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AT DEADLINE

CFP Board Says: “Let’s Make a Plan”

By William J. “Bill” Cortus,
CFP® Helping to Support
First Large-Scale Public
Awareness Campaign

Certified Financial Planner Board of Standards, Inc. has announced its “Let’s Make a Plan” Public Awareness Campaign, designed to help educate Americans about the importance of sound financial planning and raise awareness about the significance of the CFP® certification and the need for competent and ethical financial planning.

William J. “Bill” Cortus, CFP® of Thrivent Financial is supporting this effort in his local community by encouraging people to learn more about CFP® certification and financial planning.

“People are pulled in so many different directions when it comes to their finances, but a CFP® professional is uniquely qualified to pull all the pieces together and provide a comprehensive evaluation that looks at the whole picture of a person’s financial life,” said Charles Moran, CFP®, 2011 chair of

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MAIL TO:

EXPORT GROWTH BENEFITS CALIFORNIA COMPANIES

2012 California merchandise exports are up over 2011

The International Trade Administration (ITA) announced that new data shows California merchandise exports grew from \$159.1 billion in 2011 to \$161.7 billion last year. This was a record high export level for the state. California’s strong performance in 2012 helped the United States reach an all-time record for exports of U.S. goods and services, reaching \$2.2 trillion in 2012 and supporting nearly 10 million American jobs.

California’s 2012 merchandise export sales outpaced the 2011 figures in many top destinations, including: Australia (+11 percent); the United Kingdom (+5 percent); Belgium (+3 percent); Brazil (+3 percent); and Hong Kong (+2 percent). Key merchandise export categories include: computer and electronic products; transportation equipment; machinery manufactures; miscellaneous manufactures; and chemicals. “These export numbers show that for more and more California companies, selling internationally is key to growing their businesses and strengthening their bottom line,” said Francisco Sánchez, U.S. Commerce Under Secretary for International Trade. “Exports continue to be a driver of the U.S. economy, supporting millions of well-paying jobs across America. This data confirms that our efforts to remove trade barriers and

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AIRPORT: Still Ongoing Unanswered Questions and Strange Events (San Bernardino International Airport)

By Mike Harding

In the past few weeks the FAA has been concerned, or should be, about the recent sudden appearance of a full blown and “certified” 145 Repair Station at the 763 hangar complex. Anyone having read the news accounts of airport events will remember this is (was) Scot Spencer’s last holdout as manager of the property at the airport. We have recent checked with the SBD staff and that does seem to be the truth of the matter.

However, strange as it may seem, the problem is whether the FAA’s local Flight Standards office in Riverside, California may have failed to properly inspect the application for that new repair station, Pulsar Aviation Services, Inc. Without that inspection process, there is no assurance Pulsar was ever in compliance with the certification guidelines found in FAA AC 145-9.

It must be noted that it’s truly amazing how much data and information is available to both the public at large and the FAA staff members, that such an important safety facture could be purposely overlooked. And now with all the government cut-backs, one wonders will these events hamper the FAA efforts to keep an eye on safety matters in the work place and especially with unqualified business types attempting to move into SBD?

These days good help is hard to find may apply, and if the FAA staff needs assistance in airport oversight, they still have the duty to check out the subject of Compliance and Enforcement at FAA Regulatory Standards

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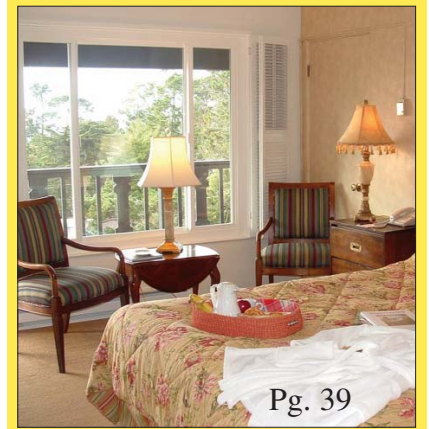
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Best Best & Krieger Names Newest Partner

Best Best & Krieger has named Charity Schiller a partner of the firm. With a background in biochemistry and molecular biology, Charity has nearly 10 years of experience in environmental and natural resources law and litigation. She helps public and private clients build their development projects by navigating the maze of environmental laws that apply. Specifically, Charity helps clients comply with all aspects of the California Environmental Quality Act, the National Environmental Policy Act and related environmental laws. She has extensive experience with the preparation and certification or adoption of environmental impact reports, environmental impact statements, negative declarations, addenda, environmental assessments, and other envi-

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Cutting Through

While the renewable-energy-from-waste industry moves forward rapidly to implement alternative energy, California remains mired in bureaucratically fostered no man's land.

By Jim Stewart

For the past decade, in light of repressive provisions in statute and a business environment that for eight years has been ranked last in the nation, California's emerging bio-based technology companies have either moved out of the state, or sited elsewhere, thermal waste-to-renewable energy projects amounting to at least \$1 billion in capital investment. During this time, California has placed in landfills more than 250 million tons of post recycled municipal solid waste, one of the state's most readily available and environmentally favorable sources of renewable energy. In

2012 alone, the state landfilled more than 30 million tons of MSW (municipal solid waste)—organic materials containing the energy equivalent of approximately 60 million barrels of crude oil.

Among its regulatory roadblocks, there is a scientifically inaccurate definition of gasification in the statute, which, if taken literally, would imply an emissions standard (i.e., zero emissions) that is impossible for any biorefinery, let alone any petroleum refinery or power plant, to meet.

Today, other than gasification, all conversion technolo-

gies, including low-temperature, acid or enzymatic, biochemical or mechanical processes, are categorized as "transformation," equating them with incineration and subjecting them a more rigorous and time-consuming permitting pathway than is required to site a major solid waste landfill.

The need to revise California's statute regarding gasification and to clarify the permitting pathway for these technologies has been universally acknowledged by a majority in the legislature, by the state's regulatory agencies, industry stakeholders and public jurisdictions (at least 25 of which are considering these technologies as solutions to their burgeoning challenge of solid waste disposal).

The California Air Resources Board (ARB) has confirmed that organic waste is one of the only feed stocks on a life cycle basis that will meet the emissions reduction objectives of California's Low Carbon Fuel Standard. Its staff has projected that 24 waste-to-biofuels facilities would be required in the state by 2020 to assist in meeting the goals of this program.

One of the "high-priority action recommendations" listed in California's BioEnergy Action Plan for 2006 is as follows:

"Direct the California Integrated Waste Management Board (now known as California Department of Resources Recycling and Recovery [CalRecycle]) to work to promulgate changes to existing law to develop a regulatory framework for biomass waste conversion facilities, meeting environmental standards, that clearly distinguishes them from disposal and provides clear permitting pathways for their development, as well as provides diversion cred-

its to local jurisdictions for solid waste processed by these technologies."

Has there been one single step of progress toward these goals in the past seven years? Zero.

Throughout the past decade, an entrenched alliance of Democratic staff members for the legislature's environmental committees, led by those of Senate President Pro Tem Darrell Steinberg, has collaborated with elements in the environmental community to thwart every attempted legislative initiative that would establish realistic standards of performance and permitting pathways for this industry.

For example, in 2010, Assembly Bill (AB) 222, a comprehensive package of corrective legislation sponsored by the BioEnergy Producers Association, passed the assembly by a 54 to 13 vote and was ready for floor passage in the senate and signature by the governor, when the senate Environmental Quality Committee demanded to hear the bill. The committee's democratic members subsequently gutted the bill's content, reversing its intent to the point that its sponsors had no alternative but to abandon the legislation.

In so doing, these legislators ignored (literally swept aside) more than 100 statewide endorsements, including a joint letter of support from the chairs of the California Energy Commission, the ARB and the acting director of CalRecycle.

A Prime Example
Plasco Energy Group, based in Ottawa, Ontario, is a prime example of the frustration that conversion technology providers face in attempting to do business in California.

After a two-year competitive bidding process, Plasco was
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'Not a tale of woe'

Plasco Energy Group, Ottawa, Ontario, may have been thrown a curve ball when the California Department of Resources Recycling and Recovery (CalRecycle) rescinded its determination for the company to build a waste-to-electricity facility in Salinas County, Calif., but it is taking it in stride.

During the Waste Conversion Congress West Coast (WCCWC) held in Long Beach, Calif., in late November 2012, Plasco Senior Vice President of Business Development Alasdair McLean told attendees, "This is not a tale of woe." He recounted how Plasco had all of its ducks in a row for the project, which included receiving the determination from CalRecycle that it met the gasification definition of Public Resource Code (PRC). "We were the only MSW (municipal solid waste) conversion technology company to get this precertification," McLean said.

The scope of the project involved producing 8 megawatts of electricity and achieving 95 percent landfill diversion. According to McLean, it was also the first project in California that was planning to use syngas in engines rather than combusting the syngas to make electricity through a steam system. More than a year after Plasco received the precertification, McLean said he received a letter and a phone call from CalRecycle with some bad news, "We are rescinding our determination that you meet the gasification def in the Public Resource Code."

According to McLean, CalRecycle recognized the project depended on the determination and the administration would work to get a "carve-out" in the legislation so that the Salinas County project could continue. The state was also planning to work on a nontechnical definition of feedstock preparation and eliminating the gasification definition. According to McLean, Plasco decided to wait until the end of the legislative session in August 2012 before deciding how it would proceed. "We never did get the 'carve-out,'" said McLean. "As a company, it wasn't responsible for us to continue to invest in California when there are very good public policy frameworks in the United Kingdom and in other places where we could go and do work."

McLean said he still supports CalRecycle's efforts "to come up with some clarity so that the industry can move forward." He concluded by saying to the audience, "I hope we come back in a few years and build more projects than all the rest of you put together."

At a separate session of the WCCWC, Caroll Mortensen, director of CalRecycle, pleaded with the waste conversion industry to be more forthcoming with information. "I am very committed to try to move something forward, but my plea to you is to come out of your bubble," she told attendees. Mortensen urged the industry to develop hard definitions of waste feedstocks and to provide emissions data.

"I hear people say we are falling behind the rest of the nation because we are not adopting these things full strength. We also have an infrastructure that we've built here. There is still a very strong edict that recycling has priority over other end-of-life methods," she concluded.

—Kristin Smith

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7 Mistakes to Avoid on Your 2012 Tax Return Rick Rodgers, CFP, gives us seven common mistakes and missed deductions to help you prepare your 2012 tax return. 9

How to Succeed When Your Leaders Fail Many people associate strong leaders with the success of an organization, but an organization succeeds through the efforts of many people. 18

Shining a Light on the Dark Side of Teams: Seven Lessons the Business World Can Learn From the Downfall of Lance Armstrong What interests Bruce Piasecki most about the Armstrong story are the lessons it offers the business world about the nature of teams. People who would not normally be able to succeed alone can reap the benefits of success in the context of teams. 19

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Quotations on Happiness

Real happiness is cheap enough, yet how dearly we pay for its counterfeit.

Hosea Ballou

A man should always consider how much he has more than he wants and how much more unhappy he might be than he really is.

Joseph Addison

To be happy, you must learn to forget yourself.

Edward Bulwer-Lytton

I do not understand what the man who is happy wants in order to be happier.

Cicero

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COMPUTER

Cyberterrorism

By J. Allen Leinberger

Science fiction often predicts the future. Jules Verne wrote of an underwater boat powered by the energy of the sun. It was not until the 1950s when the U.S. Navy launched the nuclear powered submarine *USS Nautilus*. Then there was the original TV series “Star Trek,” that showed us the prototype for everything from laptop computers to Bluetooth devices.

Does today’s fiction predict the future? Truth to tell, the future is running neck-to-neck with its fictional counterparts.

Have you read Clive Cussler’s “The Jungle?” Perhaps you are even now working your way through Tom Clancy’s “Threat Vector.” Both tell of the ability by enemies of our country to hack into sensitive computers and take control. Here we find the possibility of someone turning off the water supply to Las Vegas. Here we find an enemy who can divert our armed drones and aim them at us. And as these stories go, once they have broken in, we are cut out, so there is nothing we can do except sit and watch.

Who would do such a thing? Who couldn’t? We regularly hear of kids playing around with computer access and getting into the IRS or air traffic control at LAX. If they can do it, so can our enemies. It happens to us as well. But the damage done is usually identity theft—which hurts us, but does not bring our country to its knees.

There are, as I have covered here before, several levels of hacking. The simplest is the Trojan Horse, which lets someone else wander through your hard drive and take a look-see. Keystroke readers allow someone else to read the letters as you type. From there it accelerates. In the cases of these novels, it allows someone else to completely run your computer, cutting you out.

In the Cussler case, it takes a set *continued on page 22*

A \$5.3 Million Pledge to Scripps College

President Lori Bettison-Varga announced a \$5.3 million pledge to Scripps College from current Scripps College Board of Trustee Nancy Katayama ’77. The pledge came in anticipation of a significant fundraising initiative and will produce immediate and long-term benefits for the college.

“Scripps College’s intellectually stimulating community is enriched by the valuable support of our trustees,” Bettison-Varga said. “Nancy embodies the best of Scripps graduates’ leadership, integrity, creativity, and community engagement. She believes in making a difference and with this forward-looking pledge, Scripps students will benefit now and in the future.”

Katayama has served as a Scripps’ trustee since 2000. She also serves as the president of the Nancy Katayama Foundation and holds a variety of business leadership positions, including Partner, Tifkat, L.P. She is a resident of Pacific Palisades.

College officials are discussing plans for the pledge with Katayama including her commitment of \$1 million to the expansion of the College’s Bette Cree Edwards Humanities Building for faculty offices. The pledge includes immediate and estate commitments.

Scripps College was founded in 1926 by Ellen Browning Scripps, a pioneering philanthropist and influential figure in the worlds of education, publishing, and women’s rights. Today, Scripps is a nationally top-ranked liberal arts college and women’s college with approximately 950 students, and is *continued on page 38*

Troops to Trade—Widest Dissemination

The California State University system is interested in exploring a partnership with the Federal VA to provide training in a skilled trade and a stable work environment for returning veterans through the California State University-State Employee Trades Council Joint Apprenticeship Training Program.

The governing body of this program is the California State University-State Employee Trades Council Joint Apprenticeship Training Committee (CSU-SETC JATC).

The CSU-SETC JATC has been active since 1982. The CSU-SETC JATC is recognized and certified by California’s Division of Apprenticeship Standards (DAS) and the Local Educational Administrator (LEA). The Local Educational Administrator (LEA) monitors the program and the curriculum to insure quality. The Department of Apprenticeship Standards (DAS) is a division of the California Department of Labor, assigned to monitor statewide apprenticeship programs, and assist as needed. The DAS and LEA create opportunities for Californians to gain employable lifetime skills and provides employers with a highly skilled and experienced workforce while strengthening California’s economy.

The CSU currently has ten (10) active apprenticeship trades participating in the training program. The trades are: electrician, plumber, carpenter, auto mechanic, heating ventilation mechanic, air conditioning/ refrigeration mechanic, sheet metal worker, locksmith, painter, and operating engineer (central plant boiler mechanics).

Apprenticeship educational programs typically require the apprentices to work 1,800 hours a year of On-the- Job Training (OJT) and also attend classroom training for another 144 hours a year in their field of study. This classroom education is called Related Supplemental Instruction (RSI).

The apprentices are mentored by journey level tradesmen for their OJT and subject to periodic work reviews as well as required to maintain a passing grade in the RSI. Their hours are monitored by both the campus and systemwide JATC to ensure compliance with the program. OTJ performance reviews and passing RSI grades are required and reviewed every six months to ensure proper progress through the program and are tied to stepped pay increases.

The apprentice’s pay scales are set as a percentage of the journey level in their trade. The apprentices start off at 65% of the base pay for their trade, and then receive a 5% pay increase, every six months, at each approved step.

The curriculum for each apprenticeship trade has been standardized on National Center for Construction Education and Research (NCCER) (www.nccer.org). A standardized curriculum, for the entire CSU system, was a certification requirement by the DAS and LEA. NCCER is a high quality classroom and online training program, specializing in the construction and maintenance industries. Their training programs provide curriculums for instructor lead classroom and web-based classes.

In addition to NCCER, the CSU apprenticeship program is working with the Calexico Community Action Council, located in Calexico, California. CCAC will provide the administrative certification required by NCCER as well as the conduit to purchase the text books and web-based training curriculum. CSU-SETC JATC utilize the NCCER (www.nccer.org) educational curriculum and materials, and can hold classroom training or web-based training.

CSU-SETC JATC monitors individual apprentice’s work and progress throughout the RSI training. With 23 campuses spread out over 750 miles, the remote location of some of our campuses fit the web-based training program well. *continued on page 38*

Looking for a Job? Switching Jobs? Make A Financial Plan Before You Submit Your Next Resume

On last year's Labor Day, many Americans were thinking about their employment situation and what changes they can make to better their livelihoods. While many Americans are continuing to look for work, there are still many others considering switching jobs. No matter which situation you find yourself in, assessing a move's immediate and long-term financial impact is critical to making a smooth career transition that also provides greater economic opportunities. According to Certified Financial Planner Board of Standards, Inc. ("CFP Board") Consumer Advocate, Eleanor Blayney, CFP®, both job-seekers and job-changers alike need to evaluate their financial situation and make a plan of action to make sure it brings them closer to achieving their financial goals.

"In today's economy, workers are more responsible than ever for their own financial future," says Blayney. "Taking the time to lay out a financial road map before beginning a job search provides peace of mind and direction towards choosing a job that fulfills short-term needs while moving one forward towards his or her long-term financial goals."

Creating a financial plan to inform any job search – but especially a job switch – is one of 12 steps in CFP Board's year-long "12 for '12 Approach to Financial Confidence." Blayney recommends that job-changers consider five aspects when evaluating current job situations and future employment opportunities.

1. Choose a job based on total compensation, not just salary: Make sure that your compensation—not just your salary—provides a benefit to your personal bottom line. Consider everything from the 401k match to the amount your employers (current and new) will pay for benefits like health insurance. Consider that benefits can also be purchased pre-tax. Money is money, whether it comes as more "take-home" pay or lower expenses for needed benefits. Base a decision on which job leaves you better off, when taking all these factors into consideration.

2. Make sure you're contributing enough to your retirement plan: Whether at your current or future job, don't leave money on the table. Contribute up to the match offered by an employers' 401k or similar retirement plan. Not taking full advantage of this match is like walking away from free money. Do what you must to make sure you are getting this match, and if you can, max out your contribution for the year. In 2012, the max contribution was \$17,000 for people younger than 50 and \$22,500 for those 50 or older.

3. Reevaluate your retirement savings plan: When changing jobs you will be faced with this decision: do you keep your retirement savings in the plan of a former employer or do you move it to your new employer's plan? Or should you open a new IRA and roll it over? One of the reasons people first see a CFP® professional is because they have built up a nest egg in an employer retirement plan. They want to know how to manage it, where to invest contributions, and how to take withdrawals. A CFP® professional can help you understand your options and recommend which is best for you and your family.

4. Be alert to changes in your tax bracket: A new job may put you into a new, higher tax bracket and/or limit some of your deductions. Make sure you understand the implications of how your new income impacts what you owe in federal, state and your local taxes. A CFP® professional or qualified tax adviser can help you with this analysis.

5. Evaluate an employer's insurance offerings: Determine what your new employer offers in

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EDITORIAL

Reverse Tax Board Vindictiveness

Tax break revoked—going back five years.

With the decline of Republican power in the Legislature, the newly emergent swing voters in the state Capitol are self-described Democratic moderates. Jobs is the mantra they have been pushing.

We have a good chance to see how serious legislators are about the jobs issue following a disappointing ruling by a state appeals court that invalidates a 19-year-old law giving small-business investors a large capital-gains tax break if 80 percent of their assets and payroll costs are spent in the state. The court declared that this state law amounts to an unconstitutional interference with interstate commerce.

The court did not specify a remedy, leaving that to officials at the state Franchise Tax Board.

Unfortunately, FTB staff decided to implement the court's decision in the most unreasonable and harmful way possible. It has decided to revoke the tax break retroactively and seek several years in back taxes and interest from more than 2,000 small-business owners and investors.

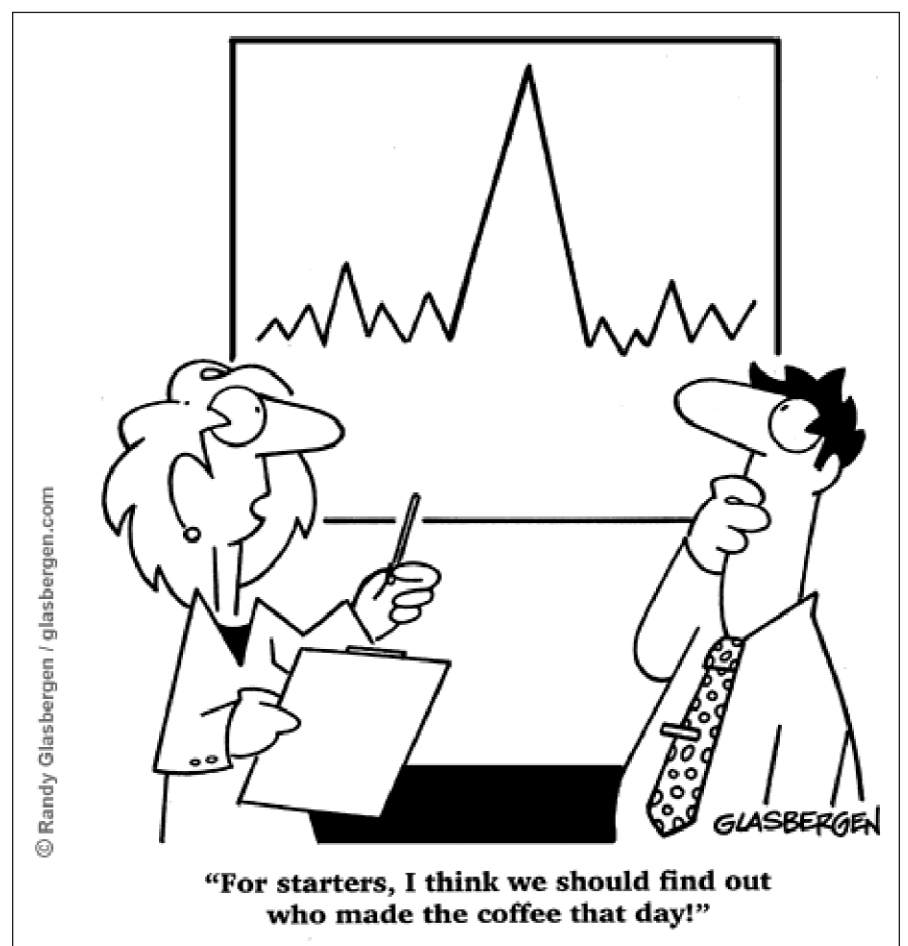
People who have complied with the law and paid their taxes accurately and on time are now facing potentially hefty back-tax bills – and they weren't given much of a warning. They can face large penalties if they can't come up with tens, or even hundreds, of thousands of dollars. In some cases, it could lead to bankruptcy. In others, it will hamper ability to invest and expand businesses, thus dampening job growth.

The FTB doesn't have to act in such a vindictive and counter-productive way.

"Unfortunately, the staff of the Franchise Tax Board elected to take the most aggressive, unreasonable and unfair potential remedy by retroactively going backward five years and denying the... tax incentive,"

Democratic state Sen. Ted

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BUSINESS VALUES

Would George and Honest Abe Make It in Today's Business World?

Sometimes it seems the business world thrives on harmless small fibs, misdirections, and lies of omission. But in honor of Presidents' Day, Joseph Callaway challenges you to rediscover the career-boosting virtues of honesty. He offers seven reasons to tell clients the truth.

Presidents' Day, which falls between the birthdays of two of our nation's most revered leaders—George Washington and Abraham Lincoln—came up on Monday, Feb. 18. And as every school-aged kid knows, both men are remembered for their honesty. (Okay, “little George and the cherry tree” might be more legend than fact, but it does indicate the extent to which our culture views truthfulness as a virtue.) To Joseph Callaway, the “lip service” we pay to honesty, even as we fudge the truth in our day-to-day lives, raises a question: Would Washington and Lincoln make it in today's business world?

“I believe the answer is yes,” says Callaway, who, along with his wife, JoAnn, is the author of the new book, “Clients First: The Two Word Miracle.” “If they showed up in 2013 and truly lived up to their reputations, they would find themselves in huge demand. People really, really crave honesty and transparency, and it's mostly because they're such rare qualities these days.”

Do a little soul-searching, suggests Callaway. You might be shocked at the number of white lies, exaggerations, misdirections, and lies of omission you're guilty of. For example: I'm not going to meet my deadline so I'll tell him I'm sick to buy myself a couple more days. Or, This is probably not the best vendor for this particular client, but since she (the vendor) sends us a lot of business, I'm going to recommend her anyway.

The occasional lie of omission, or even commission, may not reflect any ill intent toward your clients. But in the long run, even small dishonesties will muddy your relationship and ultimately keep your business

from being all it can be.

“We can usually rationalize our small or even large dishonesties,” says Callaway. “But when we examine them, we can see that our lies, little or big, are told to benefit ourselves—to make more money, to cover up mistakes, or to avoid an uncomfortable conversation.

“Making the decision to always put your clients first instead—which means telling them the truth and letting the chips fall—will transform your business,” he adds. “It may not happen overnight, but it will over time as you gain a reputation for transparency and trustworthiness. And it will change your life. Just ask Abraham Lincoln, who ‘lost’ a lot of money during his lawyer career because he didn't like to charge exorbitant amounts, and encouraged clients to settle out of court when it was in their best interests—even though he didn't get paid!”

Callaway and his wife built their thriving business—Those Callaways—after a late-in-life entry into the world of real estate. Since then, they have lived through a bubble and survived a horrible economic downturn—and managed to prosper through both, while many of their fellow realtors never recovered. They credit their “Clients First” philosophy as their magic bullet—and never, ever telling a lie is part of that.

Early on in their careers as realtors, the Callaways faced a not-uncommon dilemma: Their sellers, the Smiths, needed to sell their home soon so they could move. Their buyers, the Browns, had fallen in love with the Smiths' house. Perfect, right? Not really. It turned out the Browns' offer was lower

than what the Smiths were asking, but it still stretched their budget. Should the Callaways tell each family what they wanted to hear (and guarantee themselves a commission)...or should they do the right thing?

“JoAnn and I decided to tell each party the truth: This deal really wasn't in either of their best interests, even though it was in ours,” he continues. “Like a fairy tale, we soon found the Smiths a buyer willing to pay their asking price, and we found the Browns a more affordable home they loved even more. The way we did business was forever changed. Whatever happened, we knew we had to always put the client first—even though the truth sometimes hurts, and a fairy-tale ending isn't always guaranteed.”

Whether in the days of Washington and Lincoln or right now, telling the truth is not rocket science. Honesty really is the best policy in business and in life. Callaway gives seven solid reasons why:

It's why you exist. If you're in business, you provide either a good or a service that's aimed at making the consumer's life easier, better, fuller, etc. In other words, your *raison d'être* comes down to helping other people. When you think about your job description in those terms, you'll have to admit that while it may not always be comfortable, telling the truth is what's in the client's best interest.

“You can't truly help someone if you aren't being honest!” Callaway assures. “Sure, you can usually rationalize a blurred line or a white lie. But on whose behalf are you fudging the truth? Even if it's for the client, broken rules and skipped steps—if and when they come to light—won't

be doing him any favors. And if you're trying to skirt the truth to make your own life easier, beware: You're on a very slippery slope.”

Truth breeds trust. It's simple: When the customer knows he can expect the whole truth and nothing but the truth from you, he'll trust you. And especially in the wake of so many business scandals (Bear Stearns, JPMorgan Chase, and even Bernie Madoff spring to mind), trust isn't something you'll automatically get from a client. You'll have to earn it. And once you have done so, you'll most likely have a client for life.

“Trust is one of the relatively few remaining things that no amount of money can buy,” Callaway points out. “It's also something that's invaluable once you have it. While I'm no business historian, I would venture to say that dishonesty, cover-ups, and stretching the truth played a large role in the collapses of most now-defunct companies. What would the current business climate look like today if all of those organizations had prized earning long-term trust over earning short-term profits?”

It helps you show—and earn—respect. No doubt you've been lied to at some point in your life. When you found out that the proverbial wool had been pulled over your eyes, how did you feel? Of course you were angry and hurt, but chances are, you also felt belittled. That's because it's offensive and demeaning when someone doesn't think you can “handle the truth.” On the flip side, though, when you hear the truth—even if it's not what you expected—you feel empowered

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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
Provident Financial Holdings, Inc. (H)	17.50	16.64	0.86	5.2%
Monster Beverage Corporation	49.76	47.90	1.86	3.9%
American States Water Company (H)	51.99	50.55	1.44	2.8%
Simplicity Bancorp, Inc.	14.63	14.42	0.21	1.5%
CVB Financial Corp.	10.85	11.00	-0.15	-1.4%

THE LOSERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
Hot Topic Inc. (H)	10.92	11.10	-0.18	-1.6%
Outdoor Channel Holdings, Inc.	7.61	7.72	-0.11	-1.4%
CVB Financial Corp.	10.85	11.00	-0.15	-1.4%
Simplicity Bancorp, Inc.	14.63	14.42	0.21	1.5%
American States Water Company (H)	51.99	50.55	1.44	2.8%

	Ticker	2/21/13 Close Price	1/31/13 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Company (H)	AWR	51.99	50.55	2.8	53.02	34.90	19.6	NYSE
CVB Financial Corp.	CVBF	10.85	11.00	-1.4	12.95	9.43	14.7	NASDAQS
EMRISE Corporation	EMRI	0.53	0.59	-10.2	0.74	0.26	NM	OTCPK
Monster Beverage Corporation	MNST	49.76	47.90	3.9	83.96	39.99	27.3	NASDAQS
Hot Topic Inc. (H)	HOTT	10.92	11.10	-1.6	11.82	8.01	28.8	NASDAQS
Simplicity Bancorp, Inc.	SMPL	14.63	14.42	1.5	15.74	13.10	22.4	NASDAQS
Outdoor Channel Holdings, Inc.	OUTD	7.61	7.72	-1.4	7.99	5.97	95.3	NASDAQS
Provident Financial Holdings, Inc. (H)	PROV	17.50	16.64	5.2	19.69	9.98	8.6	NASDAQS
West Peak Iron Limited (L)	WPI	0.06	0.07	-12.0	0.33	0.05	NM	ASX

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	31,953,570
Hot Topic Inc.	11,349,110
CVB Financial Corp.	5,924,690
Provident Financial Holdings, Inc.	1,268,790
American States Water Company	1,267,590

D&P/IEBJ Total Volume Month 53,010,680

Monthly Summary 2/21/13

Advances	4
Declines	5
Unchanged	0
New Highs	3
New Lows	1

Duff & Phelps, LLC

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NASCAR Weekend is March 22-24th

A Great Selection of Ticket Packages Available

Race fans can be a part of the excitement of NASCAR's return to Southern California by purchasing tickets to the NASCAR Auto Club 400 race weekend scheduled for March 22-24th at Auto Club Speedway in Fontana.

Ticket prices range from \$35 to \$105 for the NASCAR weekend and can be purchased by calling 800-944-RACE (7223), or stopping by the Auto Club Speedway ticket office at 9300 Cherry Avenue in Fontana. Ticket office hours are Monday through Friday, 8:30 a.m. – 4:30 p.m.

The following are some ticket packages being offered:

- Purchase a reserved grandstand ticket for \$75 to the Auto Club 400 and get a free pit pass (a \$55 value).
- First-time fan package—Sunday (\$99; a \$150 value): A reserved grandstand ticket (rows 15-23) to the Auto Club 400. Pre-race pit pass, scanner, \$10 in vouchers good for food and beverage at any concession stand, and "My First Race" pin.
- Budweiser Block Party (\$129): Reserved seat, rows 15-23, Auto Club 400 NASCAR Sprint Cup Series Race, pre race pit pass, access to Bud Block Party Hospitality Chalet, Q&A with Kevin Harvick, buffet, drink tickets, cash bar, closed circuit TVs and parking.

Visit www.autoclubspeedway.com for additional information.



7 Mistakes to Avoid on Your 2012 Tax Return

By Rick Rodgers, CFP

Every year, our politicians talk about the need to simplify the tax code and every year, they make it more complex.

The average taxpayer will spend an estimated 23 hours completing their return this year. Eighty percent of taxpayers will hire someone to do the work, or buy tax software, even though 64 percent of taxpayers don't owe anything.

There are six definitions of a child; more than a dozen educational credits, and 16 different types of tax-favored savings plans. That may seem daunting, but with some basic knowledge and planning, you can avoid costly mistakes.

Here is a list of the seven common mistakes and missed deductions to help you prepare your 2012 tax return.

1. Charitable deductions—cash. Did you make a contribution to charity last year? The IRS is cracking down on bogus deductions, so be sure to follow the donation tax rules. One of the most important rules is that you give to a charity with an IRS tax-exempt status. Don't forget to take the mileage deduction when it applies. The IRS allows 14 cents per mile driven in service of charitable organizations.

2. Charitable deductions—in kind. Your used clothing donated to charity may not seem worth much, but consider using valuation software to determine how much to claim. You may be pleasantly surprised. The same applies for furniture and other household items donated. Clothing must be in good condition or better to take the deduction.

3. Social Security number. Privacy concerns caused the IRS to stop putting taxpayer Social Security numbers on tax package labels. Most of your tax information is keyed to your tax ID number. Tax ID number errors raise red flags with the IRS, which attempts to match reported income to tax returns. This number is also important when claiming the Child Tax and Additional Child Tax credits and credits for educational expenses. Take time to verify that your tax ID number is correct on 1099s, W-2 forms and all tax documents to avoid delays processing your return.

4. Dividend reinvestments. Each time a stock or mutual fund reinvests dividends, it's the same as making a new purchase of shares. The amount of the reinvested dividend adds to your tax basis when you calculate your taxable gain from a sale. Make sure you don't overpay the IRS. Mutual funds generally track the average basis of shares and automatically include reinvested dividends in the calculation. Ultimately it's up to you to make sure you calculate the gain properly.

5. Unused deductions from 2011. The tax code allows capital losses to offset capital gains. When losses exceed gains, the taxpayer can use only \$3,000 of losses against other income. Any excess loss can be carried forward into future tax years. Don't forget to carry the unused losses over to your 2012 tax return. Charitable deductions are capped based on the type of property donated and your adjusted gross income. Excess deductions can also be carried into future years. Don't let carryovers get lost in the shuffle.

6. Excess Roth contributions. Single taxpayers whose modified adjusted gross income is between \$110,000 - \$125,000 (\$173,000 - \$183,000 for joint filers) cannot make a full Roth IRA contribution. Check this number when you complete your tax return. Excess contributions are subject to a 6 percent penalty on the amount you contributed.

7. Overlooked medical deductions. Health insurance premiums are an often overlooked deduction. The portion paid by the employee is a deductible expense

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SALES

Make Your Sales Team an Elite Sales Force

By Victor Arocho

In every sales team, there are usually a handful of top performers...and then there's everyone else. Imagine how much more successful your organization could be if every salesperson was an elite top performer. Think that's not possible? Think again.

In other areas, we see groups of elite people who band together for a common goal or purpose: Super Bowl teams, Navy SEALs, top-rated college marching bands, etc. In any of these groups, you don't see one or two people doing all the work, outperforming their peers, or being the lone superstars. Rather, everyone on the team is an elite member. The group as a whole shines because each member contributes greatly, plays an integral part, and gives 110% at all times. If it's possible with these groups of people, then it's possible for your sales department as well. But creating an elite group of salespeople involves much more than placing a help wanted ad on a job board. It requires a specific hiring process that attracts only the best of the best. Here are the steps to do that.

1. Make joining your sales team difficult.

You cannot create an elite team if becoming a member is easy. Would a Super Bowl team be spectacular if they let anyone with a helmet on the field? Of course not. In order for any team to be considered elite, there must be a stringent process to join the team.

So while you should definitely advertise open sales positions, realize that conducting one interview prior to bringing someone on board is not enough. Rather, you'll want to conduct multiple interviews, with the candidate speaking to the sales manager and other executive level people. The key is to look for people who believe in a team spirit, have a positive attitude, and display a keen sales demeanor. Whatever you do, don't have your HR department be responsible for hiring salespeople. HR's only role in hiring salespeople should be to process the paperwork.

And finally (and perhaps most important), make sure anyone you decide to bring on board realizes that getting past the initial hiring process is the easy part. Now they must prove that they have what it takes to be an elite player. How? By completing step number two...

2. Create a six-week intense new hire training program where no more than 60% pass.

For every three people who make it past your initial hiring process, only one of those should actually become a salesperson for your organization. While this may initially sound like a waste of time and money, it's really an investment in making your sales team the best it can be.

Realize that the only time you really waste time and money is when you allow low producing salespeople (typically people who are not a fit for sales, people who don't like your company, or people who have the wrong attitude) to be a part of your organization. The best way to avoid that scenario is to make sure the people who are in the sales role have been thoroughly trained and are the people who really want to be there.

Having an intense training period is the same approach used by colleges and the military. For example, for every 100 men who start Navy SEAL training, only 17-20 succeed. That's a success rate of only 17% to 20%! But think about it...who do you want carrying out the country's most dangerous and

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Cutting Through... selected by the Salinas Valley Waste Authority to construct a waste-to-electricity facility at its Johnson Canyon Landfill. Soon thereafter, the company applied for and obtained a formal ruling from CalRecycle that its technology could meet the statutory gasification definition, thus qualifying the project's electricity output for California's Renewables Portfolio Standard (RPS), a step critical to its economic viability.

The logic of CalRecycle's ruling was simple. A legislature cannot pass a law with which no one can comply. The agency rightly interpreted "zero emissions" to mean no emissions exceeding the local standards that apply to all businesses throughout the state, including oil refineries and power plants.

When Gov. Jerry Brown's administration took office, representatives of the coalition that had blocked corrective legislation during the previous decade moved into leadership positions at CalRecycle, and in May of last year, they rescinded the Plasco ruling.

The rescission notice came after Plasco and the Salinas Valley Solid Waste Authority had, in good faith, made an 18-month commitment of time and money to comply with California Environmental Quality Act (CEQA) and other permitting requirements in costly detrimental reliance upon what they understood to be a formal opinion by the state.

Stung by widespread stakeholder criticism of this move, the Brown administration declared that it would support legislation that would allow the Plasco project (and only the Plasco project) to proceed on a "pilot basis" and "be considered an eligible renewable energy resource under state law."

However, the bureaucracy, it appears, had other plans. It is fairly evident they knew Assemblymember Luis Alejo, in whose district Plasco's project was located, would undercut the governor's commitment. A close ally of environmental dogmatists, he was prepared to block any legislation that would enable the construction of a gasification facility in his district, and that is what he did. He is reported to have told his constituents, "We don't want these kinds of projects in my district."

But, lo and behold, Nov. 15, 2012, Sierra Energy, Davis, Calif., received a \$3 million investment from the U.S. Department of Defense to install a modular, community-scale waste gasification system at U.S. Army Garrison Fort Hunter Liggett in Monterey County—in Alejo's district, but beyond the state's environmental permitting authority.

"This project is part of Fort Hunter Liggett's ongoing efforts to meet net-zero standards for both waste and energy," says Col. Donna Williams, Fort Hunter Liggett Garrison Commander. "Disposing of the installation's waste and using it to generate clean energy meets both of those goals."

A military net-zero waste installation reduces, reuses and recovers waste streams—converting them to resource values with zero landfill over the course of a year. Net-zero energy installations are designed to create as much energy as they use. Fort Hunter Liggett was selected as both a net-zero energy and net-zero waste pilot site.

If you want to pursue a gasification project in California, think federal or tribal lands.

Since last July, the Salinas Valley Solid Waste Authority has made multiple requests for CalRecycle to clarify its reasons for rescinding its Plasco opinion, and to date it has not received a response. Plasco remains in the dark as to the future economic viability of its project.

What Lies Ahead

So, where do we go from here? In 2011, California's Legislature passed AB 341, setting a policy goal that calls for the state to reduce, recycle or compost 75 percent of its solid waste by 2020 (the current mandate is for 50 percent recycling). AB 341 requires CalRecycle to

report to the legislature by Jan. 1, 2014, on its proposed strategies for achieving this goal. It requires CalRecycle to review and update information on the development of markets for recovered materials "with an emphasis on new and emerging trends in resource management." Considering the progress waste-derived renewable energy is making across North America, it is curious the legislation did not mention conversion technologies as a potential alternatives.

However, the new management of CalRecycle is using its AB 341 authority to conduct a two-year study to define what constitutes the recycling of municipal solid waste *continued on page 27*



Assemblyman Mike Morrell Responds to Governor Brown's State of the State Address

I watched and listened with my colleagues and many Californians concerned about the future of our State's economic recovery, to Governor Jerry Brown's annual State of the State Address. After years of uncertainty and ongoing financial crisis, it was a relief to hear that in all likelihood the bleeding has stopped and we are on the road to recovery. We all take this in, of course, with cautious optimism because our State's economy is still fragile and revenue's uncertain.

I agree with the Governor on many points. In fact, I have for sometime have been pushing for living within our means, balancing the budget, reigning in reckless spending and regulatory reform. It seems finally that many of us, including the Governor, are on the same page. There is opportunity for unique alliances in the months ahead. A 2/3rd supermajority for Democrats will provide a challenge for our Governor as a voice of reason if his agenda is not parallel with his legislative counterparts, given their ability to override a veto. The Governor and the hope of our shared vision is clear. Accountability now lies solely with the legislature to act responsibly.

The Governor closed on the note of his High Speed Rail resolution. Over 70% of Californians have challenged him on this project which is clearly not a priority for our State.

Next, Proposition 30 has promised millions in support of education with overwhelming support and I hope that the Governor will be as determined in seeking adequate funding reach the classroom. I have co-authored AB 67 which would eliminate the question of this money going to the general fund and mandate that it go strictly to education while freezing tuition on our students that have taken the brunt of education cuts.

In closing I am optimistic for our State's economic recovery and hopeful for the new vision that I, the Governor and many of my colleagues in the legislature share. A balanced budget is only as valuable as the spending restraint shown by the legislature that it must entail. I look forward to working with a new coalition of folks throughout the state to introduce real regulatory reform in effort to fast track job expansion for many that have been suffering and out of work. We still have a lot of work to do, but our future holds much promise. I'll keep you posted...

MANAGEMENT

Shining a Light on the Dark Side of Teams: Seven Lessons the Business World Can Learn From the Downfall of Lance Armstrong

Teams are more than the sum of their parts. Yet when the “dark side” is allowed to flourish—as in the case of Lance Armstrong—great harm can result. Here, best-selling author Bruce Piasecki explains how to make sure your team is working from a positive place and focused on the good of all.

Over the past few months, sports fans around the world have watched the downfall of the most celebrated cyclist of all time: Lance Armstrong. His recent televised confession interview with Oprah Winfrey—where he admitted to doping, using blood transfusions, and more—riveted the public. But what interests Bruce Piasecki most about the Armstrong story are the lessons it offers the business world about the nature of teams.

“Over the years I’ve come to realize a truth that has permeated every aspect of my work and my life,” says Piasecki, author of the upcoming book “Doing More With Teams: The New Way to Winning.” “The team is more powerful than the individual. Teams expand the human experience. They extend our wings in practical, pragmatic, and measurable ways. People who would not normally be able to succeed alone—the planners, the doers, those who lack the internal spark to market themselves—can reap the benefits of success in the context of teams.

“Yet many teams have a dark side,” he adds. “When these darker impulses are allowed to eclipse the joyful transcendence that teamwork can bring, great harm can result. Evil deeds flourish. People get hurt. Lance Armstrong is just one very dramatic and very visible example of what can go wrong with teams.”

In his book, Piasecki has much to say about Armstrong. He cites the 200-plus-page report that was published and released in 2012 by the U.S. Anti-Doping Agency about this most favored athlete. Twenty-six competitors (including a deliberate mix of direct team-

mates and key opposing team riders) verified the claims of what the *New York Times* called “a massive doping scheme, more extensive than any previously revealed in professional sports history.”

In particular, eleven world-class teammates from the Lance Armstrong teams documented how all the doping was centered around and for Lance. Most damning, George Hincapie, Armstrong’s closest friend and fellow teammate during each of his seven Tour de France victories, confessed to doping with Armstrong. The U.S. Anti-Doping Agency report noted the evidence made clear that Mr. Armstrong had “ultimate control over his own personal drug use,” and that “he also dictated its use over the doping culture for his team and the sport at large.”

Compare these dynamics to those of other well-known sports team, says Piasecki, and you’ll see a marked contrast.

“It was pure pleasure for a decade to watch how Michael Jordan fit his court family, which was deep and full of different personalities like the quiet Scottie Pippen and the very outrageous Dennis Rodman,” he says. “The beauty of this team was that its members worked together in a way that allowed everyone to learn together where they fit while working for the common good.”

Similar dynamics play out on the “courts” of the business world every day. And when teams are well constructed with the right mix of talents and personalities—and well governed by leaders who recognize the most important capabilities in their people and facilitate them for the good of all—companies

achieve, grow, and prosper. Yet when the “dark side” takes over, we see Enrons, WorldComs, Madoffs...and yes, Armstrongs.

So can we in the business world learn from the tragedy of Lance Armstrong? Here are seven lessons Piasecki says leaders would do well to heed:

Fierce individualism has no place in teams. Just the fact that we think of Lance Armstrong’s teams as “Lance Armstrong’s teams” speaks volumes. It was as if Armstrong’s

entire team (Team RadioShack being the most recent) was there only for him. When we pin all of our hopes on an individual, we are doomed to be disappointed. This is because youth and ability have a way of fading over time. Youthful arrogance, due to its fleeting nature, is no foundation on which to build a future. We need the shoulder strength of teams to keep us competent.

“As leaders, we need to be sure that ‘the MVP syndrome’ is *continued on page 28*

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Many Thanks, Melissa A.

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Ranked by Number of Offices in Inland Empire

	Company Address City, State, Zip	# Offices Inland Empire Companywide	# Agents Inland Empire Closed Escrow	Sales Volume 2012 Headquarters (Gross \$ Amount)	Year Founded Inland Empire	Speciality	Top Local Executive Title Phone/Fax E-Mail Address
1.	Windermere Real Estate 74850 Hwy. 111 Indian Wells, CA 92210	13 15	150	\$1,379,941,652	1998 Palm Desert	Residential & Commercial Sales, Transaction Compliance, Leasing, Concierge Service	Charlie White Broker (760) 773-3958 cwhite@windermere.com
2.	Shear Realty 18564 Hwy. 18, Ste. 205 Apple Valley, CA 92307	7 7	112	\$254,552,666	1980 Apple Valley	Residential	Carol Yule President (760) 242-7221/242-7226 cyule@shearrealty.com
3.	Coldwell Banker Kivett-Teeters Associates 32829 Yucaipa Blvd. Yucaipa, CA 92399	4 4	151	\$225,992,067	1982 Yucaipa	Residential Real Estate Sales	Gary D. Teeters President (909) 797-1151/790-1912 www.cbkt.net
4.	Rancon Real Estate 27740 Jefferson Ave., Ste. 100 Temecula, CA 92590	4 4	170	\$836 million	1971 Murrieta	Residential, Land, and Commercial	Mike Diaz President (951) 676-5736/699-0387 www.rancon.com
5.	Century 21 Lois Lauer Realty 1998 Orange Tree Ln. Redlands, CA 92373	3 3	210 85	\$434,741,960	1976	Residential Real Estate Sales	Vaugh Bryan CEO (909) 748-7000/748-7132 lauer@loislauer.com
6.	Prudential California Realty 6349 Riverside Ave. Riverside, CA 92506	3 3	85	\$122 million	1988 Riverside	Residential/Commercial Real Estate Property Management	Karen Solomon Office Administrator (951) 787-1151/790-1912 www.prudentialcaliforniarealty.com
7.	RE/MAX Real Estate Consultants 74199 El Paseo, Ste. 200 Palm Desert, CA 92260	3 4	172 154	\$460,741,117	1994 Palm Desert	Residential Real Estate	Lorenzo Lombardelli Owner/Broker (760) 346-0500/836-3227 lorenzol1@earthlink.net
8.	Coldwell Banker Eadie Adams Realty 501 S. Indian Canyon Palm Springs, CA 92264	2 2	42	WND	1963	Full-Service Residential and Commercial	Jerry R. DuBois Managing Broker (760) 778-5500/323-7832 cbear@coldwellbanker.com
9.	Century 21 Fairway Realty 18484 Hwy. 18, Ste. 150 Apple Valley, CA 92307	2 2	74	\$344 million	1964 Apple Valley	Real Estate	Janie Phillips Owner/Broker (760) 242-2121/242-8482 www.century21fairway.com
10.	Century 21 Prestige Properties 255 W. Foothill Blvd., Ste. 100 Upland, CA 91786	2 2	86	\$131,785,221	1992 Upland	Residential and Income, Real Estate, Relocation & Property Management	Vincent Gottuso Owner (909) 981-2208/920-0738 vjgottuso@aol.com
11.	Coldwell Banker Realty Center 501 W. Redlands Blvd., Ste. A Redlands, CA 92373	1 1	35	WND	1986 Redlands	Real Estate	Sheila Cannon Broker (909) 792-4147/792-0803 scannon@coldwellbanker.com
12.	Coldwell Banker 72605 Hwy 111 Palm Desert, CA 92260	1 1	35	\$129 million	1969	Full-Service Residential	Ron Gerlich President (760) 345-2527/360-0229 rgerlich.coldwellbanker.com
13.	Prudential California Realty 2905 Tahquitz Canyon Way Palm Springs, CA 92262	1 1	36	\$65 million	1986 Palm Springs	Full-Service Residential Rental Commercial	Hank Hampton Owner/Broker (760) 323-5000/322-5083 www.prudentialcal.com
14.	Sun Lakes Realty, Inc. 300 S. Highland Springs Ave., Ste. 2K Banning, CA 92220	1 1	5	\$42 million	1975 Banning	Residential - Senior Communities	Lawrence McRae President/Broker (951) 845-7378/845-7179 www.sunlakesrealtyinc.com

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.

San Antonio Mayor Julian Castro to Deliver Keynote Speech at 2013 Lead Summit

Julián Castro, the mayor of San Antonio, Texas, and the first Latino to deliver a keynote speech at the Democratic National Convention, will be the headline speaker at the 4th annual Latino Education Advocacy Days summit at Cal State San Bernardino on Wednesday, March 27.

Now in its fourth year, the LEAD summit focuses on educational issues affecting Latinos at the national, regional and local levels, said Enrique Murillo, the executive director and founder of the LEAD project, and a professor of education at Cal State San Bernardino.

The annual conference will be held in the university's Santos Manuel Student Union Events Center from 8:30 a.m. to 5 p.m.

"We're pleased to have Mayor Castro as our headline speaker. He has shown a commitment to education since entering public life," Murillo said. "His work embodies the ideals that led to the creation of the LEAD summit and the directions and actions that have resulted from the conferences."

Castro's participation in the LEAD summit was made possible through a working partnership with the University of Texas at San Antonio, Murillo said.

Castro, 38, will speak during the 4:20 p.m. session on "Educational Alignment: Profiles of Local Innovation." The session will be introduced by assistant professor Margarita Machado-Casas and moderated by professor Ellen

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McGraw Hill Construction

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

An authority on the construction market, the firm produces Dodge Reports and Sweets Catalog Files.

According to the Research and Analytics unit of McGraw-Hill Construction, the latest month's construction activity followed this pattern:

	2012	2011	Percent Change
Nonresidential	\$85,834,000	\$88,810,000	-3
Residential	\$123,288,000	\$76,987,000	60
TOTAL BUILDING	\$209,122,000	\$165,797,000	26

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

	2012	2011	Percent Change
Nonresidential	\$1,456,609,000	\$1,298,487,000	12
Residential	\$1,320,513,000	\$1,020,985,000	29
TOTAL BUILDING	\$2,777,122,000	\$2,319,472,000	20

-Nonresidential buildings include commercial, manufacturing, educational, religious, administrative, recreational, hotel, dormitory and other buildings.
-Residential buildings include one and two family houses and apartments.

McGraw-Hill Construction reported on December contracts for future construction in the state of California.

An authority on the construction market, the firm produces Dodge Reports and Sweets Catalog Files.

According to the Research and Analytics unit of McGraw-Hill Construction, the latest month's construction activity followed this pattern:

	2012	2011	Percent Change
Nonresidential	\$1,489,417,000	\$1,119,668,000	33
Residential	\$1,183,718,000	\$757,277,000	56
Nonbuilding	\$1,881,316,000	\$296,140,000	+++
TOTAL CONSTRUCTION	\$4,554,451,000	\$2,173,085,000	+++

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

	2012	2011	Percent Change
Nonresidential	\$13,087,186,000	\$14,280,042,000	-8
Residential	\$12,579,986,000	\$9,528,852,000	32
Nonbuilding	\$17,720,817,000	\$23,040,074,000	-23
TOTAL CONSTRUCTION	\$43,387,989,000	\$46,848,968,000	-7

-Nonresidential buildings include commercial, manufacturing, educational, religious, administrative, recreational, hotel, dormitory and other buildings.
-Residential buildings include one and two family houses and apartments.
-Nonbuilding construction includes streets and highways, bridges, dams and reservoirs, river and harbor developments, sewage and water supply systems, missile and space facilities, airports, utilities and communication systems.


About McGraw-Hill Construction

McGraw-Hill Construction (MHC), part of The McGraw-Hill Companies, connects people, projects, and products across the design and construction industry, serving owners, architects, engineers, general contractors, subcontractors, building product manufacturers, suppliers, dealers, distributors, and adjacent markets.

A reliable and trusted source for more than a century, MHC has remained North America's leading provider of construction project and product information, plans and specifications, industry news, market research, and industry trends and forecasts. In recent years, MHC has emerged as an industry leader in the critical areas of sustainability and interoperability as well.

For more information visit www.construction.com.

Do you know a child with orthopaedic or burn disabilities?



Shriners Hospitals for Children can help.


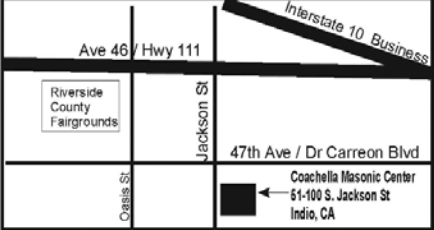
A pre-admission screening clinic will be held on Feb 16, 2013 from 9:00 AM to noon to identify children who can benefit from the expert orthopaedic and burn care at Shriners Hospital for Children - Los Angeles

We offer treatment to any child under the age of 18 for the following

* Arthrogryposis	* Leg-length discrepancies
* Burn reconstruction	* Orthopaedic sports injuries
* Cleft Lip and Palate	* Osteogenesis imperfecta
* Clubfoot and related deformities	* Problems related to:
* Dislocated hip	- Cerebral palsy
* Fractures (non emergency)	- Spina bifida
* Amputation or deficiencies of the limbs	* Scoliosis and spinal deformities
* Hip disorders	

Clinic Information:
Location: Coachella Masonic Center
 51-100 South Jackson St. Indio, CA.
Date: February 16, 2013
Time: 9 AM to 12 noon
 No appointment is necessary

For more information:
 * Terry Conahan (714) 839-3292
 * Spanish: Bonnie Weiss (714) 893-4315

Would George...*continued from pg. 7*

and respected.

“Respect isn’t just about being polite and using your manners,” reminds Callaway. “To a much larger extent, it’s about letting people make their own decisions. Sure, you can offer your expertise and opinions—just don’t withhold or twist the truth in an attempt to manipulate or manage.

“Also, people respect you more when you tell a difficult truth,” he adds. “They may not like what you have to say but they will think more of you for having the guts to say it.”

The truth will set you free. Remember when you were a kid and your mother told you that if you told her the truth about how the lamp really got broken, you’d feel better? She was right! Making a commitment to always tell the truth will take a weight off your shoulders that you might not have known was even there! Not only do lies have their own psychic weight, they complicate your life. Truth-telling simplifies it.

“JoAnn and I found that the positive effects of telling the Smiths and Browns the truth were almost immediate,” Callaway recalls. “The first thing we noticed was a new feeling of strength and courage. By no longer having to juggle the facts, we were relieved of so much strain! When you have only the truth, you wave goodbye to moral dilemmas and sleepless nights. You don’t have to worry about getting the story straight or remembering what you have and haven’t shared. You know you’re doing the right thing.”

Honesty is a catalyst for personal evolution. As you walk the path of putting your clients first, promises Callaway, you’ll evolve as a person, not just as a professional. That’s because being honest with your clients isn’t always easy. In fact, in some situations, it might be one of the most difficult things you’ve ever done. But just as sore muscles after weightlifting means that your body is getting healthier and stronger, feeling uncomfortable but telling the truth anyway means that your motivations and intentions are moving toward a higher plane.

“It’s hard to define what a ‘good’ person is, but rest assured that making honesty a constant part of your business will help you to move in that direction,” says Callaway. “JoAnn and I are not the same people we were 14 years ago. Our honesty now is definitely not what our honesty was then. Before, we weren’t always sure we could trust the truth, and we paid for that with fear and anxiety. Now, we enjoy a wonderful calm, as well as the trust and loyalty of clients we would have once worried about losing!”

Telling the truth is the best insurance. No matter what industry or field you’re in, things are occasionally going to go wrong. Despite your best efforts, clients will sometimes be disappointed and angry, and some will seek retribution. While you can’t prevent this eventuality, you can protect yourself by consistently being honest.

“Once I heard a fellow real estate agent say, ‘If you haven’t been sued, you aren’t doing enough business,’” shares Callaway. “I thought about that, and on the one hand was saddened by this person’s hardened attitude, and on the other hand, I was struck by the notion that litigation is a fact of life. It occurred to me that when you’re honest, your chances of being sued plummet. Even if things go wrong, your clients will know you have done your best and will be less likely to blame you for the failure.”

Honesty is a powerful magnet. When you cultivate a reputation for honesty, you’ll be surprised by how quickly and how far the word spreads. Clients want to work with businesses that won’t play them false, and when they believe they’ve found a good thing, they’ll tell others! And, of course, they themselves will stay loyal.

“Believe it or not, JoAnn and I have never asked for referrals,” says Callaway. “We simply put our clients first and watch as they become an army of recruiters. When *continued on page 38*



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Twentynine Palms Band of Mission Indians Resurrects Site to Establish Casino

The Twentynine Palms Band of Mission Indians has revived in earnest its effort to develop and operate a casino on tribal land in Twentynine Palms.

If the tribe achieves environmental and land use approval for the project and takes it to completion, the casino will become the third gambling house operating in San Bernardino County and the second one operated by the Twentynine Palms Band, which since 1995 has operated the Spotlight 29 Casino in Coachella in Riverside County.

The submission of a draft environmental impact report for the project within 29 Palms signals that the tribe has abandoned a similar effort in Joshua Tree after it was earlier discouraged from proceeding with the effort on its Twentynine Palms property, first submitted in 2007, for a 60,000-square-foot casino with 350 slot machines along with table games, a bingo hall, two restaurants and a sports bar.

At that time, the tribe was looking to attract not only traditional gamblers but a unique subset thereof as well, ones who would be content to spend the night not in a swanky casino hotel, but rather in recreational vehicles. Also proposed in the 2007 plan for the 160-acre development was an RV park that would accommodate up to 100 RVs and also provide tent camping and rustic cabins, campfire rings and barbecue facilities, along with hookups for electricity, water, cable TV, and wastewater treatment. The project also called for wireless Internet access, swimming pools, showers, locker rooms, and a laundry facility.

The tribe, led by Darrell Mike, dubbed the proposed gaming house the Nüwü Casino. Part of the reason that made the concept of locating the facility at the site south of Baseline Road and west of Adobe Road in Twentynine Palms attractive to the tribe made it unpopular

with several forces to be reckoned with. The proximity of the Twentynine Palms Marine Corps base, with its 8,400 plus service members and dependents, promised to make the undertaking a lucrative venture. But the Department of Defense was less than enthused at the prospect of having the temptation of a gaming enterprise at such easy disposal to its troops. Moreover, there was stiff resistance from a contingent of local residents and government agencies like the National Park Service. The project site is located within the city of Twentynine Palms' National Park Buffer Overlay, which is intended to deter development that will interfere with the natural panorama.

Two years ago, the tribe reluctantly abandoned that plan and resolved to relocate the proposed Nüwü Casino some 23 miles away, in Joshua Tree, on a 130-acre parcel on the north side of Twentynine Palms Highway west of White Feather Road east of downtown Joshua Tree and just east of Desert View Homes' metal dinosaurs. That site was well outside the tribe's reservation and what is recognized as the tribe's ancestral land. To overcome the opposition of many vocal Joshua Tree residents as well as that of then-county supervisor Neil Derry and Joshua Tree municipal advisory council member David Fick, the tribe was forced to jump through a number of hoops. Those included filing an application with the Bureau of Indian Affairs to place the land in a public trust, transferring the tribe's right from its tribal property to the Joshua Tree site and making a case that the tribe had ancestral roots in the Joshua Tree area, where it had an historical relationship to the property in question by virtue of aboriginal activity, including hunting, foraging and trading in particular. That application would have entailed an anthropological

study to demonstrate the tribe's ancestors ranged into Joshua Tree.

Mike and his advisors, including the band's chief financial officer, Steve Gralla, reassessed the likelihood of prevailing in a bruising battle with project opponents, and considered other issues relating to the project. Among those is the consideration that in December Derry was replaced as supervisor by James Ramos, the one-time chairman of the San Manuel Band of Mission Indians, which operates what is the largest Indian Casino in San Bernardino County, the San Manuel Casino in Highland. The San Manuel Band followed all elements of protocol in building its casino on tribal land.

The Twentynine Palms Band played things relatively close to the vest, undertaking in-depth surveying of the site in Twentynine Palms without making any sort of public pronouncement. When surveyors and other workers were spotted on the property in early January, Twentynine Palms City Manager Richard Warne inquired as to what was up, at which time it was disclosed that the tribe was considering the property once again as the site of its proposed gaming complex.

Mike has indicated the tribe wants to initiate construction as early as March.

On Jan. 28 the tribe released a draft environmental impact statement for the proposed casino that had been prepared by Sacramento-based Environmental Science Associates.

That draft statement leaves no doubt that the tribe's plan for constructing the 30,000-square-foot casino has advanced considerably.

According to Environmental Science Associates, what was formerly to be called the Nüwü Casino will now be known as the Tortoise Rock Casino and cover a footprint of roughly 32

of the 160 acres at that location owned by the tribe. In deference to the casino's new namesake, a tortoise-exclusion barrier will be erected to protect the species from danger that might befall it on the to-be-developed property, which is to include a parking lot with 450 parking spaces.

The casino will be 35 feet high and offer its customers 500 slot machines, six card or roulette tables, a delicatessen, restaurant, bar, administrative offices and ancillary structures. The casino will employ approximately 100 full- and part-time workers.

In keeping with its presence within the National Park Buffer Overlay, the casino's design is to incorporate natural colors in its building materials and paint schemes that complement the existing landscape as well as having external lighting shielded to keep light from being projected upward or onto adjacent property, in keeping with Twentynine Palms' Night Sky Ordinance, according to the draft environmental statement.

The casino will be visible from Palm Vista Elementary School on Baseline Road, located 3,375 feet northeast of the project, as well as the Oasis of Mara, which is a half mile northeast of the site. According to Environmental Science Associates, the one-story structure will obstruct to some degree the scenic views from residences to the north and east, Palm Vista Elementary to the northeast, the Oasis of Mara and those of motorists transiting Baseline Road, Adobe Road and Utah Trail. That obstruction will not be total, according to the draft report. "The tops of mountainous areas to the south and west would still be visible behind the proposed development," according to the draft statement.

Some negative impact on air quality in the nearby area will result from construction activity, according to the draft report.

continued on page 34

University of La Verne Announces Gilbert A. Holmes as New Dean of the College of Law

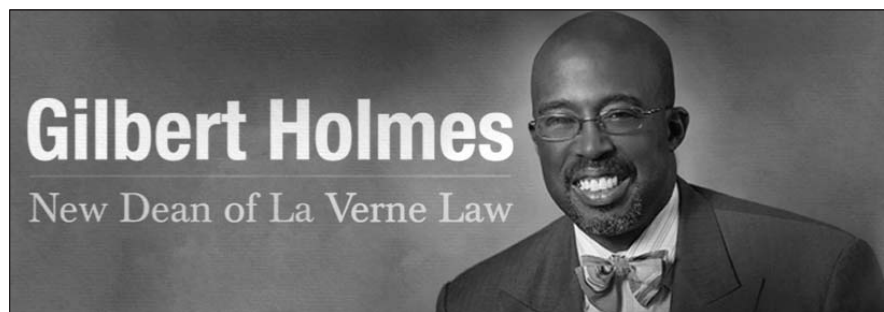
Gilbert Holmes, an experienced and award-winning legal educator and administrator, has been selected as the new dean of the University of La Verne College of Law. University President Devorah Lieberman announced the appointment during a meeting at the La Verne Law campus in Ontario.

Holmes, professor of law and former dean at University of Baltimore School of Law, is scheduled to officially assume his duties on July 1, 2013, or earlier if circumstances permit. His appointment marks the conclusion of an extensive national

search.

“It is a pleasure to welcome

the College of Law. They have succeeded in doing just that,”



Gilbert Holmes to the University of La Verne community. The task put before the search committee was to identify the best candidate who could bring vision, energy and commitment to this vital position at

President Lieberman said. “His values mirror those of the university’s mission, and his professional strengths and insights make him the right choice at the right time to lead the College of Law.”

According to University Provost Dr. Gregory Dewey, the appointment of Holmes will have a transformational impact on the law school, its students and the entire region.”

“Gilbert Holmes possesses a deep understanding of legal education and extensive administrative experience that will be a tremendous benefit for our students, our faculty and staff, and the local legal community,” Provost Dewey said. “This is an exciting time for our College of Law and a time of dynamic change for legal education in *continued on page 26*

MBA/Executive Programs in the Inland Empire

Listed Alphabetically

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

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The Top HMO's

Ranked By Inland Empire Enrollment

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

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The Top PPO's

Ranked By Inland Empire Enrollment

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

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BUSINESS LEADERSHIP

How To Succeed When Your Leaders Fail

By Dr. Ray Benedetto

Recent revelations by disgraced “hero” Lance Armstrong raised speculations about the future of LiveStrong, the charity Armstrong founded to fight cancer in the aftermath of his own cancer-fighting experience. Although some anticipate a short-term drop in LiveStrong’s fund-raising, many believe the non-profit will survive because of its core mission—a mission which goes far beyond the image of its founder.

The Fallacy of “Hero” Leadership

Parallels exist between LiveStrong and Penn State in the aftermath of the Sandusky scandal that tarnished Joe Paterno’s reputation, forcing the resignation of university president Graham Spanier. Although different circumstances existed, core issues were similar: shattered perceptions of “hero” figures combined with the betrayal of the trust and honor given to leaders who failed to do the right thing. Becoming enthralled with “heroes” based on celebrity, position, wealth, or athletic prowess creates a foundation for mental distress because people are human and will make mistakes. Leaders of well-run organizations understand the disruptions such mistakes can have on mental stability, and put leadership systems in place to counteract the negative effects of such events.

Change Is Inevitable

Many people associate strong leaders with the success of an organization, but regardless of its size or purpose, an organization succeeds through the efforts of many people rather than the reputation of any single person. Studies by Booz and Company about CEO succession and longevity within

large publicly-held companies show CEOs have a median tenure of about five years, while a quarter of CEOs from 2,500 reporting companies have eight or more years in that role. CEO tenure in privately-held companies is longer, many times because the CEO is also the founder, owner, or primary stockholder. Regardless of organizational size, CEOs are responsible for company performance, including growth and sustainability.

Leadership shakeups rarely occur when leaders are doing the right things and objectives are being met or exceeded. Shakeups invariably occur when a leader betrays a trust or stakeholders lose confidence in that person’s ability to lead, guide, and influence others effectively. Leaders who break or betray a trust lose credibility, and with it, the ability to lead. Armstrong and Spanier are simply two very visible examples of many more that exist.

Poor leadership and company performance do not occur overnight. Poor performance stems from several factors that build and contribute to a company’s demise. Employees can usually spot the early warning signs of failure: lack of a well-defined vision, high turnover rates, cuts in training programs and core business operations, an exodus of top talent, and a series of “quick fixes” by managers fighting a losing battle. Company crises occur as the result of poor leadership at the top, a failure to put a well-defined leadership system into place.

Core Elements of Effective Leadership Systems

When compared to civilian organizations, the military services match or exceed Fortune 100 companies in size, infrastructure, and resources. The

military services are well-known for executing their missions. They do so despite thousands of promotions, retirements, job rotations, and replacements each year. How do they do it?

Rather than personality or charisma, the military services have well-defined leadership systems that meld individual character, emotional intelligence, critical thinking, and business knowledge with collective commitment to high ideals, teamwork, and service to others. We found similar characteristics in the high-performing small- to mid-sized companies we studied. People who share core values and develop positive relationships around those values within the organizational setting are more likely to be committed to their work, especially when leaders set the right example. Leaders develop trust with those they serve by being authentic, honest, and forthright rather than setting themselves apart from others.

High-performing organizations avoid leadership “shakeups” through effective planning and leadership development throughout the organization. By modeling the way and teaching others how to lead at all organizational levels—strategic, operational, and grassroots—senior leaders develop the talent that will sustain the organization despite external changes and potential disruptors. Effective leaders put several anchors in place to help everyone “survive” the changes in leadership that are expected to occur through natural evolution.

Three Critical Anchors for Surviving Change

The following “anchors” underpin organizations doing the right things and planning

for eventual changes in leadership. These anchors are also good for surviving unexpected changes and evaluating existing leadership. Surviving any type of leadership change begins long before the event occurs. If the anchors are not in place, preparing for a new job with a better employer might be in order.

- **Reemphasize organizational purpose, especially the core values, vision, and mission, as the anchors** that keep everyone steady and underpin the organization’s culture. Culture is “the social glue” that keeps everyone together. Reinforcing the values, vision, and mission helps others see beyond themselves and any other person.

- **Regain trust by pursuing moral and ethical “high ground.”** Re-examining practices based on core values is essential for stabilizing the organization after major leadership changes. The military services constantly emphasize compliance with core principles and values, which helps align everyone—regardless of rank, position, or responsibilities—on the vision and mission on a daily basis despite leadership changes.

- **Communicate openly and regularly with employees to regain trust.** Employees at all levels need and want to know what is going on. They need to be respected for the value each person brings to the organization. Lack of regular communication gives rise to rumor, speculation, and distrust, which work against the leaders who remain and continue to carry responsibilities for company performance.

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

Switching Jobs?... *continued from pg. 6*

terms of life, disability and health coverage compared to what you have now. If it's not as comprehensive as your current coverage, find out if there are other benefits, such as higher pay or better work location, which would more than compensate and leave you better off. Don't forget to consider the amount of life insurance you would need at your new salary. And don't overlook long-term care insurance. If it's offered and costs less than a private policy, get it.

"Whether you've landed your dream job, are changing careers or getting back into the work force, you need a financial plan," says Blayne. "A CERTIFIED FINANCIAL PLANNER™ professional can help make sure all the pieces of your financial life work together to meet your financial goals as you embark on your new job."

12 for '12 APPROACH TO FINANCIAL CONFIDENCE

In January, CFP Board launched a new initiative called "12 for '12 Approach to Financial Confidence" where all the components and steps for successful personal financial management are presented, one each month throughout the year including: establishing realistic goals, tax planning, emergency and risk management, investing, retirement, debt management, and estate planning.

ABOUT CFP BOARD: The mission of Certified Financial Planner Board of Standards, Inc. is to benefit the public by granting the CFP® certification and upholding it as the recognized standard of excellence for competent and ethical personal financial planning. The Board of Directors, in furthering CFP Board's mission, acts on behalf of the public, CFP® certificants and other stakeholders. CFP Board owns the certification marks *continued on page 27*

AIRPORT...

continued from pg. 1

Courses: www.academy.jccbi.gov/catalog/course.asp?CHAP=REG, This is a fine place to start for even a 25 year veteran of aviation tech as myself.

One of today's assignments we've started on is a review of the court case against SBAM Technics filed by EL Management locally in Riverside, California (Case No.: 6-12-bk-15504-DS) which is quite enlightening. At first light the case evolves around a 767 at first being contracted to SBAM Technics for what's called a 'C' check which can take up to 90 days to complete, faster if more A&P's can be found.

However, events around this time frame started to come to a head as this was the time SBAM Technics had surrendered its license and could not legally work on the 767. Somebody had to do something fast and you can guess what occurred next—why another Spencer and Harrison corporation of course. This time a corporation out of Montana suddenly appeared titled Aerospace Technologies & Services, Inc. Aah, to the rescue once again.

So now, the fog starts to clear and we come to find out it was actually this new corporation AT&S which entered into, and signed the maintenance contract. But the oddest thing is to be noted was a Jim Thompson (say, wasn't he the VP of operations for SBAM Technics?) signed this new contract as executive vice president for AT&S. Geeeee, Jim has come a long way from being an ordinary landing gear mechanic.

Now here's an interesting point from law school 101, when a party contracts with another party, we think the law is that both parties to the contract must be able to perform what is contracted for,

continued on page 21



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AIRPORT...

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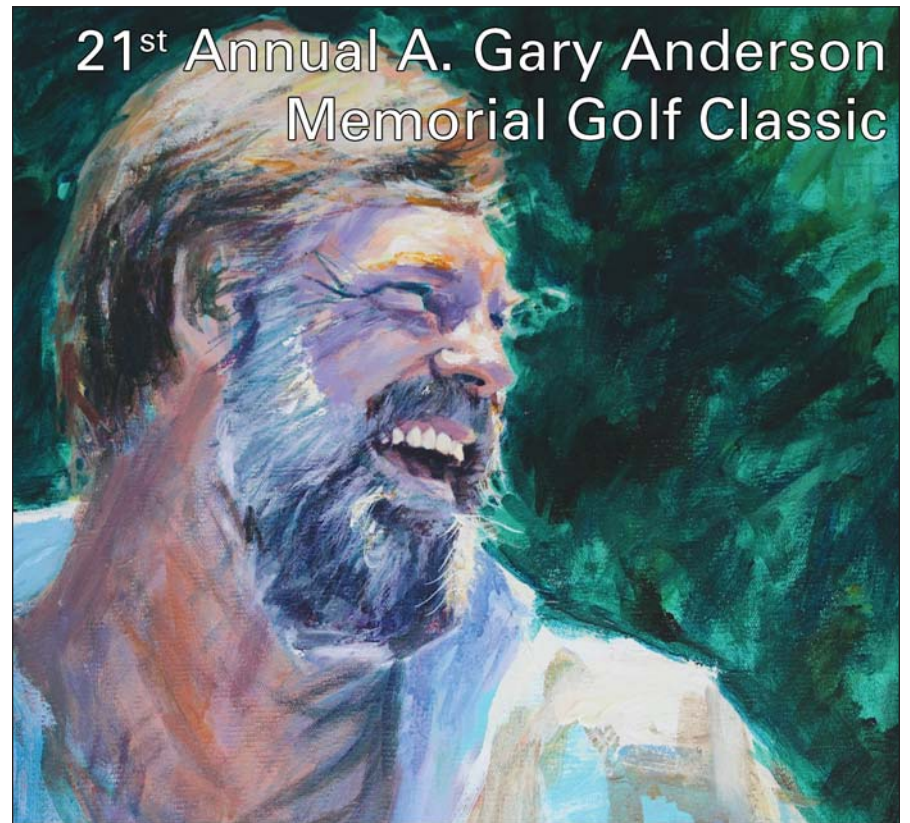
and in this case an aircraft progressive maintenance program to end with an acceptable FAA Airworthiness certificate. We know it sounds strange, but apparently AT&S was not a certified FAA 145 Repair Station. But here comes the best..

As Airport Watch has mentioned in previous issues, Ms' Spence and Harrison have always been quite adept at creating pocket 'shell' corporations to hold in reserve while taking a lateral-arabesque to out maneuver their would-be pursuers, creditors, lien claimants, and law enforcement. So enters one David A. Reed, and his brother Ted, and son Tim. David as CEO, Ted as VP operations, and Tim as CFO..! Mmmm, interesting..!

As you may recall, the business about Pulsar Aviation Services, Inc. was never an issue until Pulsar was called upon by SBAM Technics to take over and finish the 'C' check on the 767 still sitting in Mr. Spencer's bay 3. Now a little checking with the state of California will show that Pulsar Aviation Services, inc. hadn't been incorporated until June 3, 2003 with Scot Spencer, T. Milford Harrison, and a Tammy Ferguson as corporate officers.

This brings up the question of how did David Reed and his band of accomplished liars ever get control of Pulsar Aviation Services, Inc. in the first place, and thereafter bamboozle the FAA into certifying Pulsar as a fully equipped and functioning FAA 145 Repair Station? And all the forgoing without falsifying information of the FAA application, and pre-application inspection which is a lengthy and time consuming process.

Airport Watch hasn't been able to find any information or evidence that anyone outside of David Reed himself who started to refer to him as Pulsar's CEO, nor *continued on page 27*



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Rock the Bells...

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these things. We also tried the Chile Rellenos, the highlight of which are the pasilla chiles themselves, truly heat bringing little monsters that liven up the dish as they sizzle against the egg batter that encases them. The chile rellenos are in no way bland, and neither is Las Campanas anymore. We topped off the meal with the Chile Verde, tender pork in a tomatillo sauce that complements the meat nicely. There's a more subtle sauce and spice here than with the relleno—the heat builds slower and dissipates quicker. The rice and beans that come with the chile verde are refreshingly free of grease, but nothing to write home to mamacita about. The service and wait staff are generally excellent—the view of the stars from the patio on a summer night almost heavenly.

Las Campanas at the Mission Inn, 3694 Mission Inn Ave., Riverside, (951) 784-0300.

Best Best &...

continued from pg. 1

ronmental documents. She also assists clients with local agency permitting and land use entitlement issues. Charity regularly defends clients before administrative boards, trial courts and appellate courts around the state.

Beyond her work for clients, Charity is the current chair of the Riverside Downtown Partnership and enjoys working with a number of civic and philanthropic organizations. She teaches courses in environmental law at the University of California, Riverside and guest lectures at several other Southern California universities. She regularly authors articles on the California Environmental Quality Act and other topics, and speaks at environmental law conferences and symposiums around the state.

Charity graduated from the University of Oregon in 2000 with a degree in biochemistry and earned a graduate degree in biochemistry and molecular biology from the University of California, Riverside in 2001. She received her juris doctorate degree, with honors, from the Pepperdine University School of Law in 2004, where she served as lead articles editor for the Pepperdine Law Review and was awarded for writing excellence.

Cyberterrorism...

continued from pg. 5

of ancient crystals, which were originally used by Genghis Khan. (Cussler does stuff like that.) The crystals have a laser-like ability that helps to create what is known today as quantum computing.

Where most computer programs are based on a series of 1's and 0's, quantum computing also has "Not 1" and "Not 0." Given the various options in a computer code byte, you have the capacity to multiply the computer's speed to almost infinity. This thinking exists in the real world today, although it is mostly theoretical.

The great advantage is that heavily encoded firewall protection can be beaten down in milliseconds instead of the months or years that it should take. As Cussler describes, things the crystal powered quantum computer ultimately achieves is concienness—not just an AI level (Artificial Intelligence). It can make the quantum leaps of logic that, at this time, only the human brain is capable of. After all, we are the greatest computers—even if some of us don't take full advantage of our programing.

The spooky part of the Cussler novel is that in the end, after the quantum computer has been destroyed, the computer calls the book's hero to say it will be watching him. This would imply quantum cloud computing. That is even more impressive. As for Clancy, he simply blames a very qualified group of Chinese agents who are capable of amazing ideas. As I write this, the news is out that such a brain trust of Chinese computer technicians really does exist. They really can hack our most secure systems. Clancy, you may recall, wrote back in the nineties, about a Japanese pilot who flew a 747 into the capitol building during a joint session of Congress. Considering this came out years before 9-11, I often wonder just who has been reading Clancy's books.

All of this begs the question, just how safe are we? If what can be imagined can be done, does that mean that someone on the other side of the world, or the street for that matter, can control the uncontrollable? That we don't need a nuclear device to bring down civilization, as we know it? You may remember the grand catastrophes that were anticipated if Y2K happened. What if someone somewhere can cause things like that whenever they want? I would normally say that the best defense is to simply turn off your computer. Even that does not work any more. Your smartphone can be turned off and unplugged, but anything from a Facebook message to a CNN headline can turn it back on and flash the word to you. Maybe if you take out the battery, it would help.

But the IRS, the air traffic control teams, the Federal Reserve and other vital and computerized operations cannot turn things off. Like I said, science fiction has predicted much of this stuff. If you want more, I recommend TV shows like "Persons of Interest," "NCIS" or "Criminal Minds." Watch them click into security cameras, phone calls, documents and more. I am not paranoid. I'm just well read.

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

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.

RESTAURANT REVIEW

Rock the Bells

By Bill Gerdes

Las Campanas proves that it's much less bland than it used to be...

Who doesn't love the Mission Inn, that hodgepodge of architecture, that pastiche of the Spanish Mission, the Asian Garden and the Presidential lounge, where (mostly) Republican presidents smile down (benevolently? malevolently?) at diners and drinkers. There's also a quirky mix of restaurants here, from Duane's steakhouse to the underrated and tasty Southern Italian cuisine of Bella Trattoria to Las Campanas, the Inn's take on Mexican food.

The setting of Las Campanas is beautiful. Located near the entrance, the patio quickly nestles you away, with its lovely ceramic tiled tables, and little gardens. It's easy to settle in and eat their light airy



chips while nursing one of their potent and frankly gargantuan margaritas underneath the summer stars and suddenly realize hours have gone by. On chilly nights, like the last time I went—you might choose instead to eat inside in the Presidential lounge. It's a cool place to watch guests of the hotel stroll by, and if you're trying to watch the calories, the chair built for President Taft's

visit would slow down the biggest glutton. It is...um very large, as was Taft.

There was a time when the food at Las Campanas was, how shall we say, bland uninspired, and touristy? Yes, that covers it. It was my least favorite restaurant at the Inn, and I considered it basically El Torito but with much better service and atmosphere. I may not have been

alone in this impression. But with a new executive chef, Loren Lawe, and a new direction, the menu at Las Campanas is looking up.

On a recent freezing night my wife and I sampled a few entrees and appetizer attempting to ascertain just how better the food had gotten here. Our Shrimp Ceviche was the only low-note of the night. While the shrimp itself was fresh, it didn't taste as if it had been marinated long at all and was helped only slightly by the mango salsa that sat on top. Much better were my wife's Fajitas. Nothing too original here, just lean strips of chicken, flash grilled nicely with bell peppers and onions that still retain a bit of crunch, instead of the limp shriveled vegetables you often find with

continued on page 22

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FINANCIAL NEWS & TALK



MANAGER'S BOOKSHELF

“AMA Business Boot Camp: Management and Leadership Fundamentals That Will See You Successfully Through Your Career”

By Edward T. Reilly; AMACOM,
New York, New York; 2013; 236 pages; \$25.00.

A “boot camp” is a military term originated in the US Navy and Marine Corps about 200 years ago. The Army and Air Force apparently preferred to stick to the term “basic training,” which is definitely more accurate, but clearly less sexy.

Boot camp is now used to describe all kinds of training programs from making doughnuts to medical internships. That’s why it’s a bit strange that it took graduate level business schools until the mid- 1960s to put together cohesive programs for newly promoted business managers. Perhaps the belief that companies were expected to develop their own boot camps had something to do with it.

That was then, this is now. These days there are many dozens of training programs, including business boot camps, offered through universities, private training firms, as well as trade associations and special business groups. One of the leading sources for ongoing management training is offered by the American Management Association (AMA), which trains more than 100,000 managers and executives annually. Their recently published book, “AMA Business Boot Camp,” marks the first time that a book on fundamental management has been assembled by the AMA in a single book.

Concise and easily understood, the book becomes a convenient way to provide a single text for a variety of different business boot camps, depending on what areas you may wish to emphasize to new managers. Edited Edward T. Reilly, president and CEO of American Management Association, the book is organized into two sec-

tions. Section I covers “Essential Management Skills.” Section II focuses on “Senior Management Skills.”

In the preface to Section I Reilly notes:

“Learning business ‘in the trenches’ counts for a great deal, but taking time out to buff up your business skills enables you to telescope; to shift perspective and see the corporate landscape. Your enhanced view of what capabilities the organization needs and what capabilities it already has provides tremendous value, particularly when continued with management skills.”

In the preface to Section II Reilly states:

“You do not have to be in a senior management position to need senior management skills. In balancing your roles between operational management and strategic thinking, you sometimes need to adopt the mindset of a visionary, even though you may not formally service a strategic planning role in your organization. You also need to infuse your operational management with leadership skills.”

The “how to” aspects zero within each of the sections and chapters are easy to read to get directly to the point. The “Occasions for Coaching” is a case in point. There are four brief paragraphs:

“There are several practical reasons for coaching:

Total Quality Management.

The first-line manager’s role is to be a coach rather than an overseer. Coaching provides support to direct reports by helping them develop solutions to problems, rather than by telling them what to do.

Structure of

Organizations.

Flat organizations have created increased areas of control so that the manager must be more of a coach than a director of specific work activities in order to accomplish all goals.

Staff Motivation.

Today’s employees are less tolerant of an authoritative, controlling management style. As new generations come into the workplace, it will be increasingly important to pay attention to what motivates different people and to offer them the opportuni-

ties to become successful.

Organizational Changes.

Organizations are constantly changing. Coaching is particularly important in a global economy with heightened customer expectations and increased competition.”

Perhaps the most important element of the book is its all-purpose use for a wide number of specific boot camp topics and approaches. It’s like a having a multi-bladed knife on management training.

—Henry Holtzman

Best-selling Business Books

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

1. **“The Power of Habit: Why We Do What We Do in Life and Business,”** by Charles Duhigg (Random House Publishing...\$16.18) (2)*
A new view of human nature and our ability to change.
2. **“The Challenger Sale: Taking Control of the Customer Conversation,”** by Matthew Dixon and Brent Adamson (The Penguin Group...\$27.95) (7)
Why selling is about challenging customers.
3. **“The Energy Bus: 10 Rules to Fuel Your Life, Work, and Team With Positive Energy,”** by Jon Gordon (John Wiley & Sons...\$21.95) (1)
How to motivate individuals and build them into successful teams.
4. **“To Sell Is Human: The Surprising Truth About Moving Others,”** by Daniel H. Pink (Penguin Group...\$13.90)**
Why all of us participate in selling.
5. **“Why I left Goldman Sachs,”** by Greg Smith (Grand Central Publishing...\$27.99) (3)
The reasons why a top manager resigned from a leading firm.
6. **“Clients First: The Two Word Miracle,”** by Joseph and JoAnn Callaway (John Wiley & Sons...\$21.95) (4)
Why and how to putting your clients first helps build success.
7. **“Leading Culture Change in Global Organizations: Aligning Culture and Strategy,”** by Daniel Denison, Robert Hooijberg, Nancy Lane, and Colleen Lief (John Wiley & Sons...\$34.95) (4)
How and why business culture impacts on business performance.
8. **“Three Simple Steps: A Map to Success in Business and Life,”** by Trevor Blake (BenBella Books...\$12.95) (6)
Why some people succeed in any economic conditions.
9. **“Reverse Innovation: Create Far From Home, Win Everywhere,”** by Vijay Govindarajan and Chris Trimble (Harvard Business Review Press...\$30.00) (8)
How to make innovation happen in emerging markets.
10. **“Bailout: An Inside Account of How Washington Abandoned Main Street While Rescuing Wall Street,”** by Neil Barofsky (Free Press...\$26.00) (9)
How and why TARP saved banks while abandoning everyone else.

* (1) -- Indicates a book’s previous position on the list.

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

La Verne Dean...*continued from pg. 16*

general. Gil Holmes is uniquely qualified and eminently prepared to develop La Verne Law to be an exemplary, innovative institution.”

Holmes succeeds Philip Hawkey, who was appointed acting dean in January 2012.

During his nearly 23 years in legal education, Holmes has served as a faculty member and administrator at several distinguished law schools. He was dean and taught at the University of Baltimore School of Law from 2001-07, where he remains on faculty as professor of law. During his time at UB School of Law, he also spent two semesters as a visiting professor at Florida A&M University College of Law. And in 2010 he founded the Charles Hamilton Houston Scholars Program, which equips under-represented college freshmen and sophomores with the educational and academic success skills to improve their undergraduate performance and enhance their opportunity for admission to and success in law school.

Holmes said he is honored to be selected as dean of La Verne Law and looks forward to helping the law school grow and flourish.

“La Verne Law presents a nearly irresistible opportunity. 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,” Holmes said. “Because of its location, La Verne Law has been and can continue to be a dynamic force

in Inland Southern California as well as a resource for this changing, developing and expanding region. Inland Southern California, the state and the nation present a tremendous market for this institution and its graduates to make a lasting impact. The potential is almost limitless.”

Prior to his tenure in Baltimore, Holmes taught and was an associate dean at Texas Wesleyan University School of Law for nearly five years, served as visiting associate professor at Southern Methodist University Law School, and was an associate professor at Seton Hall University Law School.

While his years as dean at UB School of Law provide an obvious benefit, Holmes feels all his experiences – especially his work at Texas Wesleyan – have helped prepare him for his new position at La Verne.

“There are a number of parallels between Texas Wesleyan and La Verne. Both share similar views on access and mission. Both are relatively small schools located near large metropolitan centers. And both have law campuses that are separated by about the same distance from their main campuses,” Holmes said. “When I first started at Texas Wesleyan, they were at the same stage of moving from being provisionally approved by the ABA to fully approved. I was there to see how it should be done and will bring that experience to the effort here at La Verne.”

In the coming months, Holmes

continued on page 27

CLOSE-UP**Meet Jane Close Conoley**

Interim Chancellor Jane Close Conoley brings to UC Riverside a breadth of experience that has prepared her to take up the reins of this diverse campus.

“She will steward the initiatives Chancellor White has put in place, adding her own brand of excellence and her creativity to champion new efforts,” says Pam Clute, director of the ALPHA Center, who works with Conoley on UC systemwide educational initiatives.

Coming from UC Santa Barbara as dean of the Gevirtz Graduate School of Education, Conoley stresses to new students a passionate vision that mirrors UCR’s commitment to access and diversity.

A first-generation college student, Conoley laid an early foundation for her current career in education by working in the inner city and with children with multiple disabilities. Mental and emotional disabilities became her focus as a doctoral student of educational psychology and as a young professional in New York and Texas.

In 1984, Conoley headed for

the University of Nebraska, taking successive positions as associate professor, full professor,

Psychology at UC Santa Barbara.

Throughout her career,



Interim Chancellor Jane Close Conoley

and chair in the Department of Educational Psychology. She became associate dean of research and curriculum at the Teacher’s College and finally Edith S. Greer Professor of Educational Psychology.

After a decade as dean of the College of Education of Human Development and professor of educational psychology at Texas A&M University, she came to California in 2006 as dean and professor in the Department of Counseling, Clinical and School

Psychology at UC Santa Barbara. Throughout her career, Conoley has sustained a primary interest in interventions with children with disabilities — especially serious emotional disturbances and aggressive children and youth — and family intervention.

This interest is reflected in her prolific writing — more than 20 books and scores of articles, chapters and presentations on school violence, youth aggression, families and psychology.

Conoley has won university-level teaching and professional

awards and taken leadership roles in many professional organizations. As dean of the Gevirtz Graduate School of Education, she oversees one of only eight American Psychological Association-accredited combined programs in professional psychology.

She chairs the University of California Systemwide Mathematics and Science Initiative, which boasts more than 2,000 undergraduate students on nine UC campuses preparing to be secondary science or mathematics teachers, where Clute came to know her leadership style:

“Conoley is a listener, a problem solver and a consensus builder,” Clute says. “She initiates partnership efforts focusing people toward a common agenda for positive outcomes.”

Dean of the Graduate School of Education Doug Mitchell, who has worked with Conoley in the past, sees her as someone who will carry on Timothy White’s most important contribution: “Giving a sense of the human dimension to this institution.”

La Verne Dean...

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said he intends to visit both the law school in Ontario and the main campus in La Verne so he can meet with community members and become better acquainted with the university.

Holmes' professional legal experience includes 16 years as a private practitioner in New York City, more than four years as a court-appointed claims administrator for the Baltimore City Circuit Court, more than two years as tripartite arbitrator for the New York City Transit Authority, a year as director of the New York Civil Liberties Union Suffolk County Police Misconduct Project.

During his years of professional activities, Holmes has been involved with the American Bar Association as a member of the Accreditation Committee for the ABA Section on Legal Education and Admission to the Bar and by being on both the ABA Committee on Pre-Law Advising the ABA Standing Committee on Continuing Legal Education. His participation with the Association of American Law Schools includes being on Section on Family & Juvenile Law and the Section on Part Time Divisions executive committees, and as a member of the Membership Review Committee. He also was an inaugural member of the Maryland Judicial Campaign Conduct Committee and is a former member and past president of the Board of Trustees for the Maryland Institute for Continuing Professional Education for Lawyers.

A New York state native, Holmes was born in Brooklyn and was raised in Mount Vernon. He earned a bachelor's degree in chemistry from Bucknell University (Pa.) and a juris doctor from New York University School of Law.

Switching Jobs?...

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Export Growth...

continued from pg. 1

help American businesses compete globally are having an impact right here in California."

Nationwide, many small- and mid-sized business also continue to "graduate" from Export University, a day-long program—led by ITA's U.S. Commercial Service and the District Export Council—that provides export training, export and marketing strategy development, and information on locating international buyers, shipping and logistics, documentation issues, payment risks, and trade financing.

"The growth in California's exports shows that even in these challenging economic times, many local companies are working to enhance their competitiveness and bottom line by making new sales abroad," said Fred Latuperissa, director of the U.S. Commercial Service in Ontario (Inland Empire region (Riverside/San Bernardino counties)). "Our office can take companies through the process of exporting and help determine which partner or distribution channel is best." With more than 100 offices across the United States and in American Embassies and Consulates in more than 70 countries, ITA's U.S. Commercial Service connects U.S. companies with international buyers. In 2012, ITA helped U.S. businesses facilitate more than 14,000 export successes. Companies interested in exporting should contact their local office in Ontario at (909) 909-390-8283 or visit www.export.gov/inlandempire. Businesses can also order the Basic Guide to Exporting available at www.export.gov/basicguide.

For more information about the impact of exports on individual

Cutting Through...

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(MSW) "to the maximum extent feasible," and thereby determine what portion of the state's post-recycled waste stream conversion technologies will be allowed to process. In what could be interpreted as a bureaucratic ploy to further delay the introduction of conversion technologies in the state, the administration intends to wait until this study is completed before it supports corrective legislation. The necessary legislation could be enacted in a matter of months if the Democrats on the legislature's environmental committees would allow it.

Potentially, this leaves the biobased technology industry out in the cold until Jan. 1, 2015, because once the feedstock limitations for conversion technologies are established, it will then take at least another year for corrective legislation to pass and take effect, if indeed it passes at all.

This ambiguous rule-making process is fraught with risk for an industry that should be allowed unlimited access to the state's waste streams in a free-market economy. It is uncertain whether material recovery facilities (MRFs) would be willing to make the investment necessary to separate materials to the degree that could be mandated by this study, and these regulations appear destined to give priority to the recycling of products, such as paper or plastics, over the recycling of carbon, for example, ignoring the concept of the highest and best use of organic waste and potentially restricting conversion technologies to recyclables that have limited potential for energy recovery.

This association (BioEnergy Producers Association) believes the issues to be addressed under AB 341 should be much more far-reaching. We maintain that by the end of this decade, there will be a new concept of recycling that embraces the recycling of carbon on a molecular level, rather than on the finished product level, and that in many states across the country renewable energy will be widely accepted as a primary step in recycling, not the last step. Many of the nation's biobased technology providers are in the process of making decisions about future commercial plant construction. Unless immediate action is taken to eliminate uncertainties associated with doing business in California, the second generation of these technologies also will be lost to the state. Unless the industry rallies to this association's support and demands that California take immediate corrective action, it is not likely the state will see the beginning of a viable waste-based alternative-energy industry before this decade ends.

The author is chairman of the board for BioEnergy Producers Association, based in California, and is a principal of Sustainable Earth Partners LLC. He also serves as a strategic consultant to the alternative-energy practice of Stern Brothers & Co. investment bank. 323-650-5096

AIRPORT...

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after contacting the FAA Air Safety Inspector certifying Pulsar could we find any corporate minutes and records assigning any authority to the Reed family. The FAA ASI would only state he has handed off the matter to another ASI who has never responded to questions.

So what we have now is further evidence of not only Spencer's and Harrison's continued corruption of airport activities, but a willingness of the FAA Flight Standards office in Riverside, California to look the other way with a nod and a wink when their Mission Statement and responsibilities to the public and the aviation community can be shunted aside. Airport Watch has referred the matter to DOT Office of Inspector General.

states, including fact sheets for all 50 states, please visit the Office of Trade and Industry Information's web page at www.trade.gov/mas/ian/statereports.

Dark Side of...

continued from pg. 11

losing sight of the team that gave them an identity—the group with whom they worked to produce the fame for which they are now known. It is in such situations that workplace ills such as favoritism, sexism, and even criminal activity like embezzlement tend to flourish.

“What ‘practical’ advice do I have?” he asks. “Seek to hire ‘coachable’ individuals rather than individualist-minded high performers. Do everything possible to promote and reward teamwork rather than individualism. Whether your efforts are centered on pay structure, group incentives, verbal recognition, or some other technique, seek always to send the signal that it’s strong teams (not strong individuals) that make up a strong company.”

MVPs must not be allowed to dictate to or pressure teammates. The U.S. Anti-Doping Agency report made it clear that Armstrong was driving the doping culture of his team. It stated, “It was not enough that his teammates give maximum effort on the bike; he also required that they adhere to a doping program outlined for them or be replaced.”

“Here’s what I know: You cannot do more with teams in an atmosphere of intimidation, deception, and contract pressures,” Piasecki states. “You cannot ride into victory more than average with that much weight of secrecy on your mind. You cannot make friends victims as you claim victory. This all goes against the magic of teams.”

We must be careful not to give victors the benefit of the doubt. In all teams there is an inherent desire to protect our superstars and keep them winning. (Never mind all the others whose quieter, though no less critical, contributions are downplayed.) Armstrong was able to perpetrate his deceptions thanks to, as the U.S. Anti-Doping Agency report states, “the help of a small army of enablers, including doping doctors, drug smugglers, and others within and outside the sport and on his own team.”

“We are all aware of conditions when everyone else was willing to go along with a wrong,” Piasecki points out. “We recall instances in recent history where the politics of fear enabled the Nazis, and where embezzlement seems the norm. Yet it is harder to see when victory shines so bright. Leaders must be mindful of this very human tendency, in themselves and in others, to look the other way, to give our victors the benefit of the doubt. We must be vigilant and ever alert to wrongdoing. We must be willing to ferret out corruption in the highest echelons, to bench the MVP, even to fire the superstar for the good of the team and the sake of integrity.”

Ceaseless victory is a fantasy. Teams must keep a healthy sense of perspective. Lance Armstrong became a larger-than-life figure because he kept winning races. (Indeed, he won his race against his most formidable foe, cancer.) He was addicted to victory—felt entitled to it, even—and this is what drove him to drive his team to illicit extremes. In the end it was this addiction (to ceaseless victory, not to drugs) that became his undoing. The lesson is clear: When we don’t learn to tolerate failure, we will do anything to keep the public adulation coming.

“I believe if others had taught Armstrong where the tolerance of losing is mixed with the pleasure of knowing we have tried our best, he would have proven a more dependable competitor,” Piasecki says. “The great CEOs, the well-compensated doctors, the best in hospital administrators, and the legendary leaders of colleges are not people known to expect ceaseless victory. They are great competitors because they come to accept that we cannot always win. (Indeed, only through loss can we grow and improve.)

“Leaders must instill in teams

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Mayor Julian...

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and Human Development at the University of Texas at San Antonio.

Castro served on the San Antonio City Council for four years before running for mayor. He campaigned with a focus on education when he took office in 2009 and handily won re-election in 2011, with nearly 82 percent of the vote.

Education has emerged as the community’s top priority, with a key education goal focused on achieving significant increases in kindergarten readiness so that 95 percent of third grade students read at grade level by 2020.

Under his leadership, the city also opened Café College in 2010 as a one-stop center offering high-quality guidance on college admissions, financial aid and standardized test preparation to any student in the San Antonio area. In its first year, Café College served more than 5,000 area students, spurring an expansion of the facility in 2011. To date, more than 21,000 San Antonio area students have benefitted from the services available at Café College.

Throughout his tenure, Castro has focused on attracting well-paying jobs in 21st century industries and raising educational attainment across the spectrum. In 2011, the Milken Institute ranked San Antonio the nation’s top-performing local economy.

The mayor created SA2020, a non-profit community-wide organization designed to bring together thousands of San Antonio residents to achieve the shared goals that will transform San Antonio into a world-class city by the year 2020 in 11 key vision areas. SA2020 acts as a steward, connecting San Antonio citizens to opportunities that contribute to their aspirations for their city.

Castro entered the national spotlight with his highly anticipated keynote speech at the 2012 Democratic National Convention last September, making him the first Latino to receive the honor.

Castro and his identical twin brother Joaquín Castro, who is a member of the House of Representatives representing the 20th Congressional District, are the sons of a Chicana activist Rosie Castro.

Julián Castro and his brother are graduates of Stanford University and Harvard Law School. He was featured as one of “Time” magazine’s “40 Under 40” list of future leaders. This year’s free summit is again hosted by CSUSB’s College of Education. Online registration is now open at the LEAD website at www.leadsummit.csusb.edu.

The LEAD 2013 summit will be webcast live courtesy of LatinoGraduate.net to nearly 1,500 viewing sites in the United States and in 28 countries, including Mexico, Argentina, Belize, Brazil, Chile, Colombia, Costa Rica, Cuba, El Salvador, England, Guatemala, Iceland, Jamaica, Nicaragua, Panama, Spain and South Korea.

Some of the sites that will host town hall viewing events include Mary Lou Fulton Teachers College at Arizona State University, the Center for Leadership Equity and Research/Offices of Lozano Smith in Fresno, Calif., the College of Education at Washington State University-Pullman, Truckee Meadows Community College in Reno, Nev., Angelo State University in Texas, as well as numerous international universities.

To date, the event has attracted more than 160 sponsors and partners, including the California Association of Latino Superintendents and Administrators, New Futuro, Cardenas Markets, KCAA Talk Radio, Time Warner Cable, University of Phoenix, ACT, AVID, University of LaVerne, Antelope Valley Chevrolet, San Bernardino Community College District, San Bernardino County Superintendent of Schools and the California Teachers Association.

For more information and to

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Riojas Clark; both are in the Division of Bicultural-Bilingual Studies at the College of Education



REAL ESTATE NOTES

BMW TO OCCUPY TWO NEW BUILD-TO SUITS FROM PROLOGIS

BMW of North America LLC has signed build-to-suit agreements with Prologis for two facilities totaling 609k square feet of space. The new developments will be located in Redlands and Dallas, TX.

One of the developments will be a 326.5k facility in Redlands, within Prologis Redlands Distribution Center 11. The LEED Silver certified facility will provide an expansion option for an additional 96k square feet, increasing the prospective logistics space to 422.5k square feet.

The other facility, in the Dallas market, will be part of Prologis Park 20/35. The fully-secured, LEED Silver certified, state-of-the-art building will total 282k square feet and have expansion capabilities to 370k square feet. At full build-out, the park will include more than 3.1 million square feet of logistics space.

In addition to the two build-to-suit agreements, Prologis has agreed to acquire a 204k-square-foot distribution facility from BMW of North America in Ontario. The building is in a highly-desirable part of the Inland Empire West submarket and is expected to draw significant customer interest.

These latest deals will boost BMW's portfolio with Prologis to more than 2.2 million square feet in five markets.

DMV AGREES TO \$22 MILLION BUILD-TO-SUIT DEAL IN FONTANA

Here's a notable office lease deal from the Inland Empire city of Fontana, as the Department of Motor Vehicles inked a 20-year, \$22.2 million lease for a 20.7k-square-foot build-to-suit facility to be used as a regional office for the state agency. ICO Development, the winning bidder, will construct the facility on a 4.54-acre site, located at 8026 Hemlock Avenue. The site is just north of Foothill Boulevard, east of Cherry Avenue and west of Sultana Avenue, with nearby tenants including New Classic Home Furnishings, Target Distribution, Crown Mark, and Recall.

Ed Smith of Lee's Ontario office represented both the buyer and seller of the development site. The DMV was represented in the lease by CB Richard Ellis.

Smith states that, "This site provided the perfect size, image and accessibility that the DMV wanted. This resulted in a fiercely competitive bidding process between multiple highly qualified developers. We felt that ICO Development was the most qualified developer to complete the project for the DMV and had the highest probability of closing the sale with our client. We ultimately achieved a higher than asking price for our seller."

PRIVATE INVESTOR COMPLETES MIXED-USE PROPERTY BUY IN LA QUINTA

Miller Family Holdings LLC picked up a 10.7k-square-foot mixed-use property in La Quinta for \$1.4 million (\$131/sf). The property, located at 78115 Calle Estado, north of Avenue 52 and east of Eisenhower Drive, is a two-story, multi-tenant office / retail building.

The building has many special features including Santa Barbara Spanish architecture with courtyards, water features, private balconies and beautiful mountain views. The elevator-served property also has a private parking lot with reserved covered parking. It is surrounded by the La Quinta Resort *continued on page 30*

On-the Job Training Programs Available in County

By Tony Myrell, Vice-Chair County of San Bernardino Workforce Investment Board

A recent article in the U.S. Chamber of Commerce Foundation's Business Horizon Quarterly advocated for a business-focused workforce development strategy much like that of the County of San Bernardino Workforce Investment Board.

The article, written by a respected CEO, Sandra Westlund-Deenihan, of Float Works, Inc., in Chicago, outlined actions government should take to overcome economic challenges and education problems in the US. Serving as a call to arms to government to create effective change in the workforce development system, her recommendations parallel what the County of San Bernardino Workforce Investment Board is already doing in our local economy.

Westlund-Deenihan highlights the importance of developing "employer-driven" programs designed to train the workforce with the skills needed to compete successfully in the workplace. She uses the Employer Training Investment Program in Illinois as her ideal example, which bears striking resemblance to the County of San Bernardino Workforce Investment Board's On-the-Job Training programs.

With a local Workforce Investment Board that is primarily comprised of local business owners, we understand the needs of businesses and focus our programs on supporting those who create employment opportunities for our residents. As a result of our programs, many local businesses hire new *continued on page 30*



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Job Training...

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employees and remain in business, while thousands of job seekers find new careers.

The San Bernardino Workforce Investment Board has a long history of working with local businesses to fund training for new or existing employees, often creating more jobs and helping these businesses expand and grow. As a result of this funding, these businesses are able to hire and train needed workforce without the normal risk, and allow job seekers who do not have the proper training to learn new trades and become gainfully employed.

Patton Sales Corporation is just one example of many local businesses that successfully utilized the Workforce Investment Board's On-the-Job Training Program. This program helped them hire more people and expand their business.

The article also emphasizes the need to support adult and non-traditional students such as dislocated workers, immigrants, veterans, and incumbent workers providing the training necessary to re-enter the workforce. Interestingly, this is another program the Workforce Investment Board has successfully implemented for years. The Workforce Investment Board has already created several successful programs with the local community colleges to develop training for veterans to acquire new skills.

Through training programs, or by providing funding and support for other programs, the Workforce Investment Board helps job seekers find and complete training in the field of their choice. Whether for nursing, computer education, or learning new skills to adapt to new technology influences in the field of clean energy, the Workforce Investment Board has formed relationships with local education systems to place job seekers training programs. Throughout the training, the Workforce Investment Board provides support for students so they can finish the program. These relationships have helped many unemployed jobseekers find new, fulfilling careers instead of just finding work.

The youth population is also a priority of the County of San Bernardino Workforce Investment Board. It also assists the youth of San Bernardino County in following their career dreams and taking the all important first steps that lead to a successful career. There are advisors available, youth-run conferences, and other youth-centric programs to help the next generation not just find work, but to develop those job-keeping skills that we as employers so often find lacking.

Whether a trade professional, veteran or teenager, knowledge is critical to success. The County of San Bernardino Workforce Investment Board understands some job seekers and workers cannot afford access to programs that keep their knowledge, credentials and certifications current. In response, the Workforce Investment Board has funded many credential and certification programs designed for individuals looking to improve their careers or employers looking to update or increase their workers' knowledge.

In addition to the On-the-Job Training programs, we offer workshops and programs to develop skills. These programs target digital literacy and other new technologies, helping job seekers and employers alike stay current to remain employable and competitive.

The Workforce Investment Board has maintained its commitment to delivering successful programs to help the local economy bounce back. Most importantly, we have not forgotten that it is the people, especially the job seekers, who need support in order to heal the economy.

There is still work to be done, in San Bernardino County. We hope the national conversation continues to focus on building successful business-led strategies that are implemented by local Workforce Investment Boards across the nation.

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Real Estate...

continued from pg. 29

and Club, which dates back to 1926 and hosts the Bob Hope Chrysler Classic Charity golf tournament.

Lynn Coker, Dwight Capitani and Michael Meade of NAI Capital's Palm Desert office repped the seller, Calle Estado LLC, and the buyer.

MG PROPERTIES GROUP AND ROCKWOOD CAPITAL COMPLETE \$95 MILLION INLAND EMPIRE MULTIFAMILY INVESTMENT

San Diego-based MG Properties Group and Rockwood Capital have teamed up in the purchase of Terracina Apartments, a 736-unit multifamily community in Southeast Ontario. The property was sold by an Archstone affiliate for \$95 million, or \$130k/unit.

The apartment complex is located at 3303 South Archibald Avenue, near the Ontario Mills shopping mall and within proximity of the LA/Ontario International Airport. It is also within 10 minutes of Ontario's industrial/warehousing district, which is a major local employment center.

Terracina Apartments was built in 1988 on 41 acres featuring numerous streams and water features. Community amenities include controlled access gates, four swimming pools, two spas, four lighted tennis courts, a well-equipped fitness center, indoor racquetball courts, laundry facilities, covered parking and garages. Units include full-size washers and dryers or washer and dryer connections, wood-burning fireplaces, abundant closet and storage space, private patio or balcony and bay windows.

Greg Harris, Kevin Green and Joseph Grabiec of Institutional Property Advisors (IPA) represented the buyer in the transaction. "Investors in the Inland Empire apartment market this year will be in an excellent position to benefit from the robust apartment market recovery that began here in late 2010," says Harris. "The area is on track to record one of the largest vacancy declines in the nation."

"Terracina Apartments' prime Ontario location provides residents with access to major employment centers in Los Angeles and Orange, San Bernardino and Riverside counties," adds Green. "Renewed job growth in these areas places the property in an excellent position to experience high occupancy and increased revenue."

WESTERN NATIONAL CLOSES \$100 MILLION INLAND EMPIRE APARTMENT BUY

Western National Realty Advisors has purchased Ironwood and Fairway Palms, a 496-unit apartment community in Rancho Cucamonga. The acquisition, which consists of two separate, adjacent, multifamily properties, will be operated as one community and managed by a Western National Group affiliate company, Western National Property Management.

The transaction has a total price of \$100.9 million, which averages out to roughly \$203k/unit. Mike Murphy of Moran and Company facilitated the sale on behalf of the seller, JP Morgan.

"The Ironwood and Fairway Palms community is extremely well located as part of Rancho Cucamonga's master plan, and is one of the few communities in the area with golf course views," explained Jerry LaPointe, vice president of Western National Realty Advisors. "We anticipate a high performance outlook based both on the location, as well as the property's already robust 95 percent occupancy rate. In addition, we expect increased renter demand for this type of Class-A multifamily community as the economy makes a comeback, adding to the future profitability of this acquisition."

Ironwood and Fairway Palms is made up of one-, two- and three-bedroom units, with Class A features like nine foot ceilings, central air conditioning and in-unit washers and dryers. Each property also includes various amenities includ-

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*Carmel by the...**continued from pg. 39*

Continue down Ocean Avenue (in your flat shoes) and you will soon hit, well... the ocean. The coast line is famous for its unmatched beauty and doesn't disappoint. After regaining my breath, I was excited to let Maya run wild along the coastline. While dogs must be leashed throughout the city, they are permitted to be off a leash on Carmel City Beach. I could picture Maya's silky Yorkie hair blowing in the wind with her tiny tongue lapping the salty ocean air. I anxiously set her on the sand and she... just stands still. Apparently she doesn't like sand between her toes (I mean paws).

Also not to be missed is the Mission San Carlos Borromeo de Carmelo, or more simply—the Carmel Mission. Originally located in Monterey, the mission was relocated in 1771 by Father Junipero Serra due to poor soil and the undesirable proximity to the Presidio. Junipero Serra died in 1784 and was buried before the main altar in Carmel. Visiting the mission is important in understanding and celebrating the history of California, as every parent and grade school child can attest. The number of children “studying” the mission put a smile on my face. While Maya nibbled on kibbled treats all day, my stomach started to growl. Many restaurants offer outside patio seating, allowing for dogs. Some even have doggie menus. Those that don't have patio dining must obey the pesky health codes and strictly allow humans. Bahhh. Below are some of the restaurants recommended for dining:

Grasings: Classy and cozy with an extensive wine list. Order the Villa Mt. Eden Pinot Noir. The upscale menu includes abalone, sea bass and fillet. The fillet was delicious and tender enough to cut with a butter knife. The bar is known for its addictive truffle popcorn, which is perfect to munch while sipping and gabbing. Service was a bit pushy, so just hold your own. (Bonus: They have an outside, dog-friendly patio.)

Mundaka: Casual with a somewhat cool vibe serving authentic tasting Spanish tapas. My favorite, Datiles—bacon wrapped dates with goat cheese and almonds. The Sangria is the must-order beverage.

Rio Grill: Contemporary and classy casual, the food also served up a modern approach to traditional dishes. The Chinese Chicken Salad and Smoked Chicken Salad Pita Sandwich made scrumptious lunch picks. The location is about five minutes from the Hofsas House in the Crossroads Shopping Village. Worth the drive.

After two nights, it was time to pack up and head home. I have traveled quite a bit and I think Carmel may just be the most beautiful spot in the world. The small-town charm, friendly locals and beautiful coastline lure travelers around the globe. Plus they welcome dogs! Yes, Carmel is perfect.

Lodging: Hofsas House Hotel: 3rd and 4th Ave on San Carlos Street. There is a \$25 fee per night for one dog and a \$40 fee per night for two. 800-221-2548; www.hofsashouse.com

Restaurants: Grasings: 6th and San Carlos. 831-624-6562
Mundaka: San Carlos, between Ocean and 7th. 831-624-7400
Rio Grill: 101 Crossroads Blvd Carmel, CA 93923. 831-625-5436

Shopping:

Ajne: Court of Fountains on Mission Street. 831-624-2100
The Hat Shop: San Carlos and 6th. 831-625-HATS
Souvenir, A French Apartment: Corner of San Carlos and 6th. 831-624-0404
Ritzzy Ragz & Things: Dolores and 7th. 831-625-1018
Diggidy Dog: Southwest Corner of Ocean Ave. and Mission St. 831-625-1585

bins on the ground – perfect location to grab one and chew!

*Elite Sales Force...**continued from pg. 9*

most critical military missions? Only the best of the best, right? Well, who do you want being the face of your company, representing your products or services, and interacting daily with your clients? Again, only the best of the best will do.

Your intense training program should cover the following key things:

- Product knowledge – Go over your products or services thoroughly to ensure the prospective salesperson comprehends them inside and out.
- Role-playing – Go over typical sales scenarios as well as the most challenging sales situations you can think of. See how the person responds when things go wrong.
- Sales skills – Even if the person has prior sales experience, you want to give them all the skills and training they'd need to be successful, and then make sure they know how to implement the skills.
- Company structure – Teach them all the parts of the business. Train them on every department so they know the intricacies of the business and understand what happens both before and after the sale is made.
- Research – Put them through the tedious information gathering work. Make them research the market, demographics, competition, etc. If they're not willing to do the details, then they're not a fit your company.

This intense process will weed out the people who don't have what it takes to be part of an elite team. In fact, about 20% of the people will drop out by week four. For the ones remaining at the four-week mark, offer them a choice to stay or go, as in: “I'll give you \$1,000 right now for you to leave the training and the company, or you can elect not to take the money and stay.” Those who take the money aren't the type of people you want on your elite team. It's better to pay a small price now to find that out than waste a lot of money down the road with a bad hire. By the six-week mark, only 60% of those who started should still be standing strong with you. These are your elite sales team members. (And if you have more than 60% of the people making it through the training, then your training is too easy. Anything that's too easy has no value.)

3. Have consistent, ongoing (monthly) training.

While the intense training period is a one-time thing, all salespeople should attend regular (less intense) monthly training sessions. During these sessions, do role-playing, train on specific sales skills, and find out any specific challenges your team is facing.

It's also a good idea to use these ongoing training sessions to create bonding experiences for the sales team. Have them help each other solve problems, offer suggestions, and share best practices. Why? Because the goal is to continually develop a team, not an individual. As Tecumseh, the Shawnee Indian Chief, said, “A single twig breaks easily, but a bundle of twigs is strong.” By bringing your salespeople together monthly, you're creating a strong and elite sales force that can't be broken.

To Be the Best, Recruit the Best

Sales isn't an easy profession. So joining an elite sales team shouldn't be easy either. That's why you need to shift your focus from filling a sales position to building an elite sales force. After all, your sales team really is the face of the company. Shouldn't only the best of the best be representing your brand? The sooner you take this approach to building your sales department, the sooner your company's sales (and profits) will grow.

To learn more, please visit www.victorarocho.com.

Dark Side of...*continued from pg. 28*

this tolerance of losing,” Piasecki continues. “In word and deed we must convey that failure is a part of life and thus a part of business. We must model this truth by allowing our own weaknesses, flaws, and vulnerabilities to show. We must refrain from punishing teams who give it their best shot yet fall short of victory. And after a defeat, we must insist that employees ‘get back on the horse’ as team players and ride full-tilt toward the next contest. In this way the pain of loss will naturally dissipate.”

Great teams revel in the pleasure of persistence and the sheer thrill of striving. Presumably, Lance Armstrong and his teams could be satisfied only with an unbroken string of victories. But where else is satisfaction to be found? Piasecki posits that once we’ve accepted that defeat is a part of the journey, there is great fun—yes, fun—in knowing that we will stumble and fall from time to time, yet get up, and try again, with some success. Another way to say it is this: Accepting the reality of our imperfection takes the pressure off. Then, and only then, do we free ourselves to feel the pleasure of persistence and the sheer thrill of striving.

Piasecki insists that it’s critical to teach teams to be well prepared for assignments and to keep going in spite of hardship. He shares, “When my company enrolls an executive in leadership training, we emphasize the following lessons of teamwork:

- How to play through pain
- How to resist the criminal opportunities inherent in becoming an MVP
- How to keep your feet on the ground despite being a member of special teams with special force
- How to outlive uncomfortable appointments, such as when your boss has selected you for teams that are a bad fit, and how to behave when you are chosen for teams you do not want to play on

“In the end, all of our training is about the pleasure of accomplishment in teams,” he says. “Life can be a tough slog, and victories are sporadic at best. Maybe we can’t win but we can keep going. This striving brings with it its own unique rewards. It is up to us to learn to appreciate them. In a world full of pain and blind ambition, the pleasure of accomplishment may prove the most reliable path to make the great reliably greater.”

What makes teams successful is a sense of commonality, shared values, integrity, and a commitment to one another. In preparing for a team event, or in becoming a member of a team, a

transformation occurs where team members end their individual associations and create a team identity through sharing with others the experience of that process. Once the team is created, a strong bond is already in place from that preparation, from the obstacles everyone had to overcome to get there.

When joining the military, everyone has a crucible, basic training, which really isn’t basic at all and is usually the hardest experience to get through, Piasecki points out. The crucible is something all members have to overcome to be part of the team. They shave all the soldiers’ heads to take away their individual designations and rebuild them as team members, reshape their identities into a shared identity.

“We have many ways to create bonding experiences in business,” he asserts. “There is nothing wrong with off-site team-building events or weekly social gatherings—the more people are together the better they get to know each other—but there is no substitute for ‘real-world’ work. Bring people together often so they can share their progress, brainstorm ideas to keep projects moving, and generate the synergy needed to move from being a collection of individuals to becoming an interconnected, mutually dependent team. Great teams mourn losses together. They celebrate success together. Always, they share information and hold themselves accountable to the team.”

The right “captains” can help us build teams strong enough to withstand the dark side. Here, of course, in the choosing and nurturing of captains, is where all of the lessons coalesce. It takes a certain type of leader to create not just a loose affiliation of fierce individualists but a true team. Piasecki’s definition of a captain is someone who can rapidly recognize the key capabilities of their team members. They are able to see the capacity for harm and evil and quickly disarm it (as opposed to Lance Armstrong, who allowed it to flourish and even promoted it). On the other hand, captains recognize the capacity for generosity and quickly put it to use in building up other team members and generating momentum. In this way they build teams that balance the negatives in each member, making a stronger and better core.

“Captains also treat their team members with a kind of fierce immediacy, and they achieve team coherence and team integrity in the process,” Piasecki continues. “Captains do not take the time to—as I heard from several military sources—‘wait for solutions.’ Instead, ‘they seek possible solutions and test them on the fly.’

“So, keeping teams safely away from ‘the dark side’ begins with ensuring that the right captains are

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Real Estate...

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The community is located in the heart of Rancho Cucamonga, across from Ontario Mills Mall and the Empire Lakes Golf Course. The property is also located in close proximity to the 10 and 15 Freeways, the San Bernardino Metrolink line and the Ontario International Airport.

“This community has been professionally maintained since it was developed in 2002 and is in excellent condition,” explained LaPointe. “Because of the high level of maintenance and the relatively new age of the properties, we do not anticipate that any immediate renovations will be necessary.”

This acquisition marks the final transaction under the company’s Western National Realty Fund II, L.P. (“Fund II”), the firm’s second private equity fund, according to Rex DeLong, president of Western National Realty Advisors.

“Under Fund II, Western National Group completed six acquisitions, and five developments in Southern California, Colorado and Utah,” explained DeLong. “We anticipate that Fund III will materialize in the coming months, which will fund additional acquisitions, development and growth for the company in 2013.”

BH PROPERTIES KICKS OFF NEW YEAR WITH \$10 MILLION IE OFFICE BUY

BH Properties has completed its first transaction of 2013, a \$10 million purchase of a 147.2k-square-foot (\$68/sf) office property located at 2085 Rustin in the city of Riverside. The two-story property, which was built in 1983 and underwent extensive tenant improvements in 2000, was marketed through Auction.com.

Situated on approximately 14.5 acres at the base of the Box Springs Mountains, the building allows for regional accessibility and provides occupants quick access to multiple major Southern California freeways including I-215, I-10 and state route 91. It features an abundance of surface parking with approximately 1,213 stalls resulting in a parking ratio of just over eight per 1,000 square feet. The property is currently 64 percent occupied by publicly traded telecommunications giant AT&T.

BH Properties was represented by David Mudge of Lee & Associates. The seller, Century Park Partners, LLC was repped by Sean Fulp of Rockwood Real Estate Advisors.

ARTEMIS REAL ESTATE PARTNERS AND CT REALTY INVESTORS BUY 225K SQUARE FEET IE INDUSTRIAL PROPERTY

A joint venture of Artemis Real Estate Partners and CT Realty Investors purchased a 225k square foot, 100 percent leased industrial building in San Bernardino. The property is located at 1333 South Tippecanoe Avenue, less than a mile from the I-10 and the I-215.

This transaction was made on behalf of New York Common State Retirement Fund’s (NYSCRF) \$300 million real estate emerging manager program, which seeks to invest with best-in-class operating partners who have market and product expertise. CT Realty Investors has been approved by NYSCRF as an industrial operating partner in the emerging manager program focused on the Southern California region.

The industrial property was purchased in an all cash acquisition as a sale leaseback transaction from a major medical center for a five-year term. CT Realty Investors has retained the right to terminate the lease early to facilitate a 400k-square-foot build-to-suit opportunity on the 18.99-acre site. The property will generate an attractive current return during the marketing phase along with an enhanced core return over the expected investment term.

ing a clubhouse, pool and spa, outdoor fireplace and seating areas, as well as a fitness center.

James Watson, CT’s chief executive officer, said, “This is the first transaction in the emerging manager program with Artemis Real Estate Partners and will be the perfect start for the venture as an income generating property with the future upside potential of a 400k-square-foot build-to-suit. The property is located in one of the most desirable locations in the Inland Empire and is consistent with CT Realty Investors’ strategy to aggregate a Southern California portfolio of high-quality industrial assets.”

“As a vertically integrated Southern California industrial company with a strong presence in the market, CT Realty Investors epitomizes the local real estate connection that Artemis is seeking through the emerging manager program,” said Jim Smith, Artemis Real Estate Partners’ portfolio manager for the Emerging Manager Program.

INLAND EMPIRE CHASE BANK BUILDING TRADES FOR OVER \$800/SQUARE FOOT

A 6.2k-square-foot Chase Bank building in the Inland Empire city of Riverside sold for \$5 million, or \$812/sf. The property, built in 1987, is situated on a single-tenant pad at 10355 Magnolia Avenue, north of the 91 Freeway at Tyler Street. Located directly across from the 1.2 million-square-foot Galleria at Tyler regional mall, the Chase Bank is situated within a Michaels- and David’s Bridal-anchored center.

William B. Asher, Kevin T. Fryman and Edward B. Hanley of Hanley Investment Group Real Estate Advisors represented the seller, 665 Claremont LP of Orange County, in the deal. The buyer, a private investor from Los Angeles, was repped by George Y. Ragheb of Entrance Homes Inc in Irvine. The transaction had a two-day escrow.

“The Chase transaction represented the highest price per square foot for a retail property sale over \$4 million in Riverside and San Bernardino counties since 2009,” said Asher. “It’s another example of the continued investor demand for *continued on page 34*

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Real Estate...*continued from pg. 33*

single-tenant properties leased to credit tenants in Southern California.”

NEW \$56 MILLION HOSPITAL TO BREAK GROUND IN TEHACHAPI

Tehachapi Health Care District is about to break ground on a new 79k-square-foot hospital facility in the city of Tehachapi. The \$56 million, 25-bed project was designed by Stephen Wen of SWA Architects and is being constructed by Bernards and Colombo Construction Company Inc.

The new facility will replace the existing hospital, which does not meet the current California Seismic Safety Standards. It will be located about two miles from the present facility. Project is slated for completion in 2015.

The Tehachapi Health Care District Hospital, which is designated as a critical-access rural facility, offers acute care and outpatient services and operates rural clinics in Tehachapi and Mojave. It is the only hospital within a 50-mile radius.

ARGENT RETAIL ADDS MIKE KIHM AND NICK RITCH TO ITS GROWING INLAND EMPIRE TEAM

Nick Ritch and Mike Kihm have joined Argent Retail Advisors, the retail advisory and leasing firm founded by industry veteran Terry Bortnick.

Nick Ritch, associate director in Argent's Ontario office, has extensive experience in many facets of the shopping center industry. Prior to joining Argent, Ritch's most recent position was with KORE Properties in Azusa. As managing director, he was the asset manager for a portfolio of 14 retail, office and multi-family projects. Before KORE, he worked for a local retail developer leasing existing properties as well as new developments.

Ritch started his commercial real estate career at Sperry Van Ness, where he focused on retail and multi-family acquisitions and dispositions in California, Nevada and Arizona, representing many prominent real estate investment groups. During his five years at the company, Ritch completed over \$125 million dollars in transactions, earning the prestigious Sperry Van Ness "Achievement Award" ranking in the top 120 real estate advisors nationwide. Before beginning his real estate career, Ritch attended the University of Southern California with a BS in Business Administration and concentration in Real Estate Finance.

Regarding the addition of Ritch, Bortnick said that, "Nick brings an impressive track record as a deal-maker and shares his company's commitment to a hands-on approach."

Mike Kihm has also joined Argent as an associate in the Ontario office. Kihm has been in the real estate industry for the last 25 years, primarily in the appraisal sector. He founded a successful appraisal company based in Rancho Cucamonga and has led it for the last 15 years. Kihm's intimate knowledge of the Inland Empire and proven track record in business development will be a major asset to Argent. Kihm will focus on landlord and tenant representation in the Inland Empire.

Commenting on Kihm's background as an owner and operator of a real estate appraisal company, Bortnick noted that, "As part of our ongoing philosophy to embrace new ideas and approaches, we specifically were looking for talent from a complementary discipline of the real estate industry, and Mike's work ethic and enthusiasm will provide great benefits to our clients."

Mr. Bortnick added that "One of our major strengths has been that before launching our brokerage business, we spent many years working in-house on the institutional ownership side of the business with both public and private companies. Our clients value the advice that

we can offer from this perspective. We continue to seek out team members that understand retail real estate from the perspective of an owner."

Argent's new additions to its Inland Empire team will provide more personnel depth to service clients in the Inland Empire, where it leases neighborhood and community centers totaling approximately 3.5 msf. Argent specializes in retail landlord representation, retail tenant representation and consulting services in Orange County, Los Angeles County and the Inland Empire.

Job Training...*continued from pg. 30*

Tony Myrell is the CEO and owner of the Colton-based Premier Medical Transportation and Ambulance Services, a leading provider of service oriented, cost effective non-emergent medical transportation. He is an active leader in the Inland Empire business community, serves as the vice-chair for the County of San Bernardino Workforce Investment Board, and is the president of the Colton Chamber of Commerce.

Mission Indians...*continued from pg. 15*

"During project construction the project would result in dust emissions, exhaust from on-road vehicle

and off-road equipment and fugitive emissions from pavement and architectural coatings" which will primarily impact Palm Vista Elementary School, and existing residential development 350 feet north and 2,200 feet southwest of the project site, the draft statement indicates.

To reduce air quality impacts during construction, the report says contractors will maintain their equipment and will anchor dust by watering dirt access roads and using surfactants on exposed earth, and suppress the creation of dust by reducing truck speed on unpaved surfaces. Grading will be discontinued on days when winds reach 25 miles per hour. Ground covering vegetation that is uprooted during the construction phase is to be replanted as soon as possible, according to the draft report.

The only impacts air quality-wise that will continue after the project is completed will be diesel emissions from bus and truck travel to the casino as well as minimal increases in "emissions from energy use, area sources... mobile sources... landscape maintenance equipment, consumer products and architectural coatings used for routine maintenance," according to the draft statement.

Water to the project will be provided by the Twentynine Palms Water District, which will extend servicer to the site by means of an 8-inch water line on Baseline Road.

With regard to the harm to biological resources near the site, the draft statement says the endangered desert tortoise does inhabit some of the tribe property, particularly within the southwestern portion of the reservation.

"Five desert tortoises have been identified on the reservation since 2009, of which four have been radiotagged," according to the draft statement. "To date the four radiotagged tortoises have been located along the lower slopes of Queen Mountain, i.e. in the southwest corner of the reservation and nearby off-site areas."

Care has been taken in locating the site where it is now proposed, according to the draft statement, with the tortoise in mind. "The project site has been chosen based on the absence of burrows and other signs during the 2013 clearance survey in the northwestern portion of the reservation." Moreover, according to Environmental Science Associates, "As the project site does not contain desert tortoises and an exclusion fence would restrict desert tortoises from entering the development area, the construction/operation of the proposed project is not anticipated to result in direct significant, adverse impacts to desert tortoises."

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STE. A-1
ONTARIO, CA 91762
- AMERICAN SPEED COMPANY**
1942 AUGUSTA CT.
STE. F
ONTARIO, CA 91761
- ATL AUTO REPAIR, INC**
12365 CENTRAL AVE.
STE. A
CHINO, CA 91710
- BLANKET OF LOVE**
2550 E. RIVERSIDE DR.
STE. 159
ONTARIO, CA 91761
- CALIFORNIA FRESHNESS**
2724 N. WATERMAN AVE.
STE. A
SAN BERNARDINO, CA 92404
- CAVANTI**
14833 MAYWOOD DR.
CHINO HILLS, CA 91709
- CC'S HELPING HANDS SERVICES**
613 E. SUNSET DR.
REDLANDS, CA 92373
- CITILIGHTS TRADING CO.**
3400 INLAND EMPIRE BLVD.
ONTARIO, CA 91764
- COLOR ME BEAUTY**
12582 DAPHNE DR.
RANCHO CUCAMONGA, CA 91739
- CRAFT CAFE**
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- DIESEL PARTS**
10048 LIVEOAK AVE.
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- ELEMENTS BEAUTY SALON**
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ADELANTO, CA 92301
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- FIGORE COUTURE**
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RANCHO CUCAMONGA, CA 91730
- GRANTIE KINGS**
14964 SEQUOIA AVE.
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UPLAND, CA 91784
- LORENZ**
6830 TRINITY PL.
RANCHO CUCAMONGA, CA 91701
- LVFLC**
1731 ARTHUR LOOP
UPLAND, CA 91784
- MARINA AUTO GALLERY**
654 E. HOLT BLVD.
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- MORE 4 LESS**
1940 E. LOCUST ST.
STE. E
ONTARIO, CA 91761
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9559 CENTER AVE.
STE. K
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- NOTARY NOW NETWORK**
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ALTA LOMA, CA 91701
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YUCCA VALLEY, CA 92284
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28564 VILLAGE LAKES RD.
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9669 WHIRLWAY ST.
RANCHO CUCAMONGA, CA 91737
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22473 BARTON RD.
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- QUESADA ACCESSORIES**
5060 E MONTCLAIR PLAZA
MONTCLAIR, CA 91763
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1942 AUGUSTA CT.
STE. F
ONTARIO, CA 91761
- RD SAME CONTROLS**
12225 PROVIDENCE PL.
CHINO, CA 91710
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1930 SOUTH ROCHESTER AVE.
STE. 111
ONTARIO, CA 91761
- SEÑOR BOSCO'S CIGAR SHOP**
4380 HOLT BLVD.
STE. L
MONTCLAIR, CA 91763
- SILVER SHOWER DOORS, GLASS AND WINDOWS**
1015 W. FOOTHILL BLVD.
UPLAND, CA 91786
- SMASH SQUAD BJJ**
215 W. B ST.
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- SUGARLOAF MOUNTAIN TRADERS**
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BIG BEAR CITY, CA 92314
- SYNERGIC SUBSCRIPTION SERVICES**
24796 TULIP AVE.
LOMA LINDA, CA 92354
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11105 KENYON WAY
ALTA LOMA, CA 91791
- THE BUTTONMAVEN**
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BIG BEAR CITY, CA 92314
- THE INTERNATIONAL EXPLORERS OF THE STRANGE**
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SAN BERNARDINO, CA 92405
- UNITED VIRTUOSO**
3782 ELSINORE RD.
PHELAN, CA 92371
- WAYNE TECH**
12907 ALGONQUIN RD.
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APPLE VALLEY, CA 92308
- ZUMBASTUDIO'S**
207 N LAUREL AVE.
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14758 YORBA CT.
CHINO, CA 91710
- ACA REALTY**
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CHINO HILLS, CA 91709
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- BAIL MANAGEMENT & CONSULTANTS**
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MENTONE, CA 92359
- BOTANICA ELEGUA**
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VIVID WATER GARDENS 11485 SANTA FE AVE. STE. F HESPERIA, CA 92345	BLVD BEARS AND OUTDOOR FURNITURE 42072 BIG BEAR BLVD. BIG BEAR LAKE, CA 92315	DAIRY QUEEN 222 S. RIVERSIDE AVE. RIALTO, CA 92376	GAUGH PLUMBING 1001 ORANGE ST. REDLANDS, CA 92374	LEO'S AUTO REPAIR 16666 FOOTHILL BLVD. FONTANA, CA 92335	MY YERBA MATE STORE 74075 TWILIGHT DR. TWENTYNINE PALMS, CA 92277
ZSP EVENTS & DESIGNS 5438 VINMAR AVE. ALTA LOMA, CA 91701	BREAK N RUN BILLIARDS 72143B 29 PALMS HWY TWENTYNINE PALMS, CA 92277	DAVE'S COINS 61857 29 PALMS HWY JOSHUA TREE, CA 92252	HAIR PRECINCT INC. 12170 SPRING VALLEY PKWY STE. 105 VICTORVILLE, CA 92395	LET'S KEEP IT SHINY 14775 SEQUOIA AVE. FONTANA, CA 92335	NEW CENTURY EDGE 11788 WHITE MOUNTAIN CT. RANCHO CUCAMONGA, CA 91737
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A.M.D. 7935 LANKERSHIM AVE. HIGHLAND, CA 92346	CAHOKIA CREATIVES 11065 SEVENTH AVE. HESPERIA, CA 92345	DOLLAR CITY 4726 RIVERSIDE DR. STE. D CHINO, CA 91710	HENRY BUSH PLUMBING, HEATING AND AIR 429 TEXAS ST. REDLANDS, CA 92374	MARIE CALLENDER'S #116 2149 CONVENTION CENTER WAY ONTARIO, CA 91764	ON THE GO AUDIO 15807 BEAR VALLEY RD. HESPERIA, CA 92345
ABC WORLD PRESCHOOL 1060 N. BENSON AVE. ONTARIO, CA 91762	CAN U RELATE? 6209 ADOBE RD. TWENTYNINE PALMS, CA 92277	DOPE GLASS COUTURE 750 N ARCHIBALD AVE. STE. I ONTARIO, CA 91764	J AND T CONSTRUCTION 13530 SAN MARTIN RD. VICTORVILLE, CA 92392	MERIDIAN TERRACE MHP 243 N. MERIDIAN SAN BERNARDINO, CA 92410	OUR BUSY BRUSHES 15668 DEODAR LN. CHINO HILLS, CA 91709
ABLE BACKFLOW AND WATERWORKS 429 TEXAS ST. REDLANDS, CA 92374	CENTURY TRUCKING 16586 CORIANDER PL. FONTANA, CA 92337	EL DORADO PALMS 35218 FAIR AVE. YUCAIPA, CA 92399	JAN'S TROPICAL FISH 5427 MORENO ST. STE. E. MONTCLAIR, CA 91763	MINIMAGSTAND 16629 QUAIL COUNTRY AVE. CHINO HILLS, CA 91709	PLUMBING SUPPORT GROUP 429 TEXAS ST. REDLANDS, CA 92374
ALBERTS HOUSE REPAIR 272 WEST ST. SAN BERNARDINO, CA 92415	CHUCKS TACOS 661 E. FOOTHILL BLVD. UPLAND, CA 91786	EMPIRE WELLNESS 10134 6TH ST. STE. B RANCHO CUCAMONGA, CA 91730	JT TRANSPORT 4851 AVENIDA LA FLORA DESIERTA JOSHUA TREE, CA 92252	MK CONSULTING AND BUSINESS COACHING 250 N. COLLEGE PARK DR. STE. F38 UPLAND, CA 91786	QUALITY DRINKING WATER 1034 W. 4TH ST. ONTARIO, CA 91762

NEW BUSINESS *County of Riverside*

MACIAS EYE MEDICAL CENTERS 9041 MAGNOLIA AVE. STE. 301 RIVERSIDE, CA 92503	SUGAR & SPICE HCC 1692 S. SANTA FE STE. 3 SAN JACINTO, CA 92583	KALIKA AND BEESON 31505 CONGRESSIONAL DR. TEMECULA, CA 92591	DESERT TREASURES 13625 SANTA YSABEL DESERT HOT SPRINGS, CA 92240	DIAMOND CONSTRUCTION 24901 VALLEY RANCH RD. MORENO VALLEY CA 92557	TALENT MUSIC PUBLISHERS 9324 ROBINSON LN. CORONA, CA 92883
MOVIEQ 1180 HAMNER AVE. STE. B NORCO, CA 92860	MERCHANT APPS 35366 CORTE SAN FELIPE WINCHESTER, CA 92596	EL TORO SIRE 41925 YORBA AVE. TEMECULA, CA 92592	STACY JACOB PHOTOGRAPHY 35409 VISTA REAL RANCHO MIRAGE, CA 92270	LIGHT THE NIGHT 37210 MASON AVE. MURRIETA, CA 92563	A JOYFUL WALK 24512 CALLE ESTANCIA MURRIETA, CA 92562
DANIELS JEWELERS #252 2236 GALLERIA AT TYLER RIVERSIDE, CA 92503	MERCHANT SEO 35366 CORTE SAN FELIPE WINCHESTER, CA 92596	ALL STAR EXHAUST 42091 MAJESTIC CT. TEMECULA, CA 92592	CAL STAR CONSTRUCTION 3675 CLIFFROSE TR. PALM SPRINGS, CA 92262	MURRIETA MUD 37210 MASON AVE. MURRIETA, CA 92563	CLARK POOL SERVICES 17876 ROBUSTA DR. RIVERSIDE, CA 92503
LANDSCAPE WATER MANAGERS 18650 COLLIER AVE. LAKE ELSINORE, CA 92530	MERCHANT WEB & APP DESIGN 35366 CORTE SAN FELIPE WINCHESTER, CA 92596	DESERT YOUTH BALLET 71-711 SAN JACINTO DR. RANCHO MIRAGE, CA 92270	AMBULANCE ASSOCIATION OF RIVERSIDE COUNTY 10900 MC LENNAN ST. ALTA LOMA, CA 91701	TEMECULA MUD RUN 37210 MASON AVE. MURRIETA, CA 92563	SHADY VIEW TERRACE APARTMENTS 4146 MELROSE ST. RIVERSIDE, CA 92504
ART & SCULPTURE CONSULTING 73570 WOODWARD DR. PALM DESERT, CA 92211	MAKER 34333 HEATHER RIDGE CT. LAKE ELSINORE, CA 92532	PALM SPRINGS PASTRY COMPANY 1177 S CALLE DE MARIA PALM SPRINGS, CA 92264	MCFADDEN MOTORSPORTS 23478 LAWLESS RD. MORENO VALLEY CA 92557	TERRI'S COURIER SERVICE 19543 KINNOW LN. RIVERSIDE, CA 92508	BLUE-SKY MASSAGE 39840 LOS ALAMOS RD. STE. D-8 MURRIETA, CA 92562
J & J CONSULTING COMPANY 27716 BLUEBELL CT. MURRIETA, CA 92562	1 ON 1 TUTORING SMART PHONES 2472 KENNEDY DR. CORONA, CA 92879	RIVERA'S 84189 INDIO BLVD. INDIO, CA 92201	ROUND HILL REALTY 7256 PINWOOD CT. CORONA, CA 92880	ROUND HILL REALTY 7256 PINWOOD CT. CORONA, CA 92880	A NEW LIFE RESCUE 25496 LOS RANCHERIAS RD. HEMET, CA 92545
KAYS HOME CARE 31778 CAMINO ROSALES TEMECULA, CA 92592	CHICK-FIL-A AT HIDDEN VALLEY PARKWAY 450 HIDDEN VALLEY PARKWAY CORONA, CA 92879	CITY CENTER COLLISION 43850 MONROE ST. INDIO CA 92201	PACAS CLEANING SERVICES 142 COASTLINE CT. SAN JACINTO, CA 92583	PACAS CLEANING SERVICES 142 COASTLINE CT. SAN JACINTO, CA 92583	NETTIES PARTY PALS 25496 LOS RANCHERIAS RD. HEMET, CA 92545
LAURA PICTURE 11803 GAMERCY PL. RIVERSIDE, CA 92505	APPLE MANAGEMENT, LLC 65959 HARRISON ST. THERMAL, CA 92274	BORREGO HEALTH 41-865 BOARDWALK STE. 210 PALM DESERT, CA 92211	PARKER WILDLIFE MANAGEMENT 1483 CLAYMORE CT. RIVERSIDE, CA 92507	PARKER WILDLIFE MANAGEMENT 1483 CLAYMORE CT. RIVERSIDE, CA 92507	TACOBRON 21455 SHARP RD. PERRIS, CA 92570
		UNIQUETRANSACTIONS 28924 AVENIDA GAVIOTA CANYON LAKE, CA 92587	DRY CREEK RANCH AND TRAILS 19260 VISTA DE MONTANAS MURRIETA, CA 92562	TOORIGINAL 1056 YOUNG CIR. CORONA, CA 92881	

NEW BUSINESS

County of Riverside

KIDS CAROUSEL
1166 GALLERIA AT TYLER
RIVERSIDE, CA 92503

XFOS PIZZA
109 S. STATE
STE. B
SAN JACINTO, CA 92583

SAVE OUR PLANET
41605 ELM ST.
STE. 133
MURRIETA, CA 92562

**SOUTHERN EMPIRE
DETAILS**
122 N. KIRBY ST.
SAN JACINTO, CA 92582

**EILEEN R. LAUKA'S STAR
HOMES REALTY**
31299 CANTERBURY CT.
TEMECULA, CA 92591

**STAR HOMES REAL
ESTATE**
31299 CANTERBURY CT.
TEMECULA, CA 92591

NJJR LTD TRUCKING
33395 RED MOUNTAIN RD.
HEMET, CA 92544

NOLLA
39751 SUNROSE DR.
MURRIETA, CA 92562

**HUNTER GROUP
ESCROW, A NON
INDEPENDENT BROKER
OWNED ESCROW**
19009 VAN BUREN BLVD.
STE. 200
RIVERSIDE, CA 92508

**HONDA AND FOREIGN
AUTO DISMANTLERS**
2915 E LA CADENA DR.
RIVERSIDE, CA 92507

**BAKERS OVEN & FINE
CATERING**
6729 INDIANA AVE.
RIVERSIDE, CA 92506

BLING-BLING FAIRIES
26221 WOODLAND CIR.
MURRIETA, A 92563

DEVINE
2309 MAIN ST.
RIVERSIDE, CA 92501

**DEVINE PROPERTY
MANAGEMENT**
2309 MAIN ST.
RIVERSIDE, CA 92501

DEVINE REALTY
2309 MAIN ST.
RIVERSIDE, CA 92501

PRIMAL CRAVINGS
27535 JEFFERSON AVE.
TEMECULA, CA 92590

MASSAGE ENVY SPA
23885 CLINTON KEITH RD.
STE. 1
WILDOMAR CA 92595

**AMERICAN ADDICTION
ALLIANCE**
30520 RANCHO
CALIFORNIA RD.
TEMECULA, CA 92592

**FORKLIFT SAFETY
SPECIALISTS**
34625 BOROS BLVD.
BEAUMONT, CA 92223

SANDS MOTEL
10625 MAGNOLIA AVE.
RIVERSIDE, CA 92505

CPR KEY TO LIFE
2821 AZTEC DR.
RIVERSIDE, CA 92509

BB SURVEYING
29428 PYRITE ST.
MENIFEE, CA 92584

JB VENDING
21135 OLYMPIA AVE.
PERRIS, CA 92570

**STARLIGHT
INVESTIGATIONS**
4494 PALOMINO DR.
NORCO, CA 92860

INTEGRITY PUMP
3928 VICKSBURG CT.
HEMET, CA 92545

**MISS GREATER INLAND
EMPIRE**
675 W OAKLAND AVE.
STE. D3
HEMET, CA 92543

**MISS GREATER INLAND
EMPIRE SCHOLARSHIP
PROGRAM**
675 W OAKLAND AVE.
STE. D3
HEMET, CA 92543

MISS RANCHO BELAGO
675 W OAKLAND AVE.
STE. D3
HEMET, CA 92543

**TRACK STAR RADIO
CONTROL**
33066 MERRITT RD.
MENIFEE, CA 92584

COTTONWOOD DAIRY
2733 COTTONWOOD AVE.
SAN JACINTO, CA 92582

**TONY'S HAY AND GRAIN
LLC**
1375 6TH ST.
NORCO, CA 92860

**A+ REALTY & PROPERTY
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350 RAILROAD CANYON
RD.
STE. E
LAKE ELSINORE, CA 92532

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STE. 140
RIVERSIDE CA 92506

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STE. 140
RIVERSIDE CA 92506

VPM SOLUTIONS
6840 INDIANA AVE.
RIVERSIDE CA 92506

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ROOFING**
11812 FORDHAM PL.
RIVERSIDE CA 92505

**K M KELLEY &
ASSOCIATES**
1147 RAILROAD ST.
CORONA, CA 92882

SNAP SHOW MAGIC
111 MOUNT RUSHMORE
DR.
NORCO, CA 92860

**TECNEK FIGHT SPORT
CLOTHING**
1153 DON ALBERTO LN.
SAN JACINTO, CA 92582

**BLUE LINE LEGAL
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13243 PAUL ST.
EASTVALE, CA 92880

LUSANTI POOLS
74320 MAGNESIA FALLS
DR.
PALM DESERT, CA 92260

B&J RANCH
90-571 81ST AVE.
THERMAL, CA 92274

ROADRUMER SHUTTLE
81791 VICTORIA ST.
INDIO, CA 92201

**PINNACLE GARDENING
PAYROLL COMPANY**
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BANNING, CA 92220

**CASH FLOW
INTERNATIONAL**
3585 SUNBURST BLVD.
PALM SPRINGS, CA 92262

**NOVA HAIR SYSTEMS
INTERNATIONAL**
44847 PORTOLA AVE.
PALM DESERT, CA 92260

**HOWLOUT GENERAL
CONTRACTORS**
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PALM SPRINGS, CA 92264

**PATTI'S QUILTING
WORLD**
75965 ARMOUR WAY
PALM DESERT CA 92211

**GILBERTO PEREZ
CLEANING**
33777 SHIFTING SAND TRL.
STE. D
CATHEDRAL CITY CA 92234

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251 DUPONT
STE. 101
CORONA CA 92879

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MURRIETA, CA 92562

ELLIS ESTATE ANTIQUES
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MURRIETA, CA 92562

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SOLUTIONS**
45901 SANDIA CREEK DR.
TEMECULA, CA 92590

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CORONA A DENTAL
PRACTICE OF RICK T.
KIM DDS INC**
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STE. 102
CORONA, CA 92882

EVICTIION CENTER
790 BEAUMONT AVE.
STE. 124
BEAUMONT, CA 92223

**FRONTLINE PROPERTY
MAINTENANCE**
790 BEAUMONT AVE.
STE. 124
BEAUMONT, CA 92223

**IMPERIAL SECURITY
PATROL SERVICE**
790 BEAUMONT AVE.
STE. 124
BEAUMONT, CA 92223

**VILLAS MOLDING &
MORE**
12265 LEAHY DR.
MORENO VALLEY, CA
92557

**FIRST LINK REALTY
CORP**
45642 HOPACTONG ST.
TEMECULA, CA 92592

**SOCALREALESTATENET-
WORK.COM**
45642 HOPACTONG ST.
TEMECULA, CA 92592

T.E.A.R.S. MINISTRY
26827 CLAYSTONE DR.
MORENO VALLEY, CA
92555

FM REMARKETING
22740 ALESSANDRO BLVD.
MORENO VALLEY, CA
92553

**HOFF RESIDENTIAL
SERVICES (H.R.S.)**
2501 COTTAGE DR.
CORONA, CA 92881

**PLATFORM SKILLS
TRAINING**
26201 CLYDESDALE LN.
MORENO VALLEY, CA
92555

STS
29775 HUNTER RD.
MURRIETA, CA 92563

MLM ENGINEERING
1522 SWEET BASIL CIR.
HEMET, CA 92545

**TEMECULA VALLEY
JAMS AND JELLY CO.**
42925 CALLE MONTECILLO
TEMECULA, CA 92590

**HEALTHCARE TEAM
SOLUTIONS**
29390 OAKMONT CT.
MURRIETA, CA 92563

LAVENDER SPA
1390 W 6TH ST.
STE. 116
CORONA, CA 92882

IGNIS ARMS
24212 ROTHBURY
MORENO VALLEY, CA
92553

CANYON LAKE MARINE
29770 BRADLEY RD.
STE. F
MENIFEE, CA 92586

J AND D AUTO SERVICE
29770 BRADLEY RD.
STE. F
MENIFEE, CA 92586

**HARDTECH SOLUTIONS
& SERVICES**
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PERRIS CA 92570

BBD'S
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TEMECULA, CA 92592

**BRITTA'S BEAUTY
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RD.
STE. 101
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9741 HASTINGS BLVD.
RIVERSIDE, CA 92509

**DREAM SCREEN PRINT
DESIGN**
25370 DRACAEA AVE.
MORENO VALLEY, CA
92553

DREAM SPD
25370 DRACAEA AVE.
MORENO VALLEY, CA
92553

K.P.C. FABRICATION
31680 CALLE GIRASOL
TEMECULA, CA 92591

PASH THE SKIN STUDIO
26439 YNEZ RD.
STE. B129
TEMECULA, CA 92591

BENNU PROPERTIES
4240 CASTLEPEAK DR.
CORONA, CA 92883

VERTICAL ELEMENTS
4240 CASTLEPEAK DR.
CORONA, CA 92883

BILL'S SUPER BURGERS
1031 WEST FLORIDA AVE.
HEMET, CA 92543

ASPROMEX
5628 E. HOMECOMING CIR.
STE. E
EASTVALE, CA 91752

**QUALITY COMMERCIAL
CLEANING**
31750 CALLE NOVELDA
TEMECULA, CA 92592

FOWLER FARMS
23072 RANCHO MIRLO RD.
MURRIETA, CA 92562

CLACK ENTERPRISE
12741 MAGNOLIA AVE.
STE. 202
RIVERSIDE, CA 92503

QUAL - EX PAINTING INC.
4299 ESTRADA DR.
RIVERSIDE, CA 92509

**CHRISTINA'S
COLLECTABLES AND
THRIFT BOUTIQUE**
140 S. SAN JACINTO AVE.
HEMET, CA 92543

LAND METRICS
45862 HOPACTONG ST.
TEMECULA, CA 92592

A RELIABLE LIFELINE
41735 ELM ST.
STE. 301
MURRIETA, CA 92562

THELDOR'S CREATION
43223 CALANDA
TEMECULA, CA 92592

POOR GIRL PRESS
54460 CAVE ROCK RD.
ANZA, CA 92539

**SCHROEDER & SONS
PLUMBING**
28150 WEST DR.
QUAIL VALLEY, CA 92587

**ALBERTO'S MEXICAN
FOOD**
16380 PERRIS BLVD.
STE. J
MORENO VALLEY, CA
92551

#1 ACE CLEANERS
387 MAGNOLIA AVE.
STE. 107
CORONA, CA 92879

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RESORT**
28431 WARE ST.
MURRIETA, CA 92563

**SUPERIOR PRESSURE
SYSTEMS**
29802 HAZEL GLEN RD.
MURRIETA, CA 92563

**CORNERSTONE
LOGISTICAL GROUP**
7051 ARCHIBALD AVE.
STE. 271
EASTVALE, CA 92880

HALGO CONSTRUCTION
10414 CYPRESS AVE.
RIVERSIDE, CA 92505

2012 Tax Return...

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when you itemize. This includes the portion you pay to Medicare which is usually deducted from Social Security. Transportation expenses for trips to medical facilities or doctors' offices are also deductible. The IRS allows 23 cents per mile driven for medical purposes in 2012.

If you have made a mistake or missed a deduction, you can file an amended tax return to correct the problem. Some taxpayers worry filing an amended return will increase their chances of being audited. Amending the return doesn't focus the IRS's attention on your return but it will extend your exposure to their challenges. The IRS looks back three years from the date you file a return. When you amend your tax return you reopen the three-year window.

No one likes to deal with the IRS and taxes, but you could be leaving money on the table by not filing an amendment. If the total amount of tax you owe is smaller than your original return, the IRS will refund the difference.

Also file an amended return if the correction results in additional tax owed. The IRS will add interest to the amount if you amend after your filing deadline, but it rarely adds penalties. Correcting the mistake early saves interest and can avoid penalties.

Reverse Tax...

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Lieu of Torrance wrote in a recent letter to the board. Lieu argues that the FTB could simply strike the unconstitutional provisions of the law and keep the rest of it intact.

The board should, indeed, apply the new standards going forward—not retroactively punish people who followed the law.

“California's economy is completely dependent on the rule of law,” Lieu added.

Would George...

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you show yourself to be honest and trustworthy, the people with whom you do business will recommend you and advocate for you and want you to succeed. And when you take good care of those they send your way, they'll be proud to do it again and again.”

“Sticking with the truth isn't always easy—it's something you have to dare to do,” concludes Callaway. “Why else do you think George Washington and Abraham Lincoln are revered for doing so? But remember, everything has an impact—and the price of not trusting the truth is always more expensive than the alternative.”

To learn more, visit www.clientsfirstbook.com.

\$5.3 Million...

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a member of The Claremont Colleges in Southern California. The mission of Scripps College is to educate women to develop their intellects and talents through active participation in a community of scholars, so that as graduates they may contribute to society through public and private lives of leadership, service, integrity, and creativity.

“Businesses will not want to locate or remain here, and investors will be deterred from investing in California, if they knew FTB staff could change rules and settled expectations on a retroactive basis.” He reminded the FTB that “California is not a banana republic.”

Other legislators should join Lieu in his efforts to force the tax board to apply the law fairly. If the board resists, then the Legislature should rewrite the tax incentive and order the FTB to return any retroactive taxes, interests and penalties.

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Dark Side of...

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at the helm. All of which brings to mind a big question: Are captains made, or are they born? Personally, I think the answer is 'both.' In my work I have found that many leaders have the raw material to be captains. They simply need to be nurtured and developed in ways that coax forth their inherent noble qualities and bring them to full flower.”

“Invest in your captains,” Piasecki concludes. “Choose them well and use them wisely. Give them authority to align and make accountable those capable of evil, harm, and generosity. They will bring the results and the profits you are looking for—and along the way they will empower your people to extend their wings and soar in the magic that only teams can generate.”

See www.brucepiasecki.com and www.ahcgroup.com for more details.

Mayor Julian...

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register online for the conference, visit the LEAD website at www.leadsummit.csusb.edu or contact Enrique Murillo Jr. at (909) 537-5632.

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

Troops to Trade...

continued from pg. 5

The educational costs run about \$3,000 yearly per apprentice. This includes all educational material and instructors' oversight. The only additional costs would be lab tests or proctored testing that would be required.

The California State University system is looking to partner with the Federal VA. It is their hope to find qualified veterans to backfill our aging maintenance workforce. Returning veterans could find a stable and long term work environment with the CSU via the joint CSU-SETC apprenticeship program. CSU is hopeful that the Federal VA has programs that support matching funding to employ and train returning veterans in the CSU facilities and operations departments. The CSU would fund 50% of a returning veteran's cost for employment and training in the veteran's trade of choice and veteran program would fund the additional 50% throughout their apprenticeship training. Creating a partnership between the CSU and the Federal VA would be a win-win for all. This program would provide both training and employment for returning veterans and provide them a skill for their work future. It also provides the California State University system a steady, reliable well-trained workforce to support California's educational and economic goals.



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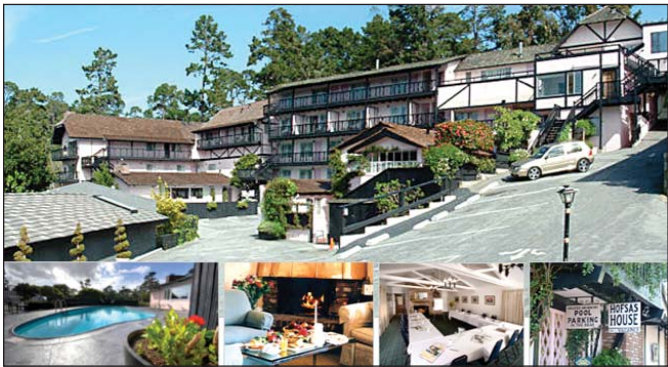
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EXECUTIVE TIME OUT

CARMEL-BY-THE-SEA

By Christine Rolfe



Hofsas House Hotel

I really didn't plan on bringing my dog on vacation. But then, I didn't have a dog when I planned my vacation. Maya, a 4-pound Yorkie, was an impromptu Christmas gift from my sister-in-law, Lisa. So when I noticed the hotel was "pet friendly," I just had to inquire. What I learned was that Carmel-by-the-Sea (simply called Carmel by most) is not only known for its stunning coastal views and artistic works, but also for being the most dog friendly city in the world. (At least my world.) Maya was going on a road trip. Perfect.

We checked into the Hofsas House, a Bavarian-inspired Inn just walking distance to the restaurants, shops and beach. Maya immediately appreciated the amenities: a dog bed, biscuits, Frisbee and natural blend of pet aroma (doggie "pur"fume mist). I appreciated the S'More Kit and refrigerator to chill my bottle of wine. Needless to say, we were both happy girls. The Hofsas House not only accommodates dog lovers, it is also popular for small business conferences, business meetings or leadership functions. The Inn has 38 rooms and a conference room to accommodate small groups. Meeting the needs of those with and without fur, the Hofsas House owners and innkeepers go out of their way to make sure every guest is happy. Founded by Donna Hofsas, the hotel is now operated by her granddaughter, Carrie Theis.

Grandma would be proud.

Just a few blocks from the Hofsas House is the heart of Carmel. Small boutiques, restaurants and art galleries line Ocean Avenue, leading to the

beach and its picturesque views. Sun shining, the streets were busy with people walking their dogs and enjoying the day. Every retailer we visited welcomed Maya, often providing doggie biscuits as treats. There is even a "Fountain of Woof," a doggie drinking fountain that is cleaned and refreshed daily. Maya was enjoying the biscuits while I was enjoying the temptation of merchandise—drawing me in like the warm, sizzling smell of bacon. Some favorite stores include:

Ajne: Custom blended perfume from an array of organic oils. The perfumer was knowledgeable and incredibly helpful. She even stayed open late to mix and test scents. The perfume necklaces are unique and beautiful. There is even a line of scents made exclusively for dogs including Breed and Kennel No. 5, so Maya enjoyed the aromatherapy as well.

The Hat Shop, Hats by-the-Sea: Hat shops are just fun. At The Hat Shop, the owner increased the fun factor even more so. His energy was contagious as he happily transformed shoppers with the fitting of a beret, fedora or simple ball cap. Especially popular are the unique and beautiful masks. Ask him to try on his hat!

Souvenir, A French Apartment Shoppe: Beautiful jewelry and perfume. Yes, I love perfume. I bought the Vaniglia del Madagascar scent. They were out, so the sales per-



One of the rooms at Hofsas House (each room at hotel has different decor)

son thankfully let me buy the tester. (I smelled my wrist for days after.) She also graciously snipped off the gum stuck to poor Maya's paw.

Ritzy Tagz & Things Consignment: Consignment stores are hit or miss, but this shop always has a treasure wait-

ing with designer wears that are waiting to find a new closet. They also have a good selection of gently used shoes. Wearing high-heeled shoes in Carmel requires a permit (apparently to prevent lawsuits from tripping on its uneven pavement), so proceed with caution if eyeing those Jimmy Choos.

Diggidy Dog: An upscale pet boutique stocked with doggie bakery goods, clothes, and exquisite collars and leashes. Maya favored the bully sticks (goggle what they are made from) merchandised in metal

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LEGENDARY MEETINGS BEGIN HERE.

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Channel Islands photo: Dan Harding

CFP Board Says...

continued from pg. 1

CFP Board's board of directors.

"Regardless of economic conditions, good or bad, it is important to seek financial advice from a financial advisor who has met the high standards of the CFP Board," Cortus said.

The integrated campaign includes national cable televi-

sion and online advertising in addition to its print advertising.

A public service website – www.LetsMakeaPlan.org – will serve as a core feature of the campaign, where consumers can learn about financial planning, the personalized approach CFP® professionals provide and find a local CFP® professional through a search function.

The board of directors

approved the four-year, \$36 million campaign in November 2010 partly in response to many CFP® professionals who want the public to understand the important role they play in educating Americans on their financial well-being and helping people meet their life goals. The campaign will help provide clarity to consumers who are looking toward designations and cer-

tifications to provide guidance on choosing a financial planner or advisor.

"The CFP® mark truly serves as the gold standard for personal financial planning," said CFP Board CEO Kevin R. Keller, CAE. "Just about anyone can use the term 'financial planner.' But only those individuals who have passed a rigorous set of criteria and meet our strict ethical qualifications can call themselves a CFP® professional."

This is the first large-scale Public Awareness Campaign the organization has underwritten. For more information on the campaign and to find a CFP® professional, visit the public service website at www.LetsMakeAPlan.org.

About CFP Board

The mission of Certified Financial Planner Board of Standards, Inc. is to benefit the public by granting the CFP® certification and upholding it as the recognized standard of excellence for competent and ethical personal financial planning. The Board of Directors, in furthering CFP Board's mission, acts on behalf of the public, CFP® professionals and other stakeholders. CFP Board owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, and the federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements. CFP Board currently authorizes more than 64,000 individuals to use these marks in the U.S.

About Inland Empire by the Inland Empire Financial Consultants

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

Meet the team.

Tom, Rosemary and Russ 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.

We're banking on the businesses.

AmericanWest Bank

Member FDIC.
Equal Housing Lender.

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