

6-2013

June 2013

Inland Empire Business Journal

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AT DEADLINE

Deborah Freund to Speak at 2013 Economic Forecast for Nation, State and Region

The Temecula Valley Chamber of Commerce invites you to attend the 2013 Southwest Riverside County Economic Forecast on June 13, 2013 at Pechanga Resort & Casino. This is Temecula's first-ever economic forecast utilizing the latest quarterly economic projections for the nation, state and region in collaboration with the highly regarded UCLA Anderson Forecast. The event is hosted by Temecula Valley Chamber of Commerce, Claremont McKenna College and Pechanga Resort & Casino. The 2013 Southwest Riverside County Economic Forecast is a must attend event for business leaders who value well-researched and extraordinary insight into our economy.

We are honored to have Deborah A. Freund speak at this event. Freund was appointed to president of Claremont Graduate University on Nov. 15, 2010. She also taught as a
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MAIL TO:

Dissent in the Desert

By Tommy A. Purvis, IE Weekly

A recall effort targeting two members of the Yucca Valley town council picks up steam.

The big redevelopment dreams that Town Manager Mark Nuiami has for Yucca Valley are catching up with the town's dwindling reserves. But even worse things could be on the horizon for the polarizing figure that has caught the ire of a fiscally conservative watchdog group. Two of his hand-picked minions on the town council—Robert Lombardo and George Huntington—are now subject to an increasingly contentious recall effort in this dusty Morongo Basin town.

The pair that was elected last fall after being the only names on the ballot joined the Nuiami-influenced Dawn Rowe and Merle Able on the council. Together the influential voting bloc is affectionately known as the Sky Harbor Four to the muckraking blog Cactus Thorns ("Irreverent Barbs on Desert Politics"). The blog credits the name of the influential group of "gullible newbies" on the town council for all being from the high-income part of town.

"The town manager responds to policy directions from the town council," Deputy Town Clerk Lesley Copeland told the Weekly when she was asked about the recall effort and the relationship that Lombardo and Huntington have with Nuiami.

The small town manager has an annual contract worth nearly \$300,000. The perks include a cafeteria benefit for \$1,050 per month, along with a \$600 monthly vehicle allowance. The town council can void his contract with a simple majority vote. Concerned Citizens, the group behind the recall effort are intent on replacing Lombardo and Huntington "to provide a majority which could begin to change town policy and actions for the better."

Currently the lone voice of dissent on the small town dais comes from Bob Leone. The community-backed council member has an open-door policy with his constituents. He won a special election in the spring by soundly defeating the president of the Yucca Valley Chamber of Commerce.

Susan Collins, who also lives in *continued on page 5*

The History of Cantu-Galleano

Galleano Winery is located in Mira Loma's Wineville area, and is still much the same as it was in 1927 when the Galleano family purchased the land. The winery is located at the southern fringe of the Cucamonga Valley, made famous for wine growing by Secondo Guasti, who like Domenico came from northern Italy's Piedmonte region. The name means foot of the mountains and would be appropriate to Cucamonga, an alluvial plain that sweeps down from the eastern reaches of the San Gabriel Mountains. In the 1940's there were more than 45,000 acres devoted to vineyards in the area, and approximately 60 wineries.

Today Galleano Winery is the last remaining bonded, Prohibition Era winery still owned and operated by its founding family at its original location in the Cucamonga Valley.

The Galleano family is honored that the Landmark Cantu-Galleano Ranch complex is listed on the California and National Register of Historic Places.

Colonel Esteban Cantu the first territorial governor of Baja California Norte, was an extraor- *continued on page 21*

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Executive Time Out MORRO BAY KNOWN FOR WILDLIFE, SCENIC VISTAS



Cadiz Inc. Reports Dismissal of Lawsuit Challenging Water Project Environmental Approval

Cadiz Inc. [NASDAQ: CDZI] ("Cadiz", the "Company") reported that a lawsuit challenging the environmental approval of the Cadiz Valley Water Conservation, Recovery and Storage Project ("Project") has been dismissed with prejudice in Orange County, California Superior Court.

The lawsuit brought by interest group CROWN was filed in August 2012 against the Company, the Santa Margarita Water District, the County of San Bernardino and additional Project participating agencies to challenge the July 31, 2012 approval of the Project's Final Environmental Impact Report under the California Environmental Quality Act.

This is the second case challenging Project approval to be *continued on page 3*

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Kindred at Home and Dignity Health Announce Plans for Joint Venture to Expand Home Health Services in San Bernardino

Kindred Healthcare, Inc. (NYSE:KND) announced that it has signed a definitive agreement with Dignity Health to create a joint venture to expand home health services in San Bernardino.

Kindred, through its Kindred at Home Division, and Dignity Health will create a joint venture to expand the home health services provided by Community Hospital of San Bernardino, a subsidiary of Dignity Health, a San Francisco, California-based provider of health-care services in 17 states.

The new joint venture will be called Community Home Health, an affiliate of Kindred at Home. Kindred will be a 60% owner and Dignity Health will be a 40% owner. Kindred at Home provides home health, hospice and non-medical home care at more than 100 locations in 10 states, including California.

Kindred at Home and Dignity Health expect to finalize the joint venture by June 30, 2013, subject to several regulatory approvals and other conditions to closing. In the Riverside-San Bernardino market, Kindred currently operates three Transitional Care Hospitals (certified as long-term acute care hospitals).

“We look forward to working with Dignity Health and Community Hospital’s team of experienced healthcare professionals,” said Paul J. Diaz, chief executive officer, Kindred Healthcare, Inc.

“We’re excited to partner with Community Hospital to enhance their home health services by adding a national network of clinical best practices, specifically around the treatment of congestive heart failure, chronic obstructive pulmonary disease and diabetes,” said Stephanie Phillips, senior director of operations for Kindred at Home in Southern California. “In addition, Kindred at Home has an electronic medical record management system and mobile technology allowing clinicians to spend more time caring for patients and less time charting.”

“Home health is a very important part of the continuum of quality health care services we provide for our community. We’re very happy to have the support of Kindred to help us expand our efforts to meet the local need,” said June Collison, president, Community Hospital of San Bernardino.

“For Dignity Health, strategic partnerships with best practice specialty organizations like Kindred are imperative to our ability to continue to improve community access to cost-effective, quality health care services,” said Marvin O’Quinn, chief operating officer for Dignity Health. “Kindred is well-equipped to partner with us and provide home health care in a clinically integrated way. They are an excellent fit with Dignity Health because their commitment to clinical excellence and positive patient experience mirrors our own. We look forward to our successful collaboration and future growth of this service.”

“The joint venture with Dignity Health is an example of the relationships Kindred is pursuing with other healthcare providers across the country that align with our goal of creating the capacity to deliver the full continuum of post-acute care in local communities,” Diaz said. “This strategy of collaborating with other healthcare providers and creating more integrated care models best meets the needs of patients, lowers costs and improves care outcomes.”

About Kindred Healthcare

Kindred Healthcare, Inc., a top-

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Health Reform Law 101

WHAT IS THE EMPLOYER MANDATE?

As part of the health care reform law, beginning in 2014, certain employers with 50 or more “full-time equivalent” employees (FTEs) who do not provide affordable health care coverage may be assessed a penalty if at least one full-time employee qualifies for a premium tax credit and uses it to purchase coverage in the health insurance exchange. Additionally, the law requires employers to provide prescribed health coverage while, at the same time, penalizing some employers who may fail to offer what is defined by the law as “affordable: coverage.”

The employer mandate provides two deterrents for business growth. First, the employer mandate discourages small businesses from hiring additional employees because only businesses with 50 or more FTEs may be penalized for not offering the prescribed coverage. Second, the employer mandate penalty once triggered, is calculated based on the number of full-time employees.

Further, for the first time, this new law defines a full-time employee as someone who works 30 hours per week, averaged over the course of a month, rather than the traditional definition of 35 hours per week.

Employers want to offer health insurance to their employees and want to continue to grow and create jobs. However, the employer mandate threatens to penalize businesses for failing to offer affordable coverage, when—more than ever—people need jobs and employers need help growing and should be encouraged to hire more employees. This law does the opposite at a dangerous time.

HOW DOES THE EMPLOYER MANDATE WORK?

WHO...has to offer coverage?

Answer: Applicable large employers.

What does this mean?

Only employers with 50 or more full-time equivalent: employees may be fined for failing to provide coverage to their full-time employees (and their dependents). In determining whether you have 50 or more full-time equivalent employees, you must include the hours worked by your part-time employees.

WHAT...is required to avoid the penalty?

Answer: Affordable coverage that provides minimum value.

What does this mean?

The rules are still being finalized, but for coverage to be affordable, the statute requires that for low-income employees—defined as those between 100-400% of federal poverty level—the employee’s portion of the premium for individual coverage cannot exceed 9.5% of his/her household income. *continued on page 5*

Cadiz Inc. Rep...

continued from pg. 1

dismissed. Lawsuits brought by three petitioners remain pending against the Project. These cases have been coordinated in Orange County Superior Court before one judge and are expected to move to trial later this year.

About Cadiz

Founded in 1983, Cadiz Inc. is a publicly-held renewable resources company that owns 70 square miles of property with significant water resources in Southern California. The company is engaged in organic farming and water supply and storage projects at its properties and abides by a wide-ranging “Green Compact” focused on environmental conservation and sustainable practices to manage its land, water and agricultural resources. For more information about Cadiz, visit www.cadizinc.com.

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Vol. 25, No. 6, June 2013 — Inland Empire Business Journal is published monthly by Daily Planet Communications, Inc., 1801 Excise Street, Suite 111, Ontario, CA 91761. (909) 605-8800. Bulk rate U.S. postage paid, Ontario, CA, permit No. 1. Send address changes to: Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729. Information in the Inland Empire Business Journal is deemed to be reliable, but the accuracy of this information cannot be guaranteed. The management of the Inland Empire Business Journal does not promote or encourage the use of any product or service advertised herein for any purpose, or for the purpose or sale of any security. "Inland Empire Business Journal" trademark registered in the U.S. Patent Office 1988 by Daily Planet Communications, Inc. All rights reserved. Manuscripts or artwork submitted to the Inland Empire Business Journal for publication should be accompanied by self-addressed, return envelope with correct postage. The publisher assumes no responsibility for their return. Opinions expressed in commentaries are those of the author, and not necessarily those of the Inland Empire Business Journal. Subscription payment must accompany all orders for the monthly journal or annual Book of Lists. Copyright 2013 Daily Planet Communications, Inc.

Quotations on Politics

Presidents cannot always kick evil-minded persons out of the front door. Such persons are often selected by the electors to represent them.
Herbert Hoover

Politicians are the same all over. They promise to build a bridge where there is no river.
Nikita Khrushchev

A politician is a person with whose politics you don't agree; if you agree with him, he is a statesman.
David Lloyd George

I am the one person who can truthfully say, I got my job through the New York Times.
John F. Kennedy

Politics is a jungle—torn between doing the right thing and staying in office.
John F. Kennedy

INLAND EMPIRE business journal

PUBLISHED BY
 Daily Planet Communications, Inc.

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Dissent in the...

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Sky Harbor, has been branded as being the mouthpiece for the Nuiami agenda. She was the head of a committee that supported a failed measure to raise the sales tax in Yucca Valley—a measure that critics allege would have been used to fund pet projects. After Collins' election defeat, the summer concert series and swimming lessons for children were canceled—with the support of the Sky Harbor Four—citing budget restrictions.

Nuiami—the former mayor of Fontana who also simultaneously served as the former assistant city manager of Colton until he left for his current job three years ago—is still feeling the sting of being the so-called brainchild behind a controversial one-cent sales tax known as Measure U. The tax increase that was projected to generate \$100 million for the Yucca Valley budget over the next 30 years by influential IE economist John Husing was improbably defeated last fall.

The No on Measure U group was able to win despite being outspent 30 to 1 by Nuiami-influenced special interests. The town manager told the residents that the tax increase was necessary to build a wastewater treatment plant. The self-described group known as the “Truth Posse” instead told voters that all of the revenues from Measure U will go directly into the town's general fund to be used for “funding unnecessary projects, hiring expensive out-of-town consultants and raising staff salaries.” For its effort the group won the Outstanding Whistle Blower award, an award from Tax Fighters United and another from a group known as Boot out the RINOs (Republicans in Name Only). Many of these same activists are mobilizing to support the recall effort. As a result Nuiami's days as the Yucca Valley town manager may be numbered.

Health Reform...

continued from pg. 3

costs of covered services.

Secondly, to meet the minimum value requirement, the plan must pay, on average, at least 60% of the

TO WHOM...must it be offered?

Answer: Full-time employees (and their dependents.)

What does this mean?

A full-time employee, to who you must offer coverage, is defined as working 30 hours or more a week, averaged over the course of a month. It is not clear what type of coverage, if any, must be offered to the dependents of full-time employees at this time.

OR ELSE...what will happen?

Answer: You may have to pay a penalty, which will vary based on whether you offer coverage or not.

What does this mean?

The penalty associated with the employer mandate is often called a “free-rider” penalty because it is triggered when an employer's low-income employee “free-rides” on the federal government to obtain health care coverage. Under the law, low-income employees that do not have access to affordable employer employer-sponsored coverage that provides the minimum value are eligible for financial assistance from the federal government, in the form of a premium tax credit, to purchase coverage in the newly created exchange. This financial assistance will be available to low-income employees with income between 100%-400% of the federal poverty level (FPL), depending on family status. (For example, a household income of \$92,200 for a family of four in 2012=400% FPL). The penalty amount assessed to the employer will vary based on whether the employer fails to offer any health care coverage at all to full-time employees or offers coverage that is not affordable and/or does not provide the minimum value required.

Congress, not Apple, the Tax Villain

Rather than employing a ‘gimmick,’ company fully complied with tax code

What does it say about Washington that—at a time when our capital city is awash in scandal—members of Congress took the time last month to grill executives from Apple over behavior that even their critics admitted was perfectly legal?

Three executives from the tech giant, including CEO Tim Cook, were summoned in front of the Senate Permanent Subcommittee on Investigations to defend against allegations that they had used a “gimmick” (in the words of committee Chairman Carl Levin) to avoid paying full freight to the Treasury.

At issue is the fact that Apple utilizes subsidiaries in Ireland to store billions of dollars in profits. The Irish government taxes these earnings at a rate of less than 2 percent, while the American rate is 35 percent, one of the highest corporate tax rates in the world. Note that this is not illegal tax evasion, but, rather, perfectly legal tax avoidance. Apple simply did everything within the limits of the law to minimize its liabilities (which saved the company approximately \$9 billion in 2012). Because the cost of bringing that money back to the United States was so high, they kept it in Ireland.

Despite the fact that Congress created these incentives, the senators were having none of it. A representative example of this wrong-headedness came from Sen. John McCain, who accused Apple of “opting to forego fully contributing to the U.S. Treasury and American society.” But a company can't opt out of a portion of its tax liabilities. It either pays in full or violates the law. Apple did the former, to the tune of nearly \$6 billion last year. The rest of its earnings were not subject to American taxes.

Members of Congress would be better served by focusing their anger on those who assembled the labyrinthine tax system that chases so much money overseas: namely, themselves. As Sen. Rand Paul, a rare voice of reason in the hearings, noted, “Instead of Apple executives, we should have brought in a giant mirror...because this problem is solely and completely created by the awful tax code.” Quite so.

Sen. Paul also offered a prudent solution: lower taxes on repatriated capital to 5 percent, which would encourage major companies to bring that money home—then use the resulting revenue to fund vital infrastructure needs.

It's a simple Laffer Curve calculation: Lower rates on a broader tax base will generate more revenue than higher rates on a shrinking tax base. American businesses and taxpayers will be better off—and so will the Treasury. Congress should move with haste on Sen. Paul's plan. And they should leave companies that are only playing by the rules assembled on Capitol Hill well enough alone.

Orange County Register with Permission

PUBLISHERS NOTE: Apple played by the rules and broke none of the rules. Congress, if you don't like the rules, then change them.

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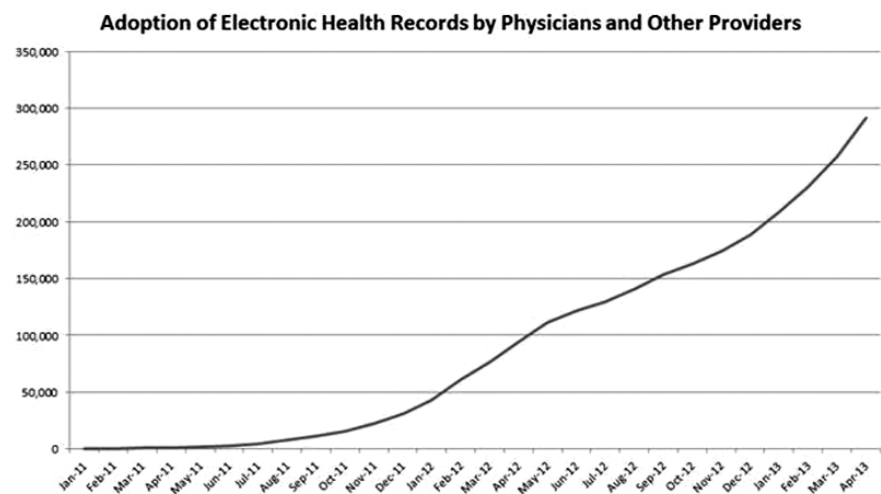
Doctors and Hospitals' Use of Health IT More Than Doubles Since 2012

More than half of America's doctors have adopted electronic health records

HHS Secretary Kathleen Sebelius announced that more than half of all doctors and other eligible providers have received Medicare or Medicaid incentive payments for adopting or meaningfully using electronic health records (EHRs).

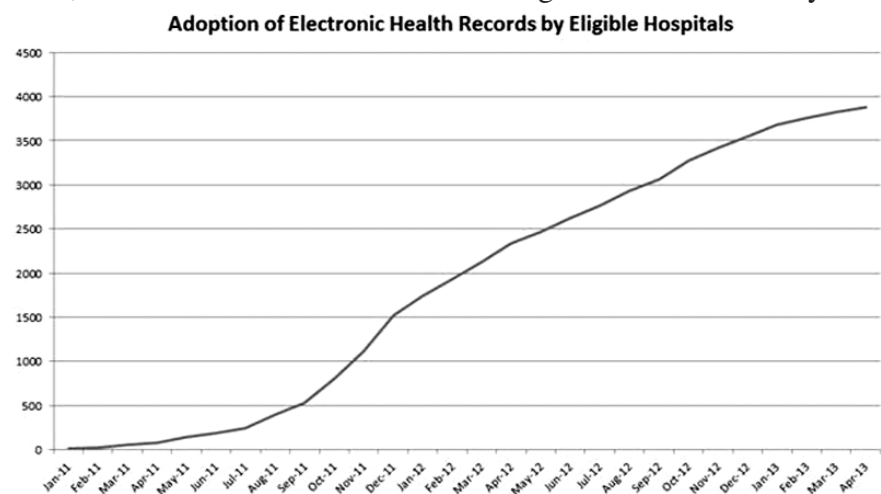
HHS has met and exceeded its goal for 50 percent of doctor offices and 80 percent of eligible hospitals to have EHRs by the end of 2013.

Since the Obama Administration started encouraging providers to



adopt electronic health records, usage has increased dramatically. According to a Centers for Disease Control (CDC) survey in 2012, the percent of physicians using an advanced EHR system was just 17 percent in 2008. Today, more than 50 percent of eligible professionals (mostly physicians) have demonstrated meaningful use and received an incentive payment. For hospitals, just nine percent had adopted EHRs in 2008, but today, more than 80 percent have demonstrated meaningful use of EHRs.

“We have reached a tipping point in adoption of electronic health records,” said Secretary Sebelius. “More than half of eligible professionals and 80 percent of eligible hospitals have adopted these systems, which are critical to modernizing our health care system.



Health IT helps providers better coordinate care, which can improve patients' health and save money at the same time.”

More than 27,500 providers in California have received approximately \$1.2 billion in Medicare and/or Medicaid EHR incentive payments since the programs began.

The Obama Administration has encouraged the adoption of Health IT starting with the passage of the Recovery Act in 2009 because it is an integral element of health care quality and efficiency improvements. Doctors, hospitals, and other eligible providers that adopt and meaningfully use certified electronic health records receive incentive payments through the

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EXECUTIVE NOTES

CITIZENS BUSINESS BANK NAMES NEW REGIONAL MANAGER FOR CENTRAL VALLEY

Christopher D. Myers, president and chief executive officer of Citizens Business Bank, announced the appointment of Michael D. Stain to the position of senior vice president and regional manager of the bank's Central Valley region.

“Michael brings more than 30 years of experience in commercial and private banking and has successfully built and led banking teams,” said Myers. “He is a bright and innovative leader who will be a solid addition to our senior management team.”

Stain comes to Citizens Business Bank from the Private Bank of Wells Fargo, where he held the position of senior director of banking, as well as senior vice president/wealth advisor.

Stain began his banking career at Bank of America in 1981 with a focus on commercial lending. Since then, he has held senior level positions at several banks in the Central Valley, including Imperial Bank and Wells Fargo Bank.

Stain earned a bachelor of arts degree from Fresno Pacific University, majoring in speech communication and minoring in business administration and natural science. He also earned an M.B.A. from Duquesne University.

NEW DEAN OF THE UNIVERSITY OF LA VERNE COLLEGE OF LAW SELECTED

Gilbert Holmes, an award-winning legal educator and administrator, has been selected as the new dean of the University of La Verne College of Law.

Holmes, professor of law and former dean at the University of Baltimore School of Law, is scheduled to officially assume his duties on July 1, 2013, or earlier if circumstances permit. Holmes has served as a faculty member and administrator at several distinguished law schools.

Holmes said he looks forward to helping the law school grow and flourish. “La Verne Law presents a nearly irresistible opportunity,” Holmes said. “Its size will allow it to be nimble enough to make innovative changes while strengthening many of the traditional roles law schools have played in training advocates and leaders.”

THE CABAZON BAND OF MISSION INDIANS ANNOUNCES TRIBAL ELECTION RESULTS

The Cabazon Band of Mission Indians announced Tribal Council election results naming a new chairman, new vice chairwoman and a new member at large.

Douglas Welmas will now serve as the duly elected chairman for both the tribe and the business committee and is the highest ranking elected official within the Cabazon government. He is also the officially recognized spokesperson for the tribe. As chairman, Welmas manages the tribal government and the general membership with support from the business committee and the Cabazon governmental staff, engaging in a broad range of issues at the tribal, regional, state and federal levels regarding economic development, community outreach, cultural preservation, resource management, political affairs and tribal sovereignty. Welmas, who has served on the business committee and as first vice chairman since 2007, succeeds David Roosevelt, who served as chairman since 2009.

Other new positions include, San Juanita Callaway who was elected as vice chairwoman and had served as second vice chair for the tribe in previous years. Helen Ruth Callaway was reelected for a second consecutive term as secretary-treasurer. Alexis Nichols was also reelected to a second term as

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WOMEN IN BUSINESS

Aiming for the Top—Tips for Women

Executive Coach Offers Her Own 'MBA for Success'

What becomes of the women who graduate with MBAs from Harvard Business School? Do most go on to fulfilling careers, or do they drop out of the work force when they become moms?

“The number that has been floated for years, and is quoted by Facebook COO Sheryl Sandberg in her book ‘Lean In,’ is that 15 years after graduation, only a third of them are working full-time—and they’re working for their male classmates,” says executive and business coach Debora McLaughlin, author of “The Renegade Leader, 9 Success Strategies Driven Leaders Use to Ignite People, Performance and Profits,” and the forthcoming “Running in High Heels.”

“That statement suggests that, even when they hold advanced degrees from an Ivy League university, women are less ambitious, less willing and less committed than their male fellow graduates... I just don’t believe that.”

In fact, McLaughlin is right. Harvard Business School recently surveyed more than 6,400 male and female alumni and found that well more than half the women aged 31 to 47 were working full-time. Sixteen percent were working part-time, and 10 percent were caring for children full-time.

Ninety-five percent of the men were working full-time.

“This tells me that women are making difficult choices. Certainly, to do what it takes to get into Harvard and complete an MBA, they’re ambitious,” McLaughlin says. “But women, especially those who want to become mothers, face extra challenges in trying to strike a work-life balance. And, let’s face it; it’s still a male-dominated business world that lacks understanding of the needs of working Moms.”

No matter where a person—male or female—earns her master’s in business administration, there’s a lot they won’t learn in business school, McLaughlin notes. She offers her own MBA for successfully having it all:

- **M – Management skills:**

A lot of the female professionals and business owners McLaughlin works with don’t enjoy managing people. “They may have gone into a particular industry because it’s their passion—whether it’s architecture, engineering or small business. They want to move up, but in business, that almost always involves assuming managerial responsibilities,” McLaughlin says. You can’t duck this and you won’t be successful if you’re half a manager. Find a mentor, an executive coach, a good course or just read up on current management tools – you’ll be happier and so will your employees. And you’ll be on the path to becoming an inspiring leader.

- **B – Balance:**

Finding the right work-life balance for you is essential! If your dream is to own that corner office or grow your business into a Fortune 100, carefully “choose your regrets,” McLaughlin advises. Will you regret giving up your career to manage a home and children? Will you regret the lost mommy time if you continue working full time? Be bold, ask for what you need. “Why do women give up their careers and men do not?” McLaughlin asks. Striking a balance means being unapologetic about what you need when you need it. When you say “yes” understand what you are saying “no” to.

- **A – Advancement:**

In order to achieve your dreams

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Local Control of Ontario Airport Would Let Free Market Work

“The argument for liberty is not an argument against organization... But an argument against all exclusive, privileged, monopolistic organization, against the use of coercion to prevent others from doing better.” — F.A. Hayek

Lately, there has been a lot of discussion surrounding the future of Ontario International Airport and whether Los Angeles World Airports and the City of Los Angeles will return control of this crucial travel hub to Ontario. While the final outcome may not yet be certain, a regional and bipartisan consensus to support such a move suggests the shift is inevitable.

For years, the Ontario Airport has languished under the control of airport authorities 60 miles away who are clearly more concentrated on building up Los Angeles International Airport than investing in improving the outlook at our local airport.

Consider that passenger traffic has dropped by 40 percent from 7.2 million passengers in 2007 to this year’s estimated 4 million passengers, causing millions of dollars in lost revenue. At the same time, passenger traffic at surrounding airports like Palm Springs, Long Beach, and Orange County have all seen upticks. With Southern California’s airways already very congested, it is not unreasonable to believe that passenger levels at the Ontario Airport can also rise in the coming years.

As a frequent flier out of Ontario on my weekly trips to and from Sacramento, I can personally attest to the importance and convenience of this airport to our region. Without this travel option, our communities face the prospect of having to drive further to reach our destinations—adding more traffic to our already congested freeways. It’s a win for all of Southern California to have multiple, thriving airports that meet the needs of our growing population, offering better service and more travel choices. But more importantly, this brings jobs to hotels, restaurants and our convention center, just to name a few.

But underlying the arguments against shifting control of the Ontario Airport to local control is a disturbing fear among some that doing so will create competition with LAX and draw passenger traffic away at LAX’s expense.

In our free market system, however, we know that competition is not only healthy for our economy, but also good for consumers. You and I should be able to shop around for the best options that meet our needs—including what airport we choose to fly out of on our next trip. By putting a premium on stifling air travel prices, it puts the desires of airport authorities before the needs of the people of our region.

It says a lot when folks are afraid to let the free market work. An autonomous Ontario Airport and the increased competition it would bring would be an economic asset to all of Southern California, giving passengers options and airlines options for transferring flight service within California and not out of state when prices rise at other locations in the region.

That is why I continue to

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DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL

STOCK CHART

THE GAINERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
CVB Financial Corp.	11.53	10.87	0.66	6.1%
Hot Topic Inc. (H)	13.96	13.95	0.01	0.1%
Monster Beverage Corporation	56.43	56.40	0.03	0.1%

THE LOSERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
Provident Financial Holdings, Inc.	15.58	16.20	-0.62	-3.8%
Simplicity Bancorp, Inc.	14.55	15.00	-0.45	-3.0%
American States Water Company	54.94	55.48	-0.54	-1.0%

	Ticker	5/21/13 Close Price	4/30/13 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Company	AWR	54.94	55.48	(1.0)	57.80	36.20	18.5	NYSE
CVB Financial Corp.	CVBF	11.53	10.87	6.1	12.95	9.43	15.8	NASDAQGS
Monster Beverage Corporation	MNST	56.43	56.40	0.1	79.00	39.99	30.9	NASDAQGS
Hot Topic Inc. (H)	HOTT	13.96	13.95	0.1	13.98	8.25	30.3	NASDAQGS
Simplicity Bancorp, Inc.	SMPL	14.55	15.00	(3.0)	15.74	13.50	22.5	NASDAQGS
Provident Financial Holdings, Inc.	PROV	15.58	16.20	(3.8)	19.69	10.61	6.8	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	39,097,300
Hot Topic Inc.	6,913,020
CVB Financial Corp.	4,230,210
American States Water Company	2,601,950
Provident Financial Holdings, Inc.	887,660
<hr/>	
D&P/IEBJ Total Volume Month	53,861,990

Monthly Summary 5/21/13

Advances	3
Declines	3
Unchanged	0
New Highs	1
New Lows	0

Duff & Phelps, LLC

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Commercial Real Estate Numbers of the Business

By Steve Castellanos, Coldwell Banker
Commercial Subweeks Group

With 2012 behind us, we have an abundant amount of data to reflect on regarding the Inland Empire's commercial real estate market. It has been said that commercial real estate follows residential real estate, and construction is a key indicator of community growth as well as a strong local economy. So, how is 2013 fairing thus far?

Interestingly, the market did not experience major fluctuations; rather, we have seen a much-more stable commercial real estate market, with virtually all sectors improving after a three-year span of downward trends. As a result of stabilization, demand has increased significantly in most sectors. In particular, southwest Riverside County has recorded a significant increase in activity during the second half of the 2012, with sellers entering the market and investors eager to take advantage of low prices for commercial properties.

Another aspect worth highlighting for 2013 is the renewed attention the region has received from national retail chains in the past year. Food users such as Jersey Mike's, Freebirds World Burrito and Five Guys Burgers and Fries, who tend to occupy between 1,500-2,500 square feet of space, have not only "dropped anchor" throughout the Inland Empire, in many instances, they have opened several locations concurrently.

As retail continues to pick up in 2013, the overall commercial real estate market in southwest Riverside County will see a net positive impact across the board, reflecting the rebound of retail sales since the bottom of the 2007-09 recession.

Below is a southwest Riverside *continued on page 15*

REAL ESTATE NOTES

SYSCO'S NEW, 500,000-SQUARE-FOOT FACILITY IN RIVERSIDE ADDS 400 JOBS

Dozens of local elected officials and community leaders joined the March Joint Powers Authority (JPA), Sysco and LNR Corporation (LNR) to commemorate the much-anticipated grand opening of the new Sysco Riverside distribution facility held last month.

Sysco's 500,000-square-foot distribution center, which broke ground in December 2011, will serve the high desert and mountain communities, the Palm Springs desert, the Inland Empire and South Orange County from one centralized location.

The facility, which will serve customer segments ranging from restaurants, hotels, hospitals and other healthcare facilities, schools and colleges, casinos and military facilities, is in the process of stocking up and training its new staff. It begins partial operations on June 3 and full operations on June 24.

The distribution center was designed with environmental stewardship in mind and will utilize solar panels to save an estimated 35 percent on energy use. Sensor-based LED lights will be used throughout the warehouse, which will provide an approximate 40 percent energy savings, and recycled water will be utilized for irrigation. Additionally, the majority of Sysco Riverside's tractor fleet runs on Liquefied Natural Gas, emitting zero emissions.

"The new Sysco Riverside facil- *continued on page 15*



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SOCIAL MEDIA

5 Habits of Successful Social Media Managers

Social media managers, especially solo superheroes, live minute-by-minute in a world that often seems like a circus juggling act. Not only must they maintain engagement, they're required to stay on trends, manage multiple networks, be strategic, connect business goals and oh, by the way, have a bubbly online personality to boot. Something's gotta give, right? Wrong.

Econsultancy reports that in 2013, 62% of companies will increase investment in social media and 38% will increase investment in social management systems. Good news for the industry, but as a manager if you still feel overwhelmed: stop, breathe and reboot. Consider these five habits of successful social media managers and adopt them as your own. You'll be glad you did.

1. Learn the Latest Tools, But Don't Act Impulsively

When you lead the social media charge, you likely keep your finger on the pulse of new and shiny tools. However, there is a big difference between understanding the marketplace and knowing when to leap into the latest platform. You probably dread when your boss frantically says, "Why aren't we on insert-latest-social-network-here?!"

"There is a big difference between understanding the marketplace and knowing when to leap into the latest platform."

Knee jerk reactions and bandwagon jumping may get your boss off your back in the short-term, but it's better to have a long-term (albeit potentially difficult) conversation on the merits of new social networks. To manage expectations—and your time—create a checklist to evaluate new platforms.

QUESTIONS TO CONSIDER:

- Is this new network a fad or does it have potential longevity?
- Does the purpose of the network align with our brand and social identity?
- Is our current or potential audience on this network?
- What content and tools do we need to successfully manage on a daily basis?
- Will we see a return on investment / energy if we join this network?

A brief internal Q&A session like the above, along with a gut check on viability, will weed out the wannabes and reveal the rising networks that matter most. Take that list—and supporting rationale—to your boss for more productive banter.

2. Set a Social Strategy—And Stick the Landing

Social media is no longer just a micro-segment of marketing. Think beyond the basics and take into account your company's general business objectives, fiscal plans and sales goals, then align your strategy to that agenda. If no metrics currently exist—be proactive!

Establish benchmarks, create metrics, track progress and merchandize appropriately.

QUESTIONS TO CONSIDER:

- Do my social goals support

continued on page 13

CORPORATE PROFILE

Hangar 24 Set to Expand Capacity by 25%, Ships Out of State

At 5th Anniversary, Brewery Hits a Number of Milestones

As Hangar 24 Craft Brewery gets ready to celebrate its 5th Anniversary with the largest event it has ever put on, the Brewery in Redlands just took delivery of four tanks that will expand its brewing capacity by 25%. That capacity will be used to meet the demand created as the brewery ships out of state for the first time. Distribution in Las Vegas began last week. Hangar 24 is currently available throughout LA, Orange, San Diego, San Bernardino, Riverside and Imperial counties, and throughout much of California, including the Bay Area and Sacramento regions.



Redlands, California

Two 200-barrel fermentation tanks, one 100-barrel bright tank and one 200-barrel bright tank, were delivered to the brewery. One barrel equals 31 gallons. Beer is transferred to a bright tank after primary fermentation to mature, clarify and become naturally carbonated.

The brewery is located across the street from the Redlands Airport. That airport is the location of the anniversary event, dubbed “Hangar 24 AirFest & 5th Anniversary Celebration,” which is part beer festival and part air show—an event that has been missing from the airport for two years.

“It seems like everything is happening at once,” said owner/master brewer Ben Cook, listing off the milestones that have



occurred recently. “Once we hit five years: we exceeded 100 employees, brewed our 2,000th batch of Orange Wheat, installed a quality control/quality assurance lab, and then we made our first out-of-state shipments, got the tanks to expand our brewing, and we are now about to hold our first air show. It’s unbelievable.”

Even more milestones were hit earlier this year, as Hangar 24 expanded its distribution into *continued on page 16*

Doctors and...

continued from pg. 6

Medicare and Medicaid EHR Incentive Programs. Part of the Recovery Act, these programs began in 2011 and are administered by the Centers for Medicare & Medicaid Services (CMS) and the Office of the National Coordinator of Health Information Technology (ONC).

Adoption of EHRs is also critical to the broader health care improvement efforts that have started as a result of the Affordable Care Act. These efforts—improving care coordination, reducing duplicative tests and procedures, and rewarding hospitals for keeping patients healthier—all made possible by widespread use of EHRs. Health IT systems give doctors, hospitals, and other providers the ability to better coordinate care and reduce errors and readmissions that can cost more money and leave patients less healthy. In turn, efforts to improve care coordination and efficiency create further incentive for providers to adopt Health IT.

As of the end of April 2013:

- More than 291,000 eligible professionals and over 3,800 eligible hospitals have received incentive payments from the Medicare and Medicaid EHR Incentive Programs.
- Approximately 80 percent of all eligible hospitals and critical access hospitals in the U.S. have received an incentive payment for adopting, implementing, upgrading, or meaningfully using an EHR.
- More than half of physicians and other eligible professionals in the U.S. has received an incentive payment for adopting, implementing, upgrading, or meaningfully using an EHR.

For more information about the Administration’s efforts to promote implementation, adoption and meaningful use of EHRs and Health IT systems, please www.cms.gov/EHRIncentivePrograms and www.healthit.gov.

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Hospitals Serving the Inland Empire

Ranked by number of licensed beds

continued on page 30

	Hospital Address City, State, Zip	# of Lic. Beds	Total Staff # of Doctors # of R.N.s	Current Operating Budget	Specialties	Owner	Top Local Executive Title Phone/Fax E-Mail Address
1.	Loma Linda University Medical Center 11234 Anderson St. Loma Linda, CA 92354	939	7,430 796 2,336	\$990 million	International Heart Institute, Cancer Treatment Institute, Over 300 Other Specialties	Loma Linda University Adventist Health Sciences Center, Non-Profit	Ruthita J. Fike CEO/Administrator (909) 558-6000/558-0308 www.lomalindahealth.org
2.	St. Bernardine Medical Center 2101 N. Waterman Ave. San Bernardino, CA 92404	463	1,425 400 562	\$217 million	Full Service Regional Medical Center	Catholic Healthcare West	Steven R. Barron President (909) 881-4300/881-7692 (909) 883-8711/881-4546 www.stbernadinemedicalcenter.com
3.	Pomona Valley Hospital Medical Center 1798 N. Garey Ave. Pomona, CA 91767	453	3,295 626 1,023	N/A	Cancer Treatm., Cardiac & Intensive Care, Cardiac Catheterization, Heart Surgery, Regional Kidney Stone Center; Women & Children's Services	Non-profit facility by Community BOD	Richard E. Yochum President/CEO (909) 865-9500/865-9796 www.pvhmc.org
4.	Kaiser Permanente Medical Center 9961 Sierra Ave. Fontana, CA 92335	444	6,188 700 1,613	N/A	Full Service Medical Care	Kaiser Permanente	Greg Christian Executive Director (909) 427-7714/427-7193 www.kp.org
5.	Desert Regional Medical Center 1150 N. Indian Canyon Dr. Palm Springs, CA 92262	388	1,300 250 450	\$178 million	Geriatrics, Rehabilitation, Oncology, Women & Infants, Trauma/Emergency, Inpatient Surgery, Heart Services, Home Health/Hospice	Desert Hospital Dist., Tenet Healthcare	Karolee Sowle CEO (760) 323-6511/323-6580
6.	Arrowhead Regional Medical Center 400 N. Pepper Ave. Colton, CA 92324	373	3,100 380 1,143	\$362 million	Family Medicine, Outpatient/Inpatient Care, Maternity, Neonatal, Burn, Kidney Transplant, Cancer, Cardiac, Orthopedics, Emergency, Trauma	County of San Bernardino	Patrick Petre CEO (909) 580-1000/580-6196 valenciaj@armc.sbcounty.gov
7.	Riverside County Regional Med. Ctr. 26520 Cactus Ave. Moreno Valley, CA 92555	364	1,800 350 300	\$240 million	Neurosurgery, Child Abuse, Orthopedics, Surgery, Fam. Practice, Obstetrics, Level II Adult & Pediatric Trauma Units	County of Riverside	Douglas Bagley CEO (951) 486-4470/486-4475 www.rcrmc.org
8.	Riverside Community Hospital 4445 Magnolia Ave. Riverside, CA 92501	373	1,790 506 775	N/A	HeartCare, 24-hr. ER/Trauma, Inpatient/Outpatient Surgery, Intensive Care, Kidney /Kidney-Pancreas Transplant, Orthopedics Physical/Occupational/Environmental Medicine	HCA	Patrick Brilliant CEO (951) 788-3000/788-3494 www.rchc.org
9.	Community Hospital of San Bernardino 1805 Medical Center Dr. San Bernardino, CA 92411	321	1,200 250 n/a	N/A	Full Service Medical Center, Obstetrics/ Neonatal Intensive Care, Comprehensive Rehab., Mental Health, 24 Hr. Emergency, Outpatient Surg.	Catholic Healthcare West	Diane Nitta V.P of Operations (909) 887-6333/887-6468 www.chsb.org
10.	Eisenhower Medical Center 39000 Bob Hope Dr. Rancho Mirage, CA 92270	289	2,218 400 643	N/A	Emergency, Cardiology, Orthopedics, Lucy Curci Cancer Care, Diabetes, Parkinson's, Alcohol and Drug Treatment	Community-Based Non-Profit	G. Abrey Serfling President/CEO (760) 340-3911/773-1425 www.emc.org
11.	San Antonio Community Hospital 999 San Bernardino Rd. Upland, CA 91786	279	2,018 500 677	N/A	Medical/Surgical, Critical Care, Maternity, Neonatal, Pediatrics, Cancer Treatment, Cardiac, and Outpatient Services, Radiology & Physical Therapy	Independent Non-Profit	Vince Least President/CEO (909) 985-2811/985-7659 www.sach.org
12.	Hemet Valley Medical Center 1117 E. Devonshire Ave. Hemet, CA 92543	244	1,000 200 287	N/A	Emergency Department, Cancer, Treatment, Maternity & Women's Services, Cardiac Care, Outpatient Lab	Valley Health Systems	Joel Bengerfeld CEO (951) 652-2811/765-4815 www.valleyhealthsystem.com
13.	LLU Children's Hospital 11234 Anderson St. Loma Linda, CA 92354	244	372 107 287	N/A	Pediatrics, Cardiology, Oncology, OB/GYN Gastroenterology, Neurology, Pathology, Radiology	Loma Linda University Adventist Health Sciences Center	Ruthita J. Fike President/CEO (909) 558-4000/558-0308 www.lomalindahealth.org
14.	Corona Regional Medical Center 800 S. Main St. Corona, CA 91720	228	921 308 227	N/A	Full Service Medical Center/ Rehabilitation Hospital, Behavioral Health, Comprehensive Cancer Center	Vista Hospital Systems, Inc. Non-Profit	Kevan Metcalst CEO (951) 736-6240/736-6310 www.coronaregional.com
15.	Kaiser Foundation Hospital 10800 Magnolia Ave. Riverside, CA 92505	215	3,600 400 635	N/A	Full Service Medical Care	Kaiser Foundation Hospitals	Vita Willett Executive Director (951) 353-4600/353-4611
16.	Redlands Community Hospital 350 Terracina Blvd. Redlands, CA 92373	206	1,500 354 250	N/A	Cardiac Rehab., Radiation/Onc., Gen./Laparoscopic Surg., Level II Intens. Care Nursery, High Risk OB, Neurosurgery, Orthopedic Surg., Wound Care, Home Health, Hospice, Phys. Therapy, Pediatrics, Behavioral Medicine, ICU, Urology, Gastroenterology	Community Non-profit	James R. Holmes President/CEO (909) 335-5500/335-6497 www.redlandshospital.org
17.	Parkview Community Hospital Medical Center 3865 Jackson St. Riverside, CA 92503	193	889 426 264	N/A	In/Out Surgery, Imaging, Bariatric Intensive Care Nursery Level II, Occupational Sweet Success, Emergency Care, Acute Care Hospital	Arlington Health Services Corp. Non-Profit	Douglas Drumwright CEO (951) 352-5400/354-5427 www.pchmc.org

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.

CLOSE-UP

A Legacy of Life



Dr. Robert Neher, with his wife, Mary, have spent many summers at Magpie Ranch Field Research Station, surrounded by the beauty and wildlife of rural Montana.

In the early 1970s as La Verne biology professors Bob Neher and Harvey Good sat on the floor, holding the massive 14-foot-long python so that its cage could be cleaned out, Good said that he wanted to show Neher how to hypnotize the python. He stroked its head, which seemed to hypnotize it—until he moved his hand away, giving it enough time to turn its head, open its mouth and sink its 200 teeth into his arm. It then coiled around Neher, making it difficult for either man to get out of its grip.

Good was in excruciating pain and Neher instructed an assistant to bring him a tool or anything that could force the python to release its grip. The stunned assistant returned with a large knife and then quickly disappeared, leaving Neher and Good to fight off the snake alone. After several attempts to knock out the python's teeth with the knife—which resulted in a bloody mess—Neher got hold of a screwdriver and broke the snake's jaw to release Good's arm.

The meanest python Neher had ever met lived in the science department for another year until one morning when he

found it belly up and “deader than a door nail” in its cage. He opened the window and threw the python outside to prevent the room from smelling. Neher tried very hard to keep a straight face as he broke the news to Good that one of his greatest friends was dead. Upon learning the truth, Good broke into a big grin. The next thing Neher knew, Good was outside his window, cutting the head off of the python, which he still keeps

in his office.

As Neher told his La Verne tales, his longtime employee and friend, Sharla Geist, passed behind him and exclaimed that he is the best person in her life.

“I think you believe that,” Neher said.

“I KNOW it,” Geist said.

Geist, natural science division coordinator, joined others in preparing a slideshow for Neher's retirement dinner.

“Don't make it too sentimental; I'll cry,” Neher joked, as Canon in D Major played in the background. “I want this to be happy, happy, joking, funny.”

“He's such a kind-hearted person,” Geist said. “He's my best friend and he's been like a father.”

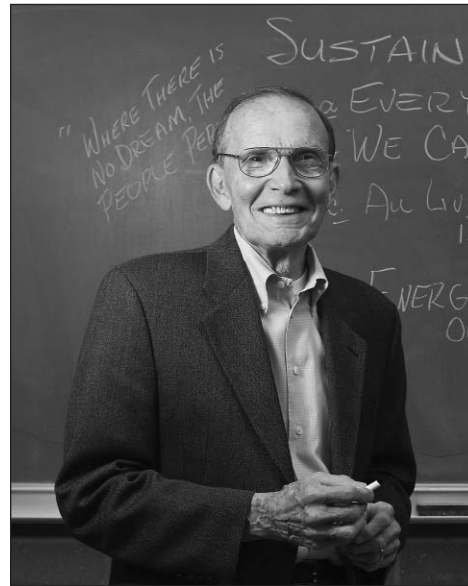
For 55 years, Dr. Robert Neher has educated La Verne biology students and will retire with the respect and admiration of those he has touched, except one disagreeable python.

Geist said Neher has helped her become a better person, both professionally and personally—much the same thing he has done for hundreds of students and colleagues throughout his

55 years as a faculty member and interim provost.

Neher has been truly dedicated to his students and says he was always concerned with what they learned and with helping them become better people.

“When you work with students, you have a chance to have



While the Natural Sciences Division today conducts research with millions in grant money, Neher says that, in his early days on the job, he once had a budget of only \$400.

some influence on their lives,” Neher said. “I really hope we can keep those values that we have, with the focus on our students, and seeing that they get a good education. I also hope that they're inspired to learn how important science is and what they can contribute to it, because every single one of them has the potential to con-

tribute to the body of knowledge that's so helpful to society in general.

When Neher began his tenure in 1958, La Verne College was vastly different

from the growing university on the same grounds today.

“When I came, the place was kind of a ramshackle school,” Neher said. “We didn't have the money to keep it up.” The original budget for the science department, which Neher developed into the natural sciences division, was about \$400. Under his leadership, faculty with an interest in research have brought in millions of dollars in grants to the department throughout the past 20 years.

Neher plans to stick around the University of La Verne and the Montana Magpie Ranch field research station to conduct research. The field station, which is located near Drummond, Montana, has been a place for students and faculty to conduct research and learn more about nature since the 1990s. It was Neher who spearheaded the Montana field station project, convincing President Emeritus Steve Morgan that it was a great opportunity for the university, and that Neher could make it happen.

“When Bob said he'd make something work, you knew he would,” Morgan said. “And you always knew Bob would be wise with expenditures, and that he'd never waste a dollar. He'd make it go as far as it could.”

Students and faculty who visit Magpie Ranch are able to conduct research that they would not be able to conduct on La Verne's main campus. That research includes species and population studies, plant and animal surveys, and pollution studies.

“What sticks out in my mind is seeing him in the field at Magpie Ranch with his curiosity and passion for learning alongside students,” said Jonathan Reed, dean of the College of Arts & Sciences at La Verne. “Even at 82, he has a childlike enthusiasm for discovery. He's

continued on page 34

Temecula Chamber Hosts 2013 Economic Forecast for Nation, State and Region

The Temecula Valley Chamber of Commerce invites you to attend the 2013 Southwest Riverside County Economic Forecast on June 13, 2013 at Pechanga Resort & Casino. This is Temecula's first-ever economic forecast utilizing the latest quarterly economic projections for the nation, state and region in collaboration with the highly regarded UCLA Anderson Forecast.

The event is hosted by Temecula Valley Chamber of Commerce, Claremont McKenna College and Pechanga Resort & Casino. The 2013 Southwest Riverside County Economic Forecast is a must attend event for business leaders who value well-researched and extraordinary insight into our economy.

We are honored to have the following guest speakers at this year's event: Jerry Nickelsburg, senior economist at the UCLA Anderson Forecast; and Marc Weidenmier, professor of economics at Claremont McKenna College and director of the Lowe Institute of Political Economy. This event will also include two panel discussions on critical topics such as economic challenges and opportunities for healthcare and the impact of the visitor industry in our area.

This informative event will provide the current economic trends and confident fiscal predictions to drive innovation and growth. Join us as we cover today's most critical business issues and gain unique perspectives on how fiscal and policy changes will affect your business. We anticipate more than 400 attendees for this remarkable event. Reservations include breakfast, presentation, and networking.

Date: Thursday, June 13, 2013

Time: 7:00 am – 11:30 am

Location: Pechanga Resort & Casino Grand Ballroom

Tickets: \$85 Chamber Member *continued on page 38*

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Social Media...

continued from pg. 9

- What is our brand voice and how do we adapt that for social?
- What resources, human and technological, do we need to flourish?
- What processes are in place to test, learn and adjust as necessary?

Universal social media success metrics are far from marketplace defined so, if you've entered the ring, take the proverbial bull by the horns and show your colleagues you mean business. Don't set a strategy in January, check the box and abandon it by Valentine's Day. Track, analyze and report on results to prove ongoing value and return for the company.

3. Play Nice in the (Company) Sandbox

“Smart social media managers create a collaborative, participatory internal environment.”

You managed to master the bubbly online personality, but don't have time to tempt teammates with the same witty repartee? Think again. If everyone thinks they're a marketer (which they do), then everyone and their mothers think they're social media

experts.

The proliferation of personal brands and individual social prowess means your colleagues may bring an “I can do what you do” mentality to the table. Don't fight it.

Social now permeates an entire organization, from communications and customer service to IT and sales, and the folks in those departments probably have strong opinions. Smart social media managers see this growth as a benefit and create a collaborative, participatory environment.

QUESTIONS TO CONSIDER:

- Who should participate in content generation for our social networks?
- How can I align with key stakeholders in various departments?
- Who should have admin access to our social networks?
- Does it make sense to create a social media policy for our company?
- What boundaries should I set for social participation?

As a leader in your organization, create strategic alliances and set the tone for compelling social behavior. Without your care and consideration, social behaviors will be left to wild abandon. Your opportunity is to meet, nay surpass, the needs of the entire business and strengthen the online voice of your company.

4. Brand Evangelism Runs 24/7/365—Your Body Does Not

Many social media managers do a great job not only at the office, but also live and breathe their role all day and all night. Literally, why do brands tweet at 3am? Stop the insanity! Unless you're hawking a nightclub or an insomnia medication, you're missing the mark.

While brand evangelism is 24/7/365, many social managers run themselves ragged in an attempt to match and pace this “always on” medium. The result is sloppy posts, irrelevant content and a disjointed experience for fans and followers.

Sure, get 110 percent behind your business, be excited and understand that timely responses for customer support and sales are essential. However, set realistic expectations about bandwidth and optimal engagement levels.

continued on page 18

MANAGEMENT

Three Keys to Successful Crisis Management

By Lucien Canton

When the first hijacked plane slammed into the North Tower of the World Trade Center at 8:46 AM on Sept. 11, 2001, Robert Scott, president and chief operating officer of Morgan Stanley-Dean Whittier, was at 3 World Trade Center addressing 400 members of the National Association of Business Economists. Scott evacuated the building just in time to watch a second aircraft slam into the South Tower which he knew housed his company offices and several thousand employees. By 9:30 he and his senior executives had convened at a backup site that became their command center. The decisions made by Scott and his team that day would make Morgan Stanley a case study in successful crisis management and would enhance Scott's reputation as a leader.

What is the difference between a Morgan Stanley and less successful companies? Why do some organizations come out of crisis with enhanced reputations while others may not even survive as a business? While the reasons are many and varied, it frequently comes down to three main areas:

- Failure to consider the human factor
- Failure to gather adequate information to support decision-making
- Failure to act quickly and decisively

These failures are so common that they suggest three keys to successful crisis management:

1. Recognize that you are your own worst problem. Too often in preparing for crisis one tends to ignore the human factor. Understanding human nature and how people react to crisis is one of the fundamental keys to crisis management.

- No matter how much

information on risks they are given, people do not believe that a crisis will happen to them. They may understand it intellectually but viscerally they do not believe it will happen. This hampers their willingness to prepare for crisis.

- When confronted with a crisis, a person's first reaction is denial – they often do not recognize that a crisis is occurring. This leads to a hesitation to act.

• There is a tendency to normalize crisis, that is, to see what one expects to see rather than what is actually occurring. It is easy to misinterpret or completely miss indicators that a crisis is imminent or occurring. These indicators may be obvious after the fact but are easily missed during the crisis.

2. Good information is essential to good decision-making. The second phase that people experience when confronted with a crisis is to deliberation – the need to seek corroboration about what has occurred or is occurring and to consider courses of action. There are, however, problems inherent in this process:

- Most information available in the early stages of crisis is fragmentary, contradictory, and unreliable. There can also be a considerable volume of information available, most of it not really helpful. Sorting through this mess requires an understanding of what information is important and why it is needed by decision-makers.

• A common failing in crisis is the tendency to seek only information that confirms what the crisis team thinks is happening or expects to see happening. The problem with this is that the team misses the true nature of the crisis and makes decisions that can be counter-productive or flat out wrong.

- The paradox of informa-

tion collection is that while the better the information the better the decision-making, there will never be a situation where one has all the information needed. At some point, you will have to make decisions based on incomplete information. Information collection cannot become an end in itself that delays decision-making.

3. Act Decisively.

Overcoming denial and moving through deliberation leads to action. In most cases, the quicker you are seen to act and to provide information on the crisis and your actions the more likely you are to mitigate the effects of the crisis. Effective action depends on a number of elements:

- Isolating the crisis by identifying a crisis management

team and dedicating them solely to the crisis. Other parts of your organization can be devoted to business as usual but your crisis management team must be focused exclusively on the crisis and must have the authority and resources necessary to act.

- Speed is essential, particularly in crisis communications. Depending on the nature of your organization, you may have only minutes to get your story out. Even if it's just acknowledging that the crisis has occurred and that you are assessing the situation, it is critical that the public, your employees, and your shareholders hear from you.

• Acting quickly, demonstrating empathy with anyone affected by the crisis, and, above all, being honest can go a long

continued on page 38

"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



Real Estate...

continued from pg. 9

ity was built to ensure our customers can be served both efficiently and with the best quality and variety of product. More than 12,000 individual food and specialty items will be housed within our new facility, which is one of the largest in the region," said Saul Adelsberg, president, Sysco Riverside. "We are excited to be a member of the Riverside community and look forward to continued growth as we deliver on our vision to be our customers' most valued and trusted business partner."

The facility was built in Meridian Business Park, a 1,290-acre master-planned commerce center developed by LNR located on former March Air Force Base land, just north of the Van Buren interchange. The business park features office, retail, industrial, and research and development space that is expected to generate an estimated 15,000 jobs.

"Sysco is a proven industry leader and we are thrilled that they have chosen Meridian Business Park for their location here in Riverside," said Daryl Busch, mayor of the City of Perris and chairman of the March Joint Powers Authority Commission. "Companies like Sysco bring good-paying jobs and generate tax revenue that help keep our local economy booming."

BEECH STREET PROVIDES \$5.4 MILLION FANNIE MAE LOAN ON INLAND EMPIRE MULTIFAMILY PROPERTY

Beech Street Capital LLC has funded a \$5.4 million Fannie Mae DUS loan to refinance Centrepointe Apartments, a 361-unit multifamily property in the Inland Empire city of Colton. The property has been owned by the borrower, a SoCal family-based investment entity, since 1995.

Centrepointe Apartments has convenient access to major thoroughfares, and shopping and dining

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Numbers of the...

continued from pg. 8

County retail market snapshot for Q1 of 2013;

Lease Rate: The first quarter of 2013 reflected a small fluctuation of lease rates within each sub-market of the Inland Empire. Murrieta east posted an increase of 3% over the 4th quarter in 2012, while Silverhawk decreased 4% in lease rates. A continuation of the slow and consistent growth experienced in 2012 will extend through 2013, which will yield a steady increase in absorption and lease rates.

Net Absorption: Overall, first quarter net absorption in the retail sector was positive. Nine of the eleven sub-markets showed positive absorption with Temecula west posting a period high of 2.7%. The one submarket with negative absorption was minimal in terms of the amount of square footage that became available, and nominally affected the overall southwest Riverside County marketplace.

Vacancy Rate: While overall vacancy remains above the key indicator of 10%, there continues to be a steady decline in most submarkets within southwest Riverside County over 2012, from 11.9% to 11.1% along the I-15/I-215 Corridor. It is anticipated that vacancy will continue to decrease across all submarkets in 2013.

Transaction Volume: The first quarter of 2013 was encouraging with over \$8,500,000 in sales transactions. In addition, there has been increased interest in leasing space in the 2,500 square feet and above category.

Deliveries: Perris/Moreno Valley took delivery of six buildings with over 314,000 square feet of space. Murrieta took delivery of four buildings with over 25,000 square feet of space.

Construction: With construction carrying over from 2012, there are good indications that overall perception is positive as we move past the first quarter of 2013. In addition to the 49,000 square feet currently under construction, there is currently over 1,750,000 square feet of proposed construction that can begin at any time in 2013.

The Big Picture: The I-15/I-215 Corridor's retail market continues a slow and steady recovery, with indications of stable growth across most sub-markets. Vacancies should continue on a downward trend, which is expected to include the absorption of new deliveries acquired in the first quarter.

The cities of Temecula and Murrieta continue to be the preferred areas for new and expanding businesses in southwest Riverside County due to their strong income profiles and increasing population. However, surrounding cities are expected to contribute to net absorption this year because of the significant amount of gross leasable area that is expected to become available soon after construction begins.

Investors looking to purchase retail single tenant, or multi-tenant leased investments have found little competition when making offers. With cap rates hovering around 8.5% on most offerings, there is a great potential up side as market conditions continue to improve.

Tenants looking to open, expand or relocate a business in southwest Riverside County would be entering the market a very favorable time. In spite of the increased absorption of vacant space, the opportunity to achieve historically low lease rates still remains. However, that may change in the near future.

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Hangar 24 Set...

continued from pg. 10

Future territories being looked into include Arizona.

Cook gave a tour of the new tanks to Redlands Mayor Pete Aguilar, who has enjoyed watching the brewery become the Inland region's largest.

"Hangar 24 Craft Brewery has been a great success story for the City of Redlands," said Mayor Aguilar. "We are proud of the achievements they have accomplished over the past five years. But even more importantly, as this small business expands, they continue to be an integral part of our town and a company that understands the importance of contributing to the fabric of their community. We are thrilled to watch their success and look forward to their continued growth in Redlands."

Cook explained how the philosophy of Hangar 24 has grown, along with the brewing capacity.

"We love being a craft brewer. Being small allows us to brew whichever beer we choose and make decisions quickly," said Cook.

Northern California. Now, the brewery is firmly established in the Bay Area and Sacramento regions.

"As we grow and have more resources available, it allows us to brew greater varieties of beer, continue to improve consistency and quality, add more jobs, utilize more local ingredients, and give back to the local community."



Hangar 24 gives to hundreds of local causes each year throughout the region, including the AirFest & 5th Anniversary, whose entire proceeds go to charity. One of the two charity beneficiaries is the newly-formed Hangar 24 Charities, whose mission is to protect and preserve Southern California's citrus groves.

Hangar 24 Craft Brewery was founded in 2008 in Redlands, and is widely known for their flagship beer, Orange Wheat. Named after a specific aircraft hangar at Redlands Municipal Airport, where Founder and Master Brewer Ben Cook would hang out after an afternoon of flying to talk aviation, play music and share a few cold ones that Ben just finished brewing at home. The brewery and tasting room were established and still operate in a renovated hangar directly across the street. Hangar 24 embodies a true passion for good beer, the absolute love of flying and the pure enjoyment of being around great friends.

Inland Empire Motorcycle Dealers

Company Name	Product Lines Address City, State, Zip	Years in Inland Empire	# of Salespersons Total Employees	Owner	Top Local Executive Title Phone/Fax E-Mail Address
1. B & B Cycles 13815 Park Ave. Victorville, CA 92392	Honda, Yamaha, Sea-Doo, Polaris, Can-Am	34	4 18	Richard Barnes	Richard Barnes CEO (760) 241-7387/241-7388 www.bandbicycles.com
2. Chaparral Motorsports 555 S. "H" St. San Bernardino, CA 92410	Honda, Yamaha, Suzuki, Kawasaki	27	30 200	WND	na Sales Manager (909) 889-2761/386-7340 www.chaparral-racing.com
3. Doug Douglas Motorcycles 24769 E. 5th St. San Bernardino, CA 92410	Triumph, Brothers Carter	44	2 5	Art Guilfoil, Danny Manthis	Doug Douglas Owner (909) 884-4776/384-1096 info@douglasmotorcycles.com
4. HYR - Honda Yamaha of Redlands 215 E. Redlands Blvd. Redlands, CA 92373	Honda, Yamaha, Excelsior, Honda Power Equipment	32	6 23	Sonrex Inc.	Greg Jelleson General Manager (909) 793-2833/793-2474 hyr@hyredlands.com
5. Malcolm Smith Motorsports 7599 Indiana Ave. Riverside, CA 92504	Yamaha, Suzuki, Sea-Doo, KTM, BMW, Docati	32	11 52	Malcolm Smith	Malcolm Smith General Manager (951) 687-1300/687-3819 sales@malcolmsmith.com
6. Pomona Valley Harley-Davidson 8710 Central Ave. Montclair, CA 91763	Harley-Davidson, Parts & Accessories Clothing & Collectibles	11	7 57	Barbara E. Pennell, David A. Pennell	Barbara Pennell Owner (909) 981-9500/706-4501 concierge@pvhd.com
7. Montclair Yamaha of Corona 1245 Pomona Rd. Corona, CA 92882	Yamaha	12	3 10	WND	Eric Bisbee General Manager (951) 738-8111/738-0531 www.coronayamaha.com
8. Skip Fordyce Harley-Davidson 7688 Indiana Avenue Riverside, CA 92504	Harley Davidson,	65	11 100	Dabney Family	Jay Dabney President/CEO (951) 785-0100/785-4924 www.skipfordyce.com
9. Yamaha of Cucamonga Inc. 9760 Foothill Blvd. Rancho Cucamonga, CA 91730	Motorcycles, ATV's, Watercraft, Scooters, Generators	31	2 6	Jay & Scott Conaway	Jay Conaway Owner (909) 987-2411/987-5432 yoc@yoc racing.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.

Real Estate...

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destinations. The property consists of 20 residential buildings, two laundry rooms, a fitness room, an office/common building, two swimming pools, a volley ball court, basketball court, barbeque areas, a common area lounge, and a horseshoe pit.

The fixed-rate loan has a 10-year term, with 9.5 years yield maintenance and a 30-year amortizing schedule. It was originated by Kristen Croxton and Greg Reed, executive vice presidents in Beech Street's Newport Beach office. This is Beech Street's second transaction with this borrower, who was represented by Paul Conzelman of SC Development. Beech Street brought the deal from application to close in 28 days.

JOSEPH CHAVEZ NAMED PRESIDENT OF LEE & ASSOCIATES INVESTMENT SERVICES GROUP

Joseph Chavez, a 14-year veteran of Los Angeles commercial real estate, was named president of Lee & Associates Investment Services Group (ISG). Chavez, who joined Lee in 2010 as senior vice president, specializes in the acquisition and disposition of multifamily properties throughout the Inland Empire and Eastern San Gabriel Valley.

"Joe's commitment to value-added service and expert transactional guidance has given his clients the edge in an ever-changing marketplace," said former president Mark Larson, who relinquished the position last month. "His achievements and high caliber expertise have earned him a vast network of clients who value his knowledge of the local market."

Larson remains with Lee & Associates ISG as vice chairman. Currently, there are 16 brokers working out of this office.

Chavez has completed transactions valued in excess of \$450 million over the past 10 years. He has assisted private investors in the acquisition and disposition of distressed properties and helped owners reposition and divest these properties as an alternative to foreclosure. In this last year, he was instrumental in the City of West Covina with the purchase, sale and resale of the Citigate property on S. Garvey, the purchase and sale of 100 N. Citrus and the sale and purchase of Villa Capri on N Garvey.

Prior to Lee & Associates, Chavez served with Marcus & Millichap for 11 years, most recently as vice president of investments and director of the National Multi-Housing Group. His track record there earned him National Achievement Award status.

TENANTS AT VICTORVILLE'S SOCIAL LOGISTICS CENTRE TO ENJOY OPTICAL FIBER SERVICES

Stirling Capital Investments and Charter Business Communications have formed a partnership to bring optical fiber services to Global Access in Victorville. The optical fiber solutions will be employed at the Southern California Logistics Centre (SCLC), a 2,500-acre industrial and commercial complex at the former George Air Force Base. The only business park in the city to offer Charter optical fiber, Southern California Logistics Centre will provide optimized Internet connectivity and data networking capabilities for its tenants. Services will include business Internet, PRI and SIP voice service, WAN and point-to-point.

The Charter Business Communications' fiber solutions at SCLC are aimed at improving Internet connection and data transfer speeds, as well as improving business communications and efficiencies. Business Internet, PRI and SIP voice service solutions, WAN (wide area network with nationwide connectivity) and point-to-point are all included in the tenant package. As a dedicated solution for SCLC, the fiber network will offer high reliability and consistent performance.

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Executive Notes...

continued from pg. 6

general council liaison, and Brenda Soulliere now holds the position of member at large. Soulliere had previously served as first vice chair from 1981 to 2001.

The Cabazon Band of Mission Indians is a federally recognized Indian tribe with approximately 1,610 acres of reservation land in the Coachella Valley. The tribe owns several business enterprises including Fantasy Springs Resort Casino. Goals include growing and diversifying its business ventures to increase employment in the Coachella Valley, increasing the support of community programs, continuing to pursue economic self-sufficiency and preserving and educating the public about Cabazon culture.

PARKVIEW ANNOUNCES NEW CEO

Parkview Community Hospital Medical Center proudly announced that its board of directors has named Steve Popkin to serve as Parkview's chief executive officer. Popkin brings a wealth of hospital CEO experience to Parkview's top post and commenced his duties in early May.

Popkin has served as the CEO of several Southern California hospitals throughout his career and has excelled in creating a culture of excellence in the delivery of health care. "I am honored and excited to join Parkview Community Hospital Medical Center as its chief executive officer and look forward to helping shape the future for Riverside's expanding healthcare at the helm of Parkview, the pillar of healthcare in the Riverside community," said Popkin.

Parkview's search for a new leader has been "focused and thorough," said Parkview's Board Chair, John Demshki. "A search committee comprised of current, past, and incoming leaders of Parkview's board of directors and its medical staff established a broad field of candidates from across the country, interviewed many individuals, and recommended the strongest to the board as finalists.



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Social Media...

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QUESTIONS TO CONSIDER:

- What are the best days and times to engage our brand's audience?
- How should our content vary based on day, time and season?
- Should we employ a technology that provides automated and optimal send times?
- Do we use tools to collaboratively monitor, engage and respond by department?
- Are there other reliable teammates who could help me manage our communities?

Successful social media management requires you to be focused and be present. At the same time, if you also handle the strategy and content portion of your social presence, time off to recharge is essential. Know when to ask for help and train fellow team members to pitch in when necessary. A collaborative effort will keep content fresh, customers happy, and yourself sane.

5. Know When It's Time to Pull the Plug

It's not you. It's me. But, really, it's you. Breaking up is hard to do and, just as you stay in tune with the latest and greatest, you must also regularly assess your current relationships. Consider a break up with networks that don't give your brand the lovin' you deserve.

Unlike a bad boyfriend, data doesn't lie. Take a look at historical data, downward trends and other factors that influenced the change in performance. The most successful social media managers analyze metrics and know when to double-up their efforts—or when to cut the cord.

QUESTIONS TO CONSIDER:

- Have we devoted enough resources, human and technological, to make it work?
- Is the audience on this network still appropriate for our brand?
- What factors caused the decrease in performance/engagement?
- Do we utilize proper content and voice for this particular network?
- Are there residual benefits to a lower profile presence vs. total elimination?

To be clear, communities like Facebook, Twitter and Google+ are here to stay, so it's unlikely those relationships should ever be doomed. Yet the fact is there are dozens of new social sites popping up every day. After a fair and honest assessment, either renew efforts to turn the relationship around or create a plan to remove a secondary network from your social plan.

Social media management can be sexy, seductive and professionally satisfying. It can also be daunting, daring and downright brutal. To stay on top of your game, focus on these five habits and you will undoubtedly reach new levels of success. If all that fails, you're probably well suited to pack up and join the circus.

ABOUT SPROUT SOCIAL

Sprout Social provides social media engagement, publishing and analytic tools for top global brands including AMD, McDonald's, Pepsi, UPS and Yammer. A powerful platform for social business, Sprout enables brands to more effectively manage social channels and provide an exceptional customer experience. Headquartered in Chicago, Sprout is a Twitter Certified Product and a Facebook Preferred Marketing Developer.

For more information visit www.sproutsocial.com.

FINANCIAL COLUMN

Health-Care Reform: Looking Back and Ahead

By William J. "Bill" Cortus,
CFP® Financial Consultant

Three years ago, on March 23, 2010, President Obama signed the Affordable Care Act (ACA) into law. While several substantial provisions don't take effect until 2014, many of the Act's requirements already have been implemented, including:

- Insurance policies must allow young adults up to age 26 to remain covered on their parent's health individual and small group plans (except grandfathered insurance).
- Insurers cannot deny coverage to children due to their health status, nor can companies exclude children's coverage for pre-existing conditions.
- Lifetime coverage limits have been eliminated from private insurance policies.
- State-based health insurance exchanges intended to provide a marketplace for individuals and small businesses to compare and shop for affordable health insurance are scheduled to be implemented by Oct. 1, 2013.
- Insurance policies must provide an easy-to-read description of plan benefits, including what's covered, policy limits, coverage exclusions, and cost-sharing provisions.
- Medical loss ratio and rate review requirements mandate that insurers spend 80% to 85% of premiums on direct medical care instead of on profits, marketing, or administrative costs. Insurers failing to meet the loss ratio requirements must pay a rebate to consumers.
- The ACA provides federal funds for states to implement plans that expand Medicaid long-term care services to include home and community-based settings, instead of just institutions.
- The ACA provides funding to the National Health Service Corps, which provides loan repayments to medical students and others in exchange for service in low-income underserved communities.
- Medicare and private insurance plans that haven't been grandfathered must provide certain preventive benefits with no patient cost-sharing, including immunizations and preventive tests.
- Through rebates, subsidies, and mandated manufacturers' discounts, the ACA reduces the amount that Part D Medicare drug benefit enrollees are required to pay for prescriptions falling in the donut hole.



William J. "Bill" Cortus

Major provisions coming in 2014

Several important provisions of the ACA are due to take effect in 2014, such as:

- U.S. citizens and legal residents must have qualifying health coverage (subject to certain exemptions) or face a penalty.
- Employers with more than 50 full-time equivalent employees are required to offer affordable coverage or pay a fee.
- Premium and cost-sharing subsidies that reduce the cost of insurance are available to individuals and families based on income.
- Policies (other than grandfathered individual plans) are prohibited from imposing pre-existing condition exclusions, and must guarantee issue of coverage to any-

continued on page 31

Aetna Named One of the NAFE Top 50 Companies for Executive Women for 2013

Aetna has been named by the National Association for Female Executives (NAFE) to the 2013 NAFE Top 50 Companies for Executive Women. This prestigious list spotlights corporations whose commendable practices and employment records demonstrate that women matter to the bottom line.

“Aetna is honored to be included in the NAFE top companies ranking for the 14th time,” said Grace Figueredo, chief diversity and inclusion officer of Aetna. “We are proud to have a longstanding track record of executive women leading our business operations and managing teams of people who reflect the communities we serve. Leveraging women is key to winning in the marketplace, since women play a significant role as consumers who are making or influencing 80 percent of all buying decisions.”

In determining its top 50 companies, NAFE places specific emphasis on the number of women running the business-of-the-business jobs with profit-and-loss responsibility.

According to research conducted by the Working Mother Research Institute for NAFE, women at the NAFE Top 50 Companies now make up 25 percent of corporate executives, up from 22 percent last year, versus 14 percent at the Fortune 500; 22 percent of the profit-and-loss corporate executives, up from 19 percent last year; and 26 percent of all board of director seats, compared with 17 percent across the Fortune 500. Aetna exceeds each of these metrics.

“This year, we see measurable

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COMPUTER

Cyber Terrorism

Part Two

By J. Allen Leinberger

Recently I wrote of the fictional tales of how super computers could bring about the destruction of the earth, as we know it. Biblical stuff. “Cats and dogs living together.”

One of the stories that I touched on was the recent James Bond film, “Skyfall.” In it the bad guy was able to break through passwords and firewalls and encryptions in order to blow up the headquarters of MI-6, the British intelligence offices along the Thames.

Apparently some people do not believe the threat is that great. Or at least they think Hollywood is trying to give people the wrong idea of cyber terrorism.

Here is what was reported in the MI-6 web site recently:

“One of the key barriers to battling cyber crime is public awareness of its limitations,” says a new Warwickshire police report.



Mark Glazzard, detective inspector, says the films like “Mission Impossible” and the Bond franchise exaggerate techno-criminal abilities. Bond is perhaps notorious for glossing over the facts of the villains drastic schemes, and prone to entertainment over reality. The ultra-

success-

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New Position Brings Regional Focus to Sales

Rhonesia Perry hired to boost meetings and conventions in Ontario & Rancho Cucamonga

Growing interest in teaming up to promote travel, tourism, meetings and conventions in the region has prompted the Greater Ontario Convention and Visitors Bureau to hire an associate director of sales with broad industry experience in the Inland Empire, particularly in Ontario and Rancho Cucamonga.

Rhonesia Perry comes to the GOCVB from Aloft, a 136-room Rancho Cucamonga hotel, where she excelled as director of sales and marketing and worked directly with the discover IE marketing board to assist in driving interest and awareness to the Inland Empire. She was also senior tradeshow and event manager for Team San Jose, and worked as an event manager for the Ontario Convention Center previously. The GOCVB created her position in anticipation of a Greater Ontario Tourism Market District, a mechanism to promote tourism, meetings and conventions in the cities of Ontario and Rancho Cucamonga. Her area of focus will be in the specialty markets, which include social, military, religious, education and fraternal organizations, as well as group and individual leisure travel.

“Rhonesia has a stellar reputation for forming relationships with the community and professionals in the hospitality industry,” said Michael Krouse, CEO and president of the Greater Ontario Convention and Visitors Bureau. “In preparation for the tourism marketing district and in support of our sister city, Rancho Cucamonga, we felt she had the right mix of skills and talents for the job.”

Cyber Terrorism... ful 23rd Bond outing, “Skyfall,” is no exception, with Silva’s plan relying heavily on technology to infiltrate MI6’s data centers.

“The public has been brought up on a diet of James Bond, CSI and “Mission Impossible” films and programs. Their expectations with regard to complex, international crime investigation may be unrealistic,” writes Glazzard. OK, that’s one view of things. It is sort of like someone reporting that Transformers are not that scary.

Meanwhile, it turns out that the cyber terrorists of the world are

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California Department of Public Health

- Take Action -

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not, as written, power mad evil criminals like Lex Luthor or Dr. Evil. And they are not the Chinese. They are the North Koreans.

Investigators have yet to pinpoint the culprit behind a synchronized cyber attack in South Korea last month. But in Seoul, the focus remains fixed on North Korea, where South Korean security experts say Pyongyang has been training a team of computer-savvy “cyber warriors” as cyberspace

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Cantu-Galleano...

continued from pg. 1

dinary military officer, and a visionary with an unusual capacity to understand and extend compassion to others.

Esteban Cantu was born Nov. 27, 1880 in Linares, Nuveo Leon, Mexico to family descendant from the Spanish region of Navarre. He attended the Colegio Militar de Chapultepec, the oldest military school in the western hemisphere, established by Hernan Cortez. Upon graduation in 1899 Col. Cantu dedicated his life to serving his country.

In 1911 the Federal army sent Cantu to Mexicali, Baja California to colonize and protect the territory. He quickly declared Baja California as neutral territory and implemented educational and economic reforms. One of his most outstanding accomplishments during his time as governor was to construct a road through the mountains to join the desert with coastal region.

In 1913 Col. Cantu married Ana Carlit Feliz, a member of a prominent Sonoran and early California cattle ranching family. They were parents of five children.

In 1920 the national power fell into the hands of political trio: Obregon, Calles and Rodriquez. Cantu exiled himself to the United States. It was then that he purchased the ranch in Mira Loma.

It was used as a means to maintain his former soldiers, who in tradition of good cavalrymen, were now vaqueros. His most trusted friend, Lt. Luis Parma and his family, would be assigned caretakers of the ranch. The Parmas would



Col. Esteban Cantu
Circa 1914



Domenico Galleano
Circa 1908

remain in the Riverside area to become very prominent in business and politics. Many times the ranch served as a safe haven for friends fleeing the Mexican Revolution. There was abundant game for hunting, vegetable and herb gardens, a small dairy herd and the vineyards for wine production. The Cantu children have vivid and fond memories of the ranch and its vaqueros.

The property was sold to the Galleano family when the Cantus decided to return to Mexico, their native land. There Col. Cantu followed mining interests until he was elected first constitutional Senator in 1956 of

the newly proclaimed State of Baja California.

Col. Cantu died a legend in Mexicali, Baja California on March 15, 1966.

Domenico Galleano was born Oct. 17, 1888 in Maglano Alpi, a village between Genoa and Torino in the Cuneo Region of Piedmonte in the Alps of northern Italy. Because of the economic depression and the political climate in his beloved Italy he and his family, including his wife and brothers, emigrated to the United States in 1913. He came with the knowledge learned from generations of winegrowers and dreamed of continuing his family's tradition in the new world. They settled in Los Angeles, where a son, Bernard "Nino" was born. Domenico and his brothers, Angelo and John, worked hard and prospered in farming and investing in several small parcels of real estate. In 1927, Domenico and Lucia, having added a daughter, Madalenna, purchased 160

continued on page 33

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Cyber Terrorism... becomes a fertile battleground in the standoff between the two Koreas.
continued from pg. 20

Malware shut down 32,000 computers and servers at three major South Korean TV networks and three banks last month, disrupting communications and banking businesses, officials said. The investigation into who planted the malware could take weeks or even months.

South Korean investigators have produced no proof yet that North Korea was behind the cyber attack, and said the malware was traced to a Seoul computer. But South Korea has pointed the finger at Pyongyang in six cyber attacks since 2009, even creating a cyber security command center in Seoul to protect the Internet-dependent country from hackers from the North.

It may seem unlikely that impoverished North Korea, with one of the most restrictive Internet poli- *continued on page 23*



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Tim Evans, Founder of The Unforgettables Foundation, to be Honored as a Hometown Hero

The Inland Empire 66'ers (part of the Anaheim Angels) will honor Tim Evans of The Unforgettables Foundation as "Hometown Hero" on Monday, July 22, 2013 at the San Manuel Stadium.

A fundraiser event has been scheduled for The Unforgettables Foundation and a celebration of Tim's 55th birthday at Monday night's game in San Bernardino against Lake Elsinore at 7:05 p.m. So, it's going to be it a real bash! Tim will get to throw the first pitch.

Tickets for the fundraiser will be available at \$55 per adult and \$33 for children 11 and under and includes supper, prime near-field seat, a souvenir event t-shirt and a tax deductible donation to The Unforgettables Foundation.

We are inviting the whole community and especially the groups who partner with The Unforgettables.

The Unforgettables Foundation is a non-profit 501 (c) (3) organization that provides assistance to families facing the ordeal of laying a child to rest by providing financial support and by conveying the compassion of the surrounding community.

For more information or to reserve tickets please call Suzie Aceves at (909) 335-1655 or (760) 837-7373 to reserve a seat. Thanks to the 66ers too!

Cyber Terrorism... *continued from pg. 22*

cies in the world, would have the ability to threaten affluent South Korea, a country considered a global leader in telecommunications. The average yearly income in North Korea was just \$1,190 per person in 2011—just a fraction of the average yearly income of \$22,200 for South Koreans that same year, according to the Bank of Korea in Seoul.

But over the past several years, North Korea has poured money and resources into science and technology. In December, scientists succeeded in launching a satellite into space aboard a long-range rocket from its own soil. And in February, North Korea conducted an underground nuclear test, its third.

"IT" has become a buzzword in North Korea, which has developed its own operating system called Red Star. The regime also encouraged a passion for gadgets among its elite, introducing a Chinese-made tablet computer for the North Korean market. Teams of developers came up with software for everything from composing music to learning how to cook.

But South Korea and the U.S. believe North Korea also has thousands of hackers trained by the state to carry its warfare into cyberspace, and that their cyber offensive skills are as good as or better than their counterparts in China and South Korea.

"The newest addition to the North Korean asymmetric arsenal is a growing cyber warfare capability," James Thurman, commander of the U.S. forces in South Korea, told U.S. legislators in March 2012. "North Korea employs sophisticated computer hackers trained to launch cyber-infiltration and cyber-attacks" against South Korea and the U.S.

With the growing fear of what drones can do, and the possibility that their control may be accessed by such technology, not to mention the ability to shut down air traffic control or utility systems in major population areas, one has to wonder who is right. The guy who says there is no need to panic, or the doomsday predictors.

Here's a thought. We survived Y2K and we are still here after 2012. I, for one, plan to keep on keeping on until someone takes command of my iPhone.

Real Estate...

continued from pg. 17
SCLC.

The Charter Business Communications' optical fiber solutions launched in May at

BEHRINGER HARVARD AND CT REALTY INVESTORS COLLECT \$40 MILLION FROM IE INDUSTRIAL SALE

Interchange Business Center, a three-building, 667k-square-foot industrial development in San Bernardino traded hands in a recent transaction valued at \$40.4 million, or \$61/square foot. The 34-acre complex, located on Cajon Boulevard at University Parkway and I-215, was sold by a partnership between Behringer Harvard and CT Realty Investors.

Behringer Harvard acquired Interchange Business Center in November 2010 through its third joint venture with Aliso Viejo-based CT Realty Investors. At that time, Interchange Business Center comprised four buildings totaling more than 800k square feet of warehouse and distribution space. One of these buildings, comprising 134.9k square feet, was sold separately in October 2012.

Both the buyer and seller in this deal were represented by Peter McWilliams, Michael McCrary, Ruben Goodsell and Nicole Page from Jones Lang LaSalle's Ontario office. We're told that the buyer is one of the largest privately held real estate advisors in the United States.

"Our investment in Interchange Business Center was part of an overarching strategy to capitalize on the growing demand for industrial properties in the Inland Empire," said Michael O'Hanlon, president and CEO of Behringer Harvard Opportunity REIT II Inc. "The disposition of Interchange Business Center represents the successful conclusion of Behringer Harvard's investment program in the Inland Empire. We're pleased that these strategic investments have provided attractive returns for our REIT's shareholders."

Including Interchange Business Center, the joint investments of Behringer Harvard and CT Realty Investors have involved the acquisition and disposition of more than 2.4 million square feet of high-quality industrial space in the Inland Empire.

In August 2010, Behringer Harvard and CT Realty Investors completed two transactions. They acquired the Archibald Business Center in Ontario, and in conjunction with two other partners, they also acquired the Inland Empire Distribution Center, located in San Bernardino. Inland Empire Distribution Center, a two-building, cross-dock warehouse and distribution facility comprising 1.4 million square feet, was sold in September 2011. The Archibald Business Center, a corporate headquarters and industrial warehouse facility comprising approximately 231k square feet, was sold in December 2011.

CT Realty Investors CEO James "Watty" Watson noted that the company continues to seek additional strategic opportunities in this marketplace.

WALMART TO OPEN FIRST NEIGHBORHOOD MARKET IN RIVERSIDE COUNTY—MARKET WILL GENERATE 65 NEW JOBS FOR THE AREA

Walmart announced it will be opening Riverside County's first Walmart Neighborhood Market in the City of Palm Desert this fall. The store will fill a retail space that has been vacant for almost two years in a shopping center near the intersection of Fred Waring Drive and Highway 111 and will bring fresh and affordable groceries to the area, as well as an assortment of everyday goods.

The first Walmart Neighborhood Market opened in 1998, and the first in California opened last year in Huntington Beach. Today there are about 250 Walmart Neighborhood Market stores nationwide. The Neighborhood Market, located at *continued on page 29*

Top Health Care Medical Clinics/Groups in The Inland Empire

Ranked by number of licensed beds

continued on page 32

	Medical Group Address City, State, Zip	# of Physicians: Employed Contracted	Organization: (IPA/Grp. Pract.)	Total Employees	Year Founded	Percentage of Prepaid Patients	Urgent Care Services	Nat. Accredited: Surg. Centers Clinic/Group	Top Local Executive Title Phone/Fax E-Mail Address
1.	Arrowhead Orthopedics 1901 W. Lugonia Ave. Redlands, CA 92374	13	Medical Group Practice	130	1989	90%	Yes	no no	Nabil Razzouk CEO (909) 557-1600/557-1740
2.	Beaver Medical Group 2 W. Fern Ave. Redlands, CA 92373	170 n/a	Multi-Specialty Group	1,000	1945	80%	Yes	No Yes	John Goodman CEO (909) 793-3311/796-0417 www.beavermedicalgroup.com
3.	Cal-Care Industrial Medical Clinic 502 S. Garey Ave. Pomona, CA 91766	3 3	Occupational Health	12	1998	100%	Yes	No No	Tom Blay General Manager (909) 620-8887/620-8817 calcare1@earthlink.net
4.	Choice Medical Group 18564 Hwy 18, Ste. 105 Apple Valley, CA 92307	5 160	IPA	480	1990	80%	Yes	No No	Manmohan Nayyar, M.D. President (760) 242-7777/242-0487 www.choicemg.com
5.	Community Medical Group of Riverside Inc. 4444 Magnolia Ave. Riverside, CA 92501	10 2	Multi-Specialty	99	1975	95%	Yes	No No	Richard M. Finn, FACMPE Administrator (951) 682-5661/274-3411
6.	Computerized Diagnostic Imaging Center 4000 14th St., Ste. 109 Riverside, CA 92501	10	MRI, CT, Fluoroscopy, Computerized Arterial Doppler, Ultrasound, Color Doppler	38	1976	80%	No	No No	Kathy Fresquez Administrator (951) 276-7500/276-8161 www.cdicimaging.com
7.	Cucamonga Valley Medical Group 16465 Sierra Lakes Parkway, Ste. 300 Fontana, CA 92336	4 1	Prime Care, Medical Group	30	2006	WND	Yes	N/A N/A	Amy Karp na (909) 429-2864/429-2868 www.cvmgdocs.com
8.	Desert Oasis HealthCare 275 N. El Cielo Rd. Palm Springs, CA 92262	26 110	Medical Group/IPA	550	1981	90%	Yes	N/A Yes	Marc Hoffing, M.D. Medical Director (760) 320-8814/320-2016 ketsell@mydohc.com
9.	Hemet Community Medical Group 1545 W. Florida Ave. Hemet, CA 92544	4 153	IPA	176	1985	N/A	Yes	N/A N/A	Kali P. Chaudhuri CEO (951) 791-1111/791-1120
10.	Heritage Victor Valley IPA Medical Group 12370 Hesperia Rd., Ste. 3 Victorville, CA 92395	1 110	High Desert Medical Group	17	2000	N/A	Yes (Off Site)	No No	Michelle Christensen V.P. Operations (760) 245-4747/553-7030
11.	Hospitality Dental 4942 Arlington Ave. Riverside, CA 92504	1 3	Dental Orthodontics Children	16	1971	90%	Yes	No No	Michael Boyko, DDS Owner (951) 359-4911/351-2013 hdusseau@hospitalitydental.com
12.	Hospitality Dental Associates 164 W. Hospitality Ln., Ste. 14 San Bernardino, CA 92408	22	Orthodontics	150	1971	90%	Yes	N/A N/A	Chad Tucker Administrator (909) 888-6919/888-4068
13.	Inland Eye Inst. Medical Group, Inc. 1900 E. Washington St. Colton, CA 92324	6 5	Ophthalmology	30	1985	90%	No	No No	Linda Greogein Practice Administrator (909) 824-6090/825-4778
14.	Kaiser Permanente Medical Center 10800 Magnolia Ave. Riverside, CA 92505	245 0	Multi-Specialty Full Service Medical Care	2,400	1989	100%	Yes	N/A N/A	Richard Rajaratnam M.D. Area Assoc. Medical Director (951) 353-2000/353-4611
15.	Lia Demmio, DDS Affiliated w/Hospitality Dental Associates 8325 Haven Ave., Ste. 130 Rancho Cucamonga, CA 91730	3	Dental Orthodontics	15	1988	90%	24 Hour on Call	No No	Doilene Graham Office Manager (909) 989-3566/980-8072
16.	Loma Linda University Health Care 11370 Anderson St., Ste. 3000 Loma Linda, CA 92354	400+	Medical School Faculty Practice	1,235	1967	15%	Yes	Yes Yes	David Wren CEO (909) 558-2315/558-2446
17.	Loma Linda University Health Care 25455 Barton Rd. Loma Linda, CA 92354	1 2	Medical Group	4	na	100%	Yes	Yes Yes	Alfred Quansah CEO (909) 433-0842/588-6221
18.	Magnolia Health Care Management 9496 Magnolia Ave., Ste. 206 Riverside, CA 92503	181	IPA	0	1995	N/A	No	N/A N/A	John Mukherjee CEO (951) 359-0779/689-6644
19.	NAMM California 3990 Concourse St. Ontario, CA 91764	21 1,500+	IPA Multi-Specialty	750	1983	95%	Yes	N/A N/A	Leigh Hutchins CEO (909) 605-8000/605-8031 www.nammcal.com

NAMM California manages PrimeCare Medical Network, Inc.

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

MANAGER'S BOOKSHELF

“Generations at Work: Managing the Clash of Boomers, Gen Xers, and Gen Yers in the Workplace,”

By Ron Zemke, Claire Raines, and Bob Filipczak;
Amacom, New York, New York; 2nd Edition 2013;
310 pages; \$17.95.

It's not exactly the hottest news in business. Whenever members of a team get together over lunch they start discussing their coworkers, who generally aren't present. One of the topics is generally the difference among the generations. These conversations are usually gentle early in the conversation, but sometimes they begin to sound critical and even bitter. If you listen carefully, you'll hear an alignment take place among members of the group. Those in within given age cohorts seem to be sticking up for each other as if they were supporting brothers or sisters in the same family age group.

Co-authors Zemke, Raines, and Filipczak have taken a detailed look at this situation and they don't particularly like what they see. Here's an example of their approach and analysis:

“More importantly and ominously, the gripes, complaints, and underlying fundamental differences are not always heard across the conference table or discussed and dealt with in any constructive fashion or forum. Like death and taxes, they are assumed to be immutable and irreparable, and, consequently, are never openly addressed. In the ‘old,’ rigid, highly regimented organization, they might not have mattered. In today's ‘new’ organization, they can be devastating. They fester, cause tension, and lead to unnecessary, at times disabling, personal, departmental, and organizational conflict.”

There's nothing new about this type of “warfare” between the generations. Those under 30 years old have different views of life, not to mention approaches to life than those

between 40 and 50 years of age. In addition there are major events in history and technological achieves that have led different generations down different paths with widely differing goals and attitudes. The authors point out that there are few eras in history that have had greater impact on humanity than the four generations of the past 80 years.

In fact, the authors point out that we've named these generations, something that has rarely been done anywhere on the planet.

“The four generations of today's workplace addressed here cover nearly 80 birth years. They are the Traditionalists born before 1943; the Baby Boomers, born 1943 to 1960; the Gen Xers [Generation X], born 1960 to 1980; and the Millennials [including Gen Yers], born 1980 to 2000. Each of these four generations, their formative forces, values, and views, their workplace aspirations and dreams, their hopes and fears, their delights and disappointments....”

Approximately half the book is spent on each of the four generations starting with the Traditionalists and closing with the Millennials. It's not boring and may well surprise you with the actual feelings and reactions that each generation has toward the other three. It's likely that most Traditionalists wouldn't be surprised at all that the Millennials can't understand why those born before 1943 have against texting. On the other hand Traditionalists would likely be shocked to learn that Millennials consider the eldest generational cohort to be honest, hardworking, and courageous.

One of the most intriguing points raised by the authors is their attitude toward Baby Boomers. In some ways it applies to all of the cohorts:

“Finally, don't let go of your Boomers. They may be the last generation in the workforce with the ability to singularly focus on the big issues your organization faces. We know many of them are retiring, but you may want to bring them back as consultants. They're naturals. When you've got a particularly big, important project that is going to require

focused decision-makers and problem solvers, you could do worse than bringing back some of your Boomers. They can do big-picture, mission-driven focused problem solving when you need it.”

“Generations at Work” is an extremely interesting look at the strengths and weaknesses of the amazing generation cohorts of the past 80 years. Even more interesting is what lies ahead for the people who were born after the years 2000.

—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. **“Start: Punch Fear in the Face, Escape Average and Do Work That Matters,”** by Jon Acuff (Lampo Press...\$22.99)(4)
Finding the courage to rise above being average.
4. **“The Power of Habit: Why We Do What We Do in Life and Business,”** by Charles Duhigg (Random House Publishing...\$16.18)(3)
A new view of human nature and our ability to change.
5. **“The New Digital Age: Reshaping the Future of People, Nations and Business,”** by Eric Schmidt and Jared Cohen (Alfred A. Knopf...\$26.95)(9)
Two of Google's leaders offer their view of the future.
6. **“Smart Tribes: How Teams Become Brilliant Together,”** by Christine Comaford (Portfolio Hardcover...\$26.95)(**)
How top managers keep their teams involved and moving forward.
7. **“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.
8. **“The Five Dysfunctions of a Team: A Leadership Fable,”** by Patrick Lencioni (Jossey Bass, an imprint of Wiley...\$24.95)(**)
An analysis of what makes teams work effectively.
9. **“To Sell is Human: The Surprising Truth About Moving Others,”** by Daniel H. Pink (Penguin Group...\$13.90)(7)
Why all of us participate in selling.
10. **“Clients First: The Two Word Miracle,”** by Joseph and JoAnn Callaway (John Wiley & Sons...\$21.95)(10)
Why and how to put your clients first to help build success.

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

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

RESTAURANT REVIEW

Filippi's—a Real Family Business

By William Anthony



It was a Thursday night about 11:00 p.m. in late summer 1964... The location—Mr. B's Coffee Shop in San Diego. That is where I met a beautiful young lady named Ingrid, and two days later I enjoyed our first dinner at Filippi's Pizza Grotto. I think it was a great meal with a great girl. To this day, I still love Filippi's and Ingrid even more. Just image that was 49 years ago, and as a result—two children and four grandchildren.

However, since their 1925 marriage, Vincent De Pillippis and Madeleine Stefani, who opened Filippi's in 1950 as an Italian grocery store, had seven sons and daughters, 28 grandchildren, 47 great grandchildren and seven great great grandchildren as well as a total of 12 Filippi's Pizza Grottos (two in the Inland Empire).

While I can't say the food at Filippi's is the end-all and be-all of Italian cuisine, it is real, real good, and it's the entry way into the restaurant that makes a lasting impression. Cheeses and meats hang from the ceiling, filling the air with a nice aroma. The refrigerated section holds the perishables including more meats and cheese. And oils, vinegars, tomato sauce—you name it—fill every available space.

It's a lot to take in. But if you look a bit closer, you'll also find fresh made Italian cookies right behind the register.

These cookies are pricey at \$8.50 a pound but they are

soooo good; two or three cookies usually is enough to keep me happy. There are several cookies to choose from but my favorites are the Venetians and the chocolate sandwich cookies. The Venetian cookies, also called rainbow cookies, are brightly colored. The red, green, white and yellow layered cake is flavored with almond paste and held together with apricot and raspberry jams and covered with semi-sweet chocolate. It's a pretty cookie, and I eat this before starting the car engine.

By the way, the pizza is thin crust, but they put so much stuff on top that "you must" eat it with a knife and fork.

LOCATIONS

Norco
1192 6th St.
Norco, CA 92680
Phone: 951.371.3800

Temecula
27309 Jefferson Ave.
Temecula, CA 92590
Phone: 951.699.8900

San Diego - Little Italy
1747 India St.
San Diego, CA 92101
Phone: 619.232.5094



Vincent DePhilippis and Madeleine Stefani came to America in 1922—Vincent from Italy and Madeleine from France. They met in New York and married in 1925 and settled in Philadelphia. In 1950 they moved to San Diego where they opened a deli grocery on India Street, which was called Filippi's Cash and Carry. This was the beginning of what was to become a successful line of family restaurants. Today Filippi's Pizza Grottos are owned and operated by family members of the original founders.

This family would like to welcome your family to visit their restaurants and enjoy the traditional family recipes that their family has been serving for over 50 years!



—MENU—

Spaghetti
Meat or Marinara Sauce
Meatball or Sausage
Sausage and Meatball

Ravioli (Beef or Cheese)
Meat or Marinara Sauce
Meatball or Sausage
Sausage and Meatball

Lasagna
Meat or Marinara Sauce
Meatball or Sausage
Sausage and Meatball

Macaroni (Pasta)
Rigatoni, Shells or Mostaccioli
with Meatball or Sausage
with Sausage and Meatball

DINNERS

- Linguini with Clams (A La Carte Only)
 - White Sauce (Olive Oil, Clam Juice, Garlic & Spices) or Red Sauce
 - Shrimp Filippi (A La Carte Only)
(Bay Shrimp, Mushrooms, Olive Oil, Butter, Wine & Spices served over Linguini)
 - Fettuncini Alfredo, Cream Sauce (A La Carte Only)
 - Veal Parmigiana (Baked with Mushrooms & Cheese) (A La Carte or Dinner)
 - Veal Scalloppini (Cooked with Mushrooms & Wine Sauce) (A La Carte or Dinner)
 - Eggplant Parmigiana (A La Carte or Dinner)
 - Chicken Parmigiana (A La Carte or Dinner)
- Dinners include Soup, Salad and Garlic Bread

COMBINATION PLATES

- Spaghetti
- Ravioli
- Lasagna
with Meatball or Sausage
Additional Charge

EXECUTIVE TIME OUT

Morro Bay Known for Wildlife, Scenic Vistas

By Cary Ordway

When Alfred Hitchcock chose Bodega Bay for filming his famous movie “The Birds,” somebody should have told him he could save money on special effects by filming in a little town called Morro Bay, California – home to more seagulls than just about anyplace we can remember.

Apparently the word’s out amongst the seagull population: Visit Morro Bay and you’ll not only be well fed by curious and somewhat startled tourists, but you can also retire to the local bird sanctuary. In fact, it’s a crime to harm a bird once they make it to the sanctuary, so a seagull’s golden years are not likely to be cut short by any pesky kids with bb guns.

Morro Bay is the quintessential seaside village, steeped in charm with unsurpassed views of the sometimes angry Pacific Ocean. People travel to Morro Bay, on California’s Central Coast, to breathe that fresh salt air, drink in the gorgeous ocean views and listen to the above-mentioned birds. It’s one of those places where you can hole up in a local hotel, spend lots of time walking and bird-watching and then settle in for some fresh, hot clam chowder at one of several local restaurants who specialize in seafood.

Driving into town you can’t help but notice the big rock monolith that defines the town – named not so coincidentally Morro Rock. That rock actually was named in 1542 by a Portuguese sailor, Juan Rodriguez Cabrillo. He called it

El Moro because it resembled a Moor—people from North Africa who wore turbans. It certainly was a rock that needed naming—it rises high above the coastline and juts out into the ocean where everyone on sea or land can see it.

Today tourists are drawn to the rock and its nearby trails and beaches that give you an up-close look at some of the most powerful waves you’ll ever see. It’s common to see seals and other sea life in the inlet on the southeast side of the rock while a series of waves are mesmerizing as they crash upon the broad beach on the northern side of the rock. It is near the rock that you’ll encounter a squadron of seagulls trained to swoop in and grab whatever you have that resembles food. Many visitors try to take refuge in their cars but the birds are so intense sometimes that you feel like you barely got the car door shut before the seagulls followed you inside.

It’s all part of Morro Bay State Park, which features a lagoon and natural bay habitat. The park has opportunities for sailing, fishing, hiking, and bird watching, and there is a park museum that offers exhibits on the area’s natural features and cultural history. Exhibits focus on Native American life, geology, and oceanography.

Within an easy walk of the rock are the restaurants and shops of Morro Bay, stretched along a picturesque boat harbor that allows you to combine your shopping with a truly spectacu-

lar nature walk. If fishing boats anchored in a scenic bay are your idea of a really good backdrop for hiking, this walk is for you.

Fishing, in fact, is a big part of Morro Bay’s past and present. While the area once had quite a vibrant abalone industry, today the boats are more likely to be carrying halibut, sole, rockfish and albacore. Oysters also are farmed in the area.

We stayed at the Embarcadero Inn, a comfortable hotel just across the street from the water and a perfect headquarters for our brief stay. The hotel is built up a few floors with parking underneath the building giving the front rooms great views of the bay and Morro Rock. Our spacious room came with a fireplace and flat-screen television as well as table and chairs and a balcony where we could sit and enjoy the view and watch our fellow travelers exploring the nearby shops. There were all sorts of nautical paintings and decorations in the room so there was no chance we would forget where we were.

The Embarcadero Inn is also a good base of operations for visiting the many attractions of San Luis Obispo County.

Only about 30 miles away is the famous and spectacular Hearst Castle, once home to William Randolph Hearst. Today, tourists arrive at the Hearst Castle by bus—yes, even if you drive your car, you won’t get to the castle unless you’re riding in one of the Park Service’s motor coaches that shuttle visitors up

and down the winding, narrow five-mile road to the castle. With well over a million annual visitors, the castle now has a fleet of buses and a bus station to rival that of a good-size city.

Several tours are offered, so you’ll need to visit more than once if you’re intent on seeing the entire estate. But we found the two-hour introductory tour to be quite thorough, allowing access to many of the more spectacular parts of the castle. The tour guides here are obviously selected for their storytelling skills and ours, in particular, offered numerous anecdotes about Hearst and his many guests, and about the great time and expense that went into creating one of our country’s grandest homes.

We found the city of San Luis Obispo to be an appealing destination city—a small town, really, with just 45,000 souls, but with many historical buildings downtown, and many more under renovation. The downtown area has a Norman Rockwell quality with its tree-lined streets, historic storefronts and easy-going traffic. Take Monterey Street to its downtown end and you arrive at the Mission San Luis Obispo de Tolosa (circa 1772) which, today, also serves as the city’s public square. It is also here that city fathers have created a tranquil walking path that follows San Luis Creek past several local eateries and bars with their outdoor decks perched along the wooded creek banks. Well worth

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BUSINESS SUCCESS

5 Mistakes That Quash Corporate Innovation

“You Can’t Read the Label While Inside the Jar,”
Say Fortune 100 Consultants

The biggest breakthroughs in the history of business – and the history of the world – are never the result of conventional thinking, says Maria Ferrante-Schepis, a veteran in the insurance and financial services industry who now consults Fortune 100 companies such as GE with innovation agent Maddock Douglas, Inc.

“To echo Harvard Business School Professor Theodore Levitt back in 1960, ‘In every case, the reason growth (in business) is threatened, slowed or stopped is not because the market is saturated. It is because there has been a failure of management.’ Many of the world’s biggest companies are simply riding on inertia,” says Ferrante-Schepis, author of “Flirting with the Uninterested,” coauthored by G. Michael Maddock, which explores innovation opportunity through the lens of the insurance industry

“There’s a great saying in the South: ‘You can’t read the label when you are sitting inside the jar,’” says Maddock, CEO of Maddock Douglas. “It’s hard to see a need and invent a way to fill that need when you’ve been inside one business or industry for a long time.”

Recognizing those needs requires stepping outside of the jar and viewing things from the outside, adds Ferrante-Schepis. “You can’t innovate from inside the jar, and if you aren’t innovating, you’re just waiting for the expiration date on your business,” she says.

Ferrante-Schepis and Maddock bust five myths relating to corporate innovation:

- **The preference of four out of five dentists doesn’t necessarily matter:** Many years ago, when the Maddock Douglas firm consulted with P&G to develop new oral health care products, Crest was recommended by most dentists. However, it turns out the market had shifted; consumers became more interested in bright smiles than healthy gums. Many industries make the mistake of getting their insights from their own experts rather than asking the consumer.

- **Giving all your love to those who already love you:** In the interest of preserving customer morale, too many companies focus on those who already love their service. But that’s not what companies need to work on; they need to focus on what’s not working in order to improve. The haters very often offer well-targeted insights that can tremendously improve products, customer service, and/or operations.

- **“We tried that idea. It didn’t work.”** What idea, exactly? People who are in the jar interpret new ideas based on how they last saw them. You may think you’ve tried or tested an idea, but if you applied it in a conventional way, the way it’s always been used, you haven’t really tried it. Consider the term “auction”—in-the-jar thinkers envision Sotheby’s and not the more practical and innovative eBay.

- **Trying to impress with insider jargon:** Communication is a huge part of innovation. Policies in the health-insurance industry, for example, include language that may make sense to insiders, but say nothing to the average middle-class customer, which is prohibitive. Be very careful about the language you use. In this case, “voice of the customer” should be taken literally. Customers recognize, respond to and build from their own words

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BUILDING AND CONSTRUCTION

Ending Business as Usual: How Project Owners Can Free Themselves From Unwarranted Construction Cost Overruns

Huge cost overruns and missed deadlines have long been the accepted norm for construction project operations. But as construction starts to pick up after a long hiatus, construction expert Barry LePatner stresses the importance of putting new rules in place to make construction cost containment the way of the future for the construction industry.

As the economy has picked up so has construction in New York City. In fact, development on many new construction projects in and around the New York City area has begun to return to pre-recession levels. Certainly, that’s good news for an industry that was hard hit by the recession. The bad news is that the construction industry continues to be plagued by the same problems it experienced prior to the recession-induced slow down. That’s why, says Barry LePatner, project owners who want to ensure their complex capital projects aren’t held hostage by delays and cost overruns need to know five important facts.

“There were several prevalent problems in the construction industry before the recession,” says LePatner, author of “Broken Buildings, Busted Budgets: How to Fix America’s Trillion-Dollar Construction Industry,” and “Too Big to Fall: America’s Failing Infrastructure and the Way Forward.”

“Unwarranted cost overruns and project delays resulting from change orders, projects contracted using standard AIA or other form agreements, and so-called ‘fast-track’ projects that incorporate a ‘guaranteed maximum price.’ Little to nothing has been done to curb these problems. In the best of times, the construction industry was allowed to waste upwards of \$120 billion each year, and it appears that contractors are perfectly happy making that the industry standard once again.”

How do construction costs get so out of hand? LePatner explains.

“Too often, owners designing and constructing projects rely on contractors to set the price for these projects,” he says. “But contractors are frequently a highly unreliable source for determining the true cost of a project. As one major developer recently confided to me, ‘I paid \$1 billion for [my latest] building but I am sure with all our experience that it could have been brought out for 10 percent less, but we just don’t know how to get there.’ Project owners need to know that paying an additional 10 percent or more in this fashion is no longer necessary.”

Read on for five facts LePatner says owners must know before designing and constructing large construction projects:

Fact #1—Every project that uses a “fast-track” methodology is guaranteed to experience delays and as a result missed deadlines. “Fast track” projects will also experience cost overruns, routinely adding 20-30 percent or more to the contract price.

Fact #2—Standard form agreements do not serve the interests of owners. They do little to prevent cost overruns, they foster delay claims, and they contribute to added costs associated with the resolution of claims during and after a

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Wells Fargo Adds Bankers and Awards \$3 Million to Community-based Environmental Groups

Wells Fargo & Company (NYSE: WFC) is hiring more bankers to serve small businesses through its banking stores and has introduced two new secured credit products for business owners. Wells Fargo added more than 1,500 store-based bankers who serve small businesses and plans to add business specialists this year. The team members are among the approximately 32,000 bankers who assist small business customers in its stores across the country.

In addition, Wells Fargo is offering two new credit products

that provide more solutions for small business owners: Wells Fargo Secured BusinessLine line of credit and Wells Fargo Business Secured Credit Card. The products were designed to meet the needs of new and established businesses, including businesses that may not qualify for unsecured credit, have no credit history, are trying to re-establish their business credit, or are seeking financing to supplement cash flow while preserving savings.

Wells Fargo & Company has also announced 64 nonprofit

recipients of its 2013 Environmental Solutions for Communities grant program. Philanthropic grants totaling more than \$3 million will be distributed to community-based nonprofits to support land and water conservation, energy efficiency, infrastructure, and educational outreach in communities where customers and team members live and work.

The Wells Fargo Environmental Solutions for Communities grant program began in 2012 as part of Wells Fargo's commitment to provide

\$100 million to environmentally-focused nonprofits and universities by 2020. It is funded by the Wells Fargo Foundation and administered by the National Fish and Wildlife Foundation through a \$15 million, five-year relationship to promote environmental stewardship across the country.

Details of the program and a link to the 2014 application can be found at the National Fish and Wildlife Foundation application website: www.nfwf.org/environmentalsolutions.

Real Estate...

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72-314 Highway 111, will be approximately 45,000 square feet.

"We are excited to open our first Neighborhood Market in Riverside County. This store will not only provide jobs and spur more economic opportunities in the city, it will also bring more convenient access to fresh and affordable groceries to help families live healthier," said Aaron Rios, director of public affairs and government relations for Walmart.

Walmart supports local charitable causes that are important to the communities it serves. Last fiscal year, Walmart and the Walmart Foundation contributed more than \$3.5 million to charitable and civic organizations in the Inland Empire, including Family Services of the Desert, Desert Arc and FIND Food Bank.

The new store will include energy-efficient technology and environmentally friendly features to reduce energy, water consumption and minimize waste. All internally illuminated exterior building signage will use light emitting diodes (LEDs).

Highly efficient and low-flow toilets and faucets will reduce the water usage. The store will also operate a recycling program and promote sustainable product purchases.

LUCENT CAPITAL ARRANGES \$11 MILLION FOR TWO

Deborah Freund...

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distinguished professor of public administration and economics at the Maxwell School of Syracuse University, as well as an adjunct professor of orthopedics and pediatrics at Upstate Medical University. Freund served as vice chancellor and provost at Syracuse University from 1999-2006, as well as vice chancellor for academic affairs and dean of the faculties at Indiana University-Bloomington from 1994-1999.

This informative event will provide the current economic trends and confident fiscal predictions to drive innovation and growth. Join us as we cover today's most critical business issues and gain unique perspectives on how fiscal and policy changes will affect your business. We anticipate more than 400 attendees for this remarkable event.

Reservations include breakfast, presentation, and networking.

Date: Thursday, June 13, 2013

Time: 7:00 a.m. – 11:30 a.m.

SOCAL OFFICE/RETAIL PROPERTIES

Lucent Capital has arranged separate loans totaling \$11.05 million in permanent financing to recapitalize two Southern California mixed-use office over retail buildings owned by a Beverly Hills-based investment group.

In the larger of the two financings, Lucent Capital arranged a \$6.95 million senior loan secured by The Village at Dos Vientos, a 56.4k-square-foot, Class A retail and office complex located in a master-planned community in Thousand Oaks. The property was built in 2008 and is currently 65% occupied. The seven-year term portfolio loan will float interest only for 12 months at Libor + 2.50% and then will be fixed for the next six years at 4.06%.

Lucent Capital also arranged a \$4.1 million senior loan collateralized by Plaza at Point Happy, a Class A development with 38.7k square feet of specialty retail and office space and an attached parking garage in La Quinta. The property was built in 2005 and is currently 76% occupied. The 10-year term portfolio loan is fixed at 4.38%.

"The recapitalization allowed the property owner to significantly reduce its borrowing cost and to lock in low interest, fixed rates before the properties were fully stabilized," said Lucent Capital Managing Director Farzin Emrani.

Location: Pechanga Resort & Casino Grand Ballroom

Tickets: \$85 Chamber Member or \$100 Non-Chamber Member.

Reservations available through the Temecula Valley Chamber of Commerce: www.temecula.org

For more information please contact the Chamber of Commerce at 951-676-5090, or via email at jennifer@temecula.org.

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Hospitals Serving The Inland Empire

continued from page 11

Ranked by number of licensed beds

	Hospital Address City, State, Zip	# of Lic. Beds	Total Staff # of Doctors # of R.N.s	Current Operating Budget	Specialties	Owner	Top Local Executive Title Phone/Fax E-Mail Address
18.	St. Mary Medical Center 18300 Highway 18 Apple Valley, CA 92307	186	1,450 266 400	N/A	General Acute Care, CT Scan, Cath. Lab, Open Heart, Neonatal I.C., Transitional Care, MRI, 24-Hour Emergency	St. Joseph Health System	Alan Garrett President/CEO (760) 242-2311/242-2994 www.stmary4health.org
19.	Hi-Desert Medical Center 6601 White Feather Rd. Joshua Tree, CA 92252	179	485 98 114	\$32 million	Medical, Surgery, ICU, SNF, Subacute, Home Care, Hospice 24-hr basic ER, Outpatient Surgery, Imaging, Health Care District Lab, Rehab. Behavior Health, Rehab. CPSP	Hi-Desert Memorial	Lionel Chadwick CEO (760) 366-6260/366-6251 www.hdmc.org
20.	J.F.K. Memorial Hospital 47-111 Monroe St. Indio, CA 92201	145	650 150 n/a	N/A	Surgery, Orthopedics, OB/GYN, Gastro, Oncology, Pediatrics, Internal Medicine, Neurosurgery, Urology, 24-Hr. E.R., Cardiac & Vascular Cath. Lab, Outpatient, Prenatal Svcs., ICU	Tenet Health Care	Dan Bowers CEO (760) 775-8019/775-8014 www.jfkmemorialhosp.com
21.	Chino Valley Medical Center 5451 Walnut Ave. Chino, CA 91710	126	560 280 250	N/A	24-hr. ER, Same-Day Surg., ICU, Transitional Care, Chest Pain Ctr., Indust. Care, The Birth Place, Pediatrics, Acute Care	Prime Healthcare Services Inc.	Dr. James M. Lally President/CEO (909) 464-8604/464-8882 drlally@cvmc.com
22.	Victor Valley Community Hospital 15248 Eleventh St. Victorville, CA 92395	115	530 250 175	N/A	Outpatient Surgery, Med./Surg. Units Inpatient & Outpatient Behavioral Health Unit, MR/CT/NICU	Community Owned	Edward Matthews CEO (760)843-6105/843-6020 www.vvch.org
23.	Canyon Ridge Hospital 5353 G St. Chino, CA 91710	106	170 8 30	N/A	Behavioral Health, Alcohol/Drug, Acute Care, Outpatient Programs, 24-Hr. Adult/Pediatric, Assessment, Referral	Psychiatric Solutions, Inc	Jeff McDonald CEO (909) 590-3700/590-4019 kevin.nolan@psysolutions.com
24.	Montclair Hospital Medical Center 5000 San Bernardino St. Montclair, CA 91763	102	475 300+ 145	N/A	24 hr. ER; Family Centered Birth Program, OB/GYN; Pediatrics, Outpatient Surgery, Medical/Surgical, ICU/CCU, CT Scan, MRI, Cardio Pulmonary, Mammograms, Physical Therapy, CPSP, Health Education	Prime Health Care	Gregory Brentano CEO (909) 625-5411/626-4777 www.montclairhospitalmedicalcenter.com
25.	Moreno Valley Community Hospital 27300 Iris Ave. Moreno Valley, CA 92555	101	356 104 116	N/A	Spine Center, OB Services, ER Acute Care Facility Outpatient Diagnostic Services	Kaiser Foundation Hospitals	Vita Willett CEO/Executive Director (951) 243-0811/243-2005
26.	Rancho Spring Medical Center 25500 Medical Center Dr. Murrieta, CA 92562	99	500 250 200	WND	24-Hour Emergency, Acute Care, ICU Infusion Therapy, Inpatient & Outpatient Surgery, Maternity Care, Imaging Treatment, Total Joint Replacement Program, Community Education, Breast Care Center, Outpatient	San Diego Hospital Association	Ken Rivers CEO (951) 677-9710/677-0056
27.	San Dimas Community Hospital 1350 W. Covina Blvd. San Dimas, CA 91773	93	446 287 150	WND	ER, ICU/CCU, Med./Surg., Sub-Acute Skilled, Maternity, O/P Surg., Phys. Therapy, 24-Hr. Emergency, Bloodless Medicine & Surgery Program, Senior Program	Prime Healthcare	John Rossfeld CEO (909) 599-6811/305-5677 www.sandimascommunityhospital.com
28.	Kindred Hospital 550 N. Monterey Ave. Ontario, CA 91764	91	310 275 70	N/A	Acute Care-Long Term, Intensive Care, Cardio Pulmonary, Rehabilitation Services	Kindred Health Care Corp.	Robin Rapp CEO (909) 391-0333/391-2892 peter.adamo@kindredhealthcare.com
29.	Desert Valley Hospital 16850 Bear Valley Rd. Victorville, CA 92395	83	780 201 117	\$347 Million	OB, Imaging, Med./Surg., Telemetry, ICU, Lab., ER, Step-Down Unit, Outpatient Surgery, Diagnostic Catheterization Lab., Birth Place	Prime Care Services	Margaret Peterson, Ph D CEO (760) 241-8000 info@primehealthcare.com
30.	Robert H. Ballard Rehabilitation Hospital 1760 W. 16th St. San Bernardino, CA 92411	60	250 65 45	\$14.3 Million	Physical Acute Rehabilitation, Industrial Medicine, Pain Management, Pulmonary Rehabilitation	Sun Healthcare Group	Edward Palacios CEO/Administrator (909) 473-1275/473-1276 robertherrick@sunh.com
31.	Barstow Community Hospital 555 S. Seventh St. Barstow, CA 92311	56	255 76 120	WND	Inpatient & Outpatient Surgeries, OB/GYN, CCU, 24-hr. Emergency Dept. Anesthesiology, Cardiology, Family Practice, Gastroenterology, Synecology, Internal Medicine, Neurology, Obstetrics, Oncology, Ophthalmology, Orthopedics, Pediatrics, Podiatry, Urology	Community Health Systems	Michael Stewart CEO (760) 957-3203/957-3048 www.barstowhospital.com
32.	Palo Verde Hospital 250 N. First St. Blythe, CA 92225	41	WND	WND	Full Service Comm. Hospital, Adult/ Pediatric Acute Care, Inpatient/Outpatient Surgery, Emergency, Maternity, Women's Health, Home Health	Palo Verde Health Care District	Peter Klune CEO (760) 921-5151/921-5201 www.paloverdehospital.org
33.	Mountains Community Hospital 29101 Hospital Rd. Lake Arrowhead, CA 92352	35	162 50 35	\$15 Million	Skilled Nursing Unit, Lab., Radiology, 24-Hr. ER, OB, Physical Therapy, Rural Clinic, Med./Surg. Wing	Hospital District	Charles Harrison Executive Director (909) 336-3651 x3200/336-1179 www.mchcares.com

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Project Owners... project.

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Fact #3—The use of a guaranteed maximum price (GMP) contract all but ensures that the owner will encounter change orders and delay claims that will boost the final price in the contract by 10-30 percent or more, an additional cost that severely impacts the bottom-line success of the project.

Fact #4—Today, owners can learn the accurate price of a project while the design is in process. They no longer have to wait until the construction team submits its proposals, which can occur a year or more after design has begun.

Fact #5—Insurance brokers are an unreliable source for ensuring placement of the all-important builder's risk, general liability, and professional liability coverages that must be correlated with the indemnity provisions of each team member's contract.

"To properly manage costs and to properly protect their interests, owners must act proactively to address these serious issues," advises LePatner. "For the past 40 years, the construction industry has deemed cost overruns to be the norm. As such, owners seeking to avoid cost overruns but who choose to retain project advisors from the construction world will not be well represented."

Cost overruns can and should be avoided. Here's how:

1. Insist on complete and coordinated drawings. The design team contracts should clearly require that the architect and engineers produce complete and coordinated drawings. A "fast-track" model that starts construction before the design documents are complete practically guarantees there will be unwarranted cost overruns, adding 15-30 percent or more to the owner's budget.

2. Conduct "constructability reviews." During the design phase, a short list of construction managers should be invited in to do a "constructability review." This review will assist the design team in creating drawings that are buildable and include cost-saving features that are best secured from contractors. On one recent project led by LePatner, ideas generated during the review saved six weeks from the schedule.

3. Secure a detailed cost estimate before going out to bid. The owner must secure a detailed independent cost estimate of the designs before going out to bid. In this fashion, the owner will know the true cost of the work and no longer be totally reliant upon the self-serving "bids" by construction managers who dictate the individual line items from amongst their subcontractors and vendors.

4. Require fixed-price contracts. Contractors working from complete and coordinated design documents should sign contracts requiring that they provide a true fixed price for all items specified on the design documents. Since they will have already reviewed the designs with the architect and engineers, they should certify that they perform this work without recourse to unwarranted claims for errors and omissions in the design.

5. Say no to guessing games. Contractors should agree that once they have been provided with complete and coordinated design documents, there are no more guessing games as to the scope of the work, and they should be able to assure completing the project on schedule.

"Once this practice starts to take root, far-reaching effects will take place in the marketplace," says LePatner. "Owners will begin to have equal bargaining power with the construction industry when negotiating the cost of their projects, large and small. By adopting the

above proven methodologies, owners will know the price of the work before they secure bids from contractors. Finally, they will be able to gain the confidence of a secure budget for their projects free and clear of the omnipresent cost overruns that seem to strangle all projects under construction in our nation today."

For more information, please visit www.BarryLePatner.com and www.TooBigToFall.com.

Health-Care...

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one who applies regardless of their health status. Also, health insurance can't be rescinded due to a change in health status, but only for fraud or intentional misrepresentation.

- Policies (except grandfathered individual plans) cannot impose annual dollar limits on the value of coverage.
- Individual plans, including those offered inside and outside of insurance exchanges, must offer a comprehensive package of items and services known as essential health benefits. Also, nongrandfathered plans in the individual and small business market must be categorized based on the percentage of the total average cost of benefits the insurance plan covers, so consumers can determine how much the plan covers and how much of the medical expense is the consumer's responsibility. Bronze plans cover 60% of the covered expenses, Silver plans cover 70%, Gold plans cover 80%, and Platinum plans cover 90% of covered expenses.

Notes: The information provided in these materials, developed by an independent third party, is for informational purposes only and has been obtained from sources considered to be reliable, however, Thrivent Financial for Lutherans does not guarantee that the foregoing material is accurate or complete. The information contained in this report does not purport to be a complete description of the securities, markets, or developments referred to in this material. This information is not intended as a solicitation or an offer to buy or sell any security referred to herein. The information does not take into consideration your personal financial or account information. Investments mentioned may not be suitable for all investors. The material is general in nature. Past performance may not be indicative of future results. Thrivent Financial for Lutherans and its respective associates and employees cannot provide legal, accounting, or tax advice or services. Thus, these educational tools are not intended to serve as the basis for any investment or tax-planning decisions. Please consult your attorney or tax professional. Securities are offered through Thrivent Investment Management Inc., 625 Fourth Ave. S., Minneapolis, MN, 55415-1665, 1-800-THRIVENT (800-847-4836), member FINRA/SIPC, a wholly owned subsidiary of Thrivent Financial for Lutherans, and are not insured by FDIC or any other government agency, are not deposits or obligations of the financial institution, are not guaranteed by the financial institution, and are subject to risks, including the possible loss of principal.

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Top Health Care Medical Clinics/Groups in The Inland Empire

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Ranked by number of licensed beds

	Medical Group Address City, State, Zip	# of Physicians: Employed Contracted	Organization: (IPA/Grp. Pract.)	Total Employees	Year Founded	Percentage of Prepaid Patients	Urgent Care Services	Nat. Accredited: Surg. Centers Clinic/Group	Top Local Executive Title Phone/Fax E-Mail Address
20.	Pinnacle Medical Group 1850 N. Riverside Ave. Rialto, CA 92376	8	Medical Group	50	2003	WND	Yes	Yes Yes	Charles Sabbah, MD President (909) 421-2700/421-2922 www.pinnaclemedical.com
21.	Pomona Valley Health Center 1770 N. Orange Grove Ave., Ste. 101 Pomona, CA 91767	8	Premier Family Medicine Associates	36	1996	N/A	No	Yes Yes	Gregory Dahlquist, M.D. Medical Director (909) 469-9490/865-2982 www.pvhmc.org
22.	PVHC at Chino Hills 2140 Grand Ave. Chino Hills, CA 91709	4	Premier Family Medicine Associates	46	2003	N/A	Radiology & Physical Therapy	Yes Yes	Gary Fontan, M.D. Medical Director (909) 630-7875/630-7848 www.pvhmc.org
23.	PVHC at Claremont 1601 Monte Vista Ave. Claremont, CA 91711	N/A 2	Premier Family Medicine Associates	50	2009	N/A	Yes	Yes Sleep Disorders	Karen Levin Director of Operations (909) 865-9977/946-0166 www.pvhmc.org
24.	PVHC at Crossroads 3110 Chino Ave., Ste. 150-A Chino Hills, CA 91709	4	Premier Family Medicine Associates	27	2007	N/A	Yes	Yes Yes	Michael Deanda, M.D. Medical Director (909) 630-7490/630-7491 www.pvhmc.org
25.	Prime Care of Redlands 1520 Barton Rd. Redlands, CA 92373	3 50	IPA	15	1982	50%	Yes	No No	Sandee Derryberry Executive Director (909) 798-7766/335-0006
26.	ProMed Health Network 4150 E. Concours St., Ste. 100 Ontario, CA 91764	0 980+	IPA Multi-Specialty	87	1988	80%	Yes	N/A N/A	Jeereddi Prasad, M.D. President (909) 932-1045/932-1065 info@promedhealth.com
27.	Raincross Medical Group, Inc. 4646 Brockton Ave. Riverside, CA 92506	0 10	Multi-Specialty	70	1996	60%	Yes	No No	Deborah Novellino Executive Director (951) 774-2800/774-2846
28.	Redlands-Yucaipa Medical Group 255 Terraciana Blvd., Ste. 101A Redlands, CA 92373	10	Medical Group	50	2003	WND	Yes	Yes Yes	Walter Jones, MD President (909) 748-6569 www.rymg.com
29.	Riverside Medical Clinic 3660 Arlington Ave. Riverside, CA 92506	123 0	Multi-Specialty Medical Group	725	1935	50%	Yes	Yes Yes	Judy Carpenter President/CEO (951) 782-3744/328-9749 www.riversidemedicalclinic.com
30.	Riverside Physician Network 1650 Iowa Ave., Ste. 220 Riverside, CA 92507	0 200	IPA	55	1984	n/a	Yes	N/A N/A	Howard Saner CEO (951) 788-9800/788-0098 www.rpdocs.com
31.	San Bernardino Medical Group, Inc. 1700 N. Waterman Ave. San Bernardino, CA 92404	25 120	Multi-Specialty Practice Group	188	1954	65%	Yes	No Yes	James W. Malin CEO/Administrator (909) 883-8611/881-5707 administration@sbmed.com
32.	Stanley Trammel, DDS Affiliated w/Hospitality Dental Associates 14285 Seventh St. Victorville, CA 92392	1	Dental Orthodontics	6	1986	90%	24 Hour on Call	No No	Stephanie Urzua Office Manager (760) 243-7957/243-1310
33.	U.S. Health Works Medical Group 6485 Day St., Ste. 302 Riverside, CA 92507	1	Occupational & Industrial Medicine	4	1991	100%	Yes	No No	Carmen Wells Center Manager (951) 653-5291/653-2440
34.	U.S. Health Works Medical Group 15341 Central Ave. Chino, CA 91710	15	Family Practice, Industrial Medicine	35	1983	35%	Yes	No No	Alparze Jackson Medical Director (909) 628-6011/628-7801
35.	U.S. Health Works Medical Group 1760 Chicago Ave., Ste. J3 Riverside, CA 92507	6 10	Day Occupational Health, Industrial Medicine	17	1980	100%	Yes	No No	Eileen Jazo Clinic Manager (951) 781-2200/781-2220
36.	U.S. Health Works Medical Group 801 Corporate Center Dr., Ste. 130 Pomona, CA 91768	6 10	Occupational Health, Industrial Medicine	15	1980	100%	Yes	No No	Rosemary Lozano Clinic Manager (909) 623-1954/623-4988
37.	U.S. Health Works Medical Group 2171 S. Grove Ave., Ste. A Ontario, CA 91761	2 5	Occupational Health, Industrial Medicine	22	1980	100%	Yes	No No	Joseph Balatazar Clinic Manager (909) 923-4080/930-0704
38.	Western University Medical Center 887 E. 2nd St., Ste. C Pomona, CA 91766	0 3	Dental Family Practice Group	150 16	1971 1983	90% 90%	Yes Yes	NA No No	Carol Huie Clinic Manager (909) 865-2565/865-2955

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EVENT ORGANIZATION

What Every Meeting Planner Must Know to Organize a Great Event

By Joe Heaps & Dave Reed

Whether you're planning a large association's annual conference or a smaller company's quarterly sales meeting, you know how important it is to find the right speaker for your event. Sure, you can have a beautiful venue, great food, and an engaging theme, but your speaker sets the meeting's tone. Hire a speaker who is a fit for your meeting and you can change the lives, thinking, or behavior of your attendees. Bring in the wrong speaker and your event will be lackluster at best.

The good news is that there are thousands of competent speakers eager to present to your audience. But therein lies the challenge for today's meeting planners. How do you sift through the thousands of good speakers to find the one who's the best match for your event? Following is a proven five-step process that will ensure you hire the right speaker for your next

meeting.

1. Outline the content and goals for the event.

During your pre-event planning meeting, as you decide the date, time, location, and theme of your event, make sure you and other stakeholders clearly define the desired content, goals, outcome of the meeting. Which groups of people will primarily be in attendance and what key messages do they want to hear? Why is the meeting being held? To educate? Motivate? Help attendees navigate a shift or industry change? Should the message be more inspirational or technical? And perhaps most important, what do you want your audience to feel, know, or think after this event? Make sure you get as detailed as possible during your planning phase, as that will help direct you to the best speaker.

2. Know your budget.

Budget is a significant factor when choosing a speaker. So don't even start your search until you know what you're willing and able to pay. While many people think that only celebrity speakers (\$30 thousand and up fee range) and high-fee speakers (\$10 thousand and up fee range) have the experience to make an event successful, the fact is that there are many quality speakers with great content and delivery who charge significantly less. The key is to be honest about your budget so you don't waste your time considering speakers you can't afford.

3. Cast a large net.

With your budget and desired content and goals in mind, it's time to begin your search. All reputable speakers have web sites, and most have video samples on their site. Watch their demo videos or attend a local event if they're speaking nearby, but don't be too picky at this point. Don't worry if you don't like something about their delivery, if you think they're too excitable, or if they seem to lack energy in their video clip. Remember that you're seeing one snapshot of what they offer, so none of that is important yet. Simply make a list of six to ten speakers who appear to be good matches based on their topic expertise, their fee range, and their availability for your event date.

4. Start the narrowing process.

With your pool of six to ten speakers in mind, you can begin narrowing your list. Now is the time to get nit-picky in your evaluation and elimination process. Compare each speaker to your stated goals for the event. Based on what you know about the speaker's expertise,

topic, and delivery style, can he/she deliver what you want? Also, check out the speaker's social media networks to get a feel for how they interact with people and what their connections say about them. Finally, read verified reviews and testimonials about the speaker, but don't rely solely on these reviews. No one is loved by all, and even the best speakers get some negative feedback at times.

5. Make your selection.

At this point, two or three speakers will shine above the rest. To make the final decision, check a few references from each. Then, ask each speaker two important questions:

- "Are you willing to provide our group with something extra in addition to the main presentation?" This extra could be coaching or consulting before or after the speaker's presentation, a webinar or conference call for your participants, or anything else that would be of value for your attendees.

- "Are you willing to offer a money-back guarantee if you fail to meet the stated goals for the presentation?" Many speakers are willing to offer a guarantee, and it tends to improve their performance when they have a little skin in the game. If you enact this option, be sure you outline in your contract the key goals you expect the speaker to deliver so there's no discrepancy.

Analyze what the references say, as well as each speaker's reply to your two final questions, and the speaker who will make your event a success will be clear. Hire that person right away!

The Right Speaker, Every Time

No matter what type of
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Cantu-Galleano... acres of good Mira Loma farmland from the Cantu family.

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Domenico's brothers, Angelo and John, continued to farm the Bonita Ranch. The Cantu Ranch consisted of a two-story house, built in the late 1890's, a large barn, smaller buildings and a vineyard, most of which remain today. The vineyards prospered under the direction and hard work of Domenico. Using a mule team and a Fresno earth scraper, he expanded the vineyard, burying the vine cuttings and other scrap vegetation in the hollows carved by the wind and then having the mules drag a covering of sand from the dunes. Domenico Galleano contributed a lasting legacy of soil preservation with the invention of the Noble Blade and the co-founding of the West End Resource Conservation District.

Domenico cared for his family, tended his fields and made wine all the rest of his life at the winery on Wineville Road. He guided his family through the Great Depression, Prohibition and the Great Recession. Friends and family members remember the hospitality that waited for them all as they met at the ranch during those times. The ranch was again a safe haven, a place to seek refuge, a place to renew the spirit. Esteban Cantu and Domenico Galleano had many common threads; conviction, honesty, integrity and inner strength. Each man was dedicated to his family, country and chosen way of life. The Cantu-Galleano ranch is a story of two men. One young man involved in the Mexican Revolution seeking a safe haven for his family and continued with another young man seeking a better standard of living, fleeing the economic depression of Italy's Piedmont Region. The former became a great statesman and governor of Baja California Norte; the latter would live 95 years to see his dream passed on to his son and grandson.

A legacy of Life...

continued from pg. 12

still excited to discover, to ask questions, to inquire, to turn over rocks, to look up trees and to walk around fields and discover nature. It's contagious. Anybody who has seen him in the field or in Montana has seen the real Bob. His legacy will be the development of a large group of faculty over time who shape La Verne, and his legacy will also be what the Magpie Ranch in Montana represents." Because of Neher's vision and leadership, generations of students and faculty to come will have an opportunity to learn about science and conduct research that they might not have otherwise. "He knows how to inspire and he has vision," said Jerome Garcia, associate professor of biology at La Verne and a former student of Neher's. "A lot of the things we younger faculty enjoy today is because of Bob's vision." Several members of the science division recognize Neher's impact and feel that the department would not be what it is today had it not been for Neher.

Neher's passion for biology and teaching was learned at an early age from his father, who was also a biology professor. Oscar Neher taught his son about conservation and sustainability half a century before such topics became fashionable.

"The whole concept of sustainability is one that has captured my imagination for a long time and has helped me develop the environmental classes that I've had," Neher said. That fascination with sustainability and conservation led Neher to teach classes such as environmental biology to help students understand the importance of protecting the environment. But Neher doesn't believe in forcing his ideas or beliefs on others, which is good because he has learned from his trips to Montana that his ideas and values are rarely in line with locals there. "Up there, I'm called a tree hugger and a granola eater," Neher said. "With my friends, that's OK, because they know what I think. But I don't try to make them think what I think, so it works out pretty well. They like me because I work hard and, to them, that's really important. I don't do things which degrade what they believe in and I've learned a lot up there because it's a totally different culture from here."

Neher, who has largely focused on sustainability and conservation, may be a tree hugger in Montana, but at La Verne he is a true visionary. He organized the first Earth Day celebration at La Verne in 1970 and was able to bring renowned biologist Paul Ehrlich to campus.

"Part of his legacy is the way in which sustainability has been woven into the fabric of life at the university," Reed said. "He was thinking about sustainability and the importance of the ecosystem to human well-being long before it was popular. He really was ahead of his time and now it's what we all take for granted as part of La Verne, as part of our values." Because of his growing concern for the environment and overdevelopment in La Verne, Neher spent eight years on the City Council working to address those issues.

It all leads back to Neher's values as a Christian. He is also an ordained minister. "Since I am a Christian, I know my moral values," Neher said. "I try to go a little past that, in terms of what is right just for me, and I have to expand it and think what's right for you, what's right for him and what's right for her. That doesn't always equate to the same thing. Should I really get everything I can? Is that morally right? Or, do I share a little more than what I had been sharing? I try to make decisions today not on what affects my pocketbook, but on what I feel is right."

Morgan, who first met Neher when he took biology as a sophomore in 1965, described Neher as a natural leader and a natural choice for two terms as interim provost.

"People trusted him," Morgan said. "His word was his bond. He was always very direct and he told the truth and you knew that about him. He didn't play games and I always appreciated that. He is one

of those who will go down in the history of La Verne as having given his career to La Verne and having made a huge difference."

Neher has been a rock and a pillar to all in the La Verne community; students, faculty, staff and even animals that needed his help. After dedicating 55 years of his life to La Verne, he is likely to be remembered for his longtime dedication to not only the people of the community and institution, but also for his care of various critters throughout the years, including skunks, possums, raccoons, foxes, coyotes, hawks, spiders and tortoises.

Even one nasty python.

"You think of the kind of impact a teacher such as Bob Neher has on generations of students — and I know the kind of impact he had on me and it affects the way I live my life and the way I look at the world — that's quite an impact," Morgan said. "He's touched thousands of lives in very meaningful ways and he's touched this university because he's been one of those pillars, one of those foundation blocks that you could always look to for stability and a representation of the values and what we think of the University of La Verne."

Kindred at...

continued from pg. 3

125 private employer in the United States, is a FORTUNE 500 health-care services company based in Louisville, Kentucky with annual revenues of \$6 billion and approximately 76,000 employees in 46 states. At March 31, 2013, Kindred through its subsidiaries provided healthcare services in 2,169 locations, including 116 transitional care hospitals, six inpatient rehabilitation hospitals, 204 nursing centers, 24 sub-acute units, 101 Kindred at Home hospice, home health and non-medical home care locations, 103 inpatient rehabilitation units (hospital-based) and a contract rehabilitation services business, RehabCare, which served 1,615 non-affiliated facilities. Ranked as one of Fortune magazine's Most Admired Healthcare Companies for five years in a row, Kindred's mission is to promote healing, provide hope, preserve dignity and produce value for each patient, resident, family member, customer, employee and shareholder we serve.

About Dignity Health

Dignity Health, one of the nation's five largest health care systems, is a 17-state network of nearly 11,000 physicians, 56,000 employees, and more than 300 care centers, including hospitals, urgent and occupational care, imaging centers, home health, and primary care clinics. Headquartered in San Francisco, Dignity Health is dedicated to providing compassionate, high-quality and affordable patient-centered care with special attention to the poor and underserved. In 2011, Dignity Health provided \$1.6 billion in charitable care and services.

Local Control...

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believe shifting control of the Ontario Airport is the only option moving forward. Momentum is on our side as just last month, the L.A. County Board of Supervisors joined other groups like the Southern California Association of Governments Regional Council in recommending to Los Angeles World Airports and the City of Los Angeles that the time has come to return the airport to Ontario control.

Inland Empire residents deserve access to an airport that meets their needs and one that is empowered to compete with other hubs in our region. Returning control to Ontario — the folks most committed to making that goal a reality — is the only way to do it.

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

NEW BUSINESS *County of San Bernardino*

ACR SERVICES CO.
607 S. 5TH ST.
COLTON, CA 92324

AD BACKHOE BOBCAT SERVICES, INC.
2549 W. 1ST AVE.
SAN BERNARDINO, CA 92407

AFFORDABLE FINANCIAL SOLUTIONS
15572 FREMONT ST.
ADELANTO, CA 92301

AMY'S MEXICAN RESTAURANT & COCKTAIL
18768 US HWY 18
STE. 170
APPLE VALLEY, CA 92307

ANGEL WINGS
1207 GRASS VALLEY RD.
LAKE ARROWHEAD, CA 92352

A1 WHOLESALERS
27627 BASELINE ST.
HIGHLAND, CA 92346

BEAR VALLEY HAY AND GRAIN CO.
216 E. BIG BEAR BLVD.
BIG BEAR CITY, CA 92314

BEJEWELLED
6430 TERRACINA AVE.
RANCHO CUCAMONGA, CA 91737

BLACK HAWK EXECUTIVE OPERATIONS
16675 SLATE DR.
STE. 135
CHINO HILLS, CA 91709

BRIDGEWAY FORKLIFT & TRAINING SERVICES
5137 RIVERSIDE DR.
CHINO, CA 91710

BXD CONTRUCTION
2509 EUCLID CRESCENT
UPLAND, CA 91784

C STREET STATION
16795 JUNIPER ST.
HESPERIA, CA 92345

CALIFORNIA SACRED SAGE
4871 MORENO ST.
MONTCLAIR, CA 91763

CAR 2 CAM
1364 N. WATERMAN AVE.
STE. 104
SAN BERNARDINO, CA 92404

CHIKA'S ACCESORIES
251 W. FRANCIS ST.
ONTARIO, CA 91762

CRYSTAL CLEANING SERVICES
4624 PILGRIM CT.
CHINO, CA 91710

DEL LAGOS HOME DECOR
625 PINE KNOT AVE.
BIG BEAR LAKE, CA 92315

DHAKA SWEETS & SPICES
25655 REDLANDS BLVD.
LOMA LINDA, CA 92354

DRINKING WATER AND GIFT
27198 BASELINE AVE.
HIGHLAND, CA 92346

EVERLAST FLOORING SYSTEMS
6000 BIG PINE DR.
FONTANA, CA 92336

FIRST ONE 4 CASH
12209 CENTRAL AVE.
CHINO, CA 91710

FMK1426
12781 GEORGE CT.
ETIWANDA, CA 91739

FONTANA INN
15706 FOOTHILL BLVD.
FONTANA, CA 92335

GIA MONAE
9200 MILLIKEN AVE.
STE. 11315
RANCHO CUCAMONGA, CA 91730

HEALTHCARE CENTER OF BELLA VISTA
933 DEODAR ST.
ONTARIO, CA 91764

HECTOR AND MILENA BIKE SHOP
17312 FOOTHILL BLVD.
STE. C
FONTANA, CA 92335

IMPERIAL ROUTE TRANSPORT
12450 MARSHALL AVE.
STE. 164
CHINO, CA 91710

INNOVATIVE CONSTRUCTION SPECIALITY
330 WEST MARIPOSA DR.
REDLANDS, CA 92373

JULIOS TACOS
15455 SANDHURTS ST.
FONTANA, CA 92336

K. C. MARKET
1161 W. I ST.
ONTARIO, CA 91762

KK WHOLESALERS TOBACCO
17480 ARROW BLVD.
STE. 85
FONTANA, CA 92335

LIBERTY'S MOTORS
4300 HOLT BLVD.
MONTCLAIR, CA 91763

M&R TRANSPORT
3334 RAINBOW LN.
HIGHLAND, CA 92346

MAILO'S AUTO REPAIR AND TIRES
16622 CERES AVE.
STE. 1-2
FONTANA, CA 92335

MAKO BUILDERS
123 N. 12TH AVE.
UPLAND, CA 91786

MANE OF YOUR DREAMS
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ALTA LOMA, CA 91701

MARK'S UNIVERSITY SERVICE
802 E. COLTON AVE.
REDLANDS, CA 92374

MB SMOKE SHOP
5525 PHILADELPHIA ST.
STE. E
CHINO, CA 91710

MEXICO FOODS
10043 POULSEN AVE.
MONTCLAIR, CA 91763

PAULETTE M. NEWMAN, DDS
1733 N. RIVERSIDE AVE.
RIALTO, CA 92376

PIXEL PERFECT ILLUSTRATIONS
1314 PLUMWOOD LN.
MENTONE, CA 92359

POPPY, CHIEF & MOON GROUP LLC
754 E. CITRUS AVE.
REDLANDS, CA 92374

PURSEVERE CONTRACTORS
16435 MONTGOMERY AVE.
FONTANA, CA 92336

REALTY WORLD-FPC REAL ESTATE
12979 BANYAN ST.
RANCHO CUCAMONGA, CA 91739

SELECT CONSIGN & DESIGN
21880 US HWY 18
APPLE VALLEY, CA 92307

STANTON ASSOCIATES
154 W. FOOTHILL BLVD.
UPLAND, CA 91786

SUMMIT MTG
333 E. STUART AVE.
STE. F
REDLANDS, CA 92374

SUPER COCINA
13819 FOOTHILL BLVD.
FONTANA, CA 92335

TED INTERNATIONAL TRADE CO
165 E. MILL ST.
SAN BERNARDINO, CA 92408

THE FAB FACTORY
9200 MILLIKEN AVE.
STE. 11315
RANCHO CUCAMONGA, CA 91730

THE SIDESHOW
2529 S. CONCORD PL.
ONTARIO, CA 91761

TITAN SERVICE
3902 ALDER PL.
CHINO HILLS, CA 91709

UPLAND REHABILITATION AND CARE CENTER
1221 E. ARROW HIGHWAY
UPLAND, CA 91786

VILLAGGIO NAIL SPA
11540 4TH ST.
STE. 105
RANCHO CUCAMONGA, CA 91730

VIP TRAVEL SERVICES UNLIMITED
12222 MOUNTAIN ASH CT.
ETIWANDA, CA 91739

ZZOTTA SHOES
500 INLAND CENTER DR.
STE. 246
SAN BERNARDINO, CA 92408

A.J JANITORIAL
6524 ECALYPTUS AVE.
TWENTYNINE PALMS, CA 92277

A&A RESTORATION
11251 SIERRA AVE.
STE. 2E-613
FONTANA, CA 92337

A-1 MUFFLER/CORTEZ ORNAMENTAL IRON
26598 BASELINE
HIGHLAND, CA 92346

ABRAHAM TRUCK UPHOLSTERY
3110 JUNE ST.
SAN BERNARDINO, CA 92407

ACTION MOTOR SPORT
9477 LONDON WAY
RANCHO CUCAMONGA, CA 91730

AJA PROPERTIE
1757 S. EUCLID AVE.
ONTARIO, CA 91762

ALTA LAGUNA COMMUNITY
10210 BASELINE RD.
RANCHO CUCAMONGA, CA 91701

ALVAREZ TAXES & IMMIGRATION
1119 N GROVE AVE.
ONTARIO, CA 91764

ANCHORED SCHOOL OF BARBERING
15505 7TH ST.
VICTORVILLE, CA 92395

ANDY'S MARKET
13601 NAVAJO RD.
APPLE VALLEY, CA 92308

ANENBERG
9521 BUSINESS CENTER DR.
STE. 104
RANCHO CUCAMONGA, CA 91730

APPLE VALLEY GOLF OPERATIONS
15200 RANCHERIAS RD.
APPLE VALLEY, CA 92307

AUTO LOCATORS
8780 19TH ST.
STE. 237
ALTA LOMA, CA 91701

AWAY OUT BAIL BONDS
14477 AMARGOSA RD.
STE. 1
VICTORVILLE, CA 92392

AZUL PREPAID
17565 VALLEY BLVD.
BLOOMINGTON, CA 92316

BACK TO NATURE MASSAGE
1964 W 9TH ST.
STE. C
UPLAND, CA 91786

BRAIN EXCHANGE
2462 SMIDERLE LOOP
ONTARIO, CA 91764

BRIDGES BEAUTY COLLEGE
9170 FOOTHILL BLVD.
RANCHO CUCAMONGA, CA 91730

BRIGGS LANDSCAPE SERVICES
26251 BOULDER LN.
TWIN PEAKS, CA 92391

BRITTLE WITH A BITE
16501 MISANAKE RD.
APPLE VALLEY, CA 92307

CM CONSTRUCTION
14170 IVANPAH RD.
APPLE VALLEY, CA 92307

COMPUTER PARTS DEPOT
590-C MAPLE CT.
COLTON, CA 92324

CREATIVE TOGETHER
4317 GIRD AVE.
CHINO HILLS, CA 91709

CRF'S ONLY
201 S. WINEVILLE
STE. A
ONTARIO, CA 91761

DANO COMPANIES
4487 LOS SERRANOS BLVD.
CHINO HILLS, CA 91709

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1636 W. 10TH ST.
SAN BERNARDINO, CA 92411

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11431 LUGANO DR.
RANCHO CUCAMONGA, CA 91701

GOLD STANDARD LEGAL NURSE CONSULTANTS
14723 ERIE RD.
APPLE VALLEY, CA 92307

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COLTON, CA 92324

HAZ MAT TRANS, INC.
230 E. DUMAS ST.
SAN BERNARDINO, CA 92408

IMPACT INTERIOR INSTALLATIONS
9583 8TH ST.
RANCHO CUCAMONGA, CA 91730

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16178 MONTGOMERY AVE.
FONTANA, CA 92336

J.R. CAREGIVING SERVICES
327 MARIPOSA PRIVADO
ONTARIO, CA 91764

JJ & C MAINTENANCE WORKS
1209 EDDINGTON ST.
UPLAND, CA 91786

JOLTAGE
11870 ST. ANDREWS PL.
LOMA LINDA, CA 92354

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ONTARIO, CA 91764

MCKENNA'S DOWNDOWN DELI
228 N. SECOND AVE.
UPLAND, CA 91786

MECHANIC & BODY WORK MORA
394 E. H ST.
COLTON, CA 92324

MOUNTAIN LAKES RESORT
3546 N RIVERSIDE AVE.
RIALTO, CA 92377

ON TAP BARBERSHOP
1520 N. MOUNTAIN AVE.
STE. 124
ONTARIO, CA 91762

ORIGINAL TROUBLEMAKERS
9521 BUSINESS CENTER DR.
STE. 104
RANCHO CUCAMONGA, CA 91730

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12400 CYPRESS AVE.
CHINO, CA 91710

PSI REALTY BROKERS
12341 GEORGIA CT.
VICTORVILLE, CA 92392

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STE. 300
UPLAND, CA 91786

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14610 ARIZONA ST.
FONTANA, CA 92336

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181 N. 2ND AVE.
UPLAND, CA 91786

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26432 PINE AVE.
RIMFOREST, CA 92378

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POMONA, CA 91766

SC AQUARIUMS
9477 LONDON WAY
RANCHO CUCAMONGA,
CA 91730

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BEHAVIORAL
THERAPIST SERVICES**
1365 CRAFTON AVE.
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MENTONE, CA 92359

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STE. K-7
POMONA, CA 91767

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FONTANA, CA 92336

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HESPERIA, CA 92345

**SUPER FADES BARBER
SHOP**
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SAN BERNARDINO, CA
92404

THE BOOKWORM CLUB
25085 LA MAR RD.
LOMA LINDA, CA 92354

TOTALLY TWIRLING
800 WEST ARROW HWY
UPLAND, CA 91786

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7890 HAVEN AVE.
STE. 19
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CA 91730

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STE. F
UPLAND, CA 91786

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1738 N. SAN ANTONIO AVE.
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**VALLEY MARKET &
GROCERIES**
17707 VALLEY BLVD.
BLOOMINGTON, CA 92316

**VICTOR VILLA
COMMUNITY**
13393 MARIPOSA RD.
VICTORVILLE, CA 92392

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1489 STATE HWY 2
WRIGHTWOOD, CA 92397

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MANAGEMENT**
824 E. HIGHLAND AVE.
SAN BERNARDINO, CA
92404

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TRACER**
1427 W. GRANADA CT.
ONTARIO, CA 91762

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INSTITUTE**
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CA 91737

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VICTORVILLE, CA 92394

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STE. D
UPLAND, CA 91786

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15776 MAIN ST.
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ENTERPRISES**
848 PANAMINT MTN. DR.
BIG BEAR CITY, CA 92134

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STE. C
ONTARIO, CA 91761

**DESERT VIEW
APARTMENTS**
8932-8948 E. AVE.
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**DEY&NITE MEDIA
SOLUTIONS**
13481 BETSY ROSS CT.
FONTANA, CA 92336

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16157 VALLEY BLVD.
STE. B
FONTANA, CA 92553

EAT MACAROONS
7608 BUENA VISTA DR.
RANCHO CUCAMONGA,
CA 91730

ECEPTS
12912 GLENDON PL.
CHINO HILLS, CA 91709

FACE OF THE USA
34428 YUCAIPA BLVD.
STE. E305
YUCAIPA, CA 92399

**FULMIN ELECTICAL
COMPANY**
945 W. BERKELEY CRT.
ONTARIO, CA 91762

**GALAXY INCOME TAX
SERVICES**
8461 JUNIPER AVE.
FONTANA, CA 92335

GARCIA'S TRUCKING
11453 CITRUS GLEN
FONTANA, CA 92337

GLOBAL VACATION TOUR
5045 RODEO RD.
RANCHO CUCAMONGA,
CA 91737

GOOD DOG TRAINING
14474 LIGHTHOUSE LN.
HELENDALE, CA 92342

**HEART TO HEART
HEALTH CARE**
8330 RED OAK ST.
STE. 202
RANCHO CUCAMONGA,
CA 91730

**HOBIES SCHOOL OF
TRUCKING**
520 S. CYPRESS
ONTARIO, CA 91762

HONG KONG EXPRESS
18790 VALLEY BLVD.
STE. A
BLOOMINGTON, CA 92316

**J. G. COLEMAN &
ASSOCIATES**
222 N. MOUNTAIN AVE.
STE. 204
UPLAND, CA 91736

JD NOTARY
6376 CITRINE ST.
ALTA LOMA, CA 91701

**JSL GENERAL
CONTRACTOR**
10771 KERN AVE.
HESPERIA, CA 92345

NEW BUSINESS *County of Riverside*

**ABRILLE'S REAL ESTATE
AND MAINTENANCE**
67865 VERONA RD.
CATHEDRAL CITY, CA
92234

PALM CANYON MOTORS
68318 HWY 111
CATHEDRAL CITY, CA
92234

**CALIFORNIA
ELEMENTARY
EDUCATION
ASSOCIATION**
78312 SILVER SAGE DR.
PALM DESERT, CA 92211

**SDR STAFF
DEVELOPMENT
RESOURCES**
78312 SILVER SAGE DR.
PALM DESERT, CA 92211

TARAH JADE
78-065 MAIN ST.
STE. 102
LA QUINTA, CA 92253

**ALLMAX FLOOR CARE
CO.**
69998 BROOKVIEW WAY
CATHEDRAL CITY, CA
92234

LEMONGRASS SPA
73338 HWY 111
STE. 5
PALM DESERT, CA 92260

**HENRY'S FARMERS
MARKET**
39606 WINCHESTER RD.
TEMECULA, CALIFORNIA
95291

L.T. CONSTRUCTION
44-531 ROUNDTABLE ST.
INDIO, CA 92201

STARCREST PARTNERS
45375 SAN LUIS REY
STE. 3
PALM DESERT, CA 92260

RECUMAR
78895 VIA TRIESTE
LA QUINTA, CA 92253

**E FOSTER MAKEUP
ARTISTRY**
40680 WALSH CENTER DR.
STE. 328
MURRIETA, CA 92562

**GLOBAL RECORDINGS
NETWORK**
41823 ENTERPRISE CIR. N.
STE. 200
TEMECULA, CA 92590

**AMBULANCE
ASSOCIATION OF
RIVERSIDE COUNTY**
1055 E. THIRD ST.
CORONA, CA 92879

**GLOBAL IMMIGRATION
SERVICES**
2748 BUENA VISTA AVE.
CORONA, CA 92882

NILSON REALTY
43284 SENTERIO DR.
INDIO, CA 92203

MONEYTREE, INC.
24440 ALESSANDRO BLVD.
MORENO VALLEY, CA
92553

JAMMIN PRODUCTS
5397 BLUFF ST.
NORCO, CA 92860

**WOODCREST PAINT &
BODY LLC**
16045 WOOD RD.
RIVERSIDE, CA 92508

**DELLA WHITE
PHOTOGRAPHY**
2966 WESTRIDGE RD.
RIVERSIDE, CA 92506

AGRI-BUSINESS U.S.A. INC
1296 EARLY BLUE LN.
BEAUMONT, CA 92223

CALVERT BROTHERS
63 W. GRAND BLVD.
CORONA, CA 92882

500 NATIONS
27165 DAHLIA CT.
MENIFEE, CA 92586

GUS JR RESTAURANTS
22380 CACTUS AVE.
MORENO VALLEY, CA
92553

**EZM HANDYMAN
SERVICE**
21100 STATE ST.
STE. 116
SAN JACINTO, CA 92583

LA USED CARS
3148 TARAGON LN.
HEMET, CA 92545

**CHEROKEE DOLL BY
DUKELOW**
6373 ARCHER ST.
JURUPA, CA 92509

**DUKELOW NEWS
REPORTING, PHOTOS &
LEGALS**
6373 ARCHER ST.
JURUPA, CA 92509

LINDA RAE EVENTS
32962 WILLOW BAY RD.
WILDOMAR, CA 92595

**CALIFORNIA WELLNESS
CLINIC**
24384 SUNNYMEAD BLVD.
STE. 130
MORENO VALLEY, CA
92553

D. SIDES PRODUCTION
7450 NORTHROP DR.
STE. 353
RIVERSIDE, CA 92508

**BROOKSIDE MEDICAL
MANAGEMENT**
28910 RANCHO CALIF RD.
STE. 102
TEMECULA, CA 92591

A AND A LOGISTICS
160 W. FOOTHILL PKWY
STE. 106
CORONA, CA 92882

ALD POOLS
650 CANTERBURY CIR.
CORONA, CA 92879

D3 SPORTSWEAR
1908 OLYMPIA FIELDS DR.
CORONA, CA 92883

**EXECUTIVE REALTORS
GROUP**
32571 CAMPO DR.
TEMECULA, CA 92592

HOMESPUN WHIMSIES
34334 CHERRY ST.
WILDOMAR, CA 92595

**ELLIE'S CREATIVE
CORNER**
28690 FRONT ST.
STE. 410
TEMECULA, CA 92590

HEIMAT PROPERTIES LP
5616 GLENHAVEN AVE.
RIVERSIDE, CA 92506

HAPPY BLUE TAXI CAB
39511 SHADOW VIEW CT.
TEMECULA, CA 92591

CB BOBCAT SERVICE
17832 EL MINERAL RD.
PERRIS, CA 92570

MARKEY ENTERPRISES
2350 OAK CREST DR.
RIVERSIDE, CA 92506

**TURKISH COFFEE
WORLD**
1675 SPYGLASS DR.
CORONA, CA 92883

TAXI HOTLINE
30195 AULD RD.
MURRIETA, CA 92563

PALM CLEANERS
10247 MAGNOLIA AVE.
RIVERSIDE CA 92503

**EUROPEAN TRAVEL
INTERNATIONAL**
6776 MAGNOLIA AVE.
RIVERSIDE, CA 92506

PLAN B EVENTS
13126 GLANDT CT.
CORONA CA 92883

NEW BUSINESS

County of Riverside

JAM LADY
39245 ANZA RD.
ANZA, CA 92539

FORECLOSURE SPECIALISTS OF AMERICA
15120 CAROLINA AVE.
MROENO VALLEY CA 92551

DAVENPORT NURSING CONSULTANT
23832 VIA MADRID
MURRIETA, CA 92562

SANTANA'S MEXICAN FOOD
1450 UNIVERSITY AVE.
STE. P
RIVERSIDE, CA 92507

CAFE ITALIA
74901 US HIGHWAY 111
INDIAN WELLS CA 92210

KAWA DAY SPA
3828 LA SIERRA AVE.
RIVERSIDE, CA 92505

GREEN LIGHT AUTO
1555 W. 6TH ST.
CORONA, CA 92882

STEVE'S SIGN INSTALLATION
15371 JULIE AVE.
MORENO VALLEY, CA 92551

MAGNOLIA DENTAL GROUP
13100 MAGNOLIA AVE.
STE. B
CORONA, CA 92879

JESUS ALFEREZ LANDSCAPE MAINTENANCE
32080 LINDBERG
MENIFEE, CA 92584

DEMO PLUS
33399 CRESTVIEW DR.
TEMECULA, CA 92592

V.I.P. HANDYMAN AND CLEANING SERVICES
74561 MERLE DR.
PALM DESERT, CA 92260

TRI-VALLEY INTERNAL MEDICINE
39765 DATE ST.
STE. 102
MURRIETTA, CA 92563

1-2-1 PHYSICAL THERAPY
39765 DATE ST.
STE. 103
MURRIETTA, CA 92563

RENOVATION PRO'S
32848 PINE CIR.
TEMECULA, CA 92592

PALMS GOLF CLUB
57000 PALMS DR.
LA QUINTA CA 92253

DUGAN HEATING AND AIR CONDITIONING
32528 SUNNYVAIL CIR.
TEMECULA, CA 92592

REAL ESTATE RESOURCE SERVICES
21621 RIVER RD.
PERRIS, CA 92570

LIFT TEK
11237 58TH ST.
MIRA LOMA, CA 91752

WOODCREST VEHICLE CENTER
740 PALMYRITA AVE.
STE. D
RIVERSIDE, CA 92507

RUBEN THE BARBER
24115 COTTONWOOD AVE.
STE. 225
MORENO VALLEY, CA 92553

J.H. DANDY BUILDER REMODELER
40781 BROCK AVE.
HEMET, CA. 92544

BLEND DESIGNS
28392 CHAMPIONS DR.
MENIFEE, CA 92584

JAMIESON LAKES
33131 JAMIESON ST.
LAKE ELSINORE, CA 92530

OCD CLEANING & REPAIRS
42980 IVY ST.
MURRIETA, CA 92562

GOIN' POSTAL
73280 EL PASEO
STE. 5
PALM DESERT, CA 92260

TOYZAM
72840 HIGHWAY 111
STE. 1010
PALM DESERT, CA 92260

PACK, MAIL AND SHIP
73280 EL PASEO
STE. 5
PALM DESERT, CA 92260

RANCHO CASA LOMA INC.
35750 RAMONA EXPWY.
SAN JACINTO, CA 92582

CAGLIERO RANCH NURSERY
2700 W. DEVONSHIRE AVE.
HEMET, CA 92545

FRONTLINE CONCRETE CUTTING
3727 VINE AVE.
NORCO, CA 92860

FED SECURED
43218 BUSINESS PARK DR.
STE. 106
TEMECULA, CA 92590

FRANCO TRANSPORTATION
7496 LINCOLN AVE.
RIVERSIDE, CA 92504

AMBRA REAL ESTATE
1307 W. 6TH ST.
STE. 214
CORONA, CA 92882

VS TRANSPORT LLC
27632 MONROE AVE.
SUN CITY, CA 92585

DSC WEATHERIZATION
39705 VIA CACHO
TEMECULA, CA 92592

USA AUDIT
39705 VIA CACHO
TEMECULA, CA 92592

FLYNN & ASSOCIATES
211 W. RINCON
STE. 226
CORONA, CA 92880

VAMOS HISPANOS
35212 MOMAT AVE.
WILDOMAR, CA 92595

INLAND CAPITAL FINANCE
11897 TILDEN PL.
RIVERSIDE, CA 92505

DOUBLE DOWN PRODUCTION
18283 PASADENA AVE.
STE. 103
LAKE ELSINORE, CA 92530

KMR VIDEO SERVICES
49749 GELDING WAY
AGUANGA, CA 92536

DENT PRO'S
49749 GELDING WAY
AGUANGA, CA 92536

MISS PERRIS PAGEANT
23506 TAFT CT.
MURRIETA, CA 92562

TRIVALLEY PAGEANTS-MISS PERRIS PAGEANT
23506 TAFT CT.
MURRIETA, CA 92562

3 BLAQUE BARBIES
25211 SUNNYMEAD BLVD.
MORENO VALLEY, CA 92553

MODEST VAN LINES
37502 NEW CASTLE RD.
MURRIETA, CA 92563

ADVANCED PUMPING SERVICE
21657 TEMESCAL CYN. RD.
CORONA, CA 92883

WEST EMPIRE NUTRITION CONSULTING PLUS
350 N. MCKINLEY
CORONA, CA 92879

ZEOCORE
13534 POTTER CREEK DR.
EASTVALE, CA 92880

GRC SOLUTIONS
3337 W. FLORDIA
STE. 104
HEMET, CA 92544

DRAIN DOCTOR
42280 CORTE VILLOSA
TEMECULA, CA 92592

VILLAGE LIQUOR
10410 ARLINGTON AVE.
RIVERSIDE, CA 92505

CANN DO REALTY & PROPERTY MANAGEMENT
27426 BRANDON LN.
TEMECULA, CA 92591

EL AMIGO REGISTRATION
2774 MAIN ST.
RIVERSIDE, CA 92501

EL AMIGO SMOG TEST ONLY STATION
2774 MAIN ST.
RIVERSIDE, CA 92501

ALTEK MEDIA GROUP
2025 CHICAGO AVE.
STE. A3
RIVERSIDE, CA 92507

EMPIRE POST TENSION 18015 HEIDI LISA LN.
LAKE ELSINORE, CA 92532

RC COLLECTIBLES
9131 SANTA BARBARA DR.
RIVERSIDE, CA 92508

SWEET SENSI COOPERATIVE
429 COUGAR WAY
STE. 2A
BEAUMONT, CA 92223

DUI SHOP
29040 WILLIAMS AVE.
MORENO VALLEY, CA 92555

MOBILITY MEDICAL TRANSPORT
1268 VILLINES AVE.
SAN JACINTO, CA 92583

CALIFORNIA OAKS EYE CARE ASSOCIATES
24400 JACKSON AVE.
STE. A
MURRIETA, CALIFORNIA 92562

CA OAKS VISION CENTER
24400 JACKSON AVE.
STE. A
MURRIETA, CALIFORNIA 92562

MI CASA DE ADOBE RESTAURANT BAR & GRILL
515 E. 6TH ST.
CORONA, CA 92879

PEDRO CLEAN UPS
20610 VERTA ST.
PERRIS, CA 92570

CMS ENTERPRISES
13443 STARFLOWER ST.
CORONA, CA 92880

SCHILLING GARAGE GYM
13443 STARFLOWER ST.
CORONA, CA 92880

WHISKEY RIVER TAVERN & PIZZERIA
56030 HWY 371
STE. 10
ANZA, CA 92539

KTM MOTORS AND TOW
29113 SHORECLIFF DR.
LAKE ELSINORE, CA 92530

CAPTURED MOMENTS PHOTOGRAPHY
33850 SUNDROP AVE.
MURRIETA, CA 92563

SALAD BUZZ
3737 MAIN ST.
STE. 102
RIVERSIDE, CA 92501

G & R JANITORIAL
40352 CHARLESBURG DR.
TEMECULA, CA 92591

ANO-DYES, LLC
35840 CARLTON RD.
WILDOMAR, CA 92595

WHOLESALE TERMITE CONTROL
1500 W. GEORGE ST.
STE. B
BANNING, CA 92220

RIVERSIDE SHAVE COMPANY
3627 10TH ST.
RIVERSIDE, CA 92501

LEDEZMA TRANSPORT
26766 GIRARD ST.
HEMET, CA 92544

STRONGARM SECURITY COMPANY
25570 CAMINO BELLAGIO ST.
MORENO VALLEY, CA 92551

DAVELLY REAL ESTATE AND SERVICES
73661 HWY 111
STE. G
PALM DESERT, CA 92260

QUINNEY'S HOUSE OF ANGELS
4106 VIA SAN LUIS
RIVERSIDE, CA 92504

STARWRITER ENTERPRISES
28113 ORANGE GROVE AVE.
MENIFEE, CA 92584

SELLERS INSPECTIONS AND SELLERS BUILDERS
32025 BYERS ST.
MENIFEE, CA 92584

INDUSTRIAL VAN & TRUCK EQUIPMENT
410 PRINCELAND CT.
STE. 1
CORONA, CA 92879

PROFESSIONAL SOLUTIONS
23679 SIERRA OAK DR.
MURRIETA, CA 92562

DZ ENTERPRISES
543 S. PALM AVE.
HEMET, CA 92543

CHRIST REDEMPTION CHURCH
10590 MAGNOLIA AVE.
STE. C & E
RIVERSIDE, CA 92505

LITTLE BUDDY CLUB
19248 WHITE DOVE LN.
RIVERSIDE, CA 92508

HONESTY REGISTRATION SVCS
24511 FAY AVE.
MORENO VALLEY, CA 92551

F. J. RUBIO'S TRUCKING
16418 SILVERBIRCH RD.
MORENO VALLEY, CA 92551

ALIEN OUTERWEAR & ACCESSORIES
41605 ELM ST.
STE. 133
MURRIETA, CA 92562

CHRISTMAS IN THE MALL
40820 WINCHESTER RD.
TEMECULA, CA 92591

DAMARA'S FLOWERS
1677 6TH ST.
COACHELLA, CA 92236

SEVEN LAKES GOLF & COUNTRY CLUB
1 DESERT LAKES DR.
PALM SPRINGS, CA 92264

GABE SMOG TEST ONLY
8163 CYPRESS AVE.
RIVERSIDE, CA 92503

T.G.I.V. THANK GOD IT'S VEGAN!
763 WINTER PINE ST.
BEAUMONT, CA 92223

ANABELLA STUDIOS PHOTOGRAPHY
29179 OAK CREEK RD.
MENIFEE CA 92584

QUALITY POOL SERVICE
22800 CALCUTTA DR.
CANYON LAKE, CA 92587

TROY ASSET RECOVERY
31039 LARCHWOOD ST.
MENIFEE, CA 92584

LAATECH CONSULTING GROUP
13336 SOURWOOD AVE.
MORENO VALLEY, CA 92553

HEMET AUTO CENTER
1200 W FLORIDA AVE.
STE. G
HEMET, CA 92543

S&R PRODUCTS
23923 SUSANA WAY
MURRIETA, CA 92562

MADISON SPRINGS PLAZA
25285 MADISON AVE.
MURRIETA, CA 92562

GOLFZILLA GOLF
41805 VIA AREGIO
PALM DESERT, CA 92260

LA MODA ITALIANA
1348 BRENTWOOD WAY
HEMET, CA 92545

PLATINUM ONE CONSULTING GROUP
11160 BROOKTRAIL CT.
RIVERSIDE, CA 92505

Aiming for the...

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of success, you have to put yourself out there. “You have to show up and speak up, be authentic and unapologetic,” McLaughlin says. Although women now account for more than half the bachelor’s and master’s degrees in the United States, they fill only 16.6 percent of the seats on Fortune 500 boards and women CEOs represent only 4 percent. Get the experience that puts you in the position to be a board candidate, McLaughlin advises. Actively network, find female role models who can help you to achieve the kind of success you’re aiming for, and be seen and heard in the workplace.

“If you have a fingerprint to leave on the world and you want to live your life with the greatest impact, know that you can,” McLaughlin says. “You can have all that you want, when you want it.”

Three Keys to...

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way to countering the negative effects of a crisis. Surviving a crisis requires that you quickly recognize and accept that a crisis is occurring, gather sufficient information to make decisions regarding the crisis, and move quickly to implement those decisions. Incorporating these three keys into your preparations for crisis may not guarantee success but they will certainly go a long way to preventing failures.

For more information, please visit www.lucienecanton.com, or email info@lucienecanton.com.

2013 Economic...

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or \$100 Non-Chamber Member. Reservations available through the Temecula Valley Chamber of Commerce: www.temecula.org

For more information please contact the Chamber of Commerce at 951-676-5090, or via email at jennifer@temecula.org.

Women for 2013...

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progress for women at companies that have made their advancement a priority, a smart strategy given the growing research that correlates greater numbers of women in top positions with higher revenues,” said NAFE President Betty Spence. “For women, these are the top companies to work for.”

Carol Evans, CEO of NAFE and president of Working Mother Media added, “The NAFE Top 50 Companies are major employers committed to hiring, retaining and promoting executive women. They know that gender diversity at the top leads to a healthy bottom line. We are proud to honor companies who place women in leadership positions.”

In addition to the Aetna Women’s Employee Resource Group, the Aetna Women’s Leadership Alliance was started in 2012 to harness the power of the company’s high-potential women. The initiative seeks to provide women the tools, resources, and access to senior leadership necessary to develop and advance their careers within the company.

Methodology: The 2013 NAFE Top 50 Companies application includes more than 200 questions on female representation at all levels, but especially the corporate officer and profit-and-loss leadership ranks. The application also tracks access and usage of programs and policies that promote the advancement of women, as well as the training and accountability of managers in relation to the number of women who advance. To be considered, companies must have a minimum of two women on their boards of directors as

5 Mistakes that...

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more than from yours.

•Staying at your desk and in the office: Doubling down on what already has not worked for you is not innovative. Get outside your office and act like an anthropologist. Spend time with your customers and bring an expert interpreter and a couple members of your team. Compare notes; you’ll be shocked at how differently you all see the situation.

Must Know to...

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meeting you’re organizing, you need to hire a speaker who can deliver a message in a way that makes your attendees take action in some way. That’s a huge task to undertake, but it’s completely within your reach when you follow this simple five-step process. In fact, the more you use it, the easier your job will be, and all your events will be a resounding success.

For more information on eSpeakers Marketplace, contact Joe Heaps at jheaps@espeakers.com, 888-377-3214, or visit marketplace.espeakers.com.

Morro Bay...

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the drive is the historic mission in San Miguel, where the 2003 Paso Robles earthquake has limited some access to the sprawling San Miguel Archangel, founded in 1797 by Father Lasuen. Located about 30 miles north of San Luis Obispo, the adobe buildings and perimeter fence make it easy to transport your thoughts back to when this mission was built to bring Christianity to the many Indians who resided in this particular part of the Central Coast region.

Drive just a few miles south from San Miguel and the Paso Robles area presents another type of getaway experience altogether - a group of 80 tasting rooms just waiting for you to stop and enjoy the fruits of these up-and-coming wineries. Paso Robles hasn’t been discovered to the degree that Napa has, so prices at these California wineries are lower and the locals say the quality is just as good. In this particular region, the volcanic soil has made the local grapes especially appropriate for red wines.

well as at least 1,000 employees in the U.S.

About NAFE

The National Association for Female Executives (NAFE), founded in 1972, serves 20,000 members nationwide with networking, tools and solutions to strengthen and grow their careers and businesses. Working Mother magazine publishes the annual NAFE Top 50 list. NAFE.com provides up-to-date information, community for women in business and access to member benefits. NAFE is a division of Working Mother Media, owned by the Bonnier Corporation.

About Aetna

Aetna is one of the nation's leading diversified health care benefits companies, serving approximately 38.3 million people with information and resources to help them make better informed decisions about their health care. Aetna offers a broad range of traditional, voluntary and consumer-directed health insurance products and related services, including medical, pharmacy, dental, behavioral health, group life and disability plans, and medical management capabilities, Medicaid health care management services, workers' compensation administrative services and health information technology services.



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

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Better Trade Traffic in 2014

The pace of international trade is likely to accelerate in 2014—potentially good news for Inland Southern California's bread-and-butter logistics industry.

The Los Angeles County Economic Development Corp. is forecasting that 2013 will lead to at least some growth for companies that move goods to and

from ports of entry in the United States. The year to watch, however, is 2014, when the rate of growth for these operations is expected to double.

Also, good news from the LAEDC's International Trade Outlook is that the ports of Los Angeles and Long Beach are still the largest shipping hubs in the United States.

A fair portion of shipping containers arriving from abroad are resorted and reloaded at distribution centers in Riverside and San Bernardino counties. The trucking and logistics industries employ more than 119,000 people in the two-county area, a little more than 10 percent of all workers who collected paychecks in April, accord-

ing to the state Employment Development Department.

According to the LAEDC report, there are economic factors on several continents that are affecting the flow of international trade. That includes the lingering recession and austerity programs in Europe, a prime customer for American-made goods, and a slowdown of economic growth in China and other emerging countries.

Pacific Mountain Logistics, a third-party warehouse company based in Rancho Cucamonga, recently added a second distribution center to its Inland operations in Ontario.

B.J. Patterson, CEO of the company, said the customers who use his distribution facilities agree that not only is growth coming but that the brunt of it will likely happen in 2014.

However, Patterson said that it won't likely be the frenetic kind of expansion that was seen before the recession. He predicted the distribution of natural foods, along with the movement of basic consumer items such as furniture and clothing, would be some of the items he expects to drive the goods-movement industry.

"What we keep seeing is good, incremental growth, but nothing to jump up and down about," Patterson said. "It's more like sustainable growth, as opposed to going through the roof." Business levels are usually a moving target, said Kim Cooper, vice president of C & K Transportation, a San Bernardino trucking and freight brokerage company. For example, Cooper said a single company was dominating flat-bed shipping for government operations but that field appears to opening up to competitors, Cooper said.

On the other hand, she said business is not strong right now, probably because the Los Angeles area's ports have environmental standards that might be keeping some locally owned trucks away.



Meet the team.

Tom, Jim and Ron are seasoned banking professionals. Their team approach is simple—listen, collaborate, and advise. The result is a smart, personalized solution for every type of client need.

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