
1424 W. BANYON ST.  
RIALTO, CA 92377

**SECURITY AUTO SALES**  
394 EAST H ST.  
COLTON, CA 92324

**RELIANT TOWING AND  
RECOVERY**  
32205 DUNLAP BLVD.  
YUCAIPA, CA 92399

**ROLLING SUSHI**  
12592 FOOTHILL BLVD.  
STE. 150  
RANCHO CUCAMONGA,  
CA 91739

**CITY COMMERCIAL  
MANAGEMENT GROUP**  
10722 ARROW RTE.  
STE. 500B  
RANCHO CUCAMONGA,  
CA 91730

**HER VISION INSURANCE  
SERVICES**  
8670 DRESDEN CT.  
RANCHO CUCAMONGA,  
CA 91701

**FIRST DENTAL**  
9130 FOOTHILL BLVD.  
RANCHO CUCAMONGA,  
CA 91730

**BOTANICA SAN MIGUEL**  
16881 SPRING ST.  
FONTANA, CA 92335

**NITELIFEPARTY  
ENTERTAINMENT**  
13141 NEWPORT ST.  
HESPERIA, CA 92344

# NEW BUSINESS *County of Riverside*

**LIFE CONTRACTOR**  
34292 ANTELOPE RD.  
MURRIETA, CA 92563

**TEMECULA VALLEY  
WATER DAMAGE DRY  
DOWN CONTRACTOR**  
34292 ANTELOPE RD0  
MURRIETA, CA 92563

**TOTAL WATER DAMAGE,  
MOLD, FIRE CLEAN UP**  
34292 ANTELOPE RD.  
MURRIETA, CA 92563

**TVR**  
34292 ANTELOPE RD.  
MURRIETA, CA 92563

**MILKY WAY**  
32256 VIA ARIAS  
TEMECULA, CA 92592

**T.K.'S DONUTS & ICE  
CREAM**  
41539 KALMIA ST.  
STE. 107  
MURRIETA, CA 92562

**G & C PAINTING**  
1455 SOUTH STATE ST.  
STE. 262  
HEMET, CA 92543

**HEALTH IN MOTION  
CLINIC**  
6216 BROCKTON AVE.  
STE. 211  
RIVERSIDE, CA 92506

**C G PLUMBING**  
3942 BARBURY PALMS  
WAY  
PERRIS, CA 92571

**IRONSIDES ENTERPRISES**  
2578 IRONSIDES CIR.  
CORONA, CA 92882

**EVERLASTING SCREEN**  
32230 CAMINO SENECO  
TEMECULA, CA 92592

**BABOR HUQ REALTOR**  
1869 POMONA RD.  
STE. C  
CORONA, CA 92880

**VETERINARY  
PROFESSIONAL GROUP**  
25118 MERIDIAN CT.  
WILDOMAR, CA 92595

**BELOTT FLOOR  
CLOVERING**  
30634 BLUE LAGOON CIR.  
MENIFEE, CA 92584

**I LUV 2 BLING**  
44682 MILL RUN RD.  
TEMECULA, CA 92592

**MANDILYONS FLORAL  
DESIGN**  
24040 TOBARO CT.  
MURRIETA, CA 92562

**TAQUERIA EL AGUAJE**  
5666 ETIWANDA AVE.  
STE. C  
JURUPA VALLEY, CA 91752

**HIGH QUALITY LAWN  
SERVICE**  
8681 OUIDA DR.  
RIVERSIDE, CA 92504

**ENERGY STATION  
MESSAGE SPA**  
1484 E. 2ND ST.  
STE. A  
BEAUMONT, CA 92223

**7 DAY DOCUMENTS**  
11801 PIERCE ST.  
STE. 200  
RIVERSIDE, CA 92505

**SAN DIEGO MARK II  
PROPERTIES, A  
CALIFORNIA LIMITED  
PARTNERSHIP**  
31285 TEMECULA  
PARKWAY  
STE. C8-200  
TEMECULA, CA 92592

**CODE SAFELY**  
1655 E 6TH ST.  
STE. A4-101  
CORONA, CA 92879

**UNITED CAR EXPORTS**  
1655 E 6TH ST.  
STE. A4-101  
CORONA, CA 92879

**LITTLE STEPS LEARNING  
CENTER**  
36940 ASCELLA LN.  
MURRIETA, CA 92563

**SWEET PEA**  
38000 VIA DEL LARGO  
MURRIETA, CA 92563

**DSEK INSTALLATIONS**  
2608 FERDINAND CT.  
PERRIS, CA 92751

**AA INLAND EMPIRE CAB**  
6782 COLUMBUS ST.  
RIVERSIDE, CA 92504

**AA INLAND EMPIRE LIMO  
AND SEDAN SERVICE**  
6782 COLUMBUS ST.  
RIVERSIDE, CA 92504

**AAA YELLOW CAB**  
6782 COLUMBUS ST.  
RIVERSIDE, CA 92504

**CHECKER CAB**  
6782 COLUMBUS ST.  
RIVERSIDE, CA 92504

**INLAND EMPIRE  
PARATRANSIT SERVICE**  
6782 COLUMBUS ST.  
RIVERSIDE, CA 92504

**INLAND EMPIRE TAXI**  
6782 COLUMBUS ST.  
RIVERSIDE, CA 92504

**CLEAN FIRST SERVICES**  
11822 ANN ARBOR CT.  
RIVERSIDE, CA 92505

**IV INFUSION UNLIMITED**  
5850 VENTANA DR.  
FONTANA, CA 92336

**DEMO ON THE DAILY**  
32723 NEWHAM CT.  
WINCHESTER, CA 92596

**DEMO ON THE DAILY**  
32723 NEWHAM CT.  
WINCHESTER, CA 92596

**CLINTON KEITH ARCO**  
27698 CLINTON KEITH RD.  
MURRIETA, CA 92562

**PLATINUM PLUS MOTORS**  
3265 VAN BUREN BLVD.  
STE. M  
RIVERSIDE, CA 92503

**ALL OCCASION  
ENTERTAINMENT**  
1855 SAMPSON AVE.  
CORONA, CA 92879

**RENEWED HOPE  
COUNSELING SERVICES**  
45466 PONDEROSA CT.  
TEMECULA, CA 92592

**ASHLEY FASHION**  
4533 LA SIERRA AVE.  
RIVERSIDE, CA 92503

**REDEMPTION COLLEGE**  
10590 MAGNOLIA AVE.  
STE. C  
RIVERSIDE, CA 92505

**YEEZERS INTERACTIVE**  
21155 VIA LOS LAURELES  
MURRIETA, CA 92562

**ULTRA SANTEK**  
132 N. SHERMAN AVE.  
CORONA, CA 92882

**TWO GUYS**  
5225 CANYON CREST DR.  
RIVERSIDE, CA 92507

**A ROSE BY ANY OTHER  
NAME FLORAL DESIGNS**  
44689 VAIL OAK RD.  
TEMECULA, CA 92592

**LET ME CATER TO YOU**  
26949 NUCIA DR.  
MORENO VALLEY, CA  
92555

**DESERT HEALTH AND  
BEAUTY**  
73955 HWY 111  
STE. B  
PALM DESERT, CA 92260

**SHAVE IT CUSTOMS**  
67-380 RANGO RD.  
CATHEDRAL CITY, CA  
92234

## NEW BUSINESS

## County of Riverside

**NICE'N CLEAN POOL MAINTENANCE**  
84481 RUEBENS WAY  
COACHELLA, CA 92236

**ULTIMATE HOSTESS**  
75-632 PAINTED DESERT DR.  
INDIAN WELLS, CA 92210

**ALISOS TREE SERVICE**  
48-554 LA PLAYA ST.  
COACHELLA, CA 92236

**CAPITAL BRANDING CONCEPTS, LLC**  
3700B TACHEVAH RD.  
STE. 117  
PALM SPRINGS, CA 92262

**SON'S TILE & STONE**  
68805 PEREZ RD.  
STE. E7  
CATHEDRAL CITY, CA 92234

**ACE BUILDERS**  
34420 DENISE WAY  
RANCHO MIRAGE, CA 92270

**TITLE 24 OF THE DESERT**  
44890 SEELEY DR.  
LA QUINTA, CA 92253

**PRECISION WOODWORK**  
5885 JURUPA AVE.  
STE. 1  
RIVERSIDE, CA 92504

**CUSTOM BOOKKEEPING SOLUTIONS**  
3499 APPLE BLOSSOM LN.  
LAKE ELSINORE, CA 92530

**PROFESSIONAL EDUCATIONAL SERVICES, DLC**  
11953 INDIAN AVE.  
MORENO VALLEY, CA 92557

**ADVANCED BUSINESS COMMUNICATIONS**  
11396 SANDSTONE PL.  
MORENO VALLEY, CA 92557

**POUND CAKE FACTORY**  
17215 BLUFF VISTA CT.  
RIVERSIDE, CA 92503

**RECIPES BY DESIGN**  
17215 BLUFF VISTA CT.  
RIVERSIDE, CA 92503

**SAUCE DIVAS**  
17215 BLUFF VISTA CT.  
RIVERSIDE, CA 92503

**MAKE SKATE**  
5602 EL PALOMINO DR.  
RIVERSIDE, CA 92509

**S.O.S. GARAGE DOOR SERVICE**  
10670 54TH ST.  
MIRA LOMA, CA 91752

**G. P. BUILDERS**  
23192 SONNET DR.  
MORENO VALLEY, CA 92557

**MAGAZINE MASTERS**  
35865 DARCY ST.  
MURRIETA, CA 92562

**PRINCESS CUT BASE SHAPERS**  
35865 DARCY ST.  
MURRIETA, CA 92562

**SLADE STREET TACTICAL**  
35865 DARCY ST.  
MURRIETA, CA 92562

**MAPLE LEGAL SERVICE**  
11866 TURQUOISE WAY  
MIRA LOMA, CA 91752

**GREEN RIVER MEDICAL & AESTHETIC CENTRE, INC.**  
2791 GREEN RIVER RD.  
STE. 103  
CORONA, CA 92882

**AMERICAN WAR MACHINES**  
16777 SADDLEBROOK LN.  
MORENO VALLEY, CA 92551

**RAPID ENTERPRISES**  
24550 CORTE DESCANSO  
MURRIETA, CA 92562

**TAGELES**  
5225 CANYON CREST DR.  
RIVERSIDE, CA 92507

**JED'S MECHANIC SERVICES**  
18273 GRAND AVE.  
STE. 1  
LAKE ELSINORE, CA 92530

**ROMEO & JULIET'S**  
12839 EASTERN SHORE DR.  
CORONA, CA 92880

**BUDDY INK.**  
22365 PIN TRAIL DR.  
CANYON LAKE, CA 92587

**WINSPER CONSULTING**  
6 BIRKDALE CIR.  
RANCHO MIRAGE, CA 92270

**SD LABS & TECHNOLOGIES**  
12010 RALEY DR.  
RIVERSIDE, CA 92505

**ENGEN CORPORATION**  
41625 ENTERPRISE CIR.  
STE. B-2  
TEMECULA CA 92590

**DOLLIES BFF CLUB**  
23672 SYCAMORE CREEK AVE.  
MURRIETA, CA 92562

**IRONWOOD PICKERS**  
49350 IRONWOOD WAY  
AGUANGA, CA 92536

**RICOS TACOS EL PRIMO**  
1788 UNIVERSITY AVE.  
STE. 102  
RIVERSIDE, CA 92507

**UNI BEAUTY SUPPLY & SALON**  
12220 PIGEON PASS RD.  
STE. B  
MORENO VALLEY, CA 92557

**MONTANEZ AUTO AND TRUCK MOBILE REPAIR**  
31215 SUNSET AVE.  
NUEVO, CA 92567

**HOT YOGA HEALTHY YOU**  
34022 ABBEY RD.  
TEMECULA, CA 92592

**BLUE DIRECT**  
7531 PHEASANT RUN RD.  
RIVERSIDE, CA 92509

**EYESCAPES**  
36419 BAY HILL DR.  
BEAUMONT, CA 92223

**BANNING TRANSMISSION**  
4097 W. RAMSEY  
STE. A  
BANNING, CA 92220

**WOODCREST ESCROW**  
19009 VAN BUREN BLVD.  
STE. 200  
RIVERSIDE, CA 92508

**UNIQUE MAINTENANCE SERVICE, INC.**  
2890 MAGELLAN LN.  
PERRIS, CA 92571

**MA SCRIBES**  
31720 TEMECULA PARKWAY  
STE. 203  
TEMECULA VALLEY, CA 92592

**MED SCRIBE**  
31720 TEMECULA PARKWAY  
STE. 203  
TEMECULA VALLEY, CA 92592

**HOMEFINDING CENTER**  
4300 GREEN RIVER RD.  
STE. 118  
CORONA, CA 92880

**STEINER CONCRETE CONSTRUCTION**  
27146 PUMPKIN ST.  
MURRIETA, CA 92562

**WESTECH PATROL SPECIALIST**  
3750 E. FLORIDA AVE.  
STE. D  
HEMET, CA 92544

**CHECK 2 CASH**  
16831 LAKESHORE DR.  
LAKE ELSINORE, CA 92530

**LIBERTY TAX LE**  
16831 LAKESHORE DR.  
LAKE ELSINORE, CA 92530

**SNS BIZ SOLUTIONS**  
16831 LAKESHORE DR.  
LAKE ELSINORE, CA 92530

**JIM FLEMING PROFESSIONAL SERVICES**  
31941 GRUWELL ST.  
WILDOMAR, CA 92595

**BRILLIANCE NUTRITION**  
31467 SONOMA LN.  
TEMECULA, CA 92591

**HOUSE OF IMPORTS**  
3541 MAIN ST.  
RIVERSIDE, CA 92501

**PRODIGY D1 SPORTS**  
26540 JEFFERSON AVE.  
MURRIETA, CA 92562

**BIONOMICPAKS**  
33175 LINDA ROSEA  
TEMECULA, CA 92592

**HEALTHY SMILES FOR EVERYONE DENTAL HYGIENE PRACTICE OF MARCIA ESPINOZA**  
375 CENTRAL AVE.  
STE. 58  
RIVERSIDE, CA 92507

**JAM N JELLY**  
42-455 WASHINGTON ST.  
PALM DESERT, CA 92211

**BEA AT YOUR SERVICE**  
16474 AVENIDA RAMADA  
DESERT HOT SPRINGS, CA 92240

**SANTA ROSA DOOR CO.**  
42510 AEGEAN ST.  
INDIO, CA 92203

**SON'S TILE & STONE**  
68805 PEREZ RD.  
STE. E-7  
CATHEDRAL CITY, CA 92234

**VILLA FLORES/RESIDENTIAL CARE FACILITY FOR THE ELDERLY**  
31305 AVENIDA LA PALOMA  
CATHEDRAL CITY, CA 92234

**OVERLAND CONSTRUCTION UNLIMITED**  
30305 VIA LAS PALMAS  
THOUSAND PALMS, CA 92276

**DC ELECTRIC SERVICES**  
80694 PLUM LN.  
INDIO, CA 92201

**BUZY BEE'Z CLEANING SERVICE**  
52-825 CALLE FLORENA  
COACHELLA, CA 92236

**SAMANIEGO DELIVERY**  
4022 1/2 MOODY  
CORONA, CA 92879

**TVC CONSTRUCTION**  
3463 CARLISLE ST.  
PERRIS, CA 92571

**ALL HANDY CRAFTS**  
4466 KANSAS AVE.  
RIVERSIDE, CA 92507

**CHEESECAKE DELIGHT'S**  
2762 ARIES LN.  
RIVERSIDE, CA 92503

**LAWE PROPERTIES LLC**  
3918 BIRDIE CT.  
BLYTHE, CA 92225

**BLONDE ABROAD**  
42403 CARINO PL.  
TEMECULA, CA 92592

**EASTVALE POOL SUPPLY**  
2148 SHELLEY CIR.  
CORONA CA 92880

**MYPLANTSHOP**  
2025 DANA ST.  
CORONA, CA 92879

**COPA TERRACES**  
850 E. VISTA CHINO  
STE. 50  
PALM SPRINGS, CA 92262

**BEAUTIFUL AGE**  
28929 ALESSANDRO BLVD.  
MORENO VALLEY, CA 92555

**SOL CONSTRUCTION INC**  
19497 HEBRON CT.  
RIVERSIDE, CA 92508

**CANYON LAKE SUP**  
30200 CLEAR WATER DR.  
CANYON LAKE, CA 92587

**TIM'S SPECIALTY TOUCH**  
174131 SCHOLAR LN.  
PALM DESERT, CA 92211

**BELLAGIO SALON AND SPA**  
31795 RANCHO CALIFORNIA RD.  
STE. B-300  
TEMECULA, CA 92592

**PACIFIC STRUCTURES**  
5934 ORDWAY ST.  
RIVERSIDE, CA 92504

**EDAN MOTORSPORTS**  
42319 WINCHESTER RD.  
STE. F  
TEMECULA, CA 92590

**KEYWAYS WINERY**  
37338 DE PORTOLA RD.  
TEMECULA, CA 92592

**NEW CONCEPTS DRYWALL**  
2494 PLEASANT COLONY ST.  
PERRIS, CA 92571

**HAWK SECURITY BIZZ**  
17094 ESPERANZA DR.  
PERRIS, CA 92570

**TARPOLOGY**  
140 WALNUT ST.  
STE. B-2  
PERRIS, CA 92571

**SIAM CUTLERY**  
14577 STONYBROOK CT.  
CORONA, CA 92880

**SHAMROCK MANUFACTURING CO.**  
14577 STONYBROOK CT.  
CORONA, CA 92880

**EXPRESS CLEANERS & ALTERATION SHOP**  
10600 MAGNOLIA AVE.  
STE. B  
RIVERSIDE, CA 92505

**EVESKIRTS ONLY**  
3219 DOYLE ST.  
RIVERSIDE, CA 92504

**CONTRACTORS LOGISTICS AND BUSINESS SOLUTIONS**  
34293 CHAPAROSSA DR.  
LAKE ELSINORE, CA 92532

**BO PRESS**  
231 E. BLAINE ST.  
RIVERSIDE, CA 92507

**EVERGREEN LANDSCAPE MAINTENANCE**  
134 S. TAYLOR ST.  
HEMET, CA 92543

**SHROEDER & SONS PLUMBING**  
28150 WEST DR.  
QUIAL VALLEY, CA 92587

**LA PIZZA LOCA # 56**  
675 E. GRAND BLVD.  
STE. 101  
CORONA, CA 92879

**ADVENTURE TYME CHILD CARE**  
25429 ELDER AVE.  
MORENO VALLEY, CA 92557

**EXTREME POWER NUTRITION**  
21349 TYLER RD.  
MORENO VALLEY CA 92557

**AFA SILKSCREEN DESIGNS**  
7425 VALLEY MEADOW AVE.  
EASTVALE, CA 92880

**GARCIA'S MAINTENANCE**  
10067 MISSION BLVD.  
RIVERSIDE, CA 92509

**BASIC OCCUPATIONAL TRAINING CENTER**  
1323 JET WAY  
PERRIS, CA 92571

**J & D SATELLITE**  
23819 HEMLOCK AVE.  
MORENO VALLEY, CA 92557

**KRAFTI CHIC DESIGN'S**  
9395 CORBLE CT.  
CALIMESA, CA 92320

**LIB-CON UNLIMITED**  
17137 HIDALGO DR.  
PERRIS, CA 92570

**ECLIPSE TANNING**  
7990 LIMONITE AVE.  
STE. C  
JURUPA VALLEY, CA 92509

**MAX'S DELI**  
13800 HEACOCK ST.  
STE. C128  
MORENO VALLEY, CA 92553

**Real Estate...***continued from pg. 24*

street from Sunrise Park.

ideally located within Palm Springs, less than a mile from the city's downtown and across the

**ZELMAN DEVELOPMENT COMPANY LANDS \$25 MILLION LOAN FOR INLAND EMPIRE POWER CENTER**

Zelman Development Company and Grayburn Properties have obtained \$25.2 million in financing for Ontario Gateway Center, a 220.9k-square-foot power center in Ontario.

Ontario Gateway Center is located at 4420 Ontario Mills Parkway, directly across from the Ontario Mills Mall and just east of the Ontario airport. Built in 1999, the property consists of 10 buildings situated on a 22.9-acre site. The 100 percent occupied property is anchored by Toys "R" Us and Babies "R" Us with Ross set to take occupancy in late 2013.

The financing consists of a 10-year, 3.75 percent, fixed-rate loan funded through Deutsche Bank. It was arranged by HFF's senior managing director Paul Brindley and real estate analyst Steven Paskhover.

**1031 EXCHANGE INVESTOR PAYS \$8 MILLION FOR SAN BERNARDINO OFFICE BUILDING**

Three Carnegie Plaza, an 85.8k-square-foot office building in San Bernardino, was acquired by a 1031 exchange investor for \$8 million (\$93/sf). The two-story building is located at 735 East Carnegie Drive, east of Waterman Avenue and north of I-10.

Built in 2005 and situated on 1.07 acres, the building was 64 percent occupied at the close of escrow. The building is part of the Tri-City Corporate Centre, a 153-acre, master-planned mixed-use development that offers a full spectrum of office and retail options totaling more than 1.2 million square feet of space.

Avison Young Principals Dan Vittone and Alan Pekarck, based in the company's Irvine office, represented the seller, Rancon Realty Fund V (a California Limited Partnership), as well as the buyers, 1250 Fairfax LLC and 521 East 11th St LLC.

"This asset was a 1031 Exchange for the buyer who intends to add value by an aggressive lease-up of the remaining vacant space," comments Vittone. "The property is in excellent condition and has been awarded the Energy Star label for the past four consecutive years."

**JB MATTESON SPENDS OVER \$200K/UNIT FOR UPLAND MULTIFAMILY COMMUNITY**

JB Matteson recently completed the purchase of a 128-unit apartment community in Upland for \$26.45 million (\$206.6k/unit). Currently known as Broadstone Foothills Apartments, the property sits on 6.4 acres at 524 North Central Avenue, north of I-10 at the intersection with West Arrow Route.

The property, which was sold by Invesco Real Estate, will be renamed Park Central Apartments. Completed in 2005, it is comprised of seven buildings offering a mix of one-, two- and three-bedroom apartments ranging from 759 square feet to 1.2k square feet. E&S Ring Management Corporation, which manages other JB Matteson multi-family assets, will provide the local property management services.

"Park Central is in line with our investment strategy focused on properties built in the 2000s or newer, with 100 units or greater, located in vibrant West Coast markets with strong employment drivers and demographic characteristics," said John Bellack, president of JB Matteson, Inc. "It represents the high end of the market in Upland, with only one new community of significant size projected to come into the market near term."

**COMPUTER****Is the Glass Half Full?***By J. Allen Leinberger*

Like most of you I wake up at about 2:00 a.m. remembering what I should have said. This happens most often just after I have submitted my column for the month. Well, it has happened again now that you have read my recent column on the Google Glass. In fact, many people have come forward with further thoughts on what it will or will not contribute to society.

This device, you may recall, is a kind of monocle that works like your smartphone, only smaller and better. It is designed to sit in front of your right eye, attached to a frame like a pair of glasses. Its effect is to appear, as would a 25" TV screen from about 8 feet away. Since I wrote about it, a number of stories have come out. Some good, some bad. The first thing you should know is it has been predicted to hit the market in time for Christmas with a suggested retail price tag of \$1,500. Also you should know that its official name, according to C/NET is now Internet Connected Eyewear. I sincerely doubt that Apple will call their version iGlasses. That would be silly.

Now, among the many uses that have been suggested for the Glass (or ICE) are as follows: It could enhance TV watching. You could get player stats, reminder of which character was married to which in an earlier episode, or be subjected to a series of ads, other than the ones that run along the bottom of the screen in the middle of the programs as they do now. It could provide "biofeedback" for such things as improving your golf swing or your tennis backhand. It could give you real-time facial recognition. This would be a great benefit at parties, business meetings or even class reunions.

It could give you instructions for such things as recipes, without having to keep referring to the cookbook. And, of course, it could be a boon to navigation, from finding an address to tracking the stars on a sailboat to Catalina. You may recall that the last time I wrote about this I mentioned that some frame makers like Ray Ban are planning to incorporate the Glass into their product. Now it occurs to me that you could use such a device to cheat on an exam. Shame, shame. Meanwhile the Google Glass (or ICE) has already been banned, or is about to be in several venues. One bar in Seattle has banned the use on their premises. Not that it has created a problem yet, but most people think that the bar just wanted to say they were the first. You can expect casinos and card rooms will not allow them for obvious card counting reasons.

Movie theaters will not want them in for the same reason that they don't want any other form of camcorders. Film pirating has become a big problem in this new digital age. And I don't have to tell you that driving while "glassing" will be illegal for the same reason that texting and cell phone calls are illegal today. The distraction on the roads can be fatal. There is one other problem that will have wide consequences. That would be videos with adult content. Any movie could be distracting, but do you really want to know why the guy next to you on the plane is giggling like that? Now I grant you that most inventions and advances, all the way back to the first man to create fire, have had issued both good and bad attached to them. Certainly over the past century or so technology has given rise to the best and the worst in all of us.

Movies killed vaudeville. TV killed movies. Video and DVDs killed TV. And on and on. Yet we survive and go on. It is possible that some day they will find a way to project video info to contact lenses or even ocular implants, with an audio feed connected to our inner ear. Will such things disconnect us from the outside world? Probably no more than motion pic-

*continued on page 17*

## Reaching for the Stars

*The Lewis Center takes education to new heights*

*By Jessica Mozo*

While teaching kindergarten and directing a Young Astronauts science program at Mojave Elementary School in 1985, Rick Piercy had a bright idea. He invited students and their families to come to school at night to see Halley's Comet through a telescope, and the response of more than 200 attendees overwhelmed him.

"It was after 10 o'clock when we finished, but we knew astronomy was something that captured the imagination of children," Piercy recalls. "So we began raising money to build an observatory."

### The Lewis Center Is Born

Five years later, the Apple Valley Science and Technology Center opened. Now called the Lewis Center for Educational Research, the facility oversees two charter schools and has been called "one of the most interesting, unique and unusual educational institutions in the nation." One of the Lewis

Center's charter schools is the Academy for Academic Excellence, a K-12 school spread out on three campuses in Apple Valley. The Norton Space and Aeronautics Academy in San Bernardino is the Lewis Center's other charter school, serving grades K-6. Each year, the NSAA adds a grade level, with the goal of becoming a K-12 school by 2018.

### Academy for Academic Excellence

Judy and Ron McFadden of Victorville sent all three of their children to the Academy for Academic Excellence. "Our oldest daughter, Erin, graduated in 2011, and our twin girls, Cori and Dena, will graduate in 2013," Judy McFadden says. "They've all really thrived there.

It's not a huge school, so you can be the big fish. The teachers really care too – several teachers really took an interest in our kids." All three of the McFadden girls



*The Lewis Center for Educational Research's Thunderbird Campus; A Classroom at The Lewis Center for Educational Research's Mojave River Campus*

were involved in AAE's ROTC program, and the twins are aiming for careers in the Air Force. "For my kids, AAE was a perfect match. They've done very well on state tests and SATs, and my oldest is now at the University of Hawaii and says she felt much better prepared for college than other incoming freshmen," Judy McFadden

says.

### Goldstone Apple Valley Radio Telescope

The Lewis Center also features the Goldstone Apple Valley Radio Telescope, a project with NASA and the Jet Propulsion Laboratory that allows teachers to access a 34-

*continued on page 33*



## Riverside Community Hospital Appoints New COO

Riverside Community Hospital is pleased to announce the appointment of Dan Bowers as the new chief operating officer. Bowers brings an extensive health administration background to his new role.

Prior to joining the Riverside Community Hospital leadership team, Bowers served as vice president for accountable care and clinic operations at Heritage Provider Network in Nothridge, CA. "I am very pleased to be a part of the Riverside Community Hospital family and working for the healthcare benefit of the greater Riverside community. I believe Riverside Community Hospital has a long history of being a community partner and I look forward to enhancing that partnership," said Bowers. "I have lived and or worked in the greater Riverside area most of my professional career so I feel like I am at home. I am looking forward to developing relationships within and outside the hospital as we continue to move forward with our expansion plans to enhance the overall health of those we serve."



*Dan Bowers*

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## EXECUTIVE TIME OUT

### A RESTORATIVE TRIP TO SEDONA

By Christine Rolfe

I am stressed out, competitive and more than a bit anxious. I use exercise (a lot of running) to burn off my anxious energy and have lately been practicing yoga to calm my nerves. A trip to Sedona was in order to bring my chakra in balance. “What is chakra?” you ask. “Chakra” is your vital energy or life force. I know because I just goggled it. Clearly Sedona has something to teach me.

Sedona is two hours from Phoenix or just 30 minutes from Flagstaff. When you drive into Sedona, you will instantly know you have arrived. The stunning red rock formations including Cathedral, Bell, Coffee Pot and Chimney Rock seem to light up the sky. The red comes from the high iron content in the rock formations, but it seems to come



Cathedral Rock Oak Creek Canyon, Sedona, Arizona

from a source much higher. The natural beauty of Sedona is spectacular and is, quite simply,

its main attraction. In addition to admiring its beauty, there are many other ways you can enjoy

Sedona:

#### Sedona Trolley Car Tours:

There are two 55-minute tours available through this company. One tour covers the south side of town and includes a stop at the Chapel of the Holy Cross. (The chapel must be visited for the beauty of the church and the views. Plus, it is one of the powerful vortex sites. More on this later.) The other tour visits the west side and heads into Dry Creek Valley. Since I had already made a stop at the chapel, I choose the tour into Dry Creek Valley. The tour was a great way to get an orientation of the city. Our guide provided a great overview of the area and tips on sites to see and trails to hike (which I put into use the

*continued on page 31*



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