

2-2013

February 2013

Inland Empire Business Journal

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



Part of the [Business Commons](#)

---

### Recommended Citation

Inland Empire Business Journal, "February 2013" (2013). *Inland Empire Business Journal*. Paper 216.  
<http://scholarworks.lib.csusb.edu/iebusinessjournal/216>

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

## AT DEADLINE

### A Large Settlement for a Local Contractor in Case Involving Historic Palm Springs Racquet Club

A long fought battle in court surrounding the legendary Palm Springs Racquet Club has come to a close with a settlement reached on behalf of the contractor in the sum of \$1,355,000.

The case dates all the way back to 2008 when the property was in the midst of a remodel and the developer lost its financing from Vineyard Bank. When the construction stopped, the general contractor filed both a mechanics lien and stop notice for more than \$700-thousand. When Vineyard Bank went out of business, California Bank & Trust purchased the loan from the FDIC and the case has been tied up in court since then. California Bank & Trust appealed the initial judgment and has now chosen to settle based on the Riverside court of Appeal's tentative opinion in favor of the contractor.

At the trial the court held that the general contractor had filed a proper mechanics lien and stop notice. "The trial was a

*continued on page 35*

MAIL TO:

## How Are Our Hospitals Doing—What Grades Do They Get?

*Evaluations by Healthgrades Report to the Nation*

According to Healthgrades Report to the Nation, which has evaluated over 4,500 hospitals nationwide on performance on safety, patient satisfaction and clinical care on nearly 30 of the most common conditions and procedures (such as total knee replacement, pneumonia, heart failure, stroke), only 262 hospitals (the top 5% in the nation) have achieved the Healthgrades Distinguished Hospital for Clinical Excellence Award in 2013.

In order to be eligible for this recognition, a hospital's performance had to have been evaluated in at least 19 of the 27 procedures and conditions cohorts consisting of Medicare in-patient records data from the Centers for Medicare and Medicaid Services Medicare Provider Analysis and Review (MedPAR) database. There were 137 eligible hospitals in the state of California, of which, only 44 received this award, including two in the Inland Empire.

The two hospitals were Redlands Community Hospital and St. Bernardine Medical Center in San Bernardino. Nationally, if all hospitals performed at the level of these hospitals from 2009 through 2011 a total of 164,414 lives could have potentially been saved.

The Healthgrades 2013 *continued on page 22*

## Assemblymember Mike Morrell Selected as Chair of the Inland Southern California Caucus

Assemblymember Mike Morrell announced his newly appointed position as chair of the Inland Southern California Caucus. Senator Bill Emmerson previously held the position and honorably passed the agenda on. Senator Emmerson nominated Morrell as his successor and he was unanimously supported by those in attendance.



Mike Morrell

"I consider it a great honor and privilege that my colleagues would nominate and elect me chair of our regional caucus," stated Morrell. "I will continue to work hard to ensure that our region and its unique economic challenges are met responsibly and timely."

Representation in the Inland Empire has grown in proportion to the rest of the state and partisan ties are more varied within the region than in previous years. Consequently, this transition comes at an unprecedented time. The caucus also unanimously selected Assemblymember Cheryl Brown to serve as vice-chair.

Assemblymember Morrell, R-Rancho Cucamonga, represents the 40th Assembly District in California Legislature, which includes the cities of Redlands, Highland, Loma Linda, and portions of San Bernardino and Rancho Cucamonga.

## Special Sections

Why Are Health  
Insurance  
Premiums Still  
Rising?

Pg. 3

Business Owners  
and Taxpayers  
Can Exhale:  
Relief Act of  
2012

Pg. 10

## CUPID'S CHOICE GREAT CHOICES FOR A SPECIAL VALENTINE'S GETAWAY



Pg. 40

**NFIB**  
The Voice of Small Business.<sup>®</sup>  
National Federation of Independent Business

## Legislative Voting Record

On a regular basis, the National Federation of Independent Business, America's leading small business association, tracks the voting records of each member of the state Assembly and Senate. The Voting Record provides a critically important evaluation of a legislator's attitude toward small business.

"The NFIB/CA Voting Record is a great way to determine if our elected leaders have truly aligned their actions with their rhetoric," said NFIB/California Executive Director John Kabateck. "To those legislators who demonstrated their support for the more than three million small businesses in California, we offer our sincere gratitude. For

*continued on page 19*



# WELCOME

Whether planning a gathering for 10 or a meeting for 200, our "Pick Your Reward" by Radisson Ontario Airport Rewards offer is a personalized thank you—for a limited time, when you book a group event at Radisson Ontario Airport.

For information call  
 Clay Miale, Director of Sales at 909.975.4105  
 Radisson Ontario Airport, 2200 East Holt Blvd., Ontario, CA 91761  
[www.RadissonOnt.com](http://www.RadissonOnt.com)

## COME FOR THE MEETING. STAY FOR THE FUN!

Experience the new first-class Radisson resort in the Inland Empire with incomparable service, facilities and expert meeting professionals.

### INTRODUCING SPECIAL GROUP BENEFITS:

- Welcome amenity per room (fruit basket or bottle of domestic wine)
- Private group event with standard set up without charge
- One 4 days/3 nights stay gift certificate, includes meals
- One hour cocktail reception with hors d' oeuvres
- VIP airport transfers
- Charitable donation

### RECEIVE THESE BENEFITS WHEN BOOKING:

- Group nights
- 25 One Special Benefit
- 40 Two Special Benefits
- 55 Three Special Benefits
- 70 Four Special Benefits
- 85 Five Special Benefits

All inclusive group rates starting from \$79 USD per person double occupancy, per night!

Promotion applicable for minimum 25 rooms, subject to availability and valid for new groups booked between January 1, 2013 to May 20, 2013 for travel from January 1, 2013 to May 20, 2014. Black out dates may apply. Tour Groups do not qualify for this promotion.

### SPECIAL SERVICES & AMENITIES

Aquatic center featuring pool and spa, sauna, tennis court, basketball court, and gym.

### NEW RENOVATIONS & EXPANSIONS

Multi million dollar renovation was completed January 2013 which included all guest rooms, meeting space and public areas.

### SPA

Massage rooms are available at our extensive fitness facility.

### TECHNOLOGY & HIGH-TECH

Our venues have been refreshed with updated technology, including new lighting, projection screens, sounds systems, video conference capabilities and wireless Internet access.



TOTAL GUEST ROOMS: 293 - TOTAL SUITES: 6 - NO. MEETING ROOMS: 20 - SQ. FT. INDOOR MEETING SPACE: 20,000  
 LARGEST BALLROOM: 5900 - MAX. THEATER CAP.: 130 - MAX. BANQUET CAP.: 360 - MAX. CLASSROOM CAP.: 300



## Court Ruling Upholds Prop 25, No More Bypassing Constitutional Restraints

A recent ruling by the 3rd District Court of Appeal (DCA) may have an impact on passage of future state budgets. In *Howard Jarvis Taxpayers Association v. Debra Bowen, Secretary of State and the Legislature*, the court considered whether the California Legislature acted unconstitutionally when it approved a budget trailer bill involving Governor Brown's tax initiative.

Because Proposition 30 had already been passed by the voters, it might seem any ruling on the issue would be too late to create any effect. However, the real victory in the decision involves the court's ruling on the meaning of a "budget related bill." In 2010, California voters passed Proposition 25 which required a simple majority vote to pass a budget and urgent budget-related bills, also known as "trailer bills." Trailer bills are substantive changes to state law that implement budget changes, such as reducing social services grants to meet lower state welfare budget funds. The vote approving Proposition 25 altered the previous two-thirds requirement, lowering it to the simple majority to pass these bills. With this change, the Legislature believed it also had the authority to pass so-called "spot bills" as urgency measures in budget packages. These spot bills contain no meaningful bill language and are amended later to achieve their purpose. They create the potential for politicians to bypass other constitutional restraints related to the budget and legislative process. The ruling by the 3rd DCA underscores the fact that the state constitution does not allow the Legislature to pass empty spot bills as part of the budget package to be substantially amended at some later date.

As the decision explains, the majority vote provision of article IV, section 12, subdivision (3), is limited to the budget at the time the budget is passed. The court's holding points out that a "transparent loophole in the budget process" would be created if the Legislature could (1) "identify nothing more than a bill number in the budget bill," and (2) after passage of the budget, then add substance and an appropriation to the spot bill and pass it by majority vote. This loophole would "defeat the electorate's intent" that, to qualify for majority vote passage as a "bill providing for an appropriation related to the budget," the bill must "pinpoint the idea or concept at the time the budget is passed."

According to CalChamber President and CEO Allan Zarembeg, the ruling means that the Legislature is on notice that they cannot game the budget. "If the Legislature overreaches the authority granted by the voters in Proposition 25, the court will set them straight," Zarembeg commented.



**Small Business Assistance Day**  
 For ALL Small Business Owners  
**Thursday, March 28, 2013**  
 7am-12pm  
 Apple Valley Conference Center  
 14975 Dale Evans Parkway,  
 Apple Valley, Ca 92307

Logos: HDHCC (Humboldt Delta Health Care Center), Town of Apple Valley

## Wellpoint 4Q Profits Jump 38% Why Are Health Insurance Premiums Still Rising?

Health insurance giant Wellpoint announced a 38% profit increase in the 4th quarter of 2012, as compared to last year, for a total \$2.7 billion in net profits for 2012. The insurance company continues to pad its profits even as the growth of health care costs remains at record-low levels and the company is forcing double-digit premium increases on consumers and small businesses across the country, said Consumer Watchdog.

"Health insurers are talking out of both sides of their mouths when they preach austerity to their customers in order to raise premiums, then turn around and announce another banner year to shareholders. As federal health reform requires health insurance companies to disclose more and more information online, it will be harder for insurers to say one thing to customers and the opposite to Wall Street. Still, consumers remain unprotected in many states where no one has the power to reject an excessive rate hike, even when company profits exceed projections," said Carmen Balber, executive director of Consumer Watchdog.

New rules from the Department of Health and Human Services have begun to open health insurance companies' books, by requiring insurers to publicly file all proposed rate increases. However, because many states lack the power to require justification and approval of rate hikes, unreasonable rate increases continue to take effect, said Consumer Watchdog. Anthem Blue Cross, Wellpoint's California subsidiary, recently imposed an unreasonable rate hike on more than 250,000 small business customers

*continued on page 35*



**TRITECH'S 4th Annual Funding Forum**  
**"FUNDING THE BIG IDEA"**  
 Where Capital & Innovation CONNECT  
 Municipal Auditorium | March 28, 2013 @ 1:00pm  
 3485 Mission Inn Avenue, Riverside, CA 92501  
 Doors Open at 12:00pm

**Speed Dating**  
 Personally meet and present your idea to Angel Investors, Venture Capitalists, and Private & Public Equity Investors.  
\*Speed Dating with investors will sell out. Participants will be selected on a first come, first serve basis. Submit your entry online.

**Raising Capital**  
 Gain insight into traversing the funding landscape.

**Piranha Pool**  
 Watch entrepreneurs and investors in action as four finalists from Speed Dating pitch their companies. Business services valued at \$40,000 will be awarded amongst the four finalists.

**Networking Buffet**  
 Meet valued members from the business community and enjoy our complimentary buffet.

**The Best BIG Idea Competition**  
 You have a chance to win a \$1000 prize for the BEST business idea. Attendees will be judging and voting for their favorite.

Make the most of this event by becoming investor ready and learning what it takes to increase your opportunity to raise Angel and/or Venture Capital.

**ATTEND THESE WEBINARS**

- THE FUNDING LANDSCAPE: THE VIEW & WHAT IT MEANS  
JANUARY 24, 2013
- HOW TO GET FUNDED  
FEBRUARY 14, 2013
- THE ART OF INVESTOR PRESENTATIONS  
MARCH 14, 2013

REGISTER EARLY! SEATING IS LIMITED  
[fbievent13.eventbrite.com](http://fbievent13.eventbrite.com)  
 or call Eric Speyer at 951-571-6480  
 Pre-registration: \$45 / Students \$25 / At the Door \$85

Logos: TECH COAST ANGELS, CALIFORNIA SBDC (Small Business Development Center), TriTech

The TriTech SBDC, an economic development program of Riverside Community College District, is a program partially funded by the U.S. Small Business Administration, the California Community Colleges Chancellor's Office, and California State University. Funding is provided to the public on a non-exclusive basis. SBDC and California State University funding received only for products, equipment or services of any commercial parties or activities. Reasonable accommodation for persons with disabilities will be made if requested at least two weeks in advance.

# INDEX

## News and Features

- How to Reject Bad Ideas....Without People Rejecting You!** Curt Wang tells us the key to your success is to learn to reject or redirect bad ideas in a thoughtful, positive and more collaborative way. He gives us six tips to consider. . . . . 9
- Traditional Job Descriptions Don't Attract Top Talent** A recent research study identified the 10 biggest mistakes companies make when hiring. The study included over 130 companies ranging in size from Fortune 500 to mid-size privately held organizations. . . . . 9
- A Fool With a Tool is Still a Fool** Many people mistakenly believe that the software or technology itself is the solution to enhance a business process, when in reality, technology is at best 10 percent of the value equation—the other 90 percent is based on the human factor. . . . . 12
- Savvy Entrepreneurs Play by Different Rules in Uncertain Times** The entrepreneurs who are successful during times of uncertainty are so because they don't rely on the standard approaches they'd use in predictable times, and they look for opportunities in situations that would have been considered negatives five years ago. . . . . 12

## Columns

- Computer Column. . . . . 5
- Real Estate Notes. . . . . 6
- The Lists:
- Architectural/Engineering Firms. . . . . 7
- Top Commercial/Industrial Contractors. . . . . 13
- Banks in the Inland Empire. . . . . 18
- Human Resources. . . . . 9
- Management. . . . . 9
- Financial Column. . . . . 10
- Software Technology. . . . . 12
- Business Success. . . . . 12
- Executive Notes. . . . . 22
- High Desert Report. . . . . 24 & 29
- New Business Lists:
- County of San Bernardino. . . . . 25
- County of Riverside. . . . . 36
- Manager's Bookshelf. . . . . 27
- Restaurant Review. . . . . 34
- Executive Time Out. . . . . 40

Vol. 25, No. 1, February 2013 — Inland Empire Business Journal is published monthly by Daily Planet Communications, Inc., 1801 Excise Street, Suite 111, Ontario, CA 91761. (909) 605-8800. Bulk rate U.S. postage paid, Ontario, CA, permit No. 1. Send address changes to: Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729. Information in the Inland Empire Business Journal is deemed to be reliable, but the accuracy of this information cannot be guaranteed. The management of the Inland Empire Business Journal does not promote or encourage the use of any product or service advertised herein for any purpose, or for the purpose or sale of any security. "Inland Empire Business Journal" trademark registered in the U.S. Patent Office 1988 by Daily Planet Communications, Inc. All rights reserved. Manuscripts or artwork submitted to the Inland Empire Business Journal for publication should be accompanied by self-addressed, return envelope with correct postage. The publisher assumes no responsibility for their return. Opinions expressed in commentaries are those of the author, and not necessarily those of the Inland Empire Business Journal. Subscription payment must accompany all orders for the monthly journal or annual Book of Lists. Copyright 2012 Daily Planet Communications, Inc.

### QUOTES ON WEALTH

There are two things needed these days; first, for rich men to find out how poor men live; and, second, for poor men to know how rich men work.  
*E. Atkinson*

It is much better to have your gold in the hand than in the heart.  
*Charles Caleb Colton*

Many speak the truth when they say that they despise riches, but they mean the riches possessed by other men.  
*Charles Caleb Colton*

If your capacity to acquire has outstripped your capacity to enjoy, you are on the way to the scrapheap.  
*Glen Buck*

## INLAND EMPIRE business journal

**PUBLISHED BY**  
Daily Planet Communications, Inc.

**BOARD CHAIRMAN**  
William Anthony

**MANAGING EDITOR**  
Ingrid Anthony

**ACCOUNT EXECUTIVE**  
Mitch Huffman

### CORRESPONDENTS AND COLUMNISTS

J. Allen Leinberger	Steve Carlson	Curt Wang	Brad Remillard
Michael Menard	Donna Every	Cary Ordway	Henry Holzman
Ronald J. Barbieri	William J. Cortus	Assemblyman Mike Morrell	

### STAFF

Travel Editor: Camille Bounds	Art Director: Jonathan Serafin
Consultant: Mel Pervais	Sales: Mitch Huffman

### CONTACT US

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

## EPIC announces acquisition of Homeplace Insurance Brokers

Rapidly growing insurance brokerage expands into Inland Empire

EPIC (Edgewood Partners Insurance Center), a retail property, casualty insurance brokerage and employee benefits consultant, announced it has entered into an agreement to acquire Homeplace Insurance Brokers, Inc.

Established in 1998, Homeplace specializes in the design and oversight of risk management and insurance programs for the transportation, warehousing and logistics industries, with an emphasis in trucking coverages. The privately-held company is owned by founder Judy L. Busam and is located in Ontario.

"The addition of Judy and the Homeplace team is an exciting way to establish EPIC's footprint in the Inland Empire," said EPIC co-founder John Hahn. Judy has built her business on the highest standards of integrity and service excellence making the people and culture at Homeplace an excellent match for EPIC. We are very pleased to have Judy and her team as a part of our talented and dynamic Southern California group."

The Ontario team will report to Dan Ryan, EPIC's managing principal in Orange County. Ryan, who lives in the Inland Empire, will divide his time between his current base in Irvine, and the new EPIC Ontario location.

Adds Ryan, "While we have any number of clients in the Inland Empire, we've long wanted to be a more visible and active part of this community. With the addition

*continued on page 33*

## HERO SCARD<sup>™</sup> WORLDWIDE

Earn Revenues By Enrolling Consumers, Businesses & Charities To Participate  
Loyalty Programs Are An \$85 Billion Industry & Consumer Spending is 46% Higher When Businesses Have A Loyalty Program In Place  
The Universal HCWW Platform Offers Discounts, Rebates & Charitable Contributions When Consumers Shop With Participating Merchants...Zero Upfront Fees & No Risk  
Visit Our Website At [www.herocardww.com](http://www.herocardww.com)

WANTED  
PEOPLE WHO  
KNOW PEOPLE  
1.885.HERO SCARD  
(437.6722)



## COMPUTER COLUMN

### The 5th Generation iPod Touch

By J. Allen Leinberger

In the shadow of the iPhone 5 last fall, Apple also introduced a new iPod Touch. The Touch, you may recall, is a sort of cross between the iPod and the iPhone. In fact, the Touch does almost everything that the iPhone does, except make phone calls.

Truth to tell, you can make Wi-Fi calls on the Touch, just not your regular Verizon or AT&T type phone calls. Like its big brother, it grew a few millimeters in its newest edition and it comes in colors. When Apple sent me one for this column, they ask me what color I would like. I chose blue. I thought that would be manly enough.

Wrong. It came in with a baby blue color on the back and the white format in front—ideal for a teenage daughter. Not my style. Note here that is also comes in black, white, pink and yellow.

It is listed as the 5th generation, with a 4-inch Retina display, a 5 MP iSight camera and that smart mouth techno-person, Siri. Apple says it is "engineered for maximum funness." (I wondered if spellcheck would catch that. It did.)

My own iPod Touch arrived a week before the late Steve Jobs added a camera and other details so I found this new unit to be very much like an iPhone. Compared to mine, this new 5th generation was not only taller, it was lighter and thinner. It also comes with a handheld loop that attaches to the device so you can't lose it as often. The loop matched the color of your unit. The Touch also has the dual-core A5 chip for faster speed, which is mostly for those who are into handheld gaming.


The earbuds have been replaced by the new round earpods. They claim to be better, and I must concede that to a degree, they are. They also fit better.

There is one thing that will frustrate many. The old 30-prong plug has been replaced by the new Lightning plug. It is as flat as a USB plug and it appears to have about four contact points. The contact points are on both sides of the flat plug, which means that it will plug in on either side. After some frustration I decided that this must be like the old days of the Scuzzy plug. That was a round multi-pin plug for many attachments to your CPU. We hated to have to deal with the change, but eventually we got used to it, especially as new equipment made the old round plug obsolete.

Still many of us have invested in chargers, plug-in devices, portable music players and other pieces that were designed to serve the 30 pin units, including the early iPads. Well here is the good news. There are third party companies, like CableJack who take advantage of the Bluetooth functions to allow the new units to connect to the old clock radio (or whatever).

These pieces attach to the 30-pin plug but pick up the signal from the new iPod, iPhone or iPad and

*continued on page 17*



**2013 and Beyond**

The World's Leading Chief Executive Organization

**Keynote Presentation**  
**Economist**

**Brian Beaulieu**  
"The Future is Your Decision"

Uncertainty in the business community is a prevailing mood among business leaders - especially those in the small to medium-sized companies. The lingering question is: What will be the overall health and vibrancy of the U.S. economy going forward? Can I trust that this recovery will last? How can I be profitable, let alone make critical decisions, in the midst of economic volatility?

For more than a decade, to hundreds of Vistage Groups each year, ITR (Institute for Trend Research) has given clear, concise answers to business leaders about the present and future state of the overall economy - with incredible accuracy. Sifting through the often conflicting maze of economic information, the economists at ITR provide a timely snapshot of where this economy is today, where it is headed over the next three years and what it means to your business.

**Biography:** An economist with the Institute for Trend Research since 1982, Brian Beaulieu has served as the executive director since 1987. He has been primarily engaged in applied research in business cycle trend analysis, growth cycle trend analysis and the utilization of cyclical analysis at a practical business level. The applied research conducted by the institute includes domestic and international economic issues. He is also engaged in fundamental research focused on long-range quantitative forecasting of basic industrial and financial trends.

*Beaulieu has been an economist with the Institute for Trend Research since 1982. He has been consulting and advising companies throughout the US and in Europe and Japan on how to plan for, and prosper through, the business cycle with all of its ramifications on capital resource needs, labor, capacity, pricing, interest rates, competitive pressures and gross margins*

**Sponsors**

**Presenting Sponsor**

- 1<sup>st</sup> Enterprise Bank •

**Marketplace Sponsors**

- Lobb & Cliff, LLP • Leavitt Group • Community Bank • A Hire Connection
- Vavrinek, Trine, Day & Company, LLP

"I was impressed with the caliber of Vistage members across the entire group." - David Beaton, President Kelton Enterprises

Vistage Members give our All-City Events a 94% satisfaction rating. Don't miss out!

**SAVE THE DATE**

**Tuesday**  
**March 19, 2013**  
**8:00 AM—5:00 PM**

**RSVP / CONTACT**

**For Details and More Information Contact:**

Lisa 951.205.9270

---

**Breakfast & Lunch**

**Keynote Speaker Presentation**

**Breakout Sessions**

*Chris Jennings – Developing a Referral Based Culture*

*AmyK Hutchens – Ignite Brilliance in Your Leadership*

**\*Networking\***

---

**VISTAGE**  
better leaders – decisions – results

The World's Leading Chief Executive Organization

©2010 Vistage International. All rights reserved. | MGD\_235\_1502 Thive 2



## REAL ESTATE NOTES

### HFF ARRANGES \$40 MILLION FOR INLAND EMPIRE RESIDENTIAL COMMUNITY

Lewis Operating Corp has obtained \$40 million in financing for Santa Barbara Apartments, a newly-constructed, 192-unit multi-housing community in Rancho Cucamonga. The 15-year, fixed-rate permanent was arranged by Don Curtis of HFF and funded by Prudential Mortgage Capital Company.

Santa Barbara Apartments is located at 10855 Church Street, close to Interstates 10, 15 and 210, and the Ontario International Airport in Rancho Cucamonga, about 40 miles east of Los Angeles. Completed in 2012, the property has 25 residential buildings and is 95 percent leased.

Since 1955, the Lewis Operating Corp. has developed more than 56,000 homes, 10,000 apartments and 14 million square feet of retail, office and industrial space throughout the United States.

### 140K-SQUARE-FOOT ONTARIO WAREHOUSE PROPERTY ACQUIRED BY SOUTH WEST MEDICAL RESOURCES HOLDINGS

South West Medical Resources Holdings (SWMR) purchased a 140.3k-square-foot warehouse property within Grove Avenue Business Park in the city of Ontario for \$10.35 million (\$74/sf). It is located on 8.11 acres at 1290 Elm Street, just south of Mission Boulevard and Ontario International Airport.

The property features a fully secured yard, six ground-level doors, 15 dock-high doors with load levelers, 30' clear height and T-5 energy efficient lighting. The building was built in 2005 and is minutes from the Ontario International Airport with nearby tenants including Phillips Lighting, Lithonia Lighting, Coastal Pacific Food District, Perma Cool Products, Tyco International, Act Fulfillment Center, and Fender Guitars.

South West Medical Resources Holdings, a full-service medical company that offers a variety of options from installation and repair services to technical support for GE MR, CT and PET/CT, was represented by Jeff Smith and Ryan Lal of Lee's Ontario office. Kush Warehousing, the seller, was repped by Paul Earnhart, Doug Earnhart and Erik Hernandez, also of Lee's Ontario office.

"Because of their rapid growth, SWMR was previously leasing multiple industrial units in Corona," said Ryan Lal. "The warehouse gave SWMR the ability to service multiple portable PET/CT trailers at once as well as having their entire operation under one roof. The building gave them the dock doors and yard area they needed along with the ability to grow their business plan into the balance of the building."

### BARKER PACIFIC GROUP AND ARTEMIS REAL ESTATE PARTNERS FUND I PURCHASES NORCO SELF-STORAGE PROPERTY

A joint venture of Barker Pacific Group (BPG) and Artemis Real Estate Partners Fund I (Artemis) has acquired Global Self Storage in the Inland Empire city of Norco, and will re-launch the facility under its Storage Solutions brand. The 113.4k-square-foot, seven-building complex sits on 4.12 acres and features 908 storage units along with surface parking for boat and RV storage.

The facility is located at 240 Hidden Valley Parkway, in Western Riverside County off of Hwy I-15. Approximately 68 percent of the complex is occupied.

"We are excited to add another

*continued on page 10*

## Affordable Care Act: Proposed Regulations on Employer "Shared Responsibility"

### *Employer Excise Tax—When Employees Receive Subsidies for Health Insurance on an Exchange*

The Treasury Department recently published proposed excise tax regulations under section 4980H of the Internal Revenue Code of 1986, as amended (the "Code"), which was added to the Code by the Affordable Care Act. These excise taxes, which apply in certain circumstances even to employers that offer health coverage to their employees, are among the more controversial aspects of the Affordable Care Act, perhaps surpassed only by the mandate that practically every individual lawfully in the United States obtain adequate health coverage or pay a penalty. Section 4890H becomes effective for months beginning after Dec. 31, 2013, essentially the same date that health insurance exchanges are to become operative.

As this update explains, the determination of whether a section 4980H excise tax will apply to an employer will be quite complicated for a number of employers, particularly employers that do not have a large, stable workforce. In order to be prepared for 2014, employers should not delay in carefully considering the implications of these proposed regulations and whether the exchanges will be a viable option for their employees.

There are two separate excise taxes, referred to as "assessable payments" in the law, and they apply only to "applicable large employers." One assessable payment applies if an employer sponsoring a group health plan fails to offer its full-time employees and their dependents "minimum essential coverage" and the employer has received a certification from the Department of Health and Human Services ("HHS") that one or more of the employer's full-time employees has received subsidized health insurance coverage through a "premium tax credit" or a "cost-sharing reduction" in connection with the purchase of insurance on an exchange. The other assessable payment applies even though an employer offers its full-time employees and their dependents minimum essential coverage under its group health plan if the coverage is "unaffordable" or does not provide "minimum value." In such a situation, the tax applies when the employer receives a certification from HHS that one or more of the employer's full-time employees has received a premium tax credit or cost-sharing reduction in connection with the purchase of health insurance on an exchange.

Before describing how each of these assessable payments is calculated, this update explains the key terms that apply in determining whether an employer may be subject to an assessable payment.

1) *The proposed regulations, which were released on Dec. 28, 2012, were published in the Federal Register on Jan. 2, 2013. 78 F.R. 218. Employers may rely on the proposed regulations until final regulations are published, and if the final regulations are more restrictive than the proposed regulations, the final regulations will not be retroactive.*

2) *The proposed regulations define the term "Affordable Care Act" to mean the Patient Protection and Affordable Care Act (Public Law No. 111-148), the Health Care and Education Reconciliation Act of 2010 (Public Law No. 111-152) and the Department of Defense and Full-Year Continuing Appropriations Act (Public Law No. 112-10).*

3) *The word "exchange" used in this bulletin refers to an American Health Benefit Exchange established by a State pursuant to the Affordable Care Act and, as interpreted by the governmental agencies, to a regional exchange, a subsidiary exchange and a federally facilitated exchange.*

4) *In this regard, keep in mind that under the Affordable Care Act, states can allow employers with a maximum of 100 employees to purchase health coverage on the exchange for their employees, but states are not required to open exchanges to employers with more than 50 employees. Beginning in 2017, states are permitted, but not required, to open the exchanges to*

*continued on page 11*

# Architectural/Engineering Firms

Ranked By Inland Empire Billings

continued on page 30

Firm Address City, State, Zip	Billing \$ Inland Empire Company Wide	I.E. Offices Co. Wide Headqtrs.	Types of Services	Industries Served	Marketing Contact Title E-Mail Address	Top Local Exec. Title Phone/Fax E-Mail Address
1. <b>RBF Consulting</b> 3300 E. Guasti Rd., Ste. 100 Ontario, CA 91761	\$165,000,000 \$36,000,000	3 15 Irvine	Subdivision & Public Works Engineering, Land Surveying & Planning, Environmental Analysis, Structural Design & Water Resources Engineering, Transportation Planning	Private Developers Environmental Public Works Municipalities	<b>Terryn O'Brien</b> Public Relations Director	<b>Ron Craig</b> Senior Vice President (949) 472-3505/974-4004 www.rbf.com
2. <b>Stantec</b> 22690 Cactus Ave., Ste. 240 Moreno Valley, CA 92553	\$58,000,000 \$18,200,000	3 17 Costa Mesa	Civil Engineering Planning/Environmental Surveying/GPS	Land Development, Public Works, Industrial Energy/Power, Telecommunications	na	<b>Eric Neilsen</b> Vice President (949) 923-6001/923-6026
3. <b>P&amp;D Consultants</b> 999 Town & Country Rd., 4th Floor Orange, CA 92868	\$26,000,000 \$6,000,000	1 6 Orange	Environmental Civil and Structural Engineering Building and Safety	Local, State Real Estate	<b>Cyd Brandvein</b> Vice President	<b>John Kinley</b> President (714) 835-4447/285-0740
4. <b>TMAD Taylor &amp; Gaines</b> 800 N. Ferrari Ln., Ste. 100 Ontario, CA 91764	\$26,000,000 \$152,000,000	1 23 Pasadena	Consulting Building Engineers	Healthcare Education Government	<b>Ileen Rathnam</b> Director of Marketing	<b>Albert Chu</b> CEO/Chairman (909) 477-6915/477-6916
5. <b>HMC Architects</b> 3270 Inland Empire Blvd. Ontario, CA 91764-4854	\$23,767,860 \$75,970,896	1 10 Ontario	Architecture, Planning, Interior Design, Master Planning, Renovation, Space Planning	Education Healthcare Government	<b>Tracy Black</b> VP of Marketing	<b>Robert Kain, AIA, LEED</b> Exec. Vice President (909) 989-9979/483-1400
6. <b>WLC Architects, Inc.</b> 10470 Foothill Blvd. Rancho Cucamonga, CA 91730	\$20,000,000 \$11,000,000	1 3 R. Cucamonga	Master Planning Architectural Design Construction Administration	Educational Civic Private	na	<b>Jim Dicamillo</b> President (909) 987-0909
7. <b>David Evans and Associates, Inc.</b> 4200 Concourse St. Ontario, CA 91764	\$19,400,000 \$151,700,000	1 22 Portland, OR	Engineering, Surveying, Landscape Architecture, Architecture Planning and Construction Management	Transportation Land Development, Energy and Water Resources	na	<b>Maria Marzoecki</b> Vice President (909) 481-5750 mmarzoeki@deainc.com
8. <b>Webb &amp; Associates</b> 3788 Mc Cray St. Riverside, CA 92506	\$15,000,000 \$16,000,000	1 1 Riverside	Public Works Engineers Land Development Engineers Environmental Analyst	Home Builders Public Agencies Infrastructure Financing	<b>Steve Webb</b> Dir. of Business Dev.	<b>Matthew E. Webb</b> President (951) 686-1070/788-1256 matt.webb@webbassociates.com
9. <b>Hernandez, Kroone &amp; Associates</b> 234 E. Drake Dr. San Bernardino, CA 92408	\$14,000,000 \$16,000,000	1 3 San Bernardino	Civil & Traffic Engineering Land Surveying GIS Mapping	Transportation Construction Planning and Development	<b>Anne Hernandez</b> Bus. Dev. Director	<b>Richard R. Hernandez, P.E.</b> Principal (909) 884-3222/383-1577 hka@gte.net
10. <b>Psomas</b> 2010 Iowa Ave., Ste. 101 Riverside, CA 92507	\$9,000,000 \$130,000,000	1 10 Los Angeles	Civil Engineering, GIS, Survey, Land Planning, Environmental	Public Agencies Developers, Architects	<b>Tom Rider</b> Business Dev. Mgr.	<b>Leni Zarate</b> Vice President (951) 787-8421/682-3379 lzarate@psomas.com
11. <b>Associated Engineers, Inc.</b> 3311 E. Shelby St. Ontario, CA 91764	\$8,000,000	2 Ontario	Construction Management, Civil Engineering, Utility Design & Coordination	Governments, Architects, Commercial/Residential	<b>Kay Toliver</b> Bus. Dev. Associate	<b>April Morris</b> President/CEO (909) 980-1982/941-0891 kayt@assoc.eng.com
12. <b>Engineering Resources of So. Cal., Inc.</b> 3550 E. Florida Ave., Ste. B Hemet, CA 92544	\$7,500,000 \$3,500,000	2 1 Hemet	Civil Engineering Municipal Services Water/Wastewater	Government, Special Districts, Private, Water Resources	<b>Robert Righetti</b> Marketing Director	<b>Matt Brudin</b> President (951) 765-6622/342-5489 www.erscinc.com
13. <b>RMA Group, Inc.</b> 12130 Santa Margarita Ct. Rancho Cucamonga, CA 91730	\$6,257,400 \$7,511,700	1 2 Rancho Cucamonga	Geotechnical Engineering, Geology, Construction Inspection, Materials Testing	Public Works, Residential, Transportation, Education, Commercial Retail, Aviation	<b>Kerri Craft</b> Lead Marketing	<b>Slawek Dymerski</b> VP (909) 989-1751/989-4287 marketing@rmacompanies.com
14. <b>AEI-CASC Consulting</b> 937 S. Via Lata, Suite 500 Colton, CA 92324	\$6,000,000 \$8,000,000	1 4 Colton	Civil Engineering, Surveying Environmental Engineering Planning	Private Development Contractors, Public Works Industrial Facilities	<b>Amy Ardis</b> Marketing aardis@aei-casc.com	<b>Rick Sidor</b> P.E./President (909) 783-0101/783-0108 rsidor@aei-casc.com
15. <b>Ludwig Engineering</b> 109 E. Third St. San Bernardino, CA 92410-4801	\$6,000,000 \$6,000,000	1 1 San Bernardino	Civil Engineering, Surveying, Land Planning	Land Development, Transportation, Water Engineering	<b>Jim Fry</b> Vice President	<b>Glen Ludwig</b> President (909) 884-8217/889-0153 ludwig@ludwigeng.com
16. <b>Nolte Associates, Inc.</b> 7245 Joshua Lane Yucca Valley, CA 92284	\$5,200,000	2 2 Yucca Valley	Planning, Civil Engineering, Land Surveying	Public Agencies, Private Developers	<b>Deborah Schroeder</b> Branch Manager	<b>Steve Crevoiserat</b> Manager (760) 365-7638/365-2146
17. <b>Wilson &amp; Company, Inc., Engineers</b> 625 E. Carnegie Drive, Ste. 100 San Bernardino, CA 92408	\$5,090,446 \$68,645,162	1 17 Albuquerque, NM	Engineering, Architecture, Planning, Surveying, Mapping Services	Railroad, Public Works, Transit Agencies, Private	<b>Stephanie Guida</b> Marketing Manager s.guida@wilsonco.com	<b>Larry Long</b> Associate Vice President (909) 806-8000/806-8099 l.long@wilsonco.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.



# DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL STOCK CHART

## THE GAINERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
Hot Topic Inc. (H)	11.11	9.63	1.48	15.4%
Provident Financial Holdings, Inc. (H)	18.87	17.50	1.37	7.8%
American States Water Company (H)	51.37	47.98	3.39	7.1%
CVB Financial Corp.	11.09	10.40	0.69	6.6%
Simplicity Bancorp, Inc.	14.75	14.95	-0.20	-1.3%

## THE LOSERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
Monster Beverage Corporation	48.54	52.84	-4.30	-8.1%
Outdoor Channel Holdings, Inc.	7.48	7.60	-0.12	-1.6%
Simplicity Bancorp, Inc.	14.75	14.95	-0.20	-1.3%
CVB Financial Corp.	11.09	10.40	0.69	6.6%
American States Water Company (H)	51.37	47.98	3.39	7.1%

Ticker	1/22/13 Close Price	12/31/12 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
--------	---------------------	---------------------	--------------	--------------	-------------	-------------------	----------

American States Water Company (H)	AWR	51.37	47.98	7.1	51.41	34.90	19.4	NYSE
CVB Financial Corp.	CVBF	11.09	10.40	6.6	12.95	9.43	15.0	NASDAQGS
EMRISE Corporation	EMRI	0.59	0.49	20.4	0.76	0.26	NM	OTCPK
Monster Beverage Corporation	MNST	48.54	52.84	-8.1	83.96	39.99	26.7	NASDAQGS
Hot Topic Inc. (H)	HOTT	11.11	9.63	15.4	11.45	7.22	29.3	NASDAQGS
Simplicity Bancorp, Inc.	SMPL	14.75	14.95	-1.3	15.74	12.72	19.8	NASDAQGS
Outdoor Channel Holdings, Inc.	OUTD	7.48	7.60	-1.6	7.99	5.97	93.6	NASDAQGS
Provident Financial Holdings, Inc. (H)	PROV	18.87	17.50	7.8	19.25	9.29	12.2	NASDAQGS
West Peak Iron Limited (H)	WPI	0.07	0.08	-18.2	0.42	0.05	NM	ASX

## RCC CHINA TRIP

The vacation of a lifetime for

\$2,100 - Members \$2,200 - Non-members

### Trip Includes

- 9 Day All Inclusive Vacation
- Round trip International Airfare
- 4 & 5 Star Hotels
- 3 Full Meals each day
- Deluxe bus tours
- English Speaking Tour Guides
- Business Partners Dinner/

Conference (meet Chinese business owners)

- Entrance fees to Cultural attractions

All for just \$2,100 for members and \$2,200 for non-members Per Person/Double Occ.

\$300 Member deposit

\$ 400 Non -Member deposit

(Non-refundable) Secures your spot

Passport and Chinese travel visa ARE REQUIRED. Securing or updating a passport is the traveler's responsibility. The Chamber will secure visa for a fee of \$200 per person. Visa

Paperwork is due by June 14, 2013 with payment.

For more information on the RCC China trip:

909.987.1012 / info@ranchochamber.org

Or visit our website:

[www.ranchochamber.org](http://www.ranchochamber.org)

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	31,757,240
Hot Topic Inc.	11,161,240
CVB Financial Corp.	6,699,430
Provident Financial Holdings, Inc.	1,389,410
American States Water Company	1,282,080

D&P/IEBJ Total Volume Month 54,040,860

### Monthly Summary

1/22/13

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

### Duff & Phelps, LLC

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

## MANAGEMENT

### How to Reject Bad Ideas ... Without People Rejecting You!

By Curt Wang

You're in a meeting when a colleague brings up an idea that you think (or even know) is not so great. For many of us, our first instinct is to shoot the idea down immediately, one way or another, before it gains traction. How often have you suffered through this challenging situation?

When it comes to gaining influence, remember the law of reciprocity. The more you support others, the more they will support you. If you want people to adopt your ideas in the future, you need to be collaborative yourself. You need to support their ideas, or at a minimum, show respect and a willingness to listen before weighing in. Squash a colleague's pet initiative too quickly or be perceived as a naysayer, and you may find that your initiatives will increasingly fail to receive full and fair consideration.

The key to your success is to learn to reject or redirect bad ideas in a thoughtful, positive and more collaborative way. Consider employing one or more of the six tips below:

**#1 Pause. Take a deep breath before weighing in.** Often, someone else's idea can "hijack" you during a meeting because it poses a threat to your own objectives, goals, priorities or resources. As human beings, we are wired to identify and react immediately to anything that may harm us. By simply pausing, you are allowing your reasoning power to catch up to your emotional response. If you wait until you are fully composed, you will deliver your response in a more thoughtful, reasoned and kind way.

**#2 Allow others to weigh in first.** Particularly when your gut reaction is negative, suppress the urge to be the first to jump in with your opinion. Why object before you have others' perspective? You may hear a thought that sways your opinion. Or the opposite may happen; someone else brings up the challenges you were going to raise first. Even if you later reinforce the concerns, you are not a lone dissenter. A CFO was tired of always being the bad guy when he had to shut down ideas for which the business case was not sound. He started implementing this technique in leadership team meetings and found that he had to be the naysayer only half as often. Many leaders intentionally weigh in last so that they can hear the opinions of their reports without biasing them first with their own thoughts.

**#3 Be curious first; pose questions rather than pass judgment.** Ask open-ended questions with an open mind. Make sure the person feels fully heard, and be careful not to take small stabs at the idea in the phrasing of your questions. To quote Steven Covey, "Seek first to understand, then to be understood." Even if you ultimately disagree with or reject the idea, you will be in a much better position to state your objection in a way that acknowledges the idea presenter's point of view. The person will receive the feedback much better if he or she feels that they have been fully heard and understood. Remember how frustrated you felt the last time you presented an idea and it was shut down before you felt you had the chance to fully explain it.

**#4 Instead of stating why an idea can't be done, state what is required from your perspective to make the idea work.** Phrased this way - what needs to be done to make an idea work - your objection to the idea is served up as a problem to be solved rather than a flat rejection. You shift from someone who is saying "no" to someone is giving helpful insights and facts. While you may actually see the challenge you pose as insur-

*continued on page 32*

## HUMAN RESOURCES

### Traditional Job Descriptions Don't Attract Top Talent Define Success for Qualified Candidates

By Brad Remillard

A recent research study identified the 10 biggest mistakes companies make when hiring. The study included over 130 companies ranging in size from Fortune 500 to mid-size privately held organizations, a wide variety of industries, and more than 250 job openings.

The number one hiring mistake made was rather surprising and one rarely even considered by most companies. Yet, this one mistake impacts the whole hiring process, including how candidates are sourced, where to find candidates, compensation, performance management, advertising, position title and what questions should be asked during the interview. Everything seems to go sideways all because most companies fail to properly define the real job.

There are two reasons why traditional job descriptions are ineffective as a hiring tool. The first reason is traditional job descriptions describe the minimum qualifications required for the position such as the minimum duties, tasks and responsibilities. Add to that the minimum education required, minimal years of experience, and minimal skills, plus the endless list of behavioral traits: team player, a good communicator, self-motivated and big thinker. Most job descriptions describe the least qualified person, not the real job. This often leads to hiring the least qualified. The harsh reality is, when you define a job in mediocre terms, odds are you will attract and hire mediocre candidates.

The second reason is traditional job descriptions fail to focus on what defines success in this role. If you want to hire successful people, start by defining success, instead of the person. Most people would agree that a person who simply performs the duties and responsibilities outlined in traditional job descriptions would rarely be considered a success. In fact, most candidates would not last long in a company that is growing and outpacing the competition. Just because the person has the experience listed doesn't mean they can deliver the desired results. Here's the misnomer: past experiences are a good indicator of future performance. Past experience is actually a poor indicator of performance. Past performance is a better indicator, but the best indicator is their ability to deliver results in your company. After all, you are hiring for your company with your culture, your resources, your systems, your budget, your management style and your company's values, not for what they did at a past company.

For example, how many times have you heard someone say: "We're looking for a VP Operations" The reply is, "What are you looking for?" The typical answer is usually, "We need a person with 10 years experience, five years in our industry, team leader, strategic thinker, good communications and an MBA is preferred." This is all about the person and nothing about what defines success in the role or what the person is expected to deliver once they come on board. It is naturally assumed if the person has the experience mentioned, they can deliver the expected results. It is our contention that experience has nothing to do with delivering results. Just because the person was a great VP of Operations at their last company, doesn't mean they are the right VP of Operations for your company.

Instead of using the traditional job description, consider defining success in the role. Do this by creating a list of success factors. Success factors are simply the results you want this person to deliver, in order for you, the hiring man-

*continued on page 33*

**Real Estate...***continued from pg. 6*

property to our Storage Solutions portfolio," said Jae Ho, COO of Storage Solutions. "We were attracted to the property's location, high quality construction and amenities for tenants, and the current property management team that will augment the company."

This is the second property acquired as part of Storage Solutions' strategy. The joint venture purchased this property out of receivership in December 2012. They had previously acquired the King Road Self-Storage facility in San Jose in April of 2012 to re-launch the Storage Solutions brand. Storage Solutions is rebuilding its assets portfolio to offer consumers and businesses a variety of self-storage space and supplies at convenient locations throughout California.

**CAPSTONE ADVISORS PICKS UP INDIO RETAIL REO FOR \$115/SF**

San Diego-based Capstone Advisors has purchased Heritage Court, a 41.4k-square-foot neighborhood retail center in Indio for \$4.75 million (\$115/sf). To meet the seller's year-end closing requirement, Capstone closed the acquisition within 15 business days.

Shadow-anchored by Walgreens Pharmacy, Heritage Court's current tenant roster includes Anytime Fitness, It's A Grind Coffee, Subway and Fantastic Sam's as well as other restaurant and neighborhood service providers. At full build-out, the center will be approximately 113k square feet including development of the remaining fully entitled pad sites.

Heritage Court was purchased from a financial institution that took control after a foreclosure that concluded in the first half of 2012. The purchase marks Capstone Advisors' third retail acquisition in the Coachella Valley over the past 12 months, and its fourth SoCal REO buy in the past 18 months.

"The acquisition of Heritage Court represents our continuing effort to acquire fundamentally attractive real estate at significant discounts to replacement cost that have been victimized by the economic downturn," said Alex Zikakis, Capstone Advisors' president and CEO. "With nearly a 50 percent vacancy factor and vacant pad sites for a future in-line anchor and hard-corner user, Heritage Court is a 'value-add' opportunity in every sense of the word. We are excited to develop the property

*continued on page 15***FINANCIAL COLUMN****Business Owners and Taxpayers Can Exhale: Relief Act of 2012 Avoids Most of "Fiscal Cliff" Concerns***By William J. "Bill" Cortus, Financial Consultant*

The federal legislation to avoid the "fiscal cliff," which is known as the American Taxpayer Relief Act of 2012, has been signed into law. This compromise legislation, while late in its adoption, may allow for an even larger "relief" than had been anticipated...business owners and taxpayers can finally exhale.

The legislation impacts income and estate tax planning issues, some on a "temporary" basis and others "permanently." As we have grown accustomed, our lawmakers use a different dictionary than the general public...i.e. there is no such thing as a "temporary" tax, and even "permanent" tax law changes have limited shelf life when the political wind blows in a different direction.

With regard to tax rates and deductions, the following summary of the provisions included in the bill, was compiled by LSL CPAs with offices in Murrieta, Brea, and San Jose, CA.

**Tax rates beginning January 1, 2013**

A top rate of 39.6% (up from 35%) will be imposed on individuals making more than \$400,000 a year, \$425,000 for head of household, and \$450,000 for married filing joint.

**2% Social Security reduction gone**

The 2% social security payroll tax cut was allowed to expire at the end of 2012.

**AMT permanently patched**

A permanent Alternative Minimum Tax (AMT) patch, adjusted for inflation, will be made retroactive to 2012.

**Dividends and capital gains**

The maximum capital gains tax will rise from 15% to 20% for individuals taxed at the 39.6% rates (those making \$400,000, \$425,000, or \$450,000 depending

*continued on page 16*

# Money Talks!

**FINANCIAL NEWS & TALK****Contact Joe Lyons today...be on the air tomorrow!**

909-483-1500 or 760-729-1000

[www.financialnewsandtalk.com](http://www.financialnewsandtalk.com)Email Inquires: [AstorBroadcasting@gmail.com](mailto:AstorBroadcasting@gmail.com)

## Affordable Care... employers with more than 100 employees.

continued from pg. 6

### Key Terms

#### Applicable Large Employer

In general, an employer is an “applicable large employer” for a calendar year if the employer employed at least 50 full-time employees in the preceding calendar year. For this purpose, all employers in the same controlled group are considered one employer. For employers that employ well over 50 full-time employees year after year, no calculation will be necessary to determine that the employer is an applicable large employer. For employers that are not clearly “applicable large employers,” however, a thicket of detailed rules must be understood and a determination made at least annually as to whether those employers are potentially subject to the excise taxes.

The calculation is based on monthly data and has several steps. First, an employee is considered a full-time employee for a calendar month if the employee had an average at least 30 hours of service during each week of that month. As an alternative, an employer may choose to treat 130 hours of service in a month as the equivalent of 30 hours of service per week in the month. Second, employees who do not have sufficient hours of service to be considered full-time employees are nonetheless taken into account for purposes of determining whether the 50 full-time employees threshold has been crossed by calculating full-time equivalencies (sometimes referred to as “FTEs”). The hours of service for such employees for each calendar month (not exceeding 120 in any month for any such employee) in the preceding calendar year are aggregated and then divided by 120 to determine the number of the employer’s FTEs. Third, the number of an employer’s full-time employees and FTEs for each calendar month in the preceding calendar year are aggregated and that aggregated number is divided by 12. If the result of this calculation is less than 50, then the employer is not an applicable large employer for the current year. If the result is 50 or more, then the employer is an applicable large employer for the current year, unless the seasonal worker exception described below applies.

For the seasonal worker exception to apply, two conditions must be satisfied: (i) the number of the employer’s full-time employees and FTEs in the preceding calendar year exceeded 50 for fewer than 121 days and (ii) the employees in excess of 50 during those days were seasonal workers. The proposed regulations do not define “seasonal worker” and allow an employer to use a reasonable, good faith interpretation of that term. For the purpose of the seasonal worker exception, four calendar months may be substituted for 120 days. Neither the 120 days nor the four calendar months are required to be consecutive.

#### Minimum Essential Coverage

“Minimum essential coverage” under an employer-sponsored group health plan means coverage under a grand-fathered plan, a governmental plan, or any other plan or coverage offered in the small or large group market within a State. The following so-called “excepted benefits” are not treated as minimum essential coverage:

- Coverage only for accident or disability
- Coverage supplemental to liability insurance
- Liability insurance, including automobile insurance
- Workers’ compensation
- Credit-only insurance
- Coverage for on-site medical clinics and
- Other similar insurance specified in regulations that is secondary or incidental to other insurance benefits

Also, coverage for only a specified disease or illness, fixed indemnity insurance, Medicare supplement insurance, limited scope

continued on page 15

## HHS Awards \$1.5 Billion to Support States Building Health Insurance Marketplaces

Health and Human Services (HHS) Secretary Kathleen Sebelius announced \$1.5 billion in new Exchange Establishment Grants to California, Delaware, Iowa, Kentucky, Massachusetts, Michigan, Minnesota, New York, North Carolina, Oregon, and Vermont to ensure these states have the resources necessary to build a marketplace that meets the needs of their residents.

The California Health Benefits Exchange was awarded more than \$673 million.

“These states are working to implement the health care law and we continue to support them as they build new affordable insurance marketplaces,” Secretary Sebelius said. “Starting in 2014, Americans in all states will have access to quality, affordable health insurance and these grants are helping to make that a reality.”

Because of the Affordable Care Act, consumers and small businesses will have access to marketplaces starting in 2014. The marketplaces are one-stop shops that will provide access to quality, affordable private health insurance choices similar to those offered to members of Congress. Consumers in every state will be able to buy insurance from qualified health plans directly through these marketplaces and may be eligible for tax credits to help pay for their health insurance. These marketplaces promote competition among insurance providers and offer consumers more choices.

Delaware, Iowa, Michigan, Minnesota, North Carolina, and Vermont received awards for Level One Exchange Establishment Grants, which are one-year grants *continued on page 35*

### Secrets to Successful Meetings

22 Miles of oceanfront

In VenturaCountyWest, three distinctly different cities provide ocean breezes, inspiring vistas, and endless off-hours recreation.

100,000 Square feet of meeting space

Groups large, small, and in between find hospitality, professionalism, and unmatched meeting capabilities.

A nearly perfect year-round climate brings peace of mind to meeting planners and participants.

70° Average high temperature

50° Average low temperature

5 Beautiful public golf courses

For team building, rewards, or free-time fun, our courses provide challenges for high and low handicappers.

Meet in  
Camarillo + Oxnard + Ventura  
**VenturaCountyWest**  
Inspiring Choices

40 Minutes from LA



(800) 648-2124

venturacountywest.com



## SOFTWARE TECHNOLOGY

### A Fool With a Tool is Still a Fool

By Michael Menard

Any software you implement in your organization should enable or enhance a business process. Unfortunately, many people mistakenly believe that the software or technology itself is the solution, when in reality, technology is at best 10 percent of the value equation—the other 90 percent is based on the human factor.

Knowing this, it's no wonder 70 percent of technology implementations fail. In other words, seven out of 10 applications that are installed, and that companies spend millions of dollars for the implementation, aren't being used one year later. Talk about wasted resources!

How does this happen? All too often, company or department leaders hear about new software and view it as the “next shiny thing.” They call the software provider and say, “We heard you have a great tool and we'd like a demonstration.” The software is certainly seductive with its bells and whistles, but its effectiveness and usefulness depend upon the validity of the information going in and how the people actually work with it. Having a tool is great, but remember that a fool with a tool is still a fool (and sometimes a dangerous fool).

So if technology is not the answer, what is? The answer that will really solve organizational challenges and enable business processes consists of three parts that, when done correctly in conjunction, will lead to long lasting results.

#### 1. Get the business process design right before you implement any software.

The first step to a smart technology implementation is to get clear on what information goes in and what analysis comes out, which has nothing to do with software itself. This is called business process design. Unfortunately, many companies fail to align technology with their processes. That's because some companies have no processes, while others have a stated process (the one they talk about) and an emergent process (the one they actually do). So what is a business process and how do you design one?

A process is like a recipe. If you have a great recipe for New York-style cheesecake that calls for folding in three eggs one at a time, yet you decide to blend in all three eggs at once, you'll get a completely different (and probably not very good) end product than if you had followed the directions. Make the recipe again and follow the instructions in the proper order, and your cheesecake will be edible.

If you do anything more than twice in your organization, you should define a process for it. Once you have done so, you should continue to improve upon it. In the absence of a defined and documented process, subsequent actions become experimental. Process design is an investment that's easy to understand. But while the idea of it usually gets an enthusiastic response, actually doing it gets shelved.

So prior to any software implementation, map out your business processes and define such things as:

- What do we want from the software?
- How will this software be used on a daily basis in our organization?
- Which business processes will the software affect?
- Who will be using the software?
- Who has the authority to make decisions about the software and the information it produces?

*continued on page 32*

## BUSINESS SUCCESS

### Savvy Entrepreneurs Play by Different Rules in Uncertain Times

Business Expert Offers Tips for Capitalizing on Unpredictability

As we pass the five-year anniversary of the start of the economic recession in December 2007, many observers focus on what was lost:

- 8 million jobs
- 146,000 employer businesses
- 17.5 percent average individual earnings

But the businesses that survived the Great Recession and are thriving today didn't focus on losses then—and they aren't now, says Donna Every, a financial expert who has published three non-fiction business books.

“The entrepreneurs who are successful during times of uncertainty are so because they don't rely on the standard approaches they'd use in predictable times, and they look for opportunities—the positives—in situations that would have been considered negatives five years ago,” Every says.

“It's similar to how we deal with the weather. In places where it's sunny most of the summer, we wouldn't leave our house each morning packing coats and umbrellas just in case. The weather's predictable. But in the winter and other seasons when the weather can quickly change, we head out with a different mindset.”

For businesses, switching gears to deal with inclement economic conditions involves adopting new perspectives and practices, she says.

“I incorporated some of these in ‘The Merger Mogul’ because it's set during the recession and my protagonist, the mogul, had to adapt,” Every says. “He used many of the strategies I teach my business clients for thriving during economic uncertainty.”

What are some of those strategies? Every outlines them:

- Build on what you have, not toward what you want: Instead of setting goals and then seeking out the resources you'll need to meet them, assess what you have available and decide what you can achieve with that. This not only saves you the time and expense of pulling together resources you may not have, it also gives you the advantage of working from your business's individual and unique strengths.

- Follow the Las Vegas rule: Tourists planning a weekend in Las Vegas will often set aside the amount of money they're willing to gamble—and lose—on cards or the slots. That way, they won't lose more than they can afford. During an uncertain economy, entrepreneurs should calculate their risks the same way. Rather than going for the biggest opportunities as you would in prosperous times, look for the opportunities that won't require as much of your resources. Calculate how much you can afford to lose, and always consider the worst-case scenario.

- Join hands and hearts: Competition is fine when things are going well, but when times are tough, you need allies. Explore forming partnerships with other entrepreneurs so you can strategize to create opportunities together. With what your partners bring to the table, you'll have more strength and new options to work with.

- Capitalize on the unexpected: Surprises can have positive outcomes if you handle them nimbly by finding ways to use them to your advantage. Instead of planning damage control for the next unexpected contingency, look at it as an opportunity. Get creative as you look for the positives it presents.

- When life is unpredictable,

*continued on page 33*

# Top Commercial / Industrial Contractors

Listed Alphabetically

Firm Address City, State, Zip	# I.E. Proj. (completed) 2012	Cmmcl. Bldgs. (in I.E.) Indstrl. Bldgs. (in I.E.) (Sq. ft. completed)	# of Licensed Contractors Company Headquarters	Specialties	Clientele/Projects	Top Local Exec. Title Phone/Fax E-mail Address
1. <b>Al Shankle Const. Co., Inc.</b> 3309 Grapevine St. Mira Loma, CA 91752	80	775,000 2,125,000	1 Mira Loma	Concrete Tilt-Up, Industrial & Office, Tenant Improvements, Schools	Farmer Bros. Coffee, United Parcel Service, Santa Ana Unified School District	<b>Al Shankle</b> CEO/President (951) 727-8882/681-7599
2. <b>Capstone Construction Co., Inc.</b> 3651 Third St. Riverside, CA 92501	31	185,000 55,000	2 Riverside	Office Tenant Improvements, Ground up Division, Hospital Division	Tri-City Corp. Center, Riv. Comm. Hospital, University of Phoenix	<b>Tony Andrews</b> President (951) 682-6225/682-6406 tandrews@capstone-company.com
3. <b>C.W. Driver Co.</b> 4200 Concoors Dr., Ste. 350 Ontario, CA 91764	220	1,080,000 2,540,000	3 Pasadena	Commercial, Public, Industrial Education, Healthcare	Maglight, Victoria Gardens, Cultural Center, American Red Cross	<b>Dana Roberts</b> President (909) 945-1919/483-1955 www.cwdriver.com
4. <b>Fullmer Construction</b> 1725 South Grove Ave. Ontario, CA 91761	79	8,854,420 (comm. & indus. total) 1,760 Bldgs	N/A Ontario	Commercial, Industrial & Office, Tenant Improvements	Riverside Comm. Investors, Stirling Capital Burlington Coat Factory	<b>Bob Fullmer</b> President (909) 947-9467/947-5241 www.fullmerco.com
5. <b>Inland Empire Builders, Inc.</b> 10271-A Trademark St., Ste. 22 Rancho Cucamonga, CA 91730	125	N/A N/A	1 Rancho Cucamonga	Commercial Construction	Sacred Heart Church, Rancho Cucamonga Fire Station #173, The Roman Catholic Bistro of San Bernardino, Glennwood Devle.	<b>Tracy Elefante</b> President/CEO (909) 945-2450/944-7563 www.inlandempirebuilders.com
6. <b>JG Construction</b> 15632 El Prado Rd. Chino, CA 91710	78	2,100,000 4,500,000	4 Chino	Commercial/Retail Buildings, Construction Ground Up, Tenant Improvements	Cad Tree Capital Investment, Diamond Plaza, Pan Pacific Retail, Longs, Sav-On	<b>June Grothe</b> Executive Officer/President (909) 993-9393/993-9394 www.jgconstruction.com info@jgconstruction.com
7. <b>K.A.R. Construction Inc.</b> 1306 W. Brook St. Ontario, CA 91762	600	780,000 1,200,000	Ontario	Concrete, General Contracting	University of La Verne, National R.V., Rollins Trucking, Union Bank of CA Empire Towers	<b>Kurt Rothweiler</b> President (909) 988-5054/983-4106 kurtrothweiler@karconstruction.com
8. <b>Mc Carthy Building Companies</b> 20401 S.W. Birch St., Ste. 300 Newport Beach, CA 92660	2	316,000	14 St. Louis, MO	Healthcare, Parking, Education, Office Buildings, Hotels	Hesperia Police Department Headquarters, Hon. Jerry Lewis County of San Bernardino High Desert Government Center	<b>Randy Highland</b> President (949) 851-8383/851-8398 rhighland@mccarthy.com
9. <b>Oltmans Construction</b> 1701 E. Harry Sheppard Blvd. San Bernardino, CA 92408	12	981,162 2,560,697	2 Whittier	Commercial/Industrial Projects, Seismic Retrofit, Tenant Improvements	Corp. Stater Bros., Inland Empire Gateway, Chino South Industrial	<b>Joe Oltmans II</b> President/CEO (562) 948-4242/695-5299 joltmans2@oltmans.com
10. <b>Panattoni Construction, Inc.</b> 34 Tesla, Ste. 110 Irvine, CA 92618	8	0 639,000	1 Sacramento	N/A	Hino Motors, AMT, Panattoni Development, Piemonte of Ontario	<b>Patric Hastie</b> Vice President (949) 296-2960/387-4940 www.panattoni.com
11. <b>Prizio Construction, Inc.</b> 151 Kalmus Dr., Ste. N1 Costa Mesa, CA 92626	200	29,000,000 (Total)	3 Fountain Valley	Comm./Ind. Tilt-Up Constr. Comm./Ind. T.I. Rehab., Concr. Only/Superfl. Concr. Floors	Toys R Us of Rialto, Ontario Airport, Goldstar Electronics, Aetna Insurance, SDCII	<b>David Prizio</b> CEO (714) 543-3366/543-3388 www.prizio.com
12. <b>Ralph Affaitati Construction</b> 393 W. Athol, Ste. 2 San Bernardino, CA 92401	WND	WND	OHC Lic. San Bernardino	Industrial/Commercial	GSA, Federal Government	<b>Ralph Affaitati</b> President (909) 889-0131/381-3881
13. <b>Skanska Construction</b> 1995 Agua Mansa Rd. Riverside, CA 92509	WND	WND WND	WND Riverside	Freeways, Railroads, Flood Control Damage, Streets Subdivision, Grading	Caltrans, Corps of Engineers, S.B., Rivers., Orange, LA Counties, Cities (50), Private(200)	<b>William McGuimo</b> President (951) 684-5360/684-1644 www.yeagerskanska.com
14. <b>Snyder Langston</b> 17962 Cowan Irvine, CA 92614	WND	WND WND	8 Irvine	Industrial/Commercial, Office, Retail	Toyota Motor Sales, Sundance Spas, Sekisui TA, Corning, Concoors, Corporate Center	<b>John Rochford</b> President (949) 863-9200/863-1087 info@snyder-langston.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.

**Cupid's Choice...***continued from pg. 40*

massages, facials, body wraps and whirlpool treatments. In the Creekside Fitness Center Double Eagle guests will find a 60-foot swimming pool, free weights, cardiovascular exercises and special training in Yoga, Tai Chi and Pilates.

For more information on the Double Eagle Resort and Spa, visit [www.double-eagleresort.com](http://www.double-eagleresort.com) or phone 760-648-7004.

**Glorietta Bay Inn**

When considering a trip to San Diego's Coronado Island, many think first of the famed Hotel del Coronado. Maybe lesser known but just as spectacular in its own way is the Glorietta Bay Inn, where you have the opportunity to stay in a historic San Diego mansion. This one was built by John Dietrich Spreckels, a figure well-known in the city as someone who played a key role in developing San Diego during the late 1800's and after the turn of the century.

The mansion itself is an impressive piece of architecture—Italian Renaissance style, all white, multi-story with dramatic lines. Inside, the wide marble staircase was our pathway to Room 126 - the Albright Room, a spacious second-floor with an open, airy feel and views to the yacht harbor, the Coronado Bridge and, in the distance, the mountains east of San Diego. Decorated in a French Country motif, the room featured flowers, tasteful paintings and floral bed quilts with matching drapes. Almost the size of a suite, this room was furnished with classic furniture reproductions befitting the era in which the house was built.

Downstairs, the Glorietta Bay Inn features a music room, with grand piano, in which guests can enjoy their complimentary breakfast of pastries, cereal, breads and juices.

The beach, and the Hotel Del, are just across the street from the Glorietta Bay Inn and it's easy to see that tourists consider this one of the best places anywhere to enjoy those famous California beach vacations. If you follow Orange Avenue just a few steps east, there is the downtown business area, a fun collection of shops and eateries that visitors love to explore.

To learn more about the Glorietta Bay Inn, visit [www.gloriettabayinn.com](http://www.gloriettabayinn.com) or phone (619) 435-3101.

**Fairmont Sonoma Mission Inn and Spa**

Driving into the Fairmont Sonoma is like arriving at your French country estate for the weekend. The ambience and grandeur just make this seem like a larger-than-life experience as you make your way into the circular driveway and are immediately greeted by the helpful hotel valet. You notice at once that the grounds of this stately hotel have been impeccably manicured, not a blade of grass out of place. Walkways weave around the main inn and into the forest behind the inn where the hotel has dozens of stylish new suites.

Built in the style of a mission in 1926, the hotel has a rich history of beckoning travelers even before the present structure was built. The inn's Mission-style architecture has been maintained, but enhanced. Rustic woods and wrought iron are used in the restored lobby to fit in with the feel of the surrounding wine country. French antiques adorn the lobby. Just outside the lobby a three-tier circular fountain is the centerpiece of the entrance plaza and looks like something you would find in Rome.

We stayed in a suite that was tastefully decorated with furniture featuring the most stylish fabrics, carefully color-coordinated to look like a scene out of *Architectural Digest*.

One reason the Fairmont has long been popular with travelers is the natural hot springs that provides thermal mineral water for soaking. This goes hand in hand with the spa services offered at the resort—more than 50 such treat-

*continued on page 33*


**2013  
Book  
of Lists**

**\$75.00**

To purchase your  
2013 Book of Lists on  
Disk or Digital Download  
for \$75.00  
Call (909) 605-8800  
or visit  
[www.busjournal.com](http://www.busjournal.com)

## Affordable Care...

*continued from pg. 11*

dental and vision benefits, long-term care and other similar limited benefits specified in regulations are excepted benefits if they are offered under a separate policy or certificate.

Although the Treasury has not yet proposed regulations defining “minimum essential coverage,” the Treasury is likely to be mindful of the Affordable Care Act’s description of a very similar term—“essential health benefits,” which must be included in health plans offered on the exchanges. The Act directs HHS to define essential health benefits and provides that the scope of such benefits is to be equal to the benefits provided under a typical employer plan. The Act also provides that essential health benefits must at least include:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services
- Prescription drugs
- Rehabilitative and habilitative services
- Laboratory services, preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care.

### Premium Tax Credit

Individuals whose household income is at least equal to 100% of the federal poverty line but not more than 400% of the federal poverty line for a family of the same size are eligible for a tax credit to help them afford the purchase of health coverage on an exchange. Individuals who qualify for the credit will be required to pay only a percentage of the cost of the premium. The percentage is small for those at the lowest income levels and increases modestly as an individual’s household income increases. For 2014, the least that such an individual would be required to pay will be 2% of the premium and the most will be 9.5%. The remainder of the premium is the amount of the refundable premium tax credit. The refundable premium tax credit is payable monthly in advance to the insurer, and any difference in what is paid to the insurer and the amount of the annual credit to which an individual is entitled is accounted for in the individual’s federal tax return (either as a refundable credit or an amount owed by the individual to the government).

### Cost-Sharing Reduction

The Affordable Care Act requires insurers offering health insurance on an exchange to reduce the maximum out-of-pocket limit on essential health benefits for individuals with household incomes that exceed 100%, but not 400%, of the federal poverty line for the family size involved.

### Minimum Value

A group health plan provides “minimum value” if the plan’s share of the cost of benefits is at least 60% of the total cost of plan benefits. HHS has issued proposed regulations addressing how minimum value is to be determined. The Treasury Department intends to publish additional guidance on how to determine minimum value.

### Affordability

Coverage under an employer-sponsored plan is considered “affordable” if a full-time employee’s required contribution for self-only coverage does not exceed 9.5% of the employee’s household income for the year. Because it is unlikely that an employer would know its employees’ household incomes, the Internal Revenue Service has provided that an

*continued on page 31*

## Real Estate...

*continued from pg. 15*

to its full potential.” The property, built in 2006, is located at the heavily trafficked intersection of Fred Waring Drive and Jefferson Street in north Indio. With nearly 45,000 vehicles per day, the intersection is among the busiest in the valley. Providing further benefit to the center is the limited amount of retail competition in the immediate area that is home to a sizable residential population.

“This project is a well-built and well-located shopping center that has suffered from unfortunate market timing,” said Zikakis. “We now have the opportunity to aggressively execute our business plan as we help this retail center become a more valuable asset to the north Indio community.”

La Jolla-based Silvergate Bank provided financing for the transaction. Maggie Montez and Shawna Strange of Lee & Associates’ Desert Cities office will handle leasing duties for the new owner.

### OWNER/USER CLOSES \$28 MILLION PURCHASE OF POMONA DISTRIBUTION CENTER

A Fontana-based furniture manufacturer and importer has purchased a 355.2k-square-foot distribution center in Pomona for its new West Coast distribution center. The property, located at 1388 W. Holt Avenue, south of I-10 and east of the 57 Freeway, sold for \$28.4 million, or about \$80/sf.

The buyer, CMC Dragon LP, will occupy 80 percent of the building for its operations after relocating from Fontana, and will lease the remaining 20 percent to Nina Footwear, a New York-based shoe company which is an existing tenant in the building.

Brian McLoughlin and David Fults of Voit Real Estate Services’ Greater Los Angeles office represented CMC Dragon in the transaction. Frank Geraci, Walt Chenoweth, Juan Gutierrez, and Patrick Wood of Voit’s Inland Empire office repped the seller, CH Realty III.

### CT REALTY DEVELOPING AN ICON-IC BUILDING

CT Realty Investors has begun construction on a 600k-square-foot, dock-high distribution building in Beaumont for ICON Health & Fitness Inc. The building is situated on just over 30 acres at 630 Nicholas Road, and sits adjacent to two existing buildings, totaling 572k square feet, also owned by CT and sitting on about 26 acres. When the ICON building is completed, the three-building project will total 1.17 million square feet on 56.5 acres.

The new structure is being constructed specifically for ICON, which will occupy the building in October 2013 as a distribution center. ICON, owner of NordicTrack, Pro-Form, Weider, Healthrider and other major fitness brands, is headquartered in Logan, Utah, and currently operates a 400k-square-foot distribution facility in Redlands, and a 600k-square-foot distribution building in Savannah, GA. The Beaumont building will feature 91 dock-high truck doors, 32-foot clear height, ESFR sprinklers and other amenities.

CT and ICON executed an eight-year lease for the property in a transaction valued at more than \$16 million. KPRS Construction Services Inc of Brea built the first two buildings at the project and was selected as the general contractor for the ICON building with Bank of America participating as construction lender.

With nearly 2,000 employees and multiple locations around the globe, ICON Health & Fitness is the largest developer, manufacturer and marketer of fitness equipment in the world. The company has been an innovation leader in the fitness industry since 1977.

ICON’s “first in fitness” mission has resulted in state-of-the-art equipment for more than three decades, and no other company provides a more complete range of

*continued on page 28*



**Business Owners..** on filing status, as noted above).

*continued from pg. 10*

### Itemized deduction and personal exemption phase-outs

The Pease itemized deduction phase-out is reinstated, and personal exemption phase-out will be reinstated, but with different AGI starting thresholds (adjusted for inflation): \$300,000 for married filing joint, \$275,000 for head of household, and \$250,000 for single.

#### Personal tax credits

The Child Tax Credit, the enhanced Earned Income Tax Credit, and the enhanced American Opportunity Tax Credit will all be extended through 2017.

#### Other personal deductions and exclusions

The following deductions and exclusions are extended through 2013:

- Discharge of qualified principal residence exclusion;
- \$250 above-the-line teacher deduction;
- Mortgage insurance premiums treated as residence interest;
- Deduction for state and local sales taxes;
- Above-the-line deduction for qualified tuition ; and
- IRA-to-charity exclusion (plus special provisions allowing transfers made in January 2013 to be treated as made in 2012).

#### Business provisions

- The Research Credit, among others, will be extended through 2013;
- 15-year depreciation and §179 expensing allowed on qualified real property through 2013;
- Work Opportunity Credit extended through 2013;
- Bonus depreciation extended through 2013; and
- The §179 deduction limitation is \$500,000 for 2012 and 2013.

With regard to the estate tax, it is good news, according to estate planning attorney Peter Wakeman of the Wakeman Law Group in Simi Valley, California. The estate and gift tax laws will remain unchanged, with the exception that the maximum tax rate is increased from 35% to 40%.

In summary, here is how the law stands for 2013 and going forward:

1. The estate tax exemption, gift tax exemption, and generation skipping tax exemption remain at \$5 million, indexed for inflation. The 2012 indexed exemption was \$5,120,000, and it will be increased again for 2013. The amount of the increased exemption will be known in late January. This means that a single individual can either gift during lifetime or pass tax free at death at least \$5,120,000 of assets. Any amount in excess of \$5,120,000 will be taxed at 40%. For a married couple, this means a combined exemption of at least \$10,240,000.

2. The concept of "portability" is retained. This means that when one spouse dies, if his or her estate does not fully utilize the \$5.12 million estate tax exemption, any remaining exemption will be available for use in the surviving spouse's estate. There are specific requirements to be eligible for portability, including the filing of an estate tax return for the first spouse's estate.

3. The stepped up cost basis remains so that upon death any appreciated assets get a new cost basis based on the date of death value of the asset.

4. The ability to discount assets owned within family businesses, including family corporations, family limited partnerships, and family limited liability companies

*continued on page 26*



## Education and Proposition 30: Did they follow through on their promise to fund education?

When California's voters said "yes" to Proposition 30 last November, they sent Sacramento the message that they wanted to shield our students from further budget cuts and costly tuition increases. But with Proposition 30 now law; will the Legislature respect the people's will?

The truth is that there was no specific language in Prop. 30 to guarantee that new tax revenue would go to California's public colleges and universities. Despite what supporters of the initiative said to students and their families, the Legislature can use a significant part of these new taxes in areas other than our schools. In fact, the governor's proposed budget targets education just as much as recent years.

Despite very generous revenues gifted to education by the public under Prop. 30 (\$6.25 billion), the governor's proposal doesn't even give half of that to K-12 education and guarantees nothing to the UC and CSU. This funding must go to our students as intended, not to any other program or special inter-

*continued on page 26*

When Planning Your 2013 Advertising Budget, Consider...

## THE INLAND EMPIRE BUSINESS JOURNAL



For Advertising Information Call (909) 605-8800  
or visit [www.busjournal.com](http://www.busjournal.com)

## 5th Generation...

continued from pg. 5



run it through. Best of the old, best of the new. Somehow it works.

But, of course, just because something works doesn't mean that Apple will not replace it soon. One website reports that there is speculation that the Touch will have a new modi-

fies model coming out sometime later this summer.

The rumors continue that the Touch, like the newly designed iPhone 5S will have other features like a fingerprint I.D. function. We have discussed this in earlier columns here. Fingerprints or retina scan will eventually replace passwords. The good news is nobody else can open your unit. The bad news is parents will not be able to monitor their children's use.

Why there is going to be an

iPhone 5S or a redesigned iPhone is a very good question. Many critics have been noticing that the current iPhone 5 is not selling as well as they expected—certainly not as well as Apple had expected. I have to believe that one problem no one is seeing is the contract commitment that most phone service companies require.

By my calculations, by the time my phone service contract expires, the iPhone 6 will be out.

As a consumer, I may never see or hold a 5.

One other thought, Apple's lack of the NFC function is become more and more of an embarrassment to them. NFC is Near Field Communication. It allows your iPhone or Touch to send documents of digital content like music and video to another unit. You just have to hold them together and hit the button. It is rather like the keyless ignition systems in many new cars.

Others have it. Apple will need to add it. Consumers who understand NFC are asking for it. By 2015, your smartphone will carry all of your locking info. It will not only start your car, it will unlock the doors as well.

But... If you can live without it, an iPhone Touch 5 can be a good thing. For myself I have an iPhone for calls and an iPod Classic for music. I use my old-fashioned Touch for apps. Not exactly efficient. Definitely not multitasking, but it does have an organized division of duties that way.

### For Planning 2013 Advertising, Marketing, and Publicity With The Inland Empire Business Journal

## 2013 EDITORIAL SCHEDULE

EDITORIAL FOCUS	SUPPLEMENTS	LISTS
<b>March</b> <ul style="list-style-type: none"> <li>• Major/MultiEvent Venues</li> <li>• Financial Institutions</li> <li>• Health Care</li> </ul>	<ul style="list-style-type: none"> <li>• Environmental</li> <li>• Executive Education</li> <li>• City Economic and Demographic Data</li> </ul>	<ul style="list-style-type: none"> <li>• MBA Programs</li> <li>• HMOs/PPOs</li> <li>• Residential R.E. Brokers</li> <li>• Women-owned Businesses</li> </ul>
<b>April</b> <ul style="list-style-type: none"> <li>• Meetings &amp; Conventions</li> <li>• Airports</li> <li>• New Home Communities</li> <li>• Malls &amp; Retail Stores</li> </ul>	<ul style="list-style-type: none"> <li>• Women Who Make a Difference</li> <li>• Meetings/Conventions</li> <li>• Travel/Hotels/Tourism</li> <li>• Commercial R.E. Brokers</li> <li>• Small Business Handbook</li> </ul>	<ul style="list-style-type: none"> <li>• Indian Gaming</li> <li>• So Cal Vacation Spots</li> <li>• Hotel Meeting Facilities</li> <li>• Visitors and Convention Bureaus</li> </ul>
<b>May</b> <ul style="list-style-type: none"> <li>• Economic Development (Riverside Cty.)</li> <li>• Marketing/PR/Media Advertising</li> <li>• Insurance Companies</li> </ul>	<ul style="list-style-type: none"> <li>• Women-owned Businesses</li> <li>• Human Resource Guide</li> <li>• Chambers of Commerce</li> <li>• Who's Who in Law</li> </ul>	<ul style="list-style-type: none"> <li>• Environmental Firms</li> <li>• Employment/Service Agencies</li> <li>• Law Firms</li> <li>• I.E. Based Banks</li> </ul>
<b>June</b> <ul style="list-style-type: none"> <li>• Financial Institutions (1<sup>st</sup> Quarter, '13)</li> <li>• Travel and Leisure</li> <li>• Employment Agencies</li> <li>• Home Health Agencies</li> <li>• Economic Development (San Bernardino County)</li> </ul>	<ul style="list-style-type: none"> <li>• Health Care &amp; Services</li> <li>• High Technology</li> <li>• Golf Resorts</li> <li>• Senior Living Centers</li> <li>• What's New in Hospital Care</li> </ul>	<ul style="list-style-type: none"> <li>• Hospitals</li> <li>• Savings and Loans</li> <li>• Motorcycle Dealers</li> <li>• Medical Clinics</li> </ul>
<b>July</b> <ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Distribution/Fulfillment</li> <li>• Credit Unions</li> <li>• Event Planning</li> <li>• High Desert Economic Development</li> </ul>	<ul style="list-style-type: none"> <li>• Marketing/Public Relations</li> <li>• Media Advertising</li> <li>• Casual Dining</li> <li>• Building Services Directory</li> </ul>	<ul style="list-style-type: none"> <li>• CPA Firms</li> <li>• Commercial Printers</li> <li>• Ad Agencies/Public Relations Firms</li> <li>• Largest Insurance Brokers</li> <li>• SBA Lenders</li> <li>• Staff Leasing Companies Serving the I.E.</li> </ul>
<b>August</b> <ul style="list-style-type: none"> <li>• Personal/Professional Development</li> <li>• Employment/Service Agencies</li> <li>• Health &amp; Fitness Centers</li> <li>• Caterers</li> </ul>	<ul style="list-style-type: none"> <li>• Environmental</li> <li>• Expansion &amp; Relocations</li> <li>• Women in Commercial Real Estate</li> <li>• Who's Who in Banking</li> </ul>	<ul style="list-style-type: none"> <li>• Largest Companies</li> <li>• Small Package Delivery Services</li> <li>• Tenant Improvement Contractors</li> <li>• Credit Unions</li> </ul>
<b>September</b> <ul style="list-style-type: none"> <li>• Mortgage Banking</li> <li>• SBA Lending</li> <li>• Independent Living Centers</li> </ul>	<ul style="list-style-type: none"> <li>• Health Care &amp; Services</li> <li>• Airports</li> <li>• Who's Who in Building Development</li> </ul>	<ul style="list-style-type: none"> <li>• Largest Banks</li> <li>• Largest Hotels</li> <li>• Golf Courses</li> </ul>
<b>October</b> <ul style="list-style-type: none"> <li>• Lawyers/Accountants-Who's Who</li> <li>• HMO/PPO Enrollment Guide</li> <li>• Economic Development Temecula Valley</li> <li>• Financial Institutions (2<sup>nd</sup> Quarter, '13)</li> </ul>	<ul style="list-style-type: none"> <li>• Telecommunications</li> <li>• Office Technology/Computers</li> <li>• International Trade</li> <li>• Holiday Party Planning</li> </ul>	<ul style="list-style-type: none"> <li>• Internet Services</li> <li>• Long Distance/Interconnect Firms</li> <li>• Copiers/Fax/Business Equipment</li> <li>• Private Aviation</li> </ul>
<b>November</b> <ul style="list-style-type: none"> <li>• Retail Sales</li> <li>• Industrial Real Estate</li> <li>• Commercial R.E./Office Parks</li> <li>• Educational Services Directory</li> </ul>	<ul style="list-style-type: none"> <li>• Human Resources Guide</li> <li>• Executive Gifts</li> <li>• Building and Development</li> <li>• New Communities</li> </ul>	<ul style="list-style-type: none"> <li>• Commercial R.E. Development Projects</li> <li>• Commercial R.E. Brokers</li> <li>• Fastest Growing I.E. Companies</li> <li>• Mortgage Companies</li> <li>• Title Companies</li> </ul>
<b>December</b> <ul style="list-style-type: none"> <li>• Financial Institutions (3<sup>rd</sup> Quarter, '13)</li> <li>• Top Ten Southern California Resorts</li> <li>• Temporary Placement Agencies</li> </ul>	<ul style="list-style-type: none"> <li>• Health Care</li> <li>• Professional Services Directory</li> </ul>	<ul style="list-style-type: none"> <li>• 2014 "Book of Lists"</li> <li>• Business Brokerage Firms</li> </ul>

# Banks in the Inland Empire

Ranked by Total Assets, 3rd Quarter Data 2012

continued on page 23

	Bank Name Address (Headquarters) City, State, Zip	Tangible Assets \$ % Change	% Tangible Capital (R.O.A.E.)	% Tangible Capital Ratio	% Risk Based Capital Ratio	Income \$	Top Executive/Title Address (I.E.) if different City, State, Zip Phone/Fax E-Mail Address
1.	<b>JPMorgan Chase &amp; Co.</b> 270 Park Ave. New York, NY 10017	2,321,284,000,000 5.44%	12.33%	6.56%	14.69%	5,708,000,000	<b>James Dimon</b> /Chairman, President & CEO 8108 Milliken Ave. Rancho Cucamonga, CA 91730 (909) 944-2085 /270-1648 www.jpmorganchase.com
2.	<b>Bank of America California</b> 100 N. Tryon St. Charlotte, NC 28255	2,168,023,105,000 1.10%	0.58%	7.73%	17.16%	340,073,000	<b>Brian Thomas Moynihan</b> /President 11570 4th St. Rancho Cucamonga, CA 91730 (909) 980-0287 www.bankofamerica.com
3.	<b>Citibank</b> 399 Park Ave. New York, NY 10043	1,931,346,000,000 3.11%	0.99%	8.15%	17.12%	468,000,000	<b>Vikram Shankar Pandit</b> /CEO 10590 Baseline Rd Rancho Cucamonga, CA 91730 (800) 274-6660/(909) 948-7618 www.citibank.com
4.	<b>Wells Fargo &amp; Company</b> 420 Montgomery St. San Francisco, CA 94104	1,374,715,000,000 11.53%	13.06%	9.04%	14.51%	4,937,000,000	<b>John G. Stumpf</b> /Chairman, President & CEO 5120 Moreno St. Montclair, CA 91763-1523 (888) 249-3302/(415)396-6829 john.g.stumpf@wellsfargo.com
5.	<b>U.S. Bank</b> 425 Walnut St. Cincinnati, OH 45202	342,627,272,000 -0.23%	15.31%	7.96%	12.97%	1,389,106,000	<b>Richard K. Davis</b> /Chairman, President & CEO 2280 S. Grove Ave. Ontario, CA 91761 (909) 947-8586/930-1375 www.usbank.com
6.	<b>Union Bank, N.A.</b> 400 California St. San Francisco, CA 94104	87,417,794,000 0.65%	4.16%	10.10%	13.97%	115,613,000	<b>Masashi Oka</b> /President & CEO 3998 Inland Empire Blvd. Ontario, CA 91764 (909) 944-3343/(415) 765-3507 masashi.oka@unionbank.com
7.	<b>Bank of the West</b> 180 Montgomery St. San Francisco, CA 94104	63,037,284,000 2.39%	5.39%	12.68%	16.21%	156,444,000	<b>Maura Markus</b> /President 8311 Haven Ave., Ste. 100 Rancho Cucamonga, CA 91730 (909) 941-2223/765-4858 www.bankofthewest.com
8.	<b>City National Bank</b> 555 S. Flower St. Los Angeles, CA 90071	25,877,700,000 23.90%	9.78%	7.48%	13.87%	58,107,000	<b>Christopher J. Warmuth</b> /President 3633 Inland Empire Blvd. Ontario, CA 91764 (909) 481-2470/481-2472 www.cnb.com
9.	<b>East West Bank</b> 135 N. Los Robles Ave. Pasadena, CA 91101	21,802,275,000 5.33%	12.41%	9.20%	15.96%	71,976,000	<b>Julia S. Gouw</b> /President & CEO 3237 E. Guasti Rd., Ste. 110 Ontario, CA 91764 (626) 768-6000/817-8880 julia.gouw@eastwestbank.com
10.	<b>First-Citizens Bank &amp; Trust</b> 239 Fayetteville St. Raleigh, NC 27501	20,803,717,000 -1.64%	9.14%	8.97%	16.14%	44,955,000	<b>Edward L. Willingham IV</b> /President 3595 Inland Empire Blvd., Ste. 2100 (909) 483-2470/919-7769 www.firstcitizens.com
11.	<b>FirstBank</b> 12345 W. Colfax Ave. Lakewood, CO 80215	12,326,351,000 8.19%	15.84%	8.10%	18.48%	39,704,000	<b>John A. Lkard</b> /President & CEO 39575 Washington St., Ste. 101 Palm Desert, CA 92211 (760) 772-2200/836-3576 www.efirstbank.com
12.	<b>Rabobank, N.A.</b> 3800 Concourse, Ste. 350 Ontario, CA 91764	11,942,000,000 3.55%	3.23%	11.67%	15.69%	18,000,000	<b>Rick Arredondo</b> President & CEO (909) 758-4758 www.rabobankamerica.com
13.	<b>California Bank &amp; Trust</b> 11622 El Camino Real San Diego, CA 92130	10,899,012,000 4.80%	8.98%	10.34%	14.57%	33,158,000	<b>David E. Blackford</b> /CEO 2009 W. Foothill Blvd. Upland, CA 91786 (909) 920-6664/595-4504 www.calbanktrust.com
14.	<b>Citizens Business Bank</b> 701 N. Haven Ave. Ontario, CA 91764	6,310,234,000 -12.45%	5.00%	12.03%	19.06%	10,209,000	<b>Christopher D. Myers</b> President & CEO (909) 980-1080/481-2135 www.cbbank.com
15.	<b>Pacific Western Bank</b> 401 W. A St. San Diego, CA 92101	5,523,839,000 16.57%	10.67%	10.35%	15.52%	17,376,000	<b>Michael J. Perdue</b> /President 2401 South Grove Ave. Ontario, CA 91761 (909) 947-1126/947-9436 www.pacificwesternbank.com
16.	<b>Community Bank</b> 790 E. Colorado Blvd. Pasadena, CA 91101	2,909,228,000 16.61%	9.85%	9.83%	13.16%	6,981,000	<b>David P. Malone</b> President & CEO (626) 568-2265/568-2299 dmalone@cbank.com
17.	<b>Wilshire State Bank</b> 3200 Wilshire Blvd., Ste. 1400 Los Angeles, CA 90010	2,611,010,000 3.57%	40.68%	14.75%	20.11%	37,946,000	<b>Jae Whan Yoo</b> /President & CEO 8045 Archibald Ave. Rancho Cucamonga, CA 91730 (909) 919-7755/919-7760 www.wilshirebank.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. Researched by Michael R. Natzic with Crowell, Weedon & Co. / SNL Securities. Copyright 2012 by IEBJ.

## Legislative Vote...

*continued from pg. 1*

those legislators whose support could use improvement, we offer an open door, attentive ear and strong support to assist them in making California a better place for our job creators.

“The current state of California makes our state legislators’ voting records that much

more significant. Now is the time for our elected officials to support policies that reduce burdensome regulations and taxes, curtail frivolous lawsuits and create certainty for California’s small business job creators.”

The NFIB/California Voting Record is developed by selecting key bills proposed by the legislature that affect small businesses based on NFIB member

policy priorities, and on which every member of the Legislature had an opportunity to cast a vote. The votes on those bills are then recorded and a percentage is determined for each member of the Assembly and Senate. In 2013, more than 30 members of the Assembly and 16 members of the Senate had voting records of 70 percent or better.

**2012 SESSION:** Roll call votes by your state legislators on the following key small business issues during the last two sessions of the California Legislature are listed below.

Although this Voting Record does not reflect every element considered by a lawmaker when voting, nor does it represent a complete profile of a legislator, it can be a guide in evaluating your legislator’s attitude toward small business. Note: Only measures voted on in both houses are included in this scorecard. Many measures were defeated in committees before they reached a floor vote. Please thank those legislators who supported small business.

**1. Pension Reform (AB 340):** Establishes the Public Employees’ Pension Reform Act of 2013, which makes major revisions to the public retirement systems’ laws and will apply to all public employees and public pension plans on and after Jan. 1, 2013. A “Yes” vote supports the NFIB position. Passed Senate 38–1. Passed Assembly 66–9. Signed by Gov. Brown.

**2. Overtime for Agricultural Workers (AB 1313):** This measure would eliminate a longstanding exemption for farmers by requiring overtime pay for agricultural workers after eight hours of work. A “No” vote supports the NFIB position. Passed Senate 22–15. Failed in Assembly 35–33.

**3. Greenhouse Gas Reduction Fund Investment Plan and Communities Revitalization Act (AB 1532):** Directs spending of regulatory fee revenues derived from the auction of greenhouse gas allowances pursuant to the cap-and-trade program adopted by the Air Resources Board under the California Global Warming Solutions Act of 2006 (AB 32). A “No” vote supports the NFIB position. Passed Senate 21–15. Passed Assembly

*continued on page 21*

# Meet the team.

Fernando, Mark 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.**

Member FDIC. Equal Housing Lender.

**Fernando Munoz**  
SBA Business Development Officer  
Santa Monica  
310.909.4819

**Mark Nugent**  
Commercial Relationship Manager  
Ontario  
909.483.8888-ext. 282

**Russ Moore**  
Regional Manager  
Ontario  
909.483.8888-ext. 233

[awbank.net](http://awbank.net)

# Recycle, Reduce, Reuse, Rebuild!

Donate



Pomona Valley

Habitat for Humanity®

Volunteer

Shop **ReStore**



The ReStore is a discount home improvement center, open to the public, that sells new and used building materials and furniture. All items sold at the ReStore are donated by local businesses and residents. All proceeds are used in funding the construction of Habitat homes.

For delivery or pick-ups call  
909.399.0202

Visit the ReStore today at  
4609 Holt Blvd. Montclair, CA 91763  
Open: Tuesday–Friday, 10 am–6 pm  
Saturday, 9 am–5 pm



## Legislative Vote...

*continued from pg. 19*

51–28. Signed by Gov. Brown.

**4. Public Contracts, Small Business Preferences (AB 1783):** Streamlines government contracting by providing that the Department of General Services has the sole responsibility for certifying and determining eligibility of small businesses, and provides local agencies' access to the department's list of certified small businesses. A "Yes" vote supports the NFIB position. Passed Senate 36–0. Passed Assembly 72–0. Signed by Gov. Brown.

**5. Agricultural Employee Safety, Heat-Related Illness (AB 2346):** This bill prescribes specified duties for employers to reduce the risk of heat illness among agricultural employees, imposes civil penalties and creates a private right of action for violations of these requirements. A "No" vote supports the NFIB position. Passed Senate 21–12. Passed Assembly 42–33. Vetoed by Gov. Brown.

**6. California Communities Healthy Air and Revitalization Act (SB 535):** Requires revenues collected from the cap-and-trade program adopted by the Air Resources Board under the California Global Warming Solutions Act of 2006 (AB 32) to be invested in disadvantaged communities. A "No" vote supports the NFIB position. Passed Senate 25–14. Passed Assembly 43–29. Signed by Gov. Brown.

**7. Ban on Polystyrene Food Containers (SB 568):** This bill would ban the use of Styrofoam in the food service industry, replacing it with much more costly paper, and unrecyclable, products. A "No" vote supports the NFIB position. Passed Senate 21–15. Failed in Assembly 26–45.

**8. Workers'**  
*continued on page 35*



**4th Annual Taste of La Quinta**

Come join us for great food featuring some of your favorite local restaurants, taste wine from over 20 selections and stroll Old Town La Quinta to the ...

**Join us for the 4th Annual Taste of La Quinta**  
**Saturday, February 23rd**  
Old Town La Quinta,  
1 - 4pm  
20 + restaurants, 50 + wine choices

**la Quinta 2013**  
Tapas and Wine  
OldTown

## Make 2013 a Growth Year

Choose the CSUSB College of Extended Learning for customized professional development and staff training programs with proven results for your bottom line. Our results-oriented contract training programs can help your staff improve sales, increase customer service, make fewer mistakes, and provide effective leadership.

Customized training programs are designed to fit your needs and budget. The classes are offered at convenient times, locations (even on-site), or online. Contact us now to gain that competitive edge in 2013.



CALIFORNIA STATE UNIVERSITY  
**SAN BERNARDINO**  
Extension Programs

To learn more about our contract training programs, contact:  
Deirdre Thomas at (909) 537-3982 or E-mail: [dthomas@csusb.edu](mailto:dthomas@csusb.edu)

## Our Hospitals...

*continued from pg. 1*

American Hospital Quality Outcomes: Report to the Nation released in October 2012 highlighted key trends in quality for America's hospitals:

- Patients treated in hospitals receiving 5-Stars from Healthgrades have, on average, 75 percent lower risk of dying than if they were treated in hospitals receiving 1-Star, based on risk-adjusted mortality rates (across 18 common procedures and diagnoses, such as coronary artery bypass graft (CABG), stroke, and pneumonia).
- Patients being treated in hospitals receiving 5-Stars have, on average, 61% lower risk of having a complication than if they were treated by hospitals receiving 1-Star (across 9 common procedures and diagnoses, such as total knee replacement surgery, gallbladder surgery, and spine surgery).
- From 2005 to 2011, the nation's average in-hospital risk-adjusted mortality rate improved 22% across 16 of the common procedures and conditions studied by Healthgrades, such as COPD, heart failure and stroke.

## EXECUTIVE NOTES



Pam Lee

Olive Crest has named Pam Lee executive director of its Inland Empire region. Based in Riverside, Pam will oversee Olive Crest's fund development and program operations that support the needs of at-risk children and families throughout Riverside



Paul Johnson

and San Bernardino counties. She recently served as the executive director of Fullerton Interfaith Emergency Service and has a long history of service in non-profit and public social services. Her expertise blends her human services knowledge and experience with her leadership and financial skills.

Paul Johnson, regional sales manager for Great Salt Lake Minerals, has joined the board of trustees for Olive Crest in the Inland Empire. Johnson has more than 30 years in the fresh produce and agricultural industry and holds a bachelor's degree in agronomy from California State Polytechnic University, Pomona and a master's degree in pest management from the University of California, Riverside.



Mark C. Smith

Community Bank Regional Manager Mark C. Smith has joined the board of trustees for Olive Crest's Inland Empire region. Smith has 30 years of banking experience and previously served as the Southern California manager for Comerica Business Credit.

### Hospital Quality in the Riverside-San Bernardino Area

In the Riverside area, there were two hospitals out of 12 eligible hospitals (16.7%) recognized as Distinguished Hospital for Clinical Excellence award recipients, placing them among top 5% of hospitals nationwide. Of the 22 hospitals evaluated located in the Riverside area for treatment of stroke, there were risk-adjusted in-hospital mortality rates ranging from 1.1% on the low end to 9.6% on the high end, which is an over 8-fold difference in mortality rates.

### Special Supplemental Report on 30 Cities in the U.S.

In a previously released Healthgrades' study, American Hospital Quality Outcomes 2013: Healthgrades Report to the Nation on a trending analysis of results over a five year study period (2005-2011), was shared for the first time, in addition to findings from their most recent study period (2009-2011). This year's report includes supplemental reports for 50 states and the District of Columbia that shines a light on how quality varies among hospitals state-to-state.

Findings from the Healthgrades 2013 report on American hospital quality reveals encouraging overall trends along with significant variation. Quality is improving, however, quality disparities among hospitals persist, even within local service areas. This special supplement focuses in on 30 cities to take a closer look at how hospital performance varies even within local markets. Note that for each condition or procedure studied, the number of hospitals included in the analysis of hospital performance for that cohort may differ.

"Healthgrades quality reports are important resources that provides relevant and reliable information in a responsible way that empowers Americans to make edu- *continued on page 38*

## Need equipment for your business?



If your business success starts with purchasing new equipment, start with Community Bank. Our competitive rates include financing up to 100% of equipment purchases.

*"Helping businesses have the tools they need for success is my daily goal."*

—Dave Malone, President/CEO of Community Bank

COMMUNITY BANK  
Partnership Banking®

CBANK.COM  
877-922-2653

SBA Preferred Lender  
Member FDIC | Equal Housing Lender

# Banks in the Inland Empire

continued from page 18

Ranked by Total Assets, 3rd Quarter Data 2012

	Bank Name Address (Headquarters) City, State, Zip	Tangible Assets \$ % Change	% Tangible Capital (R.O.A.E.)	% Tangible Capital Ratio	% Risk Based Capital Ratio	Income \$	Top Executive/Title Address (L.E.) if different City, State, Zip Phone/Fax E-Mail Address
18.	<b>Manufacturers Bank</b> 515 S. Figueroa St. Los Angeles, CA 90071	2,094,851,000 7.41%	1.98%	13.43%	17.57%	1,386,000	<b>Naresh Sheth</b> President & CEO (213) 489-6200/489-6767 nsheth@manubank.com
19.	<b>Pacific Mercantile Bank</b> 3257 East Guasti Rd., Ste. 110 Ontario, CA 91764	1,096,483,000 8.08%	11.53%	11.96%	15.81%	3,723,000	<b>Raymond E. Dellerba</b> Chief Executive Officer (909) 937-7260/390-6404 www.pmbank.com
20.	<b>Security Bank of California</b> 3403 Tenth St., Ste. 100 Riverside, CA 92501	485,013,000 25.49%	-0.55%	10.45%	15.33%	70,000	<b>Michael T. Vanderpool</b> President & CEO (951) 368-2265/368-2271 mvanderpool@securitybankca.com
21.	<b>American Security Bank</b> 1401 Dove St. Newport Beach, CA 92660	451,966,000 1.53%	6.00%	9.63%	15.85%	814,000	<b>Michael Helmuth/President</b> 2163 Compton Ave. Corona, CA 92881 (951) 739-7171/(949) 263-1290 www.amsecbank.com
22.	<b>Bank of Hemet</b> 3715 Sunnyside Dr. Riverside, CA 92506	447,090,000 -6.24%	24.76%	12.32%	15.29%	3,370,000	<b>Kevin R. Farrenkopf</b> Chief Executive Officer (951) 248-2000/784-5791 kfarrenkopf@bankofhemet.com
23.	<b>CommerceWest Bank, N.A.</b> 2111 Business Center Dr. Irvine, CA 92612	339,774,000 14.77%	11.88%	13.25%	20.72%	1,417,000	<b>Ivo A. Tjan</b> Chairman, President & CEO (949) 251-6959/251-6958 www.cwbk.com
24.	<b>Community Commerce Bank</b> 390 W. Foothill Blvd. Claremont, CA 91711	279,831,000 -12.58%	5.37%	14.96%	17.92%	555,000	<b>William M. Lasher</b> President (909) 625-7891/265-0342 www.ccombank.com
25.	<b>Commerce National Bank</b> 4040 MacArthur Blvd., Ste.100 Newport Beach, CA 92660	241,720,000 -0.52%	7.10%	12.22%	18.84%	519,000	<b>Mark E. Simmons/President &amp; CEO</b> 279 E. Orangethorpe Ave. Fullerton, CA 92832 (714) 451-8650/578-6727 msimmons@commercenatbank.com
26.	<b>Inland Community Bank, N.A.</b> 3999 E. Inland Empire Blvd. Ontario, CA 91764	212,292,000 12.91%	5.13%	13.38%	18.40%	363,000	<b>James S. Cooper</b> President & CEO (909) 481-8706/481-9928 jcooper@icbbank.com
27.	<b>Pacific Premier</b> 1711 E. Palm Canyon Dr. Palm Springs, CA 92264	210,859,000 -17.80%	-197.73%	1.49%	3.09%	10,008,000	<b>Steve Gardner</b> CEO (760) 325-4442/325-1138 www.ppbi.com
28.	<b>First National Bank of California</b> 3727 Arlington Ave. Riverside, CA 92506	161,198,000 -14.74%	-19.53%	12.58%	18.80%	993,000	<b>Jeffrey M. Watson</b> President, CEO & Acting CFO (951) 788-2265/788-9683 www.fnbncal.com
29.	<b>Desert Commercial Bank</b> 44-801 Village Ct. Palm Desert, CA 92260	146,996,000 17.29%	-11.52%	9.64%	13.88%	414,000	<b>Tony J. Swartz</b> Chief Executive Officer (760) 340-7595/340-7599 www.desertbanking.com
30.	<b>Premier Service Bank</b> 3637 Arlington Ave. Riverside, CA 92506	138,397,000 3.60%	6.20%	7.56%	12.15%	161,000	<b>Karry L. Pendergast</b> President & CEO (951) 274-2400/274-2410 kpendergast@premierservicebank.com
31.	<b>First Mountain Bank</b> 40865 Big Bear Blvd. Big Bear Lake, CA 92315	136,350,000 -0.91%	-12.91%	10.09%	12.79%	451,000	<b>Dennis R. Saunders</b> President & CEO (909) 866-5861/866-9247 www.firstmountainbank.com
32.	<b>Palm Desert National Bank</b> 73-745 El Paso Palm Desert, CA 92260	125,754,000 -1.54%	-266.93%	1.64%	3.61%	4,430,000	<b>Richard D. Schneider</b> Chief Executive Officer (760) 340-1145/340-1387 rschneider@pdnb.com
33.	<b>Chino Commercial Bank, N.A.</b> 1551 S. Grove Ave. Ontario, CA 91761	119,083,000 35.36%	6.89%	9.39%	17.05%	191,000	<b>Dann H. Bowman</b> President & CEO (909) 230-7600/230-5595 dbowman@chinocommercialbank.com
34.	<b>Mission Oaks National Bank</b> 41530 Enterprise Cir. Temecula, CA 92590	110,615,000 -23.63%	-27.89%	8.35%	12.53%	665,000	<b>Gary Deems</b> President & CEO (951) 719-1200/719-1201 www.missionoaksbank.com
35.	<b>Golden State Bank</b> 1080 W. Foothill Blvd. Upland, CA 91786	92,346,000 -26.20%	-33.35%	5.55%	8.35%	448,000	<b>Thomas Byington</b> President & CEO (909) 981-8000/579-6369 www.goldenstatebusinessbank.com
36.	<b>Commerce Bank of Temecula Valley</b> 25220 Hancock Ave. Murrieta, CA 92562	54,080,000 18.97%	-8.36%	16.89%	24.00%	193,000	<b>Donald W. Murray</b> President & CEO (951) 973-7400/973-7401 dmurray@commercebanktv.com
37.	<b>BBVA Bancorner USA</b> 815 W. Holt Blvd. San Bernardino, CA 91762	na na	na	na	na	4,145,000	<b>Eugene H. Wood</b> President & CEO (909) 460-0129/460-0679 www.bbvanbancomerusa.com

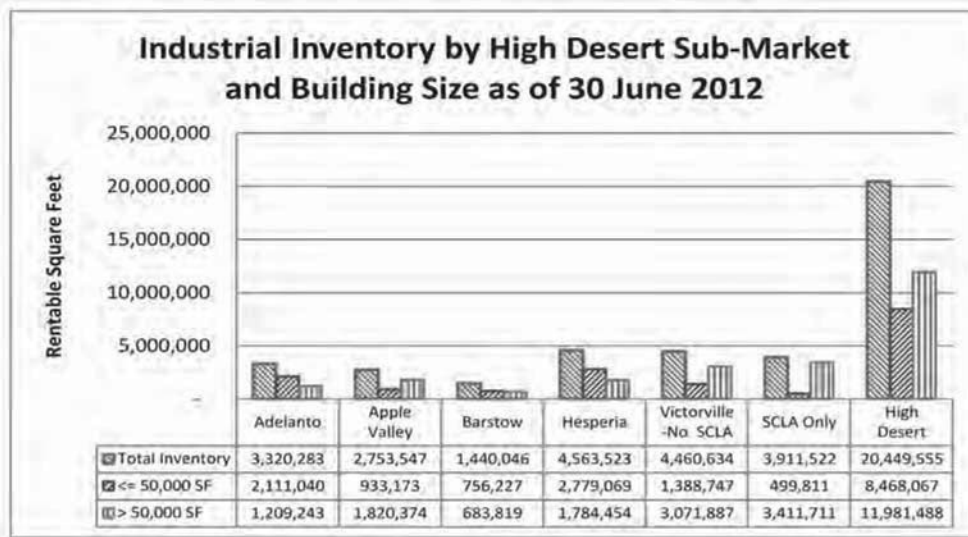
N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, 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. Researched by Michael R. Natzic with Crowell, Weedon & Co. / SNL Securities. Copyright 2012 by IEBJ.



## High Desert Report

# The Demand for Industrial Space in the High Desert Has Increased Substantially Over the Last 18 Months

*By: Ronald J. Barbieri, Ph.D., CPA, The Bradco Companies*



There are two different classes of industrial tenants and users in the High Desert. One class consists of the large box users. They typically are warehousing and distribution firms, such as Wal-Mart in the Town of Apple Valley, or large manufacturing operations, such as United Furniture Industries at SCLA in Victorville. Such companies usually occupy buildings

in excess of 50,000 SF. The second consists of smaller manufacturing or distribution firms that for the most part cater to the local population and businesses or are niche manufacturing players in the regional market.

They are typically small space users that occupy single or multi-tenant buildings of 50,000 SF or less. The average floor area of the small buildings is

10,200 SF.

The graph below categorizes the industrial inventory in the High Desert by city as well as by whether or not the structures are greater than 50,000 SF. It also segregates the industrial space in the City of Victorville into the inventory at SCLA and the non-SCLA portion of the city. Of the 20.5 million SF of industrial inventory in the High Desert, 8.5 million SF is associated with buildings of 50,000 SF or less. The remaining 12.0 million SF is in buildings greater than 50,000 SF. The City of Victorville has almost 8.4 million SF of industrial space, of which 4.5 million SF is located at SCLA. The balance of 3.9 million SF is in the Foxborough Industrial Park, which the city developed, and in several other industrial sub-markets throughout its incorporated area.

The City of Hesperia is home to 4.6 million SF of industrial inventory, much of which is in the older industrial area north of Main Street between the railroad tracks and I Avenue. Adelanto accounts for 3.3 million SF while the Town of Apple Valley has 2.8 million SF. Barstow has 1.4 million SF of industrial space.

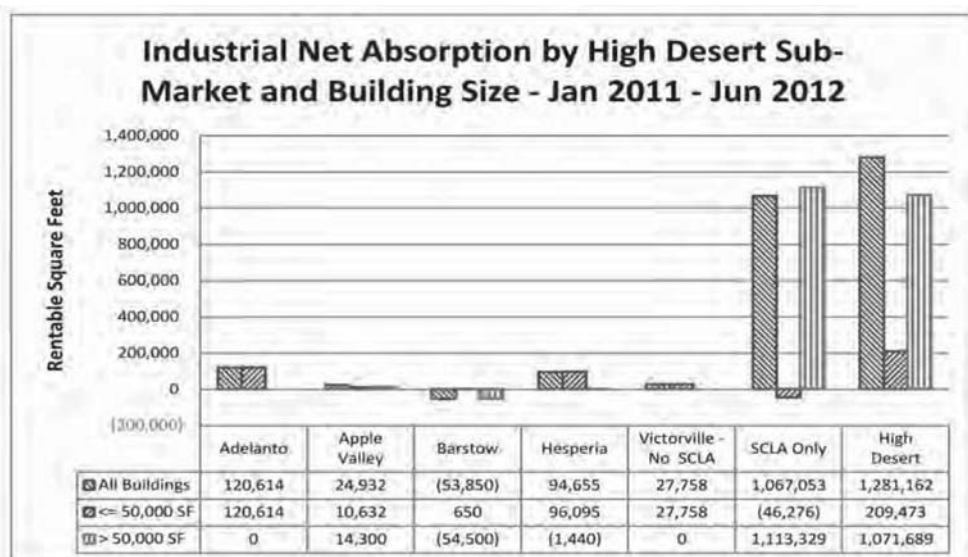
As of June 30, 2012, the vacancy rate in the High Desert for buildings 50,000 SF or less was 5.4%, while for larger buildings it was 4.2%. The City of Barstow had the highest vacancy rate for buildings over 50,000 SF. It was 36.2%. The vacancy rate for the smaller buildings in Barstow was 6.8%. The non SCLA portion of Victorville had an 8.1% vacancy rate in the smaller buildings, but zero

in the larger structures. In the Town of Apple Valley there was no vacancy in the larger buildings but the rate for the smaller buildings was 8.2%. The smaller buildings in the City of Adelanto had a vacancy rate of 3.1% while the larger buildings had no vacancy.

The vacancy rate for smaller buildings in the City of Hesperia was 3.6% compared to 11.6% for larger buildings. For an area the size of the High Desert the stabilized vacancy rate is approximately 5% so long as the demand for industrial space is expanding.

From January 2011 through June 2012 the High Desert experienced a Net Absorption of 1,281,000 SF. SCLA accounted for 1,067,000 SF, of which 1,113,000 SF was in the larger industrial buildings. The City of Adelanto gained almost 121,000 SF in industrial demand all of which was associated with smaller buildings. During the same period the Town of Apple Valley had a Net Absorption of 25,000 SF, somewhat evenly split between smaller and larger sized buildings.

The City of Hesperia absorbed over 94,000 SF; in spite of the fact that there was a slight decrease in occupancy in the larger buildings. The City of Barstow experienced a decline in industrial occupancy of approximately 54,000 SF all in larger buildings, while the non SCLA portion of the City of Victorville recorded 27,000 SF of positive absorption.



To receive your **FREE** quarterly online subscription to The Bradco High Desert Report register today at: [www.TheBradcoCompanies.com/register](http://www.TheBradcoCompanies.com/register)  
See Page 28

# NEW BUSINESS County of San Bernardino

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**RENTA CONTINENTAL**  
8042 ARCHIBALD AVE.  
RANCHO CUCAMONGA,  
CA 91730

**SAN BERNARDINO MISSION CHAPEL**  
1798 D ST.  
SAN BERNARDINO, CA  
92405

**SAND CASTLE LIQUOR**  
8990 SIERRA AVE.  
STE. A  
FONTANA, CA 92335

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

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

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

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

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

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

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

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

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

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

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

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

**BRAVO'S FAST TRUCKING**  
6863 PERSIMMON ST.  
CHINO, CA 91710

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

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

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

**CLEAN GREEN RECYCLING**  
216 S 2ND AVE.  
STE. 932  
SAN BERNARDINO, CA  
92408

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

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

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

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

**EARTH STAR PRODUCTIONS**  
3455 N. MOUNTAIN AVE.  
SAN BERNARDINO, CA  
92404

**GOLDEN DOLPHIN CLEANING SERVICE**  
12566 LANTANA DR.  
RANCHO CUCAMONGA,  
CA 91739

**HARDESTY DESIGN AND BUILD**  
31462 YUCAIPA BLVD.  
YUCAIPA, CA 92399-1654

**IDEALS FOR THE FUTURE**  
1458 BELLE ST.  
SAN BERNARDINO, CA  
92404

**J & J TIRES AND ROAD SERVICE**  
17736 SLOVER AVE.  
BLOOMINGTON, CA 92316

**JACQUELINE'S UNIQUE BOUTIQUE**  
22864 BRENTWOOD ST.  
GRAND TERRACE, CA  
92313

**L & M PRECISION RUBBER GRINDING, INC**  
725 N. BENSON AVE.  
STE. E  
UPLAND, CA 91786

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

**MAJESTY ONE ESCROW**  
8338 DAY CREEK BLVD.  
STE. 103  
RANCHO CUCAMONGA,  
CA 91739

**MARK AND NELLIES NURSERY & LANDSCAPING**  
12875 BEAR VALLEY RD.  
VICTORVILLE, CA 92392

**MERRILL'S SMOG**  
16600 MERRILL AVE.  
STE. B  
FONTANA, CA 92335

**MORONGO VALLEY COINS AND CURRENCY**  
49834 29 PALMS HWY.  
STE. C  
MORONGO VALLEY, CA  
92256

**NAIL TEK 2**  
14230 CHINO HILLS  
STE. C  
CHINO HILLS, CA 91709

**NANA'S THERAPY CENTER**  
5420 PHILADELPHIA ST.  
STE. F  
CHINO, CA 91710

**NEXUS PAYROLL CORP**  
5930 LAWSON PEAK WAY  
FONTANA, CA 92336

**NOBLE KNIGHTS AUTO GROUP**  
1111 E. HOLT BLVD.  
ONTARIO, CA 91761

**NORRIS COMMUNICATION SYSTEMS**  
13963 CHOGAN RD.  
APPLE VALLEY, CA 92307

**OLYMPIC FIRE & SECURITY TECHNOLOGIES**  
6310 SANDHILL PL.  
RANCHO CUCAMONGA,  
CA 91739

**PAYROLLING.COM**  
5930 LAWSON PEAK WAY  
FONTANA, CA 92336

**PHLEBOTOMY CAREER COLLEGE**  
10630 TOWN CENTER DR.  
STE. 109  
RANCHO CUCAMONGA,  
CA 91730

**PTS**  
1950B S GROVE AVE.  
STE. 201  
ONTARIO, CA 91761

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

**RONALDS ICE CREAM**  
15589 IRIS DR.  
FONTANA, CA 92335

**SB EDUCATION COUNSELING INSTITUTION**  
400 S. WINEVILLE AVE.  
ONTARIO, CA 91761

**SERGIO'S MEXICAN RESTAURANT**  
657- 659 W FOOTHILL BLVD.  
UPLAND, CA, CA 91876

**SHOP & GO FOOD LIQUOR**  
11636 CEDAR AVE.  
BLOOMINGTON, CA 92316

**SMITH TECH RECYCLING**  
854 N. LANCEWOOD AVE.  
RIALTO, CA 92376

**SPARKS AUTO OUTLET**  
7082 WHITEWOOD DR.  
FONTANA, CA 92336

**TACOS Y MARISCOS LA MEZCALERA**  
9696 FONTANA AVE.  
FONTANA, CA 92335

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Business Owners..** remains unchanged.  
*continued from pg. 16* 5. The ability to gift, sell or otherwise transfer assets to intentionally defective irrevocable trusts without triggering any capital gains tax remains unchanged.

The law is now “permanent” which means it does not have any fixed expiration date. However, as with any law, it can be changed in the future by Congressional action but, absent such action, this will be the law for the foreseeable future.

In short, these legislative changes are a positive development and avoided the estate and gift tax exemption reverting to \$1 million.

**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/inlandempire](http://www.thrivent.com/plg/inlandempire). Facebook: <http://www.facebook.com/BillCortusThriventFinancial> CA Insurance ID #0D96803

**Education Prop...** ests.  
*continued from pg. 16* Even though there is an increase in funding for the UC and CSU systems, this money is not guaranteed. It can be eliminated through a majority vote of the Legislature. In response, I thought it wise to author two bills to ensure education funding as promised and create a pathway to a quality affordable education.

To ensure that these dollars actually go to higher education as the voters intended, my Republican colleagues and I have introduced Assembly Bill 67. Rather than just hoping for the best, our legislation ensures that Proposition 30 dollars will go to higher education as we were told.

Our measure is simple. It would freeze tuition and fees our students in the UC, CSU and community colleges at the levels set in the 2011-12 academic year for the seven years that Prop. 30 is in effect. The measure also states the intent of the Legislature to protect higher education funding and make any potential fee increases unnecessary.

California’s students should not lose out on their dream of college due to rising costs.

Additionally, Assembly Bill 51 is one more piece of my plan to re-open the opportunity for students to receive a quality education. It’s a model already in practice with much success in other states and will initially serve as a pilot program to test its success here in California. It will allow a student to receive a bachelor’s degree in the areas of science and technology from a four year university in only three years and for only \$10,000 which is less than the projected cost of one year at a UC according to the California Postsecondary Education Commission.

I have spoken with many in the technical and manufacturing industries and they have expressed a dire need for employees with degrees in these fields. Rather than importing these jobs from outside our borders, let’s train our own to boost these industries which will in turn boost surrounding *continued on page 33*

**PROFESSIONAL OFFICE CLEANING  
 SERVING THE INLAND EMPIRE,  
 ORANGE AND LA COUNTIES**

We Scrub Floors. Stripping. Waxing. Buffing.  
 We'll Clean Your Office Carpets. IT'S OUR THING!

**Why Use Richmond’s Cleaning Services?**

- Affordable Cleaning Services
- Let us clean your office for less with Richmond's Building Maintenance
- Superior Cleaning Services
- Expect a higher level of service

**FREE ESTIMATES — CALL NOW!!! 951.314.8506**

Richmond Cleaning Service is family owned and operated with years of experience in cleaning both manufacturing facilities and the business office industry. Our company strives to help you maintain a clean, safe and healthy work environment.

We offer nightly, weekly, monthly or semi-regular cleaning schedules to fit each clients needs and budget. We take pride in our work and treat your office with care. Our Goal is to provide quality and efficient service to our clients. Richmond Cleaning Services takes customer satisfaction seriously to help build our reputation in the office cleaning industry. We strive to promote a clean and healthy image for your business that your employees will love and your customers will appreciate.

**10 PERCENT OFF THE FIRST MONTH OFFICE CLEANING  
 WE GIVE DISCOUNTS FOR REFERRALS!**

**Richmond Cleaning Service, LLC**  
 Licensed • Bonded • Insured

**info@richmondofficecleaning.com**  
**www.richmondofficecleaning.com**

10% Discount at the time of service for new customers

A testimonial from one of our customers!  
 We have used the weekly janitorial services of Richmond Cleaning for the past two years. Their personnel have always been efficient, reliable and courteous. I have no hesitation in recommending their services.  
 Many Thanks, Melissa A.

**SUBSCRIBE NOW!**

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

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

Credit Card Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

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

Name: \_\_\_\_\_

Company: \_\_\_\_\_

Address (to send Journal): \_\_\_\_\_

City, State Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

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

## MANAGER'S BOOKSHELF

### “Idea Agent: Leadership That Liberates Creativity and Accelerates Innovation,”

By Lina M. Echeverria; AMACOM, New York, New York; 2013; 274 pages; \$27.95.

Author Lina M. Echeverria earned her Ph.D. at Stanford University and subsequently became widely known as a noteworthy team leader of scientists and researchers at Corning, Inc. For the past 25 years she has earned her living at one of the most creative and successful scientific centers on the planet. In this book she reveals how what she learned about managing creative people and how difficult that management process can be. She puts it this way:

“Creativity can be a hot fire, and you have to love it to gain from it. Fear of managing the passions of creative scientists will only lead to missed opportunities. Not being afraid of moving to free up and channel the energy and the creativity, on the other hand, can open worlds of opportunities. But on most days, this does not feel comfortable. It is not about running teams that are always agreeable and polite, where everybody respects the turn of the other and the unexpected does not happen. It cannot be stressed enough: it is about understanding each one of the players for who they are, where they come from, what drives them, and what they can bring to the solution. And from this understanding, leadership that liberates creativity is about managing conflict—not preventing conflict from arising, but stepping into the ring of fire and managing all its actors and stages.”

Although the book is clearly an exercise on how to grow within a creative organization, it is more like listening to a conversation with a very wise and experienced friend. Here's an example from the chapter entitled, “Chapter 2 – Let the Best

Take Flight” Dr. Echeverria:

“Identifying the best and the brightest and successfully hiring those who will resonate with the culture of the group is but the first step. Getting to know the people in your group well enough to support them and to bring their performance—and their impact on the group—to greater heights is where it all begins. Visit them in their offices, talk to them, and get to know them as deeply as they are comfortable with, following their leading pace. The discovery of the smart, driven people with engaging personalities, who excel at far-ranging hobbies, the human beings behind the top-level scientists you hired, will enrich your life and stretch your perspectives. Have fun in celebrating their personal idiosyncrasies, in connecting and resonating with their personal passions. But do not keep this knowledge to yourself. Bring the product of these passions to add to the experience of the group and, in doing so, enrich everyone's lives.”

At virtually every similar type of point the author makes, she goes out of her way to offer several examples that reinforces what she's saying. The result is that you clearly remember not only the main thrust of what she's saying, but also the variation on the theme she's driving home.

The book is superbly well written, extremely clear (especially so for subject matter where other authors scream at you with tricks and gimmicks such as bullets, cartoons, or 30-point graphics). That's not how Dr. Echeverria apparently works in her personal life and on the job. As she puts it, her own role

on the creative team is “...to bring passionate, brilliant, and creative people together who show a vibrancy in their personal lives, and whose interests, skills, and collaborations will create the persona of the group.

“Idea Agent” is one of the best books on liberating creativity that I've read. It makes its points with amazing clarity and no shouting from the pages to brain. It presents an extraordinary amount of information in a humble, straightforward way. It

is certainly a classic example of a blue ribbon dining event for the price of a blue plate special.

— Henry Holtzman

**Subscribe Today!**

**Only \$24.00**

to the

**Inland Empire**

**Business Journal**

see page 26

### 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 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.
2. **“The Power of Habit: Why We Do What We Do in Life and Business,”** By Charles Duhigg (Random House Publishing...\$16.18) (8)  
A new view of human nature and our ability to change.
3. **“Why I left Goldman Sachs,”** by Greg Smith (Grand Central Publishing...\$27.99) (2)  
The reasons why a top manager resigned from a leading firm. (6)
4. **“Clients First: The Two Word Miracle,”** by Joseph and JoAnn Callaway (John Wiley & Sons...\$21.95) (3)  
Why and how to putting your clients first helps build success.
5. **“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.
6. **“Three Simple Steps: A Map to Success in Business and Life,”** by Trevor Blake (BenBella Books...\$12.95) (5)  
Why some people succeed in any economic conditions.
7. **“The Challenger Sale: Taking Control of the Customer Conversation,”** by Matthew Dixon and Brent Adamson (The Penguin Group...\$27.95)\*\*  
Why selling is about challenging customers.
8. **“Reverse Innovation: Create Far From Home, Win Everywhere,”** by Vijay Govindarajan and Chris Trimble (Harvard Business Review Press...\$30.00) (6)  
How to make innovation happen in emerging markets.
9. **“Bailout: An Inside Account of How Washington Abandoned Main Street While Rescuing Wall Street,”** by Neil Barofsky (Free Press...\$26.00) (7)  
How and why TARP saved banks while abandoning everyone else.
10. **“Unintended Consequences: Why Everything You've Been Told About the Economy is Wrong,”** by Edward Conard (Penguin Group...\$27.95)(9)  
An explanation of why economic planning rarely works as planned.

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

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

## Real Estate...

*continued from pg. 15*

products. ICON's entry into the health and fitness industry began with the manufacturing of trampolines and as they studied the exercise and fitness market, they were able to take advantage of the tremendous growth that occurred in the 1980s. The company's entry into the fitness market proved to be timely as the product line expanded to include treadmills, exercise bikes, rowing machines, and home gyms under multiple brand names.

With sales in excess of \$1 billion per year and growing rapidly, ICON will provide an economic opportunity for this submarket of Riverside County. The new facility is expected to produce 140 new jobs for the surrounding area.

ICON Health & Fitness was represented by Grant Ross from CB Richard Ellis's Ontario office. CT Realty repped itself in the transaction and will serve as developer and construction manager.

### CIP TAKES FREEWAY EXIT

Freeway Industrial Park LLC recently completed the \$10.75 million acquisition of Stone Haven Business Park, an 82k-square-foot (\$131/sf) office and industrial project in Rancho Cucamonga. The property was sold by Irvine-based CIP Real Estate.

The sale marks the successful completion of an eight-year investment in which CIP substantially upgraded, repositioned and stabilized the property. Stone Haven Business Park was 95% leased at the time of sale.

Stone Haven Business Park is located at the intersection of Haven Avenue and Trademark Parkway in Rancho Cucamonga's central business district. The park is currently leased to 17 tenants, including Cargill, Stratysis and the State of California, among others. CIP has been retained by the buyer as property manager for the business park.

CIP acquired Stone Haven Business Park and an adjacent three-acre parcel in 2004. The firm completed a \$1 million renovation to the existing business park in 2006 and developed the adjacent site with a nine-building, 18-unit office condominium project, Stone Haven Executive Park. CIP is nearing completion of its investment in the \$10 million condominium project, with the final two remaining units in documentation for sale.

CIP owned the business park in a joint venture with an affiliate of Alex Brown Realty Inc. Since 1998, CIP and Alex Brown have jointly acquired 17 projects that total more than 2.5 million square feet with a value in excess of \$265 million.

Michael Hefner, executive vice president of Voit Real Estate Services, and Carol Plowman, senior vice president of Lee & Associates represented CIP in the sale. Mike Long, senior vice president of Lee & Associates, repped the buyer.

### INLAND EMPIRE HEALTH PLAN LEASES 207K SQUARE FEET OF INLAND EMPIRE OFFICE SPACE

In a large Inland Empire office lease, Inland Empire Health Plan (IEHP) has signed a deal for 207k square feet of space in the Atrium at Empire Lakes, located at 10801 Sixth Street, east of Haven Avenue and north of 4th Street. The 15-year deal is said to be worth about \$84 million, or \$2.25/sf/mo.

IEHP, a not-for-profit public health plan serving residents of Riverside and San Bernardino counties, will occupy space on the first and second floors beginning Q2 2013, with some operations moving sooner. IEHP is relocating from San Bernardino, where it occupied four buildings, including its 68k square foot owned headquarters.

The Studley team of Joshua Gorin, Steve Pisarik, Mark Sullivan and Roi Shleifer, along with Tom Pierik of Lee & Associates, represented IEHP, a public agency formed under the California Government Code, is a JPA for Riverside and San Bernardino counties under DHS Medi-Cal Managed Care and the Healthy Families Program. The landlord, Torchlight Investors/Kelly A. McLaren, was repped by Phil Woodford, John Oien and Vindar Batoosingh of CB Richard Ellis.

"By consolidating multiple facilities into a single property—and one with large floor plates—IEHP is able to achieve real estate and cost efficiencies, said Gorin. The Atrium at Empire Lakes is a 427.9k square foot, two-story building. There are nearly 1,900 parking stalls.

### CITY OF HESPERIA PAYS \$32 MILLION FOR 6K ACRE-FEET OF WATER RIGHTS

In an a more unusual acquisition, the City of Hesperia paid \$31.7 million for 6k acre-feet of water rights from Rancho Las Flores LLC. The water rights are associated with the Rancho Las Flores master plan, a ±9k-acre planned community within the City of Hesperia.

The asset was sold by a post-bankruptcy manager on behalf of the estate of a private mortgage lender that had previously lent more than \$80 million to the project. The seller was represented by Terry Ruckle, Randy Coe and Michel Faris of the California Division of the Land Advisors Organization.

Land Advisors was brought in to develop an exit strategy for the Rancho Las Flores development and market the water to potential end-users capable of absorbing the entire quantity. Due to the large size of the water right and scarcity in the region, the City issued a bond to purchase the entire quantity to meet the future demands of the growing City.

"Given the size and scope of the water right, this transaction highlights the privatization of the water market," stated Land Advisors Co-Founding Principal, Terry Ruckle.

## Learn why people want to live, work and do business in the High Desert

- Factual economic information about the Inland Empire North/e corridor, including the cities of Adelanto, Barstow, Hesperia, and Victorville, the Town of Apple Valley, and northern San Bernardino County
- Published since May 1993
- Sales and permit trends
- Economic analysis
- Updated overview of quarterly absorptency rates of commercial, industrial, and office space
- Free e-mail subscription with online registration at [www.TheBradcoCompanies.com/register](http://www.TheBradcoCompanies.com/register)
- Each edition 24 pages
- Minimum of three (3) issues per year
- The most condensed, up-to-date, factual business information from highly respected professionals, effected property owners, investors, developers and lenders, local businesses, anyone with a vested financial interest in the High Desert
- Quarterly comments by Dr. Alfred Gobar, renowned real estate economist, Alfred Gobar Associates, (Anaheim, California)
- Packed with valuable information from expert contributors
- Published by Joseph W. Brady, CCIM, SIOR
- Nominated for small business of the year, Inland Empire North/e corridor region by the Inland Empire Small Business Association

visit us at [www.TheBradcoCompanies.com](http://www.TheBradcoCompanies.com)

or call **(760) 951-5111**.

**SUBSCRIBE TODAY!**

## High Desert Report Barstow City Update

By Oliver Chi, Assistant City Manager

There is no doubt that the economic downturn has impacted the city of Barstow. Even today, the signs of economic distress can be seen throughout the community as Barstow still has an unemployment rate of 14.7%. Unequivocally, there is still much work that needs to be done.

However, in the midst of the Great Recession, the city has during the past few years taken proactive steps to position the community as the next big thing in the Inland Empire's High Desert region.

The process began by focusing on improving the physical appearance of the community. An aggressive \$21 million capital improvement campaign centered on the enhancement of city infrastructure has been initiated. Furthermore, the city implemented a new economic development approach by employing sophisticated research tools to assist with business attraction and retention efforts.

It is also important to note that signs of an economic turnaround can be found when looking at demographic data in Barstow. From a statistical perspective, one measure that illustrates how a community's economic health is trending can be seen through tracking the area's median income levels. In the 2000 census, the Barstow area had a median income level of \$35,069. As of the 2010 census, the median income levels for the Barstow area had increased around 37% to \$48,042. This data means that the quality of the jobs in the Barstow area is improving and points to a positive trend for the local economy.

In addition to the statistical data, the City has been working on several important economic development projects that have the potential to dramatically improve the overall quality of life in Barstow.

Current significant projects

that are underway in the community include the following:

### **Barstow Casino & Resort Project**

The Barstow Casino & Resort Project, which is being pursued as a partnership project between the Los Coyotes Band of Cahuilla & Cupeno Indians and Bar West Gaming, is still a viable initiative that is in the review process. In order for the initiative to move forward, both the Federal Government and the State of California will have to agree to allow the project to be constructed. Currently, the Federal Government's Department of the Interior is evaluating the proposed Barstow Casino & Resort project, and it is anticipated that a final ruling will be issued.

If the Department of the Interior approves the project as meeting federal guidelines, the next step in the process would be negotiating a gaming compact with the Office of California Governor Jerry Brown. That agreement would also have to be approved by the California State Legislature. To assist with these efforts, the city recently engaged the services of the lobbying firm Joe Gonsalves & Son to assist with developing a comprehensive strategy aimed at gaining State approval for the project. If all the approvals are obtained, the overall casino project could be constructed in 2013 or 2014.

### **Barstow Community Hospital Project**

During the past several years, the city has been coordinating with Community Health Systems, Inc., on building a brand new state-of-the-art medical facility in town. Those efforts have culminated with the opening of the new Barstow Community Hospital. The ultra-modern three-story, 82,500-square-foot facility features 30

private rooms, a high-tech emergency room, a modern intensive care center, a technologically advanced diagnostic imaging department, and innovative laboratories and surgical rooms. All told, building the updated facility required around 3,283 cubic yards of concrete, over 65 tons of concrete reinforced rebar, 476 tons of structural steel, and over 120,000 square feet of fireproofing material. When the new hospital is complete, the overall project will have constituted an estimated investment of around \$80 million in the Barstow community.

### **Lenwood Grade Separation**

The city has been working diligently with the County of San Bernardino and SANBAG to coordinate the construction of the Lenwood Grade Separation project. A number of design enhancements have been coordinated during the past several months and the project team is currently working on finalizing the engineering work and right-of-way coordination for the new bridge. In total, the Lenwood Grade Separation will cost an estimated \$31.5 million and is on schedule to begin construction this year.

### **Wal-Mart Supercenter Expansion**

During the past several months, the city has been engaged in an intensive review process with Wal-Mart representatives regarding the expansion of the current Wal-Mart store on Montara Road into a Supercenter format. Given the current project schedule, it is anticipated that the project will be considered for final approval. The overall project includes building a new 184,000-square-foot Wal-Mart Supercenter along with an addition 55,000-square-foot of new retail development.

### **Barstow Industrial Park**

Another significant initiative that the city is coordinating is the revival of the Barstow Industrial Park project. In total, the Barstow Industrial Park spans over 1,174 acres and is located around 3 miles northwest of Interstate 15 and around 5 miles west of the Interstate 15/Interstate 40 interchange. The city has been working very closely with the project developer, and discussions are currently underway regarding infrastructure installation, utility coordination issues, and the construction of a rail-spur for additional site access. There are several potential end users that the city and the developer are working with now in a joint effort to ensure that the Barstow Industrial Park becomes the High Desert's premier logistics, manufacturing, and distribution hub.

### **Wal-Mart Distribution Center**

The city has continued to stay in close contact with representatives from Wal-Mart regarding the proposed construction of a cold-storage distribution center located adjacent to the city's planned Industrial Park. In every conversation that the city has had with Wal-Mart, the message has remained consistent. Wal-Mart is still planning on constructing the distribution center in Barstow; however, the project is waiting for approval from the Wal-Mart Logistics Department. Given the recent number of Wal-Mart Supercenter conversions occurring in the high desert and throughout Southern California, in addition to the announcement that Wal-Mart will be testing a small-store format called Wal-Mart Express, it is likely that the distribution center in Barstow will be approved for construction.

*continued on page 38*

# Architectural/Engineering Firms

Ranked By Inland Empire Billings

continued from page. 7

continued on page. 32

Firm Address City, State, Zip	Billing \$ Inland Empire Company Wide	I.E. Offices Co. Wide Headqtrs.	Types of Services	Industries Served	Marketing Contact Title E-Mail Address	Top Local Exec. Title Phone/Fax E-Mail Address
<b>18. Hall &amp; Foreman, Inc.</b> 14297 Cajon Ave. Victorville, CA 92392	\$4,720,000 \$11,300,000	2 4 Tustin	Civil Engineering, Surveying, Land Planning, Landscape Architecture	Residential, Education, Commercial, Retail Municipal, Industrial	<b>Kelly Teenor</b> Director of Marketing kteenor@hnfinc.com	<b>Rob Kilpatrick</b> Project Director (760) 524-9100/524-9101 rkilpatrick@hnfinc.com
<b>19. MSA Consulting, Inc.</b> 34200 Bob Hope Drive Rancho Mirage, CA 92270	\$4,500,000	1 Rancho Mirage	Civil Engineering, Planning, Utility Land Surveying, Environmental	Public Agencies Building Institutions	<b>Roger Galli</b> COO	<b>Robert S. Smith</b> CEO (760) 320-9811/323-7893 info@msaconsultinginc.com
<b>20. KCT Consultants, Inc.</b> 4344 Latham St., Ste. 200 Riverside, CA 92501	\$1,500,000 N/A	1 Riverside	Civil Engineering, Planning, Land Surveying	Industrial, Commercial	<b>Michele Matzkiw</b> Office Manager	<b>Don Edison</b> President/CEO (951) 341-8940/341-8945 don@kctconsultants.com
<b>21. JDR-Architects</b> 1035 Montecito Dr., Ste. 101 Corona, CA 92879	\$1,500,000	1 Corona	Architecture, Master Planning	Commercial Office, Warehouse, Hospitality, Restaurants, Religious, Mixed-Use	na	<b>James D. Rosenlieb</b> Principal Architect (951) 817-3067 jrosenlieb@jdrarchitects.com
<b>22. Williams Architects, Inc.</b> 276 N. Second Ave. Upland, CA 91786	\$980,000	6 Upland	Architecture, Interiors, Land Planning	Office, Commercial, Industrial, Medical	<b>Max E. Williams</b> Architect/President	<b>Max E. Williams</b> Architect/President (909) 981-5188/981-7207 maxw@keyway.net
<b>23. Wheeler &amp; Wheeler AIA Architects</b> 133 S. Spring St. Claremont, CA 91711-4930	\$850,000	1 Claremont	Residential, Industrial, Institutional, College	Private & Municipal, Developers	<b>Paul Wheeler</b> AIA	<b>Paul Wheeler</b> CEO (909) 624-5095/621-7757 www.wheelerarchitects.com
<b>24. Langdon Wilson Arch. Planning Interiors</b> 18800 Von Karman Ave., Ste. 200 Irvine, CA 92612-1517	\$70,000	0 3 Los Angeles	Architecture Planning Interiors	Commercial Institutional Civic	<b>Robert Keeler</b> Senior Associate Partner	<b>J.Patrick Allen</b> Senior Partner (949) 833-9193/833-3098 pallen@lw-oc.com
<b>25. CALTROP Corporation</b> 1037 W. Ninth St. Upland, CA 91786	N/A N/A	2 10 Upland	Program Management, Project Management, Construction Management	Public Agencies, Transportation Agencies, Private Developers	na	<b>Alex Hashtroudi</b> GM (909) 931-9331/931-9222 www.caltrop.com
<b>26. Escalante Architects</b> 121 South Palm Canyon Dr., Ste. 222 Palm Springs, CA 92262	WND	1 4 Palm Springs	Site Assessment/Selection, Architectural, Land Planning, Environmental Planning, Design, Computer Modeling and Municipal Services	Commercial, Institutional, Healthcare, Education, Industrial, Residential	<b>Alexander P. Meyerhoff</b> Director of Marketing	<b>Ana Escalante</b> Founder/CEO (760) 910-3289/910-3289 ana.escalante@escalantearchitects.com
<b>27. Hunsaker &amp; Associates Irvine, Inc.</b> 2900 Adams St., Ste. A-15 Riverside, CA 92504	WND	3 6 Irvine	Planning, Engineering, Surveying	Builders, Public Agencies, Contractors	<b>Pam Quenzler</b> Office Manager	<b>Paul R. Huddleston Jr.</b> Principal (951) 352-7200/352-8269 www.hunsaker.com
<b>28. L.D. King, Inc.</b> 2151 E. Convention Ctr. Way Ontario, CA 91764	WND	1 Ontario	Engineering, Surveying, Planning	Residential, Commercial, Public Works	na	<b>Dale Wintergerst</b> President (909) 937-0200/937-0202 www.ldking.com
<b>29. Pitassi Architects, Inc.</b> 8439 White Oak Ave., Ste. 105 Rancho Cucamonga, CA 91730	WND	1 Rancho Cucamonga	Architecture, Planning, Interiors	Public Agencies, Res. Building Industry, Commercial Development	<b>Peter J. Pitassi, AIA</b> Principal	<b>Peter J. Pitassi</b> Principal (909) 980-1361/944-5814 pjpai@mindspring.com
<b>30. Rick Engineering Company</b> 1223 University Ave., Ste. 240 Riverside, CA 92507-4563	WND	1 7 San Diego	Civil Engineering, Urban Design and Planning, Surveying	Land Development, Public Works, Institutional	<b>Joan Mumford CPSM</b> Director of Marketing.	<b>Robert A. Stockton</b> Principal (951) 782-0707/908-3583 www.rickengineering.com
<b>31. Robert A. Martinez Architect &amp; Ass.</b> 15487 Seneca Rd., Ste. 203 Victorville, CA 92392	N/A \$97,000,000	1 Victorville	Architecture, Planning, Engineering	Commercial, Medical, Multi-Family, Industrial	<b>Veronica Martinez</b> Office Admin.	<b>Robert A. Martinez</b> President (760) 241-7858/241-7854 ramarcl@aol.com
<b>32. Smith Consulting Architects</b> 78-000 Fred Waring Dr., Ste. 201 Palm Desert, CA 92211	WND WND	1 2 San Diego	Master Planning, Architectural Design, Interior Design	Manufacturing, Office, Retail	<b>Thomas Noto</b> Director of Business Development	<b>Cheryl Smith</b> President (760) 797-1377/269-3889 info@sca-sol.com
<b>33. Turner &amp; Associates</b> 661 E. Baseline Rd. Claremont, CA 91711	WND	1 1 Upland	Architectural Design, Interior Design	Commercial, Institutional, Industrial Healthcare	na	<b>Rufus Turner</b> Owner (909) 608-9200/626-7583 rufus@uia.net

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

## *Affordable Care...*

*continued from pg. 15*

employer may choose to take into account only the employee's wages that the employer reports in box 1 of Form W-2. Two other safe harbor methods for determining affordability are provided in the proposed regulations. One is based on whether the required contribution for self-only coverage exceeds 9.5% of monthly wages determined by taking into account the employee's rate of pay in effect at the beginning of the plan year. The other is that the employee's required contribution for self-only coverage is considered affordable if it does not exceed 9.5% of the federal poverty line for a single individual.

### **Calculation of Assessable Payments**

#### **Minimum Essential Coverage Not Offered**

When an applicable large employer does not offer minimum essential coverage under its group health plan to its full-time employees and their dependents and the employer receives certification from HHS that one or more of its full-time employees has received a premium tax credit or cost-sharing reduction in connection with his or her purchase of insurance on an exchange, the assessable payment is based on all of the employer's full-time employees in excess of 30.

If the employer is a controlled group of entities, special rules apply for allocating the 30 employee exclusion among the members of the controlled group and for allocating the assessable payment among the controlled group members. Although the amount of the assessable payment is determined on a monthly basis, for simplicity, this update explains the amount due on an annual basis. The assessable payment is generally equal to the number of the employer's full-time employees, reduced by 30, times \$2,000. However, the proposed regulations provide that an employer will be treated as offering minimum essential coverage to all of its full-time employees and their dependents if the employer offers such coverage to all but five percent (5%) of its full-time employees and their dependents. Although the preamble to the proposed regulations indicates that this flexibility to exclude a small percentage of full-time employees is provided to allow for inadvertent errors, the proposed regulations allow for this flexibility even if the exclusion is intentional. Nonetheless, if any of the excluded full-time employees is certified to the employer by HHS as receiving a premium tax credit or cost-sharing reduction on an exchange, the employer will be required to pay an employer's assessable payment as calculated in the manner described below.

#### **Minimum Essential Coverage is Offered, but is Not Affordable or Does Not Have Minimal Value**

When an employer offers minimum essential coverage under its group health plan and the coverage is not affordable or does not have minimal value for an employee, the employee may purchase health insurance on an exchange and receive a premium tax credit or a cost-sharing reduction. When this occurs, the proposed regulations provide that HHS will send a certification of that purchase to the employer. The assessable payment is calculated by multiplying the number of the employer's full-time employees who are certified by HHS to have received a premium tax credit or cost-sharing reduction by \$3,000. Any dependents of such an employee who also receive a premium tax credit or cost-sharing reduction are not taken into account in computing the assessable payment.

### **General Principles**

For purposes of calculating the assessable payments, only full-time employees, and not the number of FTEs, are taken into account. As discussed above, the assessable payments could be based either on the total number of full-time employees (if the employer does not offer minimum essential coverage) or on the number of full-time

employees who receive subsidized coverage on an exchange (if the employer offers minimum essential coverage that is unaffordable or does not have a minimum value). Assessable payments do not apply for new employees who are reasonably expected on their start date to be employed on average at least 30 hours of service per week unless a new employee is not offered coverage by the end of his or her first three calendar months of employment.

The proposed regulations provide safe harbor methods that are based on historical data for determining the number of an employer's full-time employees. An employer may choose to take into account its employees who were employed throughout a prior period of at least three consecutive calendar months, but no more than 12 consecutive calendar months (such periods referred to as the "measurement period"), and then determine the number of those employees who were employed during that measurement period on average at least 30 hours per week. Those employees are treated as the employer's full-time employees during a subsequent period, called a "stability period," regardless of their number of hours of service during the stability period, so long as they remained employed by the employer. The stability period must be at least six consecutive calendar months and can be no shorter in duration than the measurement period.

In addition to a measurement period and a stability period, an employer may decide to allow for an administrative period of a maximum of 90 days between the measurement period and the stability period. The purpose of an administrative period is to allow for the determination of which employees are eligible for plan coverage, to notify them of their eligibility and to enroll them in the plan.

All employees who are determined to be full-time employees during a measurement period are considered full-time employees for the full following stability period. However, employees who were employed on average less than 30 hours per week during the measurement period can be disregarded in the following stability period only for a time that is no longer than the measurement period. Thus, an employer that chooses to have an administrative period should stagger the beginning and ending dates of its measurement period and stability period so that such employees may be disregarded for the full stability period. For example, an employer with a calendar year plan might decide to have a measurement period of 12 months ending on October 14th (to coincide with the opening of the plan's annual enrollment period), an administrative period of 77 days starting on October 15th and ending on December 31st, and a stability period beginning on January 1st and ending on December 31st of the following year. In this example, the employer would be able for the full plan year to disregard those employees who did not have at least 30 hours of service on average for the 12-month period ending on the immediately preceding October 14th.

The proposed regulations permit an employer that wishes to track employees' hours of service on a payroll basis to do so by adjusting the beginning and ending of the measurement period to coincide with the beginning and ending of the payroll periods. For example, an employer that uses a calendar year as its measurement period could exclude the payroll period that includes the January 1st of the calendar year if the employer includes in the measurement period the whole payroll period that includes December 31st of that calendar year.

### **Conclusion**

All employers with at least 50 full-time employees should consider carefully the ramifications of these proposed regulations. Although employers with workforces close to the 50 full-time employees threshold will have the greatest burden, even very large employers that do offer minimum essential health coverage need to consider the financial impact of the excise tax

*continued on page 38*



**Reject Bad Ideas...** mountable, often others will bring creative solutions to the table that may make the idea feasible.  
*continued from pg. 9*

A marketing director in a manufacturing company proposed an idea for a new product. The operations director's first instinct was to jump in and say, "We can't make your product because we don't have the right equipment." But instead he said, "In order to make your products we will need to plan for having access to the right equipment which we currently don't have." That led to a full discussion about what it would take to lease, buy or outsource the production. Once the marketing person had a greater understanding of the different options and their costs, she came to the conclusion that the idea was not feasible.

**#5 Help the other person save face whenever possible.** If you feel compelled to shut an idea down, ask yourself, "Do I need to shut the idea down right now and during this meeting?" Perhaps you can circle back with the idea presenter after the meeting to meet one-on-one. Shutting down a staff member's idea in your department meeting is a good way to help ensure no one on your staff will risk bringing up new ideas in the future that might be extremely valuable to the success of your team and organization. If peers lose face because of you, there is a good chance that they will increasingly work around you and you will be the last to know about their future initiatives.

Circling back after the meeting also provides you more time to reflect and prepare. You can gather more facts and information, be more thoughtful and tactful in sharing your opinion, and perhaps get into a longer and more open conversation.

**#6 Acknowledge the parts of an idea you can agree with.** Even if you can't agree with the entire idea, acknowledging components can help to validate the presenter of the idea, at least in part. Very often there are aspects of ideas that are valuable and can be evolved to be very usable and helpful. Imagine yourself saying, "I like this part of the idea, let's dig deeper into the other part." Provide recommendations on what might make the idea better or more workable. Even when his idea has flaws, the person might be calling attention to an important, underlying problem that needs to be solved.

In conclusion, don't lose sight of the fact that if a truly bad idea needs to be challenged, challenge it. The primary emphasis here is not to change what you need to say, but on the process and timeline you choose to say it in order to maintain social capital and goodwill. Remember, soon will come the time when it is you who is the one striving to influence others to buy into your idea.

*For more information, please visit [www.maketheleapcoaching.com](http://www.maketheleapcoaching.com). Contact him at 888-848-3130 or [curt@maketheleapcoaching.com](mailto:curt@maketheleapcoaching.com).*

**Fool with a Tool...** •Who will be responsible for inputting the needed data and making sure it's accurate?  
*continued from pg. 12*

- Who will be receiving the data and acting upon it?
- How will the data inform our future business decisions?

The clearer you get on business process design and how the software ties in, the better your results will be.

**2. Choose the right technology.**

No company can do the things it's called upon to do without technology, so some sort of technology is a must. We all need tools. If you've done step one, you'll have a clear picture of your business and how the new software must play a role. Now it's time to analyze your software options and choose the one that complements your business processes and will deliver the results you've outlined.

**3. Implement the tool into the organization so it has rapid uptake and the shortest time to value.**

This third step is the most important because it's about the human factor and how it impacts any organizational change—and implementing new technology is a big change. Unfortunately, too many companies today are simply doing installations. But "installation," which means "to put something in place" is very different than "implementation," which means "to put something into effect or action." Having a new car in the driveway is nice, but if you can't drive that car, it doesn't offer much value.

Implementations often fail because companies forget the human factor. In fact, in most changes, human factors pose the greatest risks to long-term profitability. New knowledge and behavior-adoption drive ROI.

Why is change so difficult? Because most of us like comfort. We may complain about routine, but the majority of folks secretly like it. And almost any organizational change threatens our existing comfort zone. Change requires movement from what we know to what we don't yet know. Like people, organizational cultures prefer to remain the same. That's why even changes directed at entire departments or organizations, rather than specific individuals, often meet resistance.

So why bother with change when the odds of success are stacked against it? The answer is simple. All businesses must continually change or they will die. The markets demand change; customers demand change. Therefore, you either instigate change or it will happen to you. David Nielson, a leading authority on organizational change says to better prepare your team for change and have a successful implementation, be sure you do the following six things:

1. Communicate the business *continued on page 33*

**Architectural/Engineering Firms**  
*Ranked By Inland Empire Billings*

*continued from page. 37*

Firm Address City, State. Zip	Billing \$ Inland Empire Company Wide	I.E. Offices Co. Wide Headqtrs.	Types of Services	Industries Served	Marketing Contact Title E-Mail Address	Top Local Exec. Title Phone/Fax E-Mail Address
34. Walling & McCallum/Limited 45-190 Club Dr. Indian Wells, CA 92210	WND	1 N/A Indian Wells	Architecture, Planning, Engineering	Residential, Hotel/Restaurant, Commercial, Industrial, Cities, Recreation, Medical	John C. Walling President	John C. Walling President (760) 360-0250/360-0786
35. Willdan Associates 650 Hospitality Ln., Ste. 400 San Bernardino, CA 92408-3317	WND \$5,000,000	1 19 Anaheim	Municipal Engineering Service	Public Agencies	Crescent Wells Marketing Director	Ron Espalin Director (909) 386-0200/940-6300 respalin@willdan.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.

## Traditional Job...

*continued from pg. 9*

ager, to consider this person a successful hire. Take the example of a VP Operations, success factors would define exactly what the VP needs to deliver, usually within the next 12 to 18 months to be considered an outstanding hire.

For example, the success factors would read:

- Within the first 30 days develop a plan of action that will improve on time deliveries from 85% to 96% and present the plan to the CEO.
- Within 6 months, develop and begin implementing a vendor qualifications program that will insure zero defects and 100% on-time deliveries from vendors.
- Within 9 months consolidate the operations of two plants and produce a cost savings of at least 15%.

Continue developing these success factors until there are 5 or 6 which clearly define what is expected of the candidate once they come on board. Now when asked the question “What are you looking for?” The answer is, “We need someone who can improve on time deliveries to 96%, can implement a vendor qualifications program and consolidate operations with at least a 15% cost savings.” Instead of defining experience, start defining success in this role.

Now, find a person that can accomplish these success factors. When that happens, this person will have the right experience. It might be five years of experience, it could be 10 years of experience; it really doesn't matter, as long as they can deliver the results. Using the success factors as a hiring guide sets the stage for a successful hire. Instead of the traditional job description, the success factors clearly define expectations and let candidates know what is expected of them once they come on board. The success factors define success in the role, not minimum qualifications. After all, isn't that what you

## Education Prop...

*continued from pg. 26*

industries and provide opportunities for jobs in many other fields.

We desperately need a consistent and affordable option for education that ensures an equal opportunity for anyone seeking to learn. Student loans have skyrocketed the cost of education and students find themselves buried under a burdensome debt often reaching \$50-\$60,000 or more; without the career path to follow. We must raise the bar and stop underfunding our schools. It is time we follow through on our promises to our children and work to provide them as many opportunities as we can. Please join me in placing our students first, over politics.

## EPIC announces...

*continued from pg. 5*

of Judy and the Homeplace team of professionals, EPIC has the opportunity to grow its business portfolio in all areas of risk management, including commercial insurance and employee benefits. We look forward to working closely with the Homeplace team to support and further expand what they have built over the years in the Inland Empire.”

Said Busam, “Homeplace and EPIC are both dedicated to creating a culture that rewards innovation, teamwork and absolute client satisfaction. As part of EPIC, we will have access to the experienced professionals, broad resources and extensive insurance company relationships of one of the nation's top 50 insurance brokers—all for the benefit of our clients. This is a very exciting time to be joining a unique, successful company like EPIC.”

really want to hire?

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

## Entrepreneurs...

*continued from pg. 12*

don't try to forecast: Focus on what you can do and create now rather than what you can expect based on what happened in the past. In good times, that information can be a helpful and reliable way to make predictions, but savvy entrepreneurs don't count on that in uncertain times. “While the U.S. economy certainly is improving, there's still too much uncertainty both here and abroad to go back to the old ways of doing business just yet,” Every says.

“If you've survived the past five years, you've probably been relying on many of these strategies – maybe without even realizing it,” she says. “Don't abandon them yet, and if there are some here you aren't using, work toward incorporating them, too.”

## Cupid's Choice...

*continued from pg. 14*

ments in all, making the inn a hit with guests seeking a little renovation of their own.

And don't forget the nearby wineries. Just as popular as the Napa Valley, visitors to the Sonoma Valley find a wide selection of tasting experiences and wineries that, in general, tend to be smaller and less corporate than those in Napa.

For information on the Sonoma Fairmont Resort and Spa, please go to [www.fairmont.com/sonoma](http://www.fairmont.com/sonoma) or phone 707-938-9000.

## Fool with a Tool...

*continued from pg. 32*

case for the change

2. Identify internal change agents (allies) and engage with them
3. Educate and support the change agents
4. Assess adoption readiness
5. Define and support effective behavior
6. Execute a communication plan about the change

Remember, implementation will fail unless sufficient time and resources are allocated to the process of learning. These six steps form the foundation of successful implementation. Miss one and you're asking for trouble.

### Make Your Technology Implementations Work

The message is clear: Technology is not the answer. Yes, it's an important piece of the puzzle, but it's not the all-encompassing solution so many people believe it to be. If you just focus on the tool, you may end up the fool; but if you focus on the business, the tool, and the people within the organization who will be using the tool, you'll be the leader who not only uses technology effectively, but who also sees great gains in productivity and profits.

To learn more about Mike Menard please visit [www.afishinyourear.com](http://www.afishinyourear.com).

## Inland Empire Business Journal

### Subscribe for Only

# \$24.00

#### Print Subscription Includes:

- 12 monthly issues
  - Exclusive monthly e-newsletter
  - The popular “Lists” in each issue, special industry reports, restaurant reviews, executive time out, and much more
- Also Available, the Digital 2013 Book of Lists**

Start your subscription today by calling 909.605.8800 or visit [www.busjournal.com](http://www.busjournal.com)

# RESTAURANT REVIEW

## “Foodie” Hot Spots in Las Vegas as Rated By “FoodSmackdown.com”



FoodSmackdown.com is here to say that what happens in Vegas should never stay in Vegas when it comes to killer food stops. Got a bachelor party to plan or Spring Break shenanigans to stay fueled through? Foodie and restaurant critic Steve Carlson of Food Smackdown has nosed his way

through the best and worst of the city of sin to bring revelers the top places to chow down. So grab a pen and start planning your next Las Vegas bash in true epicurean style.

### Secret Pizza

Follow the album clad way at the Cosmopolitan hotel and casino to a secret pizzeria every foodie in Vegas is trying to find. Secret Pizza is a delicious hideaway that boasts simple yet tasty pizza by the slice. As folks cram into the small waiting area to order, they are greeted by the zesty and garlic-



Secret Pizza



Settebello Pizzeria Napoletana

infused scents of the freshly cooked pizzas. Once ordered, guests can grab a table inside or hang out in one of the hotel’s many lounge areas and munch on their pepperoni and sausage or mozzarella and ricotta cheese endowed slices.

Henderson to try out Settebello Pizzeria Napoletana. They’ve brought the style of pizza created in Napoli, Italy, to Nevada with imported brick ovens, fresh Italian tomatoes, and world renowned flour. An unassuming facade opens into an

industrial meets posh complete with large brass pipes running overhead and chic black booths. Dine on gastronomically delightful pizzas and then wash it all down with an Italian micro brew wine.

### Settebello Pizzeria Napoletana

Take a break from the hustle of the strip and head over to Anthem neighborhood in

### Bachi Burger

Asian flavors meet the great American classic at Bachi Burger in Southeast Las Vegas. For creative, mouth-watering *continued on page 35*

## THE HISTORIC GALLEANO WINERY



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



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

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

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

# “TIME OUT”

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

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

**FINANCIAL NEWS & TALK**



**“Foodie” Hot...***continued from pg. 34*

cuisine at a reasonable price, tourists turn to Bachi's perfectly grilled and glazed patties for comfort. Take a break from the hubbub of the club and chill out with a burger loaded with sauteed shitake, enoki and eryngi mushrooms and

*Bachi Burger*

caramelized onions, or sip on one of their refreshing boba milk teas or imported craft beers. Their casual space is a relaxing place to catch up on the day's wins or losses and enjoy time with friends.

**First Food & Bar**

When trolling the strip for the best wings in town, there's only one place to go: First Food & Bar in The

Plazzo. From the culinary genius of Chef Sam DeMarco come some of the most amazing lollipop buffalo wings to ever hit the taste buds

*First Food & Bar*

in a setting unlike any other. The spacious 10,000-square-foot restaurant boasts hip lounge seating and mood lighting for an intimate yet open dining experience. Between their brunch, lunch, dinner, and late night menus, there are plenty of options for spicing up the old plate.

For additional information about Food Smackdown, contact Steve Carlson at [steve@foodsmackdown.com](mailto:steve@foodsmackdown.com).

**Wellpoint 4Q...***continued from pg. 3*

in that state according to an analysis by California's insurance commissioner that found, among other things, that the "company-wide rates of return on equity have been and remain excessive." California regulators do not have the power to reject excessive rates, so Anthem was able to impose the increase despite the commissioner's finding it was unreasonable.

In California, insurance reform law Proposition 103 regulates auto, home and business insurance rates, and requires insurers to open their books, publicly justify and get approval for rate increases before they take effect. That law was enacted by the voters in 1988 and has saved California drivers \$62 billion on their auto insurance premiums. An initiative measure that has qualified for California's 2014 general election ballot would require health insurance companies to public justify and get approval for rate increases before they take effect.

**Legislative Vote...***continued from pg. 21*

**Compensation Reform (SB 863):** Reforms the workers' compensation system in California. Reforms include, among many others, an expedited disability rating review process, eliminating disability "add-ons" like sleep disorders, depression, etc.; fee schedules for services like inter-

**Large Settlement...***continued from pg. 1*

lengthy trial with a vigorous opposition by the bank," quoted Marc Homme, Palm Desert attorney for the general contractor. The court eventually awarded a judgment in excess of \$1.1 million. Homme stated that while the bank had an opportunity to settle the case, the bank took a very firm position throughout the litigation process. "It is difficult for a general contractor or subcontractor to fight the power of a lending institution when the lending institution is willing to move forward through the courts while the contractor or subcontractor is hoping to be paid. It takes a real financial commitment and dedication on the part of the client to move forward with the entire process." The lender on appeal contended that through its loan agreement, there were not sufficient funds remaining in the loan to pay the general contractor. The trial court concluded that there were sufficient funds and that the bank cannot generate loan documents to circumvent the intent and force of the stop notice law. Additionally, the court held that the general contractor had started work before the recordation of the trust deed.

"Most contractors do not realize that if work commences before the recordation of the construction trust deed that the contractor may have priority over the bank. This is an issue that is oft forgotten by legal counsel when a case comes into his or her office."

"I have written about these issues for several years. It is important for members of the construction industry to understand their stop notice and mechanics lien rights. If they vigorously enforce their rights, they may obtain payment. There are several projects where I have obtained substantial payments on stop notices while other contractors have simply walked away from the project and any hope of collection" said Homme. "Another recent project where I recovered money from the bank and title company was the Northgate Crossing project prior to its sale to the current owner."

**\$1.5 Billion...***continued from pg. 11*

states will use to build marketplaces. California, Kentucky, Massachusetts, New York, and Oregon received Level Two Exchange Establishment Grants. Level Two grants are multi-year awards to states to further develop their marketplaces.

A total of 49 states, the District of Columbia, and four territories have received grants to plan their marketplaces, and 34 states and the District of Columbia have received grants to build their marketplaces. To ensure states have the support and time they need to build a marketplace, states may apply for grants through the end of 2014 and may use funds through their start-up year.

For a detailed breakdown of marketplace grant awards made to states, including summaries of how states plan on using the awards, visit: [www.healthcare.gov/news/factsheets/2011/05/exchanges05232011a.html](http://www.healthcare.gov/news/factsheets/2011/05/exchanges05232011a.html).

For more information on the Health Insurance Marketplace, visit: [www.healthcare.gov/marketplace](http://www.healthcare.gov/marketplace).

preters and document copying; and setting a statute of limitation on the lien process. A "Yes" vote supports the NFIB position. Passed Senate 34-4. Passed Assembly 72-5. Signed by Gov. Brown.

**9. Regulations, Quarterly Implementation (SB 1099):** NFIB-sponsored bill that establishes quarterly dates for the implementation of new regulations, which will be posted online at the Office of Administrative Law's website so that businesses can prepare for new operating rules and costs. A "Yes" vote supports the NFIB position. Passed Senate 32-0. Passed Assembly 79-0. Signed by Gov. Brown. *continued on page 38*

# NEW BUSINESS *County of San Bernardino*

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# NEW BUSINESS *County of Riverside*

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## NEW BUSINESS

## County of Riverside

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**TIM'S SPECIALTY TOUCH**  
74131 SCHOLAR LN.  
PALM DESERT, CA 92211

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Affordable Care...

*continued from pg. 31*

when their employees qualify for subsidies to purchase health coverage on an exchange. Because individuals are eligible for subsidies with household incomes as high as 400% of the federal poverty line (e.g., in 2012, 400% of the federal poverty level for a family of four was \$92,200), more employees might qualify for the subsidies that an employer might initially think.

In the preamble to the proposed regulations, the Internal Revenue Service has requested comments on a number of provisions, including how to treat employees of temporary staffing agencies and employees hired into high turnover positions. A public hearing on the proposed regulations is scheduled for April 23, 2013. Anyone who wishes to make oral comments at the hearing must submit comments by March 18th.

The proposed regulations provide additional rules and details not described in this update, including how to treat foreign employees and employers, how to handle mid-year changes in employment status, special rules for plans with fiscal year plan years and a transitional rule for multiemployer plans. If you have any questions regarding the information summarized in this update or would like to submit comments to the Internal Revenue Service, please contact any member of the firm's employee benefits group or your regular Sidley contact.

## Our Hospitals...

*continued from pg. 22*

cated decisions about their physician and hospital selections," explains Roger Holstein, CEO of Healthgrades. "More than 20 million people turn to [Healthgrades.com](http://Healthgrades.com) every month to find, evaluate and make an appointment with a doctor or hospital, and we are committed to making objective measures of quality more accessible to all Americans."

*For more information about Healthgrades or to download a full copy of the full study and the American Hospital Quality Outcomes 2013: Healthgrades Report to the Nation, visit [www.Healthgrades.com](http://www.Healthgrades.com).*

## Legislative Vote...

*continued from pg. 35*

**10 Mattress Disposal (SB 1118):** Requires mattress retailers and manufacturers to arrange for pickup of a used mattress from a consumer purchasing a new mattress at no cost to the consumer. A "No" vote supports the NFIB position. Failed in Senate 17-19. Passed Assembly 48-31.

**11. Americans With Disabilities Act Tort Reform (SB 1186):** Prohibits "demand for money" letters. Requires intent to sue letters to be sent 30 days prior to filing, and must include specific violations and dates. Reduces fines for small businesses with timeframes to correct problems. Prevents multiple claims by a litigant for the same problem. A "Yes" vote supports the NFIB position. Passed Senate 34-3. Passed Assembly 77-0. Signed by Gov. Brown.

**12 Business One-Stop Permitting Website (SB 1327):** Establishes a one-stop website to assist individuals with the licensing, permitting and registration requirements necessary to start a business. A "Yes" vote supports the NFIB position. Passed Senate 36-0. Passed Assembly 73-5. Signed by Gov. Brown.

**13 Medical Services, Increased Damages (SB 1528):** Would require plaintiffs to be awarded the "reasonable value" of medical services rather than the actual amount paid. Undoes a Supreme Court decision that ruled plaintiffs are only eligible for the actual costs of medical treatment and increases the damages awarded. A "No" vote supports

*continued on page 39*

## Barstow City...

*continued from pg. 29*

tion in the near future.

### Redevelopment Impacts Minimal for Barstow

On Dec. 29, 2011, the California Supreme Court upheld the legislation that effectively dissolved redevelopment agencies throughout the State. However, in Barstow, the city had created contingency plans over a year ago in anticipation that redevelopment agencies could be eliminated. The strategy that the city developed was focused on developing enough capacity within the General Fund to absorb necessary RDA expenses. For example, several employee positions that were previously paid for with redevelopment monies were transitioned to General Fund roles as part the FY 11/12 Budget. In addition, a new cost allocation formula that was instituted with the budget called for the RDA to pay for fewer General Fund expenses than in prior years. When the Supreme Court ruled that redevelopment agencies in California were to be dissolved, the City of Barstow was ready to address the situation. While the dissolution of the RDA does create a financial impact on the city, overall, the elimination of redevelopment will not require any reductions or modifications to the city's current operations.

### Fort Irwin Projects

Fort Irwin and the United States Military have made a concerted effort to involve the local community in a variety of currently planned projects. While there are numerous improvements being coordinated by Fort Irwin, the two most significant initiatives include the construction of a \$100 million water treatment plant and a \$400 million hospital facility. These two projects, which will total an investment of over half a billion dollars in the greater Barstow area, are scheduled to break ground within the next year and are both scheduled for completion in 2015.

While the overall economic situation is still challenging, the current projects in the Barstow area illustrate that:

- Barstow is strategically situated midway between Los Angeles and Las Vegas.
- Barstow is a major transportation corridor that serves more than 60 million travelers and 19 million vehicles each year.
- Barstow is where the Interstates 15 & 40 and Highways 58 & 247 all converge.
- Barstow is home to the Tanger Outlets and Barstow Outlets, which provide shopping options that are usually only found in metropolitan areas.
- Barstow is where an eclectic mix of railroad, military, high technology, and mining employers have located.
- Barstow is home to a vibrant and caring community.
- Barstow is positioned to be the next big thing in the High Desert.
- Barstow is at the crossroads of opportunity... where the best is yet to come.

*Any individual who would like to learn more about all that Barstow has to offer is encouraged to visit the city's website at [www.barstowca.org](http://www.barstowca.org) or to contact Oliver Chi, assistant city manager, via email at [ochi@barstowca.org](mailto:ochi@barstowca.org) or by telephone at (760) 577-4510.*

To receive your **FREE** quarterly online subscription to The Bradco High Desert Report register today at:  
**[www.TheBradcoCompanies.com/register](http://www.TheBradcoCompanies.com/register)**  
See Page 28

# Inland Empire People & Events



The third annual Patrick Warburton Celebrity Golf Tournament will be held at the Classic Club on March 1-3 to benefit St. Jude Children's Research Hospital, which does research on and treats pediatric cancer and other diseases.

**Golf Tournament | Saturday, March 2 - Sunday, March 3, 2013**

Classic Club, 75200 Classic Club Blvd., Palm Desert, CA 92211 | [www.stjude.org/warburtongolf](http://www.stjude.org/warburtongolf)



(From left) Lisa Houston, CEO of FIND Food Bank; Lynn Moriarty, retired executive director of Shelter from the Storm; and Helene Galen, a philanthropist, were honored at the Women Leaders Forum of the Coachella Valley's first 'Women Who Rule!' Awards Luncheon and Scholarship Fundraiser.

### “Women Who Rule!” in Rancho Mirage

Three local women were honored at a valley-wide awards lunch and scholarship fundraiser this month.

Helene Galen, Lisa Houston and Kim Waltrip were recognized for their community leadership, public service and entrepreneurship at the Women Leaders Forum of the Coachella Valley's first “Women Who Rule!” Awards Luncheon and Scholarship Fundraiser in Rancho Mirage.

Women Leaders Forum founder Mary Roche also presented a special “Award of Accomplishment” to Lynn Moriarty, who recently retired as executive director of Shelter from Storm, a women's shelter in Palm Desert.

**THE Unforgettables FOUNDATION**

Presents  
**The 2<sup>nd</sup> Annual Unforgettable Heart Awards**

Honorary Chairman  
Assemblyman  
**Mike Morrell**

Featuring Special Guests:  
Senator Bill Emmerson  
Supervisor James Ramos  
Supervisor Josie Gonzales  
Supervisor Janice Rutherford  
Supervisor Marion Ashley  
Supervisor John Tavaglione

“Recognizing the  
Biggest Hearts of the  
Inland Empire”

Thursday, February 14<sup>th</sup>, 2013  
Check In at 11:00 - Lunch 11:30  
Photos / Reception

Sponsorships Available

The Fox Event Center  
123 Cajon Street  
Redlands, CA 92373

Event Cost  
\$65 on or before 1/15  
\$75 there after

Please contact Tim Evans at (909) 855-3130

Please RSVP no later than February 1<sup>st</sup> to (909) 335-1600 or [djenkins@theunforgettables.com](mailto:djenkins@theunforgettables.com)

ISSUE NUMBER	1	2	3	4	5	6	7	8	9	10	11	12	13	%
<b>NFIB/CA POSITION</b>	<b>Y</b>	<b>N</b>	<b>N</b>	<b>Y</b>	<b>N</b>	<b>N</b>	<b>N</b>	<b>Y</b>	<b>Y</b>	<b>N</b>	<b>Y</b>	<b>Y</b>	<b>N</b>	<b>100%</b>
Carter, Wilmer Amina (62, Rialto)	Y		Y	Y	Y	Y	N	Y	Y	Y	Y	Y	N	67%
Donnelly, Tim (59, Hesperia)	N	N	N	Y	N	N	N	N	Y	N		N	N	75%
Cook, Paul (65, Yucaipa)		N	N	Y	N	N	N	Y	Y	N	Y	Y	N	100%
Hagman, Curt (60, Chino Hills)		N	N	Y	N	N	N	Y	Y	N	Y	Y	N	100%
Grove, Shannon (32, Bakersfield)	N	N	N	Y	N	N	N	Y	Y	N	Y	Y	N	92%
Emmerson, Bill (37, Riverside)	Y	N	N	Y	N	N	N	Y	Y	N	Y	Y	N	100%
Dutton, Bob (31, Inland Empire)	Y	N	N	Y	N	N	N	Y	Y	N	Y	Y	N	100%
Fuller, Jean (18, Bakersfield)	Y	N	N	Y	N	N	N	Y	Y	N	Y	Y	N	100%
Nestande, Brian (64, Palm Desert)	Y	N	N	Y	N	N	N	Y	Y	N	Y	Y	N	100%
Jeffries, Kevin (66, Riverside)	Y	N	N	Y	N	N	N	Y	Y	N	Y	Y	N	100%
Torres, Norma (61, Pomona)	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	N	62%
Negrete McLeod, Gloria (32, Chino)	Y	Y	Y	Y	Y	Y	Y	N	Y	N	Y	Y	Y	46%
Morrell, Mike (63, Redlands)	Y	N	N	Y	N	N	N	Y	Y	N	Y	N	N	92%
Rubio, Michael (16, Bakersfield)	Y			Y		Y	N	Y	Y		Y	Y	Y	78%
Pérez, Manuel (80, Coachella)	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	N	62%

## Legislative Vote...

continued from pg. 38

the NFIB position. Passed Senate 22-13. Failed in Assembly 13-43.

## VOTING KEY

- Y = Voted "Yes"
- N = Voted "No"
- % = Percentage voting with NFIB position
- = Did not vote



## EXECUTIVE TIME OUT

### Cupid's Choice—Great choices for a special Valentine's getaway

By Cary Ordway, *California Weekend Getaways*



*Santa Ynez Inn*

Just about the time those bills come due for your Christmas presents, you'll want to consider the next important gift-buying opportunity of the year—Valentine's Day. While Feb. 14 is still weeks away, you'll need to make your decision early if you want to turn this year into a special getaway for you and your significant other.

This year Valentine's Day falls on Thursday and that, no doubt, will encourage more getaway travel than if it came a day or two earlier in the week. Many couples will take Thursday and Friday off, or leave late Thursday and make a weekend out of it. The upshot: lodgings for those dates may be a little harder to find at the last minute.

Of course, you really don't need Valentine's Day as an excuse—a romantic trip, even if only for a couple of days, is the perfect way to re-energize your relationship. Here are several excellent examples of romantic destinations we have discovered in our California travels:

#### **Santa Ynez Inn**

We always enjoy visiting Santa Barbara Wine Country, a region made famous by the movie "Sideways," and we especially enjoyed a charming bed-and-breakfast we discov-

ered in Santa Ynez. The Santa Ynez Inn is an unusual Victorian bed-and-breakfast because it is not a historic building at all—the inn was built from scratch just five years ago. That offers the advantage of everything being new—floors, carpeting, plumbing, which will appeal to travelers less interested in the historic aspect of their accommodations.

The Santa Ynez Inn is certainly among the most luxurious inns we've enjoyed. Entering the lobby, one notices the carved wood stairway regally reminiscent of the grand staircase in the movie "Titanic." The hallways are decorated with portraits of former presidents. In our second-floor, over-sized room we found a sanctuary filled with antique-inspired furniture and

such luxurious accents as crystal chandeliers and crystal-based lamps. The floral curtains parted to reveal a view of the countryside and small balcony with table and chairs. Another sitting area, made of travertine, was adjacent to the fireplace, and travertine was used extensively in the larger-than-usual bathroom area. A jetted tub and separate shower area were just as you would find in the most expensive hotels.

And, as they say about real estate, it's location, location, location—and the Santa Ynez Inn certainly delivers in this area as well. Several wineries and miles of gorgeous vineyards are within a few minutes drive from the inn.

*For more information on Santa Ynez Inn, phone 800-643-4774 or visit [www.santaynezinn.com](http://www.santaynezinn.com). Here is another resource for choosing Santa Ynez, California hotels.*

#### **Double Eagle Resort and Spa**

If you really want to surprise your significant other, consider a visit to one of the world's 10 best spa resorts. Double Eagle Resort and Spa is located in June Lake near the eastern entrance to Yosemite National Park and offers both a fitness center for exercise and a world-class spa for pampering.

Health-conscious meals are available at the resort's gourmet restaurant, and vigorous outdoor activities are everywhere you look. This total package so impressed *Forbes Magazine* that it named Double Eagle one of the 10 best spa resorts in the world.

For starters, the scenery in this area is spectacular with its dramatic mountain faces, pine forests and sparkling lakes. Just a few miles out of the mountain village of June Lake are the modern log cabins and resort-style buildings known as the Double Eagle Resort and Spa. Located just at the edge of the mountains and an easy stroll to Silver Lake, the resort apparently was designed to fit in with the numerous upscale log homes in the immediate vicinity. Picture Aspen or Vail and you get some idea of the setting, although this enclave of homes is tiny by comparison.

We stayed in one of the resort's unmistakable scent of a new home. They feature such amenities as comfortable lounge chairs, standing fireplaces, work desks, mini-kitchen counters, Jacuzzi tubs and decks that overlook the resort's fully stocked trout pond.

The Creekside Spa offers 40 types of spa services, including

*continued on page 14*



*Fairmont Sonoma Mission Inn and Spa*