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AT DEADLINE

Diverse Careers Announces Career Fair

Diverse Careers, Inc. would like to invite job seekers and employers to participate in the Inland Empire Career Fair on Nov. 28, 2012 from 10 am to 2 pm at the Hilton Ontario Airport located at 700 N. Haven Ave., Ontario, CA 91764.

Job seekers and employers are encouraged to participate. This recruiting event is open to everyone and is FREE to all job seekers. Job seekers may also search jobs and post their resume prior to the event.

Diverse Careers, Inc. is a job board website and career fair management company located in Southern California. Diverse Careers, Inc. is proud to promote and support diversity in the workplace. We also believe in creating an inclusive environment for all job seekers. The mission of Diverse Careers, Inc. is to connect the best talented job seekers with great companies while supporting diversity and inclusion in the workplace. Career opportunities range from entry level to senior executive. Career Fairs are held in Ontario, Orange County, Los Angeles, and San Diego.

For more information please visit www.diversecareers.com.

MAIL TO:

University of Phoenix to Cut Jobs and Close Campuses

Apollo Group Inc., owner of the largest for-profit college in the United States, posted a 60 percent drop in quarterly profit and forecast a weak 2013 due to lower student enrollments.



University of Phoenix®

The company said it will cut about 800 jobs and shut down 115 campuses as part of its efforts to save costs by \$300 million by fiscal year 2014.

Apollo's shares, which have nearly halved in value since the beginning of this year, fell about 10 percent after the bell to \$24.88. Apollo, the parent company of the University of Phoenix, said the campus closures will impact about 4 percent of total enrollment, or about 13,000 students.

The company expects to incur about \$175 million of restructuring and other charges, primarily from lease exit and other related costs. For 2013, Apollo forecast operating income of between \$525 million and \$575 million, excluding items, and revenue of between \$3.65 billion and \$3.80 billion.

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Special Sections

Thrivent
Financial Survey
Reveals What
We'd Do
Differently
for Desired
Retirement
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Take Advantage
of Medicare
Open
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THE GUIDE FOR MEN ON TOURING CALIFORNIA IN FOUR DAYS



Pg. 15

CVB Financial Corp. Founding Chairman Passes Away

The board of directors of CVB Financial Corp. (NASDAQ: CVBF) and Citizens Business Bank announced with great sadness the passing of George Borba, founder and chairman of the board.



CVB Financial Corp.

In 1974, George, his brother John, Ron Kruse and several other local businessmen formed Chino Valley Bank with the vision of creating a community bank that could provide customized banking relationships to the many small businesses and business owners in the

continued on page 11

Ballot Recommendations

Statewide Propositions

- Prop. 30 (higher sales, income taxes): NO
- Prop. 31 (state budget processes): NO
- Prop. 32 (union dues for politics): YES
- Prop. 33 (car insurance discounts): YES
- Prop. 34 (death penalty repeal): NO
- Prop. 35 (human trafficking): YES
- Prop. 36 ("three-strikes" law revision): YES
- Prop. 37 (food labeling): NO
- Prop. 38 (higher income taxes): NO
- Prop. 39 (business taxes): NO
- Prop. 40 (state senate districts): YES

The 2012 ATHENA Awards Luncheon will be held at the Renaissance Palm Springs on December 4, 2012

dedicated to opening doors of leadership opportunity for women.



26th Annual ATHENA Awards

The 2012 Recipients are:

Barbara Sinatra
Community Icon Award

Annette Bloch
Jackie Lee Houston Angel Award

Melissa Desmarais
ATHENA Award

Please visit www.pschamber.org to reserve tickets.



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University of...

continued from pg. 1
ended August 31.

Apollo, considered a bellwether for the sector, said student sign-ups fell 14 percent for the fourth quarter

California Cuts University of Phoenix Off From Student Aid Funds

University of Phoenix is among the schools that no longer are eligible for student financial aid from the California Student Aid Commission.

Diane-Fuentes-Michel, executive director of the California Student Aid Commission, said colleges and universities that have a default rate higher than 15.5 percent or a graduation rate lower than 30 percent no longer are eligible to receive student aid in its Cal Grant Program for the 2012-13 academic year. The standards were tightened during California's last legislative session.

Ryan Rauzon, spokesman for Appollo Group Inc. (Nasdaq: APOL), which operates UOP, said about 2,500 of the school's students in California are impacted, but this would not cause UOP to close its doors in California.

Fuentes-Michel said it's not that the students are being punished, because they can keep their financial aid if they choose a school on the approved list, including the community colleges, California State University and University of California.

"In addition, several for-profit schools are also still eligible," she said, including Phoenix-based Universal Technical Institute. "We encourage students to work closely with financial aid counselors to determine their options."

She said the goal of the new standards was to direct Cal Grants away from programs that leave students with massive amounts of student debt and little hope of graduating or finding employment.

Temecula Valley Chamber of Commerce Announces Southwest California Manufacturing Council

Temecula Valley Chamber of Commerce Chairman of the Board, Isaac Lizarraga announced Jack Mobilia (retired senior executive) will be heading up this effort as chair of the Southwest California Manufacturing Council (SCMC). The newly constituted SC Manufacturing Council will operate under the Temecula Valley

TEMECULA
VALLEY CHAMBER
OF COMMERCE

"LEADING THE WAY"

Chamber and in partnership with Southwest California Economic Development Corporation. The purpose of this resource is to focus on manufacturers working for and with other local manufacturers for the development of successful business strategies, management leadership, performance excellence techniques and networking.

Jack Mobilia will utilize his extensive management experience as former president of several manufacturing companies to provide a viable and active SC Manufacturing Council. Jack Mobilia was past chairman of the Corona Chamber's Manufacturing Council.

Significant progress had been made in their achievements of the group's goals. "We are fortu-

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81-UNIT INLAND EMPIRE SENIORS COMPLEX OPENS ITS DOORS

The Vineyards at Menifee, a new, 81-unit senior housing community in the Inland Empire city of Menifee, just held its grand opening. Located on four acres at 29930 Winter Hawk Road, the resort-style community was constructed by Palm Communities. WNC provided \$12.3 million in low income housing tax credit (LIHTC) equity.

Onsite amenities include a pool and spa with wheelchair lift located adjacent to a 3k-square-foot community center. The center contains a kitchen, community room, computer lab and exercise area. The grounds also offer a putting green, rose and community gardens and a low impact fitness circuit. The community is geared to people aged 55 and above.

DVD MANUFACTURER ACQUIRES INLAND EMPIRE INDUSTRIAL PROPERTY

SBC Enterprise LLC, a DVD manufacturer, purchased a 65.8k-square-foot industrial/manufacturing building in Chino for \$5.2 million, or \$79/square foot. The property is situated on 4.82 acres at 13900 Sycamore Way, south of the 60 Freeway and east of the 71 Freeway. It includes a large, 4.82-acre fenced yard area, 24' clearance, 5k square feet of office space and a 9k square foot covered canopy bonus area.

Richard Schwartz, Brad Yates and Stefan Pastor of Colliers International represented the buyer in the deal. The seller, Feldhron Trust, was repped by Mark Kegans of Newmark Grubb Knight Frank.

"SBC is expanding its operations to Chino from Ontario," said Schwartz. "This new location will be their headquarters for its West Coast operations and will also be used for distribution and manufacturing."

VESTAR VENTURE SPENDS \$85 MILLION ON INLAND EMPIRE RETAIL CENTER

Vestar Venture has teamed up with a UBS Global Asset Management-advised fund to purchase Riverside Plaza, a 475.2k-square-foot retail center located on 35 acres in Riverside, for \$84.8 million (\$179/sf) in an all cash transaction. We're told that the acquisition is one of the largest investment sales transactions in the Inland Empire in the past 10 years.

Located adjacent to the heavily traveled I-91 Freeway, Riverside Plaza is 92 percent leased and is anchored by Vons Supermarket, Trader Joes, CVS Pharmacy and Regal Cinemas Stadium 16. The premier retail center also features other nationally-recognized tenants including Forever 21, Chico's, JoS. A. Bank, El Torito, California Pizza Kitchen, Islands Burgers, Chase Bank, Panera Bread, Chipotle, Wendy's, and El Pollo Loco.

"Riverside Plaza provides us with a value-added investment opportunity in a premier region of Southern California," said Rick Kuhle, president of Vestar. "Our goal is to significantly upgrade the center with new landscape and amenities while bringing in new retailers."

Vestar manages more than 22 million square feet of retail properties in the West. The company is currently seeking more value-add properties like Riverside Plaza throughout the West.

The HFF team of Bryan Ley, Ryan Gallagher, John Crump and CJ Osbrink repped the seller, continued on page 9

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- The Growth Gamble: Why Business Leaders Need A Vegas-Mindset to Successfully Grow** For many top-level business leaders, business growth is a gamble they aren't sure how to approach. Professors Ed Hess and Jeanne Liedtka provide insight on how to think differently about this essential aspect of running a business. 10
- The 4 Things You Have to Get Right in Business** Michael Menard gives us four things you need to get right in order to make better decisions so you can maximize your company's Capital Efficient Profitable Growth (CEPG). 13

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Quotes on Manners

The test of a man's or woman's breeding is how they behave in a quarrel.

George Bernard Shaw

When away from home always be like the kind of man you would care to take into your own home.

William J. H. Boetcker

People who stare deserve the looks they get.

Malcolm Forbes

Of all the things you wear, your expression is the most important.

Janet Lane

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MANAGEMENT

Oops, My Bad!: Five Ways Your Business Can Improve by Admitting to Mistakes

Mistakes are a fact of life. No matter how much you try, you can't completely avoid making them. And according to Michael Houlihan, they can actually help to improve your company's effectiveness and reputation if you handle them well.

It seems our society has turned dodging responsibility into an art form. From celebrities who insist that a brush with the law was all a big misunderstanding to political figures who use spin and double-speak to blame everything on the other side, no one wants to admit it when they mess up. If you're a business leader, the temptation to use this strategy is huge. After all, your customers are paying you to get it right, so the last thing you want is for them to know that you've made a mistake, right?

Maybe not. According to Michael Houlihan, when your company admits to mistakes in a constructive way, you won't damage your brand in the way you feared. In fact, you have a valuable opportunity to gain respect and loyalty.

"You and your company are not judged by how well you do when you're good, but by how well you do when you're bad," shares Houlihan, coauthor along with Bonnie Harvey of "The Barefoot Spirit: How Hardship, Hustle, and Heart Built a Bestselling Wine" (coming in February 2013). "The fact is, everyone—and every company—makes mistakes. Denying that they have happened usually exacerbates and magnifies an already awkward situation, because chances are, you aren't fooling anyone and you appear insincere.

"In fact, in a very real way, trying to dodge responsibility can hurt your reputation more than simply owning up to the mistake in the first place," he adds.

Houlihan speaks from experience. He and Harvey are the founders of Barefoot Cellars, the company that transformed the image of American wine from staid and unimaginative to fun, light-hearted, and hip. And when they started the company in the laundry room of a rented Sonoma County farmhouse, they knew almost nothing about winemaking or the wine business.

"As you might imagine, we made many mistakes over the years as the business grew," admits Houlihan. "Some of them even caused us to worry that Barefoot might not survive. So early on, Bonnie and I made a conscious decision to confront our mistakes, and to view them as opportunities to learn and grow. I believe that attitude is part of what ultimately made Barefoot Cellars successful."

Honestly and humbly admitting to missteps, Houlihan and Harvey found, often diffuses a tense situation instead of exacerbating it. And as time passes, they say, people tend to remember more clearly how you handled the mistake as opposed to what it was.

If you're ready to face up to your company's mistakes and turn them into building blocks, read on for five of Houlihan's suggestions on handling your next business "my bad":

Cop to it. Yes, it's uncomfortable to admit that your company did something wrong. Uttering that *mea culpa* involves swallowing your pride and acknowledging that you are not, in fact, perfect (which is an illusion that our culture encourages us to zealously cultivate). But the sooner you admit to the error, the more you reduce the drama...and the faster you can

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THE ENVIRONMENT AND BUSINESS RESOURCES

Market Trends That Will Affect Your Bottom Line

By Steve Richerson

Global trends are like a river. Sometimes they are powerful, sometimes they are weak and sometimes they're so mellow your business can glide along them like a leisurely, summer afternoon pontoon boat ride. Right now there are three big and scary trends that are NOT going to be a leisurely pontoon business boat ride. Prepare your life vests; we're headed into the rapids.

1. Resource Roulette. The stress that global supply chains are under continues to make resource availability and access precarious and unpredictable. This in turn, makes it incredibly difficult for businesses to set prices, determine shipment dates, establish baseline costs, or create "Just In Time" (JIT) delivery timelines if those conditions exist. If energy costs fluctuate wildly, if product shipments are held up thanks to global unrest or catastrophic weather events, or if resources we need for production dry up, it creates chaos and this affects your bottom line. There are examples of this all around us.

Coca-Cola is a soft drink; its predominant ingredient is clean water. If the company that makes it (Coca-Cola) can't get or doesn't have access to clean water (thanks to a drought or pollution, or some other factor) they can't make something as simple as a single can of Coca-Cola. No clean water results in no Coke. Many southern states have had severe drought conditions for the past several years and this condition is being echoed around the globe. Resource Roulette, however, extends well beyond clean water.

Many global fisheries (thanks to overfishing and pollution) are depleted. Fishery depletion may not affect your business directly. You may never even think about global fisheries, but if you're a fisherman, restaurateur, boat manufacturer, or if you supply materials for boats, transportation to fish markets or any other global connection to that industry, it will affect your business. We have always lived in one globally connected biological eco-system; we are now living in a globally connected economic system as well. From water to energy to raw materials, the impact 7 billion people and a short-term vision for how we use resources increases scarcity and unpredictability.

2. Amped Expectations. Modern consumers want their products to be quality, affordable and readily available, but they have now extended product expectations to the actual company itself. Consumers want the companies they do business with to be responsible for how they treat the environment, how they treat their local community and how they treat their own employees.

It seems that consumers around the globe have a hunch that 7 billion people can't survive and thrive doing business the way it's been done in the past. As a result, they're demanding changes in the products they buy and the companies they choose to do business with.

3. Global Connectivity. We know that 21st century communication is decentralized, personal, fast, cheap and capable of becoming exponentially viral. For businesses, this connectivity is a blessing and a curse. The blessing: we can connect directly to customers all over the world via digital technology quickly, easily and inexpensively. The curse: those same customers can do the same thing if they're not happy with our performance. They can do this quickly at no cost and if we're not careful, its negative impact can grow exponentially and harm our company's reputation.

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Loma Linda University Medical Center Expands Clinical Trial Eligibility for Proton Beam Treatment for Breast Cancer

Initial Results of Breast Cancer Trial Shows Excellent Disease Control and Virtually No Side Effects

Enrollment has been expanded in a breast cancer clinical trial taking place at Loma Linda University Medical Center in which initial results have shown proton beam therapy to be an effective weapon with virtually no side effects for fighting early stage breast cancer.

Results of the Phase II clinical trial conducted by researchers at LLUMC Department of Radiation Medicine have indicated that partial breast radiotherapy delivered with proton beam appears to provide excellent disease control within the breast with minimal risk of side effects. Apart from being less toxic to the patient, the treatment reduces the amount of radiation treatment time to two weeks instead of the typical seven weeks.

The study, which began in 2004, has been expanded to include slightly more advanced tumors; and additional patients are actively being recruited to participate in this phase of the clinical trial.

Disease-free survival rates at five years for the patients who took part in the study was over 90 percent, while overall survival rate was close to 100 percent. The study *continued on page 25*

Marcus & Millichap
Real Estate Investment Services

The Research Brief

Consumer Confidence Surges on Expectations

By Hessam Nadji, Managing Director, Research Services, Marcus & Millichap

Stronger employment growth, lower unemployment claims, improved stock market returns, and lower gasoline prices helped boost a sharp rise in consumer expectations, pushing the overall Consumer Confidence Index to 70.3 in September and marking the highest reading in seven months. Despite tepid wage and income growth, consumers are saving less, but spending cautiously. Electronics and appliance stores, non-store retailers and autos contributed to the strong lift in September's retail sales, even as a pull-back in gasoline prices slowed the pace of growth in gasoline sales.

September retail and food sales totaled \$412.9 billion, representing a 1.1 percent monthly increase over upwardly revised August sales, and a 5.4 percent increase above year-ago levels. Electronics and appliance stores led all retail components in relative monthly sales growth, increasing 4.5 percent in September. A recovering housing market was a major contributor to the sales increase in these big-ticket items. Another major gain was made in auto sales, which jumped 9.3 percent year over year *continued on page 33*

Title Companies in the Inland Empire

Ranked by Policies 2011

Company Address City, State, Zip	County	Total # of Policies (Year End 2011)	Total \$ Amount of Policies (Year End 2011)	Inland Empire Share %	Key Executive Title Phone/Fax E-Mail Address
1. First American Title Company 3625 14th St. Riverside, CA 92502	Riverside	26,263	15,722,131,222	21.18	Chris Clemens County Manager (951) 787-1700/866-566-3961 cclemens@firstam.com
2. Chicago Title Company 560 E. Hospitality Ln. San Bernardino, CA 92408	Riverside & San Bernardino	25,518	7,335,951,813	9.21	Linda Hearrell Manager (909) 884-0448/381-6740 hearrell@ctt.com
3. Fidelity National Title 451 E. Vanderbilt Way, Ste. 350 San Bernardino, CA 92408	San Bernardino	22,148	2,762,883,589	12.10	Mike Allsup County Manager (909) 890-0601/890-3600 mallsup@fnf.com
4. First American Title Company 323 Court St. San Bernardino, CA 92401	San Bernardino	14,107	2,240,930,909	16.98	Jeff Bright County Manager (909) 889-0311/866-523-5430
5. Stewart Title of California 3403 Tenth St. 4th Floor Riverside, CA 92501	Riverside San Bernardino Imperial	13,979	3,647,582,211	4.35	Guy Kruger Division President (951) 276-2700/346-3716 gkruger@stewart.com
6. Land America 3480 Vine St. Riverside, CA 92507	San Bernardino	2,667	273,177,312	3.21	Macs Lucero Vice President (951) 774-0825/781-1173
7. North American Title Company 1615 Orange Tree Ln., Ste. 215 Redlands, CA 92374	San Bernardino	660	123,601,454	0.79	Genni Williams Manager (800) 464-6282/(714) 550-6421
8. Orange Coast Title Company 1955 Hunts Ln., Ste. 200 San Bernardino, CA 92408	San Bernardino	WND	WND	5.81	Jim Sollami Sr. V.P./Regional Manager (909) 825-8800/554-6172 jims@octitle.com
9. Ticor Title Company 1998 Orange Tree Ln. Redlands, CA 92374	San Bernardino	WND	WND	WND	Ryan J. Orr Assistant Vice President (909) 386-0600/801-8100 www.ryanjorr.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 2012 by IEBJ.

The ONLY Way...

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passive, and portfolio) so that the money you make is not directly connected to the time you spend. (“Time is more valuable than money” is one of Downing’s favorite mantras.)

“A single paycheck, even two paychecks added together, is no longer enough to allow a

family to live comfortably and provide for the future,” he states. “If you’re lucky enough to get a good job—and that’s a big if—you might be able to scrape by, but you’ll work yourself into an early grave. And, of course, if the job goes away, the money stops. It’s no way to live—and it’s no way to teach your children to live.” Anyone can make the leap to

entrepreneurship, and, subsequently, financial freedom, insists Downing. Sure, you may have to learn new practical skills—but mostly it’s a matter of changing your mindset. Once you break free of what he calls “middle-class programming,” half the battle is won. Here are some of his insights on how to do it:

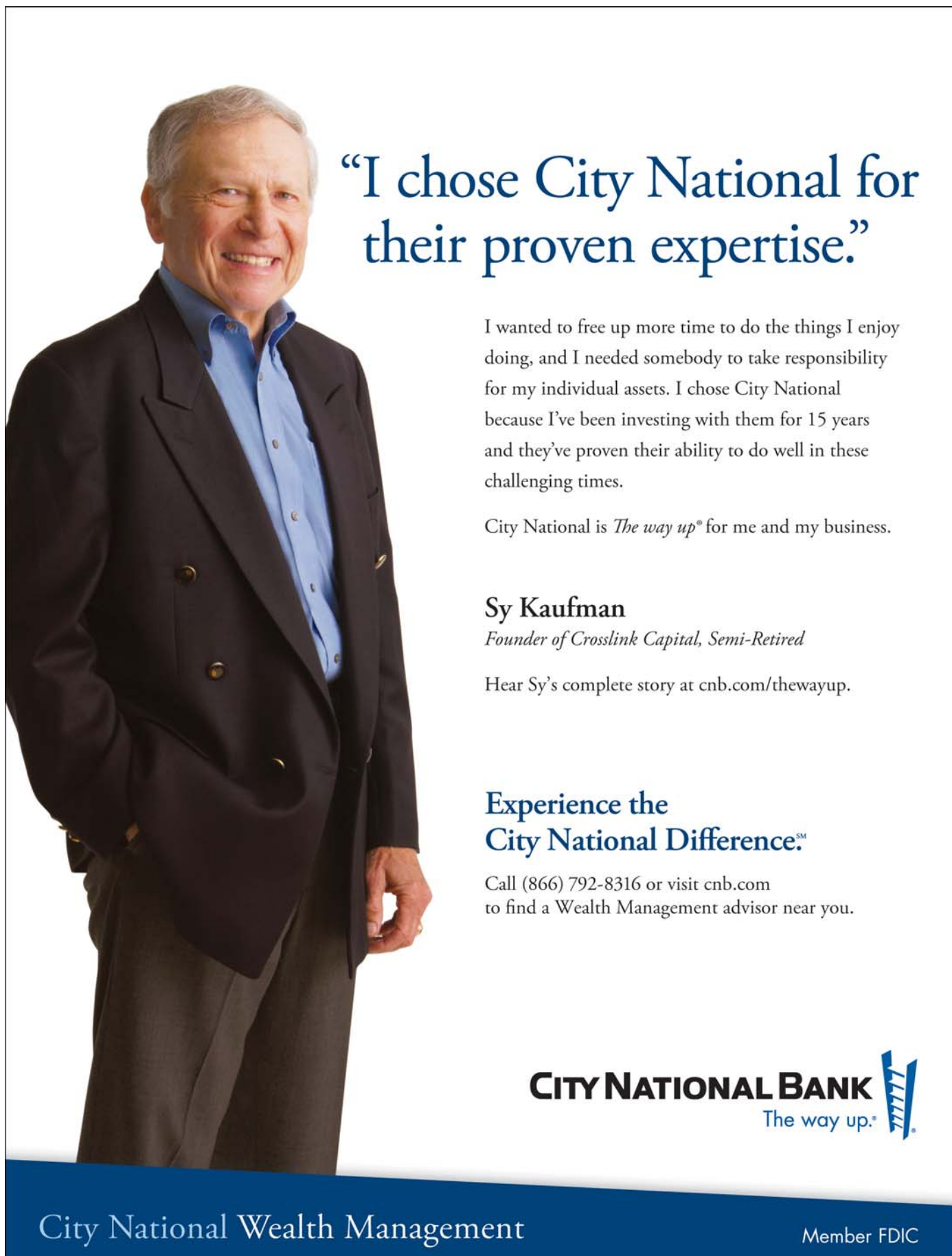
Commit to changing your

life—and don’t break that commitment. Most of us do keep our word to others, or at least try to. And of course being trustworthy is critical to your success. (How else will we find investors and get return customers and referrals?) But what about the promises and pacts you make with yourself? Downing says most people are far more likely to break agreements with themselves than they are with others. Yet since becoming an entrepreneur requires a dramatic change in both mindset and habits, you won’t get far if you keep letting yourself off the hook. “It’s easy to justify breaking an agreement with yourself because no one will ever know,” he points out. “Sometimes we even do it unconsciously. But make no mistake: Your private decision has consequences for both your future and your family’s future.

“Breaking any kind of commitment—even those that may seem insignificant—hurts us because our subconscious gets accustomed to our ‘crying wolf,’” he adds. “Then, when we want to make a big change in our lives, our subconscious simply doesn’t believe us. It will actually work against our success. So when you don’t do what you say you are going to do, you are actually giving yourself permission to falter, to quit, and to fail.”

Take action now. Don’t wait. I’d like to build my wealth. I want to start my own business. It would be great to be in firm control of my financial future. These are nice, positive thoughts, but when they’re not paired with action, they are nothing but day-dreams. Only action—not plans, not goals, and not ambition—gets results. Every day that you don’t take a concrete step forward is another day of the status quo, another day of accepting a mediocre, humdrum life. Downing teaches his students to take action

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DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL STOCK CHART

THE GAINERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
Watson Pharmaceuticals, Inc. (H)	87.44	85.16	2.28	2.7%
Hot Topic Inc.	8.85	8.70	0.15	1.7%
Kaiser Federal Financial Group, Inc.	15.27	15.09	0.18	1.2%
Physicians Formula Holdings Inc. (H)	4.89	4.87	0.02	0.4%
Outdoor Channel Holdings, Inc.	7.29	7.28	0.01	0.1%

THE LOSERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
Monster Beverage Corporation	45.73	54.06	-8.33	-15.4%
CVB Financial Corp.	11.18	11.94	-0.76	-6.4%
American States Water Company	44.22	44.43	-0.21	-0.5%
Provident Financial Holdings, Inc. (H)	14.15	14.21	-0.06	-0.4%
Outdoor Channel Holdings, Inc.	7.29	7.28	0.01	0.1%

Ticker	10/22/12 Close Price	9/28/12 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange	
American States Water Company	AWR	44.22	44.43	-0.5	45.40	33.56	17.7	NYSE
CVB Financial Corp.	CVBF	11.18	11.94	-6.4	12.95	9.02	15.3	NASDAQGS
EMRISE Corporation	EMRI	0.42	0.65	-35.4	0.76	0.35	NM	OTCPK
Monster Beverage Corporation	MNST	45.73	54.06	-15.4	83.96	40.88	25.5	NASDAQGS
Hot Topic Inc.	HOTT	8.85	8.70	1.7	10.73	6.44	25.1	NASDAQGS
Kaiser Federal Financial Group, Inc.	KFFG	15.27	15.09	1.2	15.74	11.51	19.0	NASDAQGS
Outdoor Channel Holdings, Inc.	OUTD	7.29	7.28	0.1	7.99	5.80	83.1	NASDAQGS
Physicians Formula Holdings Inc. (H)	FACE	4.89	4.87	0.4	5.14	2.70	22.7	NASDAQGS
Provident Financial Holdings Inc. (H)	PROV	14.15	14.21	-0.4	14.36	8.99	14.7	NASDAQGS
Watson Pharmaceuticals, Inc. (H)	WPI	87.44	85.16	2.7	89.90	55.00	71.3	NYSE

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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	53,900,410
Watson Pharmaceuticals, Inc.	11,585,860
CVB Financial Corp.	9,149,920
Hot Topic Inc.	8,253,850
American States Water Company	1,272,980

D&P/IEBJ Total Volume Month 85,662,230

Monthly Summary 10/22/12

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

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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.

Real Estate...*continued from pg. 3***CT REALTY ADVISORS COMPLETES \$10 MILLION INLAND EMPIRE INDUSTRIAL BUY**

Aliso Viejo-based CT Realty Advisors has acquired a 177.6k square feet, fully leased industrial building in Rancho Cucamonga in a joint venture with Artemis Real Estate Partners. The property was purchased from Mobile Park Investments Inc for \$10.25 million, or about \$58/sf. Senior debt was provided by JP Morgan Chase and arranged through the Irvine office of Holliday Fenoglio Fowler.

With this latest acquisition, CT Realty has acquired more than 5 million square feet of industrial buildings in the last couple of years in Riverside, Ontario, Rancho Cucamonga, Fontana, Beaumont, Moreno Valley, Chino, Yorba Linda, Irvine, San Bernardino, Santa Ana and other strong industrial markets. The purchases have consisted of a range of industrial investments including large vacant distribution buildings, strategically located manufacturing buildings, entitled land for development and non-performing promissory notes underlying industrial properties in at least six So Cal submarkets.

Located at 10404 Sixth Street, just west of the intersection of Sixth and Haven Avenue, the Rancho Cucamonga building sits on a 7.84-acre site in the Inland Empire West submarket. Coincidentally, principals at CT Realty initially developed and built this structure as well as the adjacent 130k-square-foot building in 1988. The location provides direct access to both I-15 and I-10 in the vicinity of Ontario International Airport, one of the most strategically located transportation hubs in Southern California.

The Sixth Street building is 100 percent leased by GITI Tire USA Ltd, which uses the property for *continued on page 18*

Westminster Funds. Vestar represented itself in the transaction.

SALES

Seven Things Your Customers Can Do Better Than You (Here's a Hint: They All Boil Down to "Sell Your Products and Services")

If you think your customers exist solely to "buy your stuff," you're missing a huge part of the picture.

Bill Lee, author of "The Hidden Wealth of Customers," says your customers are uniquely equipped to influence your product development, sing your praises, and even close sales for you. He describes seven things they can do better than you.

Bill Lee wants you to see your customers in a (lucrative) new light. The old paradigm, he says, works like this: Your company produces goods and services that help customers get a job done. In return, the customers pay you money. You take that money and invest a good portion of it in traditional sales and marketing efforts—including product developers, creative people, and salespeople, all of whom are paid to figure out what buyers want and to say good things about your company—in a quest to get even more customers.

Wouldn't it be far more effective to let the customers themselves drive your sales and marketing efforts and fuel your growth?

"The new approach makes so much more sense," notes Lee, author of "The Hidden Wealth of Customers: Realizing the Untapped Value of Your Most Important Asset." "No matter how much money you spend on third party marketing people, they're still a layer removed from those who buy. They can never really understand customers because they aren't customers themselves. The organizations that achieve rapid growth are those that don't just think of customers as 'buyers of stuff' but as advocates, influencers, and contributors."

In his book, Lee offers a compelling vision for a more reliable way to grow a business by maximizing "return on relationship" with what he calls "rock star" customers. When this is done right, a company's best customers will prospect for the firm while also speeding product adoption and improving customer satisfaction and long-term loyalty. It's all part of a virtuous cycle: Companies improve what they offer customers, which allows customers to gain more value from products and services, and thereby improves what customers can offer companies.

The truth is, your customers are incredibly well equipped to market, sell, and even develop your products and services. Here are seven things they can do better than you:

Attract high-value information from other customers. This "inside knowledge" of their peers creates stratospheric value. Facebook is the quintessential example. Imagine a traditional company that tried to generate the kind of information Facebook generates: real-time data on what movies people are watching, what restaurants they're visiting, what vacations they're taking, and what books they're reading. Facebook dispensed with all the research most companies would have tried to dig up, and instead focused on letting customers provide it.

"Westlaw, which provides legal research services for law firms, is another example," says Lee. "It realized that its clients were interested in how they and the markets they serviced stacked up to other firms and markets." So Westlaw created Peer Monitor, which aggregates anonymized data on firms' *continued on page 19*

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BUSINESS GROWTH

The Growth Gamble: Why Business Leaders Need a Vegas-Mindset to Successfully Grow

For many top-level business leaders, business growth is a gamble they aren't sure how to approach. Professors Ed Hess and Jeanne Liedtka provide insight on how to think differently about this essential aspect of running a business.

Have you ever watched a professional blackjack player in Las Vegas? They usually have a specific process they use to up their chances of winning big. First, they pick the right table. Then, they test the waters. They make small bets to see where the game is going. As they watch the cards and learn more about the game and their opponents, they periodically increase their bets or they fold certain hands. It all happens fast, and they understand that they'll lose a lot of hands in this "testing the waters" phase of play. But the information they gain during the process allows them to increase their bets and win big later on.

Business growth, says Ed Hess, is a lot like playing blackjack. But unfortunately, he notes, most top-level CEOs don't realize it.

"When it comes to growth, most managers, sadly, are like the little old lady with a cup of quarters playing the slots," says Hess, coauthor along with Jeanne Liedtka of the new book, "The Physics of Business Growth: Mindsets, System, and Processes." "They just pull the handle and hope for the best. Sure, they may spend millions of dollars on consultants trying to create the right strategies, but in most cases the results are anemic. Strategies by themselves are not enough. What we've learned about business growth in our research is that what many CEOs and leaders think they know about growth is wrong."

In their new book, Hess and Liedtka present more than 17 years' worth of research on how successful new growth actually happens in organizations. "The Physics of Business Growth" helps readers understand how to create growth in today's busi-

ness environment, providing them a roadmap and a set of practical tools to navigate its challenges. The book helps readers create the right mindsets and an enabling internal system that aligns culture, structure, leadership behaviors, measurements, and rewards to drive the right growth behaviors. Just as importantly, they set forth proven growth opportunity identification, experimentation, and portfolio design processes.

It's a quick and easy read by design, created for busy C-level executives to use as a how-to guide as they seek to infuse their organizations with an entrepreneurial spirit—"a small company soul in a large company body"—with a focus on organic growth.

The first thing top-level leaders need to understand about growth, notes Hess and Liedtka, is that the only certainty about growth is its uncertainty. Growth takes people into uncharted waters, and the processes used for daily operational excellence do not work. Likewise, the management mindset to eliminate variance and to strive for standardization is counterproductive to growth and innovation.

"Venture capitalists seem to be the most comfortable taking on the gambler mentality needed to grow successfully," says Hess. "They understand that the force at play here is uncertainty. They see themselves as managing portfolios of growth opportunities. They also know that their ability to predict at the early stages which of two ventures will succeed is poor. They do not attribute this to their personal failings; instead, they recognize that the inability to predict is a property of the uncertainty surrounding any new

business.

"Like professional gamblers, they develop a set of practices that acknowledge this reality," he adds. "They bet heavily on the individual leader of a new business and look for people with experience; they try to keep their bets small and affordable until they have better data; and they develop approaches that help them get in and out of new ventures intelligently and swiftly. Their goal, in other words, is to succeed—or fail fast and cheap."

As you can see, new growth requires a different way of thinking and different processes than most managers use every day to run their daily business. Growth is a different game from operational excellence. To play the growth game well, one has to learn the rules of the game and use the proper tools.

Hess points out a few important factors about the growth gamble to keep in mind:

Growth, and particularly innovation, is a probability game. When large organizations pursue growth, their mindsets are often completely out of sync with the reality that guides professional gamblers and VCs. Chances are that these organizations expect ten out of ten projects not only to win, but to win big. They demand that their managers and employees produce growth, inadvertently thwart their attempts, and uphold a system in which pulling the plug on a failed growth opportunity is a career-threatening act. Would-be growth leaders in this environment are like professional gamblers who are unable to act independently but instead receive instructions from on high—from a source that has little information about what is hap-

pening this minute in this particular game. Not a formula likely to win in Vegas—or in business.

"The reality is it takes on order of magnitude about 1,000 growth ideas to produce 100 good growth experiments," explains Hess. "And doing 100 growth experiments may produce 10 viable growth initiatives worth investing in. Growth is an iterative learning process characterized by detours, zig-zags, and remakes."

Growth is a learning process. Good growth companies understand the realities of growth. Growth requires the right mindset—a learning mindset—and the right processes designed to make small bets, learn critical information quickly, and then assess next steps.

"We call that process Learning Launches," says Hess. "Not only is the right learning mindset needed, but also the right attitude is needed individually and organizationally about failure. When you are exploring growth—when you are entering areas where you have not played before—by definition you will make mistakes and have failures. Remember, so long as you make small bets and use the right rigorous process, there is no real failure so long as you are learning."

Growth can be messy and inefficient. Most companies can't stomach the uncertainty that comes with growth. It violates their dominant no-variance operational mindset. Well, guess what—growth and innovation are high-variance processes by their nature. If you do not accept that fact, then your growth initiatives will be limited to small incremental improvements, which at some point will not produce enough

continued on page 39

CVB Financial...*continued from pg. 1*

greater Chino area. His strong business and work ethic spearheaded a tremendous road to success for

Chino Valley Bank, now Citizens Business Bank.

Today, CVBF has over \$6.3 billion in assets and has produced 142 consecutive quarters of profitability with 92 consecutive quarters of paying a cash dividend to shareholders. Borba maintained an unwavering commitment to the bank that was illustrated by the fact that he never sold a share of stock during his 38-year tenure as chairman. He was committed to the future success of the company and took great pride in the dedication of the many associates who continue to work for and lead the company.

George's life was one of tremendous personal and professional success. He was born in 1932 in Ontario, California and was one of five children. He grew up in Chino and attended Chino High School while working with the family dairy business. Armed with an incredible work ethic and an innate sense for business, George worked closely with his father and brothers and the family business grew into one of the larger dairy operations in the state of California. George is survived by Dolores, his wife of 57 years, five children, 18 grandchildren and four great grandchildren.

The board of directors of CVBF has named Ronald O. Kruse, vice chairman and founding director, as acting chairman, until a successor is named shortly. CVBF continues to benefit from the oversight and experience of its well-tenured board of directors, including Ronald Kruse, Christopher Myers, Linn Wiley, John Borba, San Vaccaro, Robert Jacoby, and Raymond O'Brien.

"When we remember George, we will not forget the strong culture he created here at Citizens Business Bank. His faith, character, integrity, honesty, and tenacity served as the foundation for our bank's many achievements. His legacy will be the cornerstone of our future success," said Christopher Myers, president of Citizens Business Bank.

FINANCIAL COLUMN

Thrivent Financial Survey Reveals What We'd Do Differently for Desired Retirement

By William J "Bill" Cortus, FIC

"What would you be willing to change now to enjoy the retirement lifestyle you desire in the future?" For many Americans, old-fashioned "belt tightening" tops the list.

A recent Thrivent Financial for Lutherans survey of 2,000 American adults (representative of the U.S. population) found that half (50 percent) of respondents said they were willing to downsize and/or become more frugal today to enjoy a financially comfortable retirement.

"Given ongoing uncertainties with housing values, unemployment and financial markets, it's not surprising that many Americans say they are willing to be more conservative with their money now for a more financially secure tomorrow," said Ann Koplun, director of annuity product marketing for Thrivent Financial. "Devoting some of today's dollars to long-term growth for retirement can help."

Closely following a willingness to become more frugal, the survey found that "putting more focus on healthy behaviors and habits" and "working part-time in retirement" were also popular changes among respondents. Nearly half (46 percent) of Americans said these changes were ones they would willingly make.

The survey also revealed a change that relatively few Americans embrace: personally managing one's retirement assets. Only 36 percent of all respondents said they were willing to personally manage their retirement assets or move money around different investments and products to enjoy the retirement lifestyle they desired.

"While our survey suggests that Americans are willing to make some changes to improve their lives in retirement," said Koplun, "only about one in three are willing to extend this thinking to the management of their retirement assets. This may be because people are unsure what to do."

The survey generally found that respondents' willingness to manage their retirement assets decreased with age. While 49 percent of 25 to 34-year-olds were willing to change and manage their retirement assets, just 41 percent of those ages 35 to 44, 32 percent of those ages 45 to 54, 29 percent of those ages 55 to 64, and 23 percent of those ages 65 or more said they were willing to change by managing their assets.

"Managing one's money is very personal and can be a bit intimidating for some," notes Koplun. "For many, getting help from a financial professional may help them sleep at night. Financial professionals can offer tailored advice specifically suited to people's needs as they live on the assets they've accumulated for retirement."

Thrivent Financial's Retirement Finances Study was conducted by Synovate, the market research arm of Aegis Group plc. The online survey of 2,000 American adults—including 745 pre-retirees aged 40-64—was conducted Jan. 20-26, 2011. The margin of error for questions answered by all 2,000 respondents is 3 percent.

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 Concourse St. Building 8 Suite 8100 Ontario, CA 91872, phone: 909-945-4996, website: www.thrivent.com/plg/inlandempire. CA Insurance ID #0D96803

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CSUSB FEATURED AMONG THE PRINCETON REVIEW'S BEST BUSINESS SCHOOLS

Cal State San Bernardino's College of Business and Public Administration has been named one of the nation's top business schools by The Princeton Review.

The education services company features CSUSB in the new 2013 edition of its annual guidebook, "The Best 296 Business Schools."

"It is gratifying to see our faculty and staff receive recognition for the hard work they put in on a daily basis so that our students and community stakeholders are in a better position to achieve their aspirations," said Lawrence Rose, dean of CSUSB's College of Business and Public Administration. "We truly are one of the best kept secrets in the Inland Empire, but I hope rankings such as these will go some way toward changing that reality."

"We consider California State University, San Bernardino one of the best institutions a student could attend to earn an M.B.A.," said Robert Franek, Princeton Review senior vice president-publisher. "We selected the schools we profile in this book – 280 of which are in the U.S.A. and 16 are international – based on our high regard for their academic programs and our reviews of institutional data we collect from the schools. We also solicit and greatly respect the opinions of students attending these schools who rate and report on their experiences at them on our 80-question survey for the book."

CSUSB's College of Business and Public Administration has been included among The Princeton Review's best business schools

for the better part of the past decade, including 2006, when the university's graduate entrepreneurship program ranked fourth in the nation in a survey by The Princeton Review and Entrepreneur magazine.

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

Both the undergraduate and graduate business programs are fully accredited by the Association to Advance Collegiate Schools of Business

– a distinction earned by less than 10 percent of business schools worldwide. In addition, the university's Master's in Public Administration is accredited by NASPAA, the National Association of Schools of Public Affairs and Administration.

"The Best 296 Business Schools: 2013 Edition" has two-page profiles on each of the schools' academics, student life and admissions, plus ratings for their academics, selectivity and career placement services. In the profile on Cal State San Bernardino, the Princeton Review editors claim that students attend CSUSB for two primary reasons: "the reputation of the college and the value of the education."

The review goes on state that CSUSB's College of

continued on page 32

Fastest Growing Private Companies in the I.E.

(Ranked by Increase in Revenue)

Company Name Address City, State, Zip	% Increase in Revenue	\$ Revenue 2010 \$ Revenue 2011 (\$ Millions)	# Employees Current	Year Founded	Type of Business	Top Local Executive Title Phone/Fax E-Mail Address
1. Global Wedge, Inc. 8807 Mesa Oak Dr. Riverside, CA 92508	1,175.1	1.1 14.1	4	2001	Solar Distribution	Sarada Marella CEO (951) 413-1482/413-1483 sarada@globalwedge.com
2. Walz Group 43234 Business Park, Ste. 107 Temecula, CA 92590	1,057	1.4 15.8	68	2003	Bus. Financial Products & Services	Rod Walz Founder (951) 491-6800/491-6595 sales@walzgroup.com
3. Monoprice 9477 London Way Rancho Cucamonga, CA 91730	1,061	3.5 39.7	68	2002	Imports/Distributes Audio/Video Components	Amy Bullam Manager (909) 989-6887/9890078 www.monprice.com
4. WebMetro 160 E. Via Verde Ave., Ste. 220 San Dimas, CA 91773	171.9	3.7 10.1	45	1995	Internet Marketing, Website Design	Carlos Ugalde Founder/CEO (909) 599-8885/599-8887 www.webmetro.com
5. SRS Engineering 25843 Jefferson Ave. Murrieta, CA 92562	149.8	2.2 5.4	31	1985	Mfg. Industrial Process Equipment for Biodiesel	Rupli Hawrinsk CEO/President (951) 526-2239/526-2441 www.srsengineering.com
6. ICSN 17453 Sandlewood Dr. Riverside, CA 92503	139.8	4.5 10.9	19	2000	Develop & Engineer Prototype Products	Joon Lee Owner (951) 687-8818/687-2879 www.icsngroup.com
7. RehabAbilities 9227 Haven Ave., Ste. 300 Rancho Cucamonga, CA 91730	134.4	3.4 8.1	472	1987	Places Rehabilitation Therapy Professionals	Kim Jones President (909) 989-5699/989-7633 www.rehababilities.com
8. Organize 6727 Columbus St. Riverside, CA 92504	50.5	6.9 10.3	40	1998	Storage Products	Terry Shearer Owner (800) 600-9817/600-6817 terrys@organize.com
9. Plastics Research 1400 S. Campus Ave. Ontario, CA 91761	40.8	13.4 18.8	79	1972	Manufacturing Fiberglass and Plastic Containers	Dick Marvin General Manager (909) 391-2006/391-2205 www.prcal.com

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BUSINESS GROWTH

The 4 Things You Have to Get Right in Business

By Michael Menard

Most organizations know that in order to grow and be an industry leader, they have to continually innovate and undertake key projects that lead to growth. Unfortunately, many companies do so in a haphazard or non-strategic way.

Here's what typically happens: Leaders keep saying yes as various projects and ideas are presented to them for investment. They say yes until they run out of resources. The projects and ideas first on the list get funded in contrast to the best of all ideas across the organization. The sad truth is the early bird does get the worm. As a result, they waste money and resources, lose momentum, and then wonder why they never achieve their strategic goals.

But it doesn't have to be that way. There's a proven approach that enables leaders and decision-makers to make a greater contribution to the business, activate the strategic plan, achieve the desired balance, and optimize allocation of limited resources. Here are the four things you need to get right in order to make better decisions so you can maximize your company's Capital Efficient Profitable Growth (CEPG).

1. Define your strategy.

Before your company can undertake any new initiative, you first have to identify your strategy. In other words, who are you and what do you want to do? Unless you know this information, it's difficult if not impossible to move forward in a productive way.

While most companies have a general idea of their strategy based on their vision or mission statement, often it's not focused enough to translate into specific strategic goals. For example, suppose you're a beverage company who offers a variety of soft drinks. How do you grow? You could introduce one new beverage after another and expand into new markets at random, but that will quickly drain your resources. A better approach is to define a specific strategy for growth. For instance, you may decide that you want to be the North American leader in bottled water. Now you have a focused strategy to guide your efforts.

2. Generate ideas.

Armed with your strategy, you can now generate ideas that support the strategy. Some people call this step innovation or creative brainstorming. Whatever you call it, the goal is to come up with possible options for advancing the strategy.

Going back to our beverage company example, if the strategy is to be the North American leader in bottled water, your team needs to generate ideas that fit the strategy. Some ideas could include adding nutrients to the water, adding protein to the water, adding exotic flavors to the water, offering different bottle shapes or sizes, etc.

3. Prioritize and select the best ideas.

Next is to select the portfolio of ideas that are the best for the company to pursue and that will advance the strategy. As you do the prioritization and portfolio selection process, you need to ask two key questions. The first is, "Will this portfolio of ideas and projects deliver our strategic goal?" If the answer is no, then you have to do something different. Either you alter your strategic expectation or you increase the number of ideas. Keep going through these iterations until you can say, "Yes, our portfo-

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COMPUTER

Ontario's House of Apps

By J. Allen Leinberger

PhD Labs, headquartered in Ontario, is a premier service provider for social media, mobile, and web development solutions. That mostly means application sciences. In a recent conversation with the Inland Empire Business Journal, Robert Patrick, PhD Labs' founder and chief architect, explained that PhD Labs began as PhD Computing and specialized in web site development. This past June, PhD Computing acquired Organic Sales, a Chino Hills based company that specialized in social media and mobile applications. The merger brought about the new name of PhD Labs, which is now one of the few businesses in the Inland Empire that specializes in social, mobile, and web applications. According to Patrick, the original name came from the significance of computing back in the 20th century and the simple fact that he was working for his own PhD at that time.

As for the social, mobile and web applications of today, he says, "That's the digital trinity of this decade." He continued, "We needed to expand our social media offering to complement our web and mobile app development services, so I went looking for the best local group I could find in that space, which led me to Organic Sales. As a part of the rebranding, PhD Computing became PhD Labs."

It was said, back in the 90s, that there were not enough programs available to make Mac computers viable as opposed to the PC. We asked if the concept of the "app" instead of the program has changed things? "Yes," he agreed. "That pretty well hits the nail on the head." As he sees it, "10 or 15 years ago the issue was the hardware. Now the software drives the market." To that end, he points to the Apple stores as a way that Apple created their own little eco-system. Looking ahead he believes that cloud computing will antique the desktop computer as we have known it. Of course, he agrees, it isn't a cloud, it's a bank of computers packed into a mountain. What it's all about is bandwidth and portability, making the desktop a thing of the past.

"Cloud computing is really about making it a commodity like electricity. You can use as much as you want and turn it off when you're done. You don't worry about how it gets to you. It's just a utility." As the marketing of the computer industry advances, PhD looks at it as a challenge and a blessing. "It's a challenge because we have to stay up on it," he explains. "But," he continues, "It's also a blessing because the market is continually changing and we can always reinvent ourselves and keep up with the industry." "Everybody here at PhD Labs dedicates a lot of time to staying on top of things, making sure that we are passionate about what we do. That's really how we set ourselves apart." So what is the Robert Patrick management style? Does he have computer nerds on Segues and skateboards or is he an old school taskmaster?

"I'd say we're somewhere in between," he responded. "We are definitely very task oriented. Many of our clients are Fortune 500 and financial institutions so there is a lot of regulatory red tape that we have to deal with to do business at that scale. But on the other side we are all very creative and come from start up entrepreneurial backgrounds, so we really have a unique balance that we've created here so that we can operate at both ends of the spectrum.

What, we asked, is the differ-

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Oops, My Bad!...

continued from pg. 5

move on to the next, more important stage: what you are going to do about the situation.

“People actually like a little imperfection now and then,” points out Houlihan. “It demonstrates a level of authenticity, vulnerability, and humanity with which we all can identify. Plus, it’s harder to be angry with someone who says, ‘You’re right—I messed up,’ than with someone who insists the fault doesn’t lie with him...even though you know it does. And it’s difficult—if not downright impossible—to make any constructive progress if the responsible party refuses to admit there’s a problem.”

Recognize how it happened. If you admit fault but then put the incident behind you, guess what? You’ve just increased the chances that it will happen again. It’s very important to investigate how and why an error occurred, so that you can fix the faulty procedure or process. That’s why Barefoot made sure employees weren’t afraid to make or report mistakes (those involving technical errors, that is—Houlihan is adamant that bad behavior or an inability to perform should not be overlooked).

“Basically, our approach to mistakes was to say, ‘Congratulations! You found a new way to screw up, and that’s a good thing. We didn’t know that this could happen, but now that it has, we can keep it from happening again,’” recounts Houlihan. “Then we would brainstorm what went wrong and make technical adjustments. Honestly, I think that large siloed organizations where you can be demoted, passed over, or even fired for a mistake are missing the boat. That’s because real progress in progressive companies is often built on the backs of mistakes and the improvements they spark.”

Aim, don’t blame. What happens when a mistake involving your company really can be traced to someone else? While it’s easy (and temporarily satisfying) to point your finger and say, “Not my fault!” the truth is, if it happened on your watch and you are accountable for the finished product, you ultimately share the blame in the customer’s eyes. In this situation, get to the bottom of what happened and aim your focus on what you and your company can do on your end to prevent the situation from reoccurring.

“This lesson was driven home to me during a business trip to Chicago,” recalls Houlihan. “I was supposed to show some new wines to retailers, and the samples had been shipped to my hotel. However, when the package arrived, the hotel didn’t check to see that I was on the reservation list—they noticed only that I wasn’t currently occupying a room—and they sent the package back. Technically, my lack of samples wasn’t my fault, because the hotel didn’t do their due diligence. But to my buyers, all that mattered was that the new wines weren’t there.

“From that point on, we at Barefoot worked to make sure that no package would ever be refused in error again,” he continues. “After some trial and error, every box of wine was ultimately decorated on all six sides with instructions to the hotel not to return the box, and details of when I would be arriving. We also included Barefoot’s contact information and instructed the reader to get in touch with the hotel manager, whom we had told to expect the package, before sending it back. Overkill? Not really. Because the problem was solved.”

Write it down. If you successfully resolve a negative situation that was sparked by an error, then rub your hands together and continue with business as usual as if to say, “Yes, it happened, but it’s all cleaned up now,” then you’re making a second misstep. According to Houlihan, if you don’t write down what happened and how to avoid it, even you are in danger of making the same mistake again, and the same is doubly true of others.

“When you are still smarting in the immediate aftermath of a fiasco, it’s easy to assume that you will

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EXECUTIVE TIME OUT

The Guide for Men on Touring California in Four Days

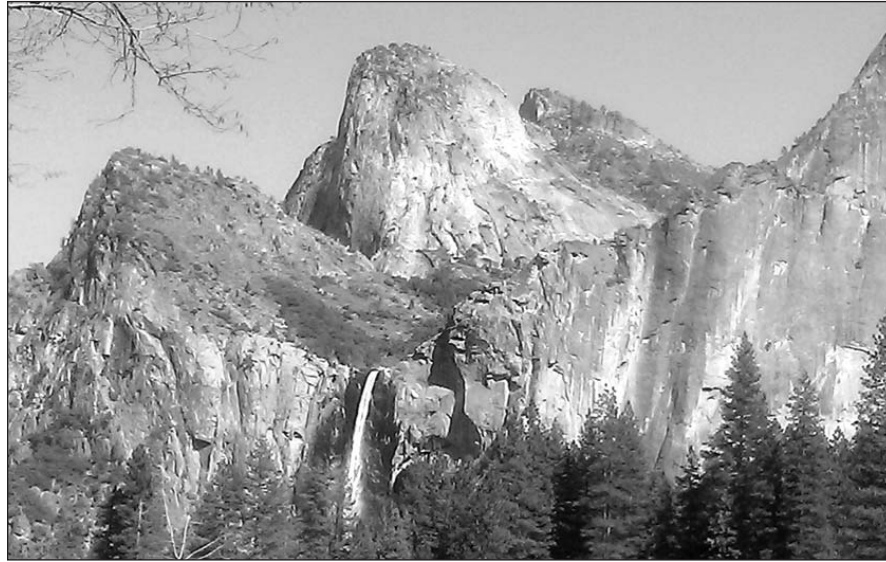
In April I called my best friend Bob in New Jersey. He had never visited California and I suggested he take some time off and come out for a visit. We attended high school together, ran cross country and track together and were best men at each other's weddings, but had not spent much time together over the last few decades. I decided to give him the best tour I could think of in the time we had, which turned out to be four days. It was a ball, and I suggest you give it a try.

Day 1 We left the IE for a 60-mile drive into the Palm Springs area. The Coachella Valley is home to some fabulous resorts, and we got a great overnight rate at the Lawrence Welk Desert Oasis in Cathedral City (www.welkresorts.com/palm-springs). The resort is a Gold Crown Time Share with a great golf course and a wonderful pool that in April, in Palm Springs, is just perfect. We spent the late afternoon lounging by the pool and tossing horseshoes—something neither of us had done for a very long time. That evening we drove down Highway 111 to Rancho Mirage and Flemings Steakhouse for a wonderful outdoor dinner.

Day 2 After a good night's sleep we got in the car and drove west on 111 into Palm Springs proper where we stopped at a few places that sold



Pool at the Lawrence Welk Desert Oasis



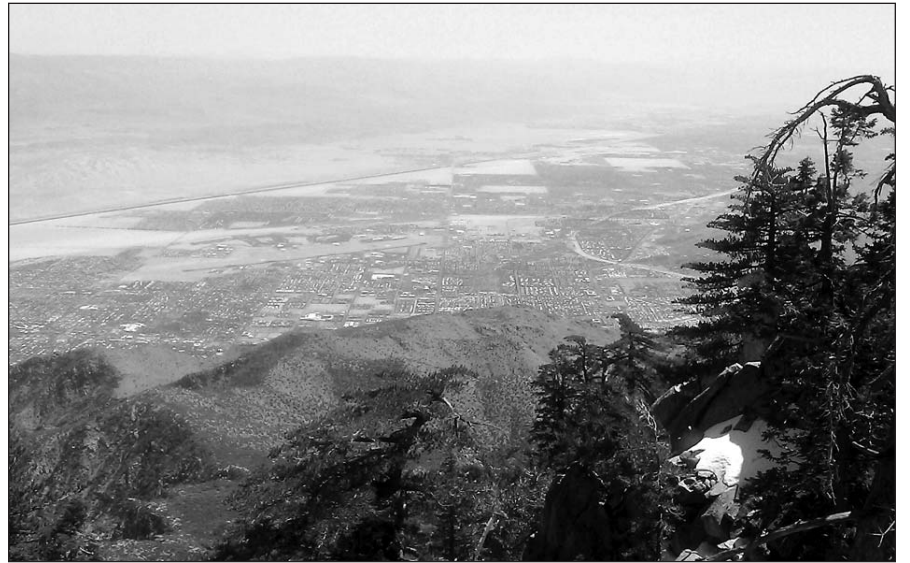
View of Yosemite

vintage cars for “Man Shopping.” No women saying “can we go now” just time to kick tires and remember when we drove some of these classics—here are the web addresses for three of them www.exoticmotorcars.com, www.oneeleven.com and www.classic-carauktion.com.

Now New Jersey has a high point of about 1,800 feet and Bob and I spent a lot of our time skiing—but all of it was east coast and even in Vermont, the best you'll do is about 4,000 feet, so I thought he's enjoy the Palm Springs Tram, and I was right. The tram www.pstramway.com has been modified since I was last on it and the tram now rotates as you ascend the 8,516 feet to the top. We went to the top, enjoyed the 20 degree difference in temperature, walked around, had something to drink and came back

down (remember I only had four days to show the sites and I was already in day two). Now, where to go from the Palm Springs desert that would be as different as possible? How about Yosemite it was only 382 miles away right?

Yep, wild and crazy guys that we were, we put the top down and got on the road and arrived on the outskirts of Fresno before the day ended.



Day 3 We got up early and hit the road for about a 2-hour ride into what I think is the most majestic national park in the United States and California. Yosemite allows you to actually take in the equivalent of two national parks in one, because at the entrance to the park from Fresno, are the grove of giant sequoias. Not quite as majestic as Kings Canyon, but for someone like Bob who has never seen trees like these, it did just fine.

My favorite part of a Yosemite visit happens when you first come through the tunnel and into the valley. The grandeur of that valley never ceases to amaze me. We drove

into the valley and took one of the shuttle buses to a few of the many drop off points, and because we were trying to see as much of California in four days as possible, left the park in early afternoon.

From there we took a 205-mile trip on CA 41 across the San Joaquin Valley aka, “The Bread Basket of the World” to Pismo Beach. California produces 12.8% of America's food and most of that comes from this fertile valley. CA 41 cuts right across the heart of the valley, and both Bob and I were dumb struck by the thousands of acres not being cultivated because of the irrigation issues created over a smelt in the Delta.

Now Pismo Beach is right

on the coast and is home to one of my very favorite (you guessed it) steak houses—F. McLintocks www.mclintocks.com, and whenever I'm in that area, I stop for a great steak with onion rings. If you go, don't miss the “Baseball Cut Top Sirloin” – one of the best found anywhere. We got a room at “The Sea Gypsy Motel” www.seagypsymotel.com — a place I discovered about 25 years ago and have come back to again and again. It's not the classiest lodgings, but when we got up the next morning, Bob discovered that we were overlooking the beach and the Pacific Ocean.

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Take Advantage of Medicare Open Enrollment

By David Sayen

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

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

Whether you choose Original Medicare or a Medicare Advantage plan, take advantage of Medicare's Open Enrollment Period to review cost, coverage, or both for next year (2013). Open Enrollment begins Oct. 15 and runs through Dec. 7.

- **More Benefits:** Certain preventive benefits—including cancer screenings — are available at no cost to patients when furnished by qualified and participating health professionals. The annual wellness visit allows people to sit down and discuss with their doctor their healthcare needs and the best ways to stay healthy.

- **Better Choices:** Medicare will notify beneficiaries about plan performance and use its online Plan Finder to encourage enrollment in quality plans.

- **Lower Costs:** Average premiums for 2013 for prescription drug coverage and Medicare health plans will remain stable. People who are in the “donut hole” in Medicare's prescription drug benefit will enjoy 53-percent discounts on covered brand-name drugs and 21-percent discounts on generic drugs.

Your health needs change from year to year. And your health plan may change the benefits and costs each year, too. That's why it's important to evaluate your Medicare choices regularly. Open Enrollment is the one time of year when all people with Medicare can see what new benefits Medicare has to offer and make changes to their coverage.

It's worth it to take the time to review and compare, but you don't have to do it alone. Medicare is available to help.

- Visit www.medicare.gov/find-a-plan to compare your current coverage with all of the options that are available in your area, and enroll in a new plan if you decide to make a change.

- Call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week to find out more about your coverage options. TTY users should call 1-877-486-2048.

- Review the *Medicare & You 2013* handbook. It is mailed to people with Medicare in September.

- Get one-on-one help from your State Health Insurance Assistance Program (SHIP). Visit www.medicare.gov/contacts or call 1-800-MEDICARE to get the phone number for your state.

- If you have limited income and resources, you may be able to get Extra Help paying your prescription drug coverage costs. For more information, visit www.socialsecurity.gov/i1020 or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

If you qualify, you might pay no more than \$2.60 for each generic drug and \$6.50 for each brand-

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Aetna, NAMM Form Accountable Care Collaboration and Introduce New Health Plans in San Bernardino and Riverside Counties

Aetna (NYSE: AET) and North American Medical Management, California, Inc. (NAMM), a member of the Aveta Inc. family of companies, announced an accountable care collaboration and the introduction of PrimeCare Physicians Plans, an Aetna Whole HealthSM product. The health plans are designed for small- and mid-sized businesses with employees who reside in Riverside and San Bernardino counties, and will be offered through NAMM's affiliate, PrimeCare Medical Network, Inc. (PrimeCare), an organization comprised of independent practice associations. The PrimeCare Physicians Plans will be effective beginning Dec. 1, 2012. The plans feature a new model of health care delivery designed to offer:

- A more coordinated, personalized experience for patients;
- Lower co-pays for seeing designated providers; and
- Better health care outcomes.

“Companies are struggling to provide affordable, comprehensive health benefits to their employees in this current economic environment,” said Brian Ternan, Aetna's president for Southern California. “This collaboration with PrimeCare enables us to offer improved quality and more cost-effective products to our plan sponsors in the Inland Empire.” The hospitals

and providers in the PrimeCare Physicians Plans Network will use information technology to assist in coordinating care, delivering NAMM clinical decision support and actively engaging people in their overall health. Members will receive:

- Same-day appointments in most cases;
- Conveniently located private practice provider offices throughout the Inland Empire;
- Outreach to help make sure members receive recommended preventative care (i.e. screenings, physicals, labs);
- Personalized care management and support for patients with chronic health conditions; and
- Reminders, counseling and educational services to foster wellness.

“Working with Aetna to develop PrimeCare Physicians Plans will enable us to extend our care model to employer groups seeking affordable, quality coverage for their employees,” stated Leigh Hutchins, president and COO of NAMM and PrimeCare. “Our physician network has provided a high level of care coordination to the communities of the Inland Empire for over 17 years to support patient satisfaction and health, and lower cost. We expect that our close working relationship with Aetna will continue to result in joint development of new programs and products for the benefit of patients.”

Aetna and PrimeCare implemented a risk-sharing agreement designed to compensate and reward PrimeCare physicians based on achieving certain quality, efficiency-

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Assemblyman Mike Morrell Receives Top Ranking From Taxpayer Protection Group

Ratings Show Commitment to Protecting Inland Empire Families From Higher Taxes

Assemblyman Mike Morrell, R-Rancho Cucamonga announced that he received a top grade from the California Taxpayers Association (Cal Tax), the state's oldest watchdog group on tax and other public finance issues, for their 2012 Legislative Voting Record scorecard.

"I am honored to earn Cal Tax's 100% ranking. Californians pay too much in taxes and I am proud to join with Cal Tax in continuing to protect and fight for taxpayers to keep more of their own hard-earned money," said Assemblyman Mike Morrell. "Inland Empire families are struggling, and they don't need higher taxes and more regulations that stand in the way of new jobs being created. I will continue to reduce bureaucratic red tape and keep taxes low for our friends and neighbors."

"Assemblyman Morrell's 100 percent score on the California Taxpayers Association Voting Record shows that he is on the side of the taxpayers on vital issues involving tax policy. We are glad that legislators like Assemblyman Morrell are working hard to keep taxes low, promote transparency in the Legislature, and keep an eye on the bottom line for Californians" said California Taxpayers Association President Teresa Casazza.

Among the legislation that Cal Tax included in their 2012 Legislative Score Card were the following anti-taxpayer bills:

- **Higher Local Sales Taxes to Grow Government:** Assembly Bill 1446 extends a half cent sales tax for transportation in Los Angeles County until 2069. This bill adds yet another tax burden on Californians.
- **Exposing Confidential Employer Tax Information:** Assembly Bill 2439 will breach the confidential information of taxpayers by requiring the Franchise Tax Board to identify and disclose the 500 largest publicly traded businesses subject to taxes in California.

Assemblyman Morrell also co-authored Assembly Bill 1506. This measure, supported by Cal Tax, would have repealed an illegal and unfair tax on rural residents in areas where the State is responsible for fire protection. This unfair fire tax created no new fire protection services.

Tax increases only add to California's reputation as a hostile place to do business. The Golden State most recently ranked 47th in the nation for its poor business climate. California also has the nation's highest sales tax at 7.25 percent, second highest gas tax at 67 cents per gallon, and second highest income tax for top earners.

In 2011, I joined with my Republican colleagues to fight yet another costly tax increase proposed by Governor Brown and Sacramento Democrats. As a result, California families saw an average tax relief of \$1,000.

Real Estate...

continued from pg. 9

storage and distribution of automobile and truck tires. The building features 33 dock-high doors with a clear height of 24', truck court depth of 155' and significant office improvements. GITI Tire extended its lease term with CT Realty while the property was under contract to acquire.

AUTO PARTS DISTRIBUTOR LEASES 85K SQUARE FEET OF RIVERSIDE INDUSTRIAL SPACE

Spectra Premium has agreed to a new 52-month lease for 85k square feet of industrial space at Meridian Business Park in the city of Riverside. The property is located at 14530 Innovation Drive, south of Alessandro Boulevard on the west side of I-215.

Spectra, an auto parts distributor, plans to fully occupy the Class A industrial building for its West Coast distribution operations. The company, headquartered in Canada, was seeking a high-quality building that could accommodate its distribution needs in order to relocate its West Coast operations from Ontario.

Ryan Miller of Voit Real Estate Services represented Spectra in the transaction. The landlord, GE Capital Real Estate, an international commercial real estate company with \$60 billion in assets globally, was represented by Walt Chenoweth, Frank Geraci, Juan Gutierrez and Patrick Wood, also with Voit.

MURRIETA INDUSTRIAL PARK ACQUIRED BY FROME DEVELOPMENTS OMEGA

Frome Developments Omega purchased an 82k-square-foot, multi-tenant industrial park in Murrieta for \$5.5 million (\$67/sf). The property, which was built in 2006, is a five-building complex and is centrally located just east of the 15 and 215 freeways.

The property is at 38340 Innovation Court, east of Winchester Road and just south of French Valley Airport. Built with recent institutional quality improvements, the industrial park, made up of 44 units ranging from 1k square feet to 3.5k square feet, is in excellent condition and was over 85% occupied at the time of purchase.

Rob Socci and Jack Faris of Voit Real Estate Services' Anaheim office represented the buyer and the seller, a lender that had taken ownership of the property after a loan default. Escrow closed within 45 days.

Based in Costa Mesa, Frome Developments Omega owns and manages approximately 2 million square feet of multi-tenant business parks throughout Orange, Riverside, San Bernardino, and Los Angeles Counties. With this latest acquisition, Frome has acquired close to 300k square feet of multi-tenant industrial parks within the last 15 months.

CAMDEN PROPERTY TRUST CLOSES 469-UNIT INLAND EMPIRE APARTMENT BUY

Landmark at Ontario Towne Center, a 469-unit multifamily community located in Ontario, was purchased by a subsidiary of Camden Property Trust, one of the largest publicly traded multifamily companies in the United States. The asset was 95% occupied at the time of the sale.

Landmark at Ontario Towne Center is offers 15 modern floor plans averaging 982 square foot in size. Interior amenities include cherry wood finish cabinetry, nine foot ceilings, crown molding, trendy kitchens, French doors, washer/dryers and beautiful mountain, pool and courtyard views. Landmark residents enjoy resort-style community amenities such as a relaxing pool area, modern clubhouse, internet café, executive business center, manicured putting green, children's play area and dog park.

Landmark is located within the master plan development known as Piemonte at Ontario Center. This *continued on page 35*

Seven Things...

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this turned into a lucrative new business.

Believably promote your product. It's this simple: You've got something to sell. Your customers don't. This makes them far more credible to other potential customers than agencies or internal employees. SAS Canada is a good case in point. The company was having a noticeable customer retention issue several years ago. Retention rates had declined from the high 90s to the mid 80s, which senior management felt the need to address quickly. SAS software was doing an excellent job of keeping up with customer needs. Unfortunately, the customers didn't seem to realize this. So a small group within SAS, led by Wally Thiessen, built a team of 250 "customer champions" along with 50 "super champions" to spread the word for them.

"SAS saw that it would be futile for the company to keep pointing out how great they were," notes Lee. "However, they knew that defecting customers might listen to what other SAS customers had to say. With support from Thiessen and his team, SAS customer champions established regular events in more than 20 major cities, set the agendas, selected speakers (and made presentations themselves), and stayed in touch afterwards via online forums and e-newsletters. As a result, retention rates rebounded back up to the high 90s."

Why would customers make such an effort? "SAS customer champions certainly didn't do it for rewards or prizes," notes Lee, "a mistake many companies make with their customer advocates. Rather, they did these things because a) SAS software really was doing a terrific job, and b) getting the word out to their peers helped the customer champions build social capital. It increased their visibility in their professional community, put them in positions of leadership, and gave them access to insider industry information from SAS Canada that they could then share with other customers."

Close the sale. Your customers make better salespeople than you do, precisely because they don't have any (obvious) skin in the game. Plus, they can honestly say, "This product or service worked for me. It can work for you, too." Marc Benioff realized the persuasive power of customers in the early days of building Salesforce.com. Lacking the multi-million-dollar budgets of competitors like Oracle and SAP, he relied instead on face-to-face meetings with prospects and customers in major city markets.

"He was surprised to find that prospects at such events were much more interested in talking with SFDC customers than with him and his executive team," says Lee. "And he was delighted to find that 80 percent of prospects who attended the events—and interacted with customers in such ways—wound up becoming customers themselves. That's an amazing close rate for any offering. And unlike salespeople, SFDC's customer salespeople didn't require a bit of training."

Understand buyer needs. Many leaders believe that customers can't articulate their needs, much less develop ideas for products to satisfy them. "This is just not true," says Lee. A substantial body of well-established research has shown that many if not most successful innovations are customer-originated. In one compilation of studies of 1,193 commercially successful innovations across nine industries by MIT's Eric von Hippel, 737 (60 percent) came from customers. That's why companies that struggle with product development should consider looking outside to customer innovators.

"3M's Medical-Surgical Markets Division tried a last-gasp project in the 1990s to kick-start its consistently poor innovation record," says Lee. "It formed a team designed to bypass the internal innovation process and search for breakthrough innovations being created by outside 'lead users.' When the

financial and operational performance, collected from participating clients with their permission—and

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Market Trends...

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In the modern world, reputation harm can mean financial catastrophe for companies. Technological advances have made computers, a Wi-Fi signal, portable computers, inexpensive video cameras and smart phones available to mass audiences at a very low cost all over the globe. This has pushed an enormous amount of centralized message control away from corporations and toward consumers. There was a time when networks controlled the only mass message pipeline. This is no longer true. If a company is doing a poor job according to the customer, in a matter of minutes they can shoot a complaint video, start a Facebook page, share a Tweet and before you know it, the bad news is everywhere.

NAVIGATING THE WATERS

The best hope to navigate these treacherous waters is to reorient your business focus from a "profits only" bottom line approach (which has served us well, but no longer meets the needs of shareholders AND stakeholders) to a "triple bottom line: people, planet, and profits" approach. Why? Because it meets these three trends head-on. Is this approach easy? No way. Is it important? Yes. Will it succeed? Probably, although there are no guarantees, but there's no guarantee that any business strategy you pursue will be successful. To do nothing almost guarantees failure; the trends are too huge.

You can get started by asking a simple question: "Is this business decision good for the (1) Profits (2)

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CLOSE-UP

A Man and His Cars

By John D. Mannerino

My name is John D. Mannerino. As a business trial attorney for 38 years, I have made a living writing, speaking, and performing in a courtroom. Never have I written for a newspaper. However, while conversing one day over lunch with my good friend, Bill Anthony, I expressed an interest in writing a column on the subject of cars. You see—I am a car guy. By that I mean that I LOVE cars. All types of cars and trucks (well, maybe not the recent roller skate kind). I have subscribed to *Car and Driver*, *Road and Track*, *Motor Trend*, and *Autoweek* forever. I read them cover-to-cover. In my garage is the 1967 Pontiac GTO, which I purchased new in January of that year as a senior at Upland High School. The car is not for sale.

During my conversation with Bill, I told him I had a particular interest in, not just the cars, but also the people who collect them. I enjoy exploring the mentality of individuals who acquire, keep, race, and cruise in devices which most people only view as appliances, not unlike refrigerators. Good friend Bill then says to me, “I know just the guy you need to meet. Art Astor, of Astor Broadcasting, who has a museum of cars, and other things (boy, he wasn’t kidding) in Anaheim. I will set up a meeting.” This article, then, is the result of that meeting.

After a brief wait in the lobby of this facility, in which you could spend four hours looking at perfectly restored broadcast equipment, phonographs, televisions, and radios, in bounds an athletic figure looking like he just jumped over the net, the victor of a tennis match. Dressed in a polo shirt, shorts, and athletic shoes, I guess him to be about 68 years old. Turns out he is 88. He invites us into his office, modest



Art Astor

in size but adorned with the honors of a successful lifetime. He then begins to talk.

If there is a commonality among car guys, I think it is their enthusiasm for life in general. With the twinkle in the eye of a man who could be 28 years old, he begins to tell me about himself. As he does so, he recounts each detail with that look that indicates that he’s reliving the story as he is remembering it. And it is a fascinating story.

Born in Fresno 88 years ago, he is the son of Armenian immigrant parents. At the age of seven, he tells me he began hanging around a Richfield Service station near his parents’ house. He recounts being fascinated by the work they performed on cars, and asked if he could help wash windows, check tire pressure, and oil level (remember when they were “service stations”?). Then, in the garage he looked at the work being done on the engines themselves with great curiosity.



Astor Classics Event Center

The more cars—the bigger the accomplishments. They are not just a means of transportation (although they are always driven by true car guys); they are symbols of elevation from simple beginnings to successful lives. Whether that is, or is not true, is not the issue. It is the mindset that is important.

From this point, Mr. Astor recounts with incredible clarity and recollection his continuing fascination with the automobile. He describes in detail each acquisition that was so important to him, in such vivid detail and with such certainty with regard to model, year, equipment, and price paid, that you would presume that you were talking to a 55-year-old man reading from notes. This, however, is most assuredly not the case.

From this point he spins a riveting tale about how, having been encouraged by the then mayor of the city of Anaheim, he begins on a series of acquisitions. The mayor has backed his idea to create a museum in the city for these cars, and promises financial assistance. In this vein, he acquires every model Ford made between 1928 and 1978. Not surprising, he still remains a Ford guy to this day. Also he has begun fascination with Packard automobiles, acquiring many of these now-defunct brands. Included, in addition, are Mustangs, Thunderbirds, Lincolns, and Country Squire station wagons. He also loves Jaguars. So many of them are on the maintenance list, as well as Ferrari’s, Maserati’s, and others too numerous to list. He says with pride that he had acquired 312 cars, all of which came from his incredibly successful radio broadcast empire (which, as they say on television, is “another show”).

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The ONLY Way...

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toward their dreams each and every day. Even if it's an imperfect action—even if it's later revealed to be an out-and-out mistake—it's still better than letting fear keep you stuck in an unsatisfying life.

"Life rewards action," he asserts. "And yet, most people

just keep going through their daily motions, procrastinating, thinking their ideas to death, and never moving forward on them. Every morning, ask yourself, What action can I take today to move toward my dream of financial independence and self-reliance? Then do it, for your own sake and for the sake of your family. Otherwise, one day you'll look

back at your life and realize that while you had good intentions, you did not create results."

Remove all unconscious, negative, and scarcity-based programming. Downing says the middle class has been "programmed" with belief systems that weren't designed to help us attain wealth and that, indeed, barely work at all any-

more. But because everyone around us is buying into the formula, we assume it's the "right" way. We all have an inner "sheep" that is afraid to go against the herd, that fears it will be punished if it goes against cultural norms. And that's a shame, because while we're staring at the hindquarters of the sheep in front of us, we're ignoring a huge world filled with riches for the taking. "Today and every day, consciously evaluate and reconsider what works for you as you strive toward a life of wealth and abundance," instructs Downing. "First, think critically about risk and reward, and determine how to effectively balance the two. This involves looking closely at your emotions, your willingness to take action, and your desire to move forward when an opportunity to build wealth arises.

"Often, you'll find that fear, not a rational reason, is holding you back," he adds. "Through this process of evaluation, you'll gradually reprogram your beliefs about the fear of investing, the availability of money, and the lackmentality that is so common in our society. And as you begin to experience greater rewards, you'll confirm the beliefs and actions that create wealth."

Assume 100 percent responsibility for the results in your life. It's easy to blame disappointments and failures on everything other than ourselves. For instance: "I could be a lot wealthier if the economy hadn't tanked." Or, "How was I supposed to know that there would be a storm and I'd have to clean out my savings to replace my roof?" While it's true that you can't always foresee or control what happens in your life, you can choose how you respond to those circumstances. "I get it—life has a way of kicking in the door and derailing your plans," admits Downing. "There are bills to pay, prob-

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'Tis the season for holiday gift swaps and company parties, but instead of decking the halls of the conference room, opt for a swingin' holiday celebration where tinsel meets Tinseltown at Riviera Palm Springs.

Now through Jan. 1, 2013, Riviera Palm Springs is putting on the glitz and inviting the whole office to a retro-fab holiday bash. Book 10 rooms or more, starting at \$XXX, and

Riviera will host a one-hour reception colleagues will be talking about well into the new year. Promo code: XXXX

Whether naughty or nice, guests toast the season with a "Mad Men" theme party, sipping old-fashioned and eating throwback foods with a modern twist. For a tacky take on tradi-

tion, ugly holiday sweaters spread festive cheer while rocking around to classic holiday tunes.

Riviera Palm Springs is an iconic playground of the past characterized today as Old Hollywood glamour, with a fresh, playful twist. Creating a "re-mix" of 60s influences, from

oversized crystal chandeliers and vibrant shag rugs, to Andy Warhol pop art and an eclectic blend of retro furnishings, Riviera also boasts hundreds of towering palms, sparkling pools, private cabanas and intimate poolside fire pits.

**Valid on minimum two-hour receptions only.*

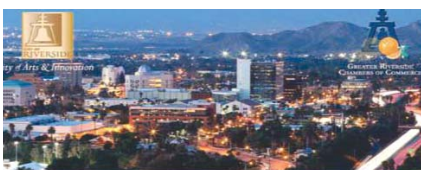
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INLAND EMPIRE PEOPLE AND EVENTS



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The three-story, 40,000-square-foot COD Indio Educational Center is slated to open in 2013.

The campus will accommodate about 3,000 students and include 10,000 square feet of retail space. Revenue generated by retail sales will be used for campus operations.

A multipurpose space will be used as a conference center or divided into four 44-student classrooms.

The second floor will have five classrooms, a lab and administrative offices, and the third floor will contain five classrooms, lounges for staff and students and two labs.

For more information about College of the Desert visit www.collegeofthedesert.edu.

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- 11:00 -11:45 - Showcasing Transferrable Skills in a Career Transition
- 1:00 -1:45 - How to Turn a Job Fair into a Job Offer

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Josie Gonzales, Chair, Fifth District Supervisor | Brad Mitzelfelt, Vice-Chairman, First District Supervisor
Janice Rutherford, Second District Supervisor | Neil Dery, Third District Supervisor | Gary Ovitt, Fourth District Supervisor
Gregory C. Devereaux, Chief Executive Officer | Sandra Harmsen, Executive Director, Workforce Investment Board

Temecula...

continued from pg. 3

chairman of the board.

The SC Manufacturing Council will include a diverse and expansive industry representation in the manufacturing sector. The manufacturing represents a broad cross section of the industry and includes steel, textile, superconductor, machined/molded components and solar panel manufacturers, both large and small. Their products support an equally diverse range of industries such as the auto, aerospace, medical and energy efficiency sectors,

The SC Manufacturing Council (SCMC) is strictly focused on manufacturers working with manufacturers. The objective of the Council includes the following:

- Provide a forum for the sharing of ideas and practices
- Develop an environment of cooperation between manufacturers and governing agencies
- Study/Review concepts related to the continuous improvement of manufacturing operations
- Provide a platform to develop successful business strategies and management leadership techniques

The Manufacturing Council will meet every other month and is open to manufactures only. Meetings will include lunch at a small fee and presentations on topics of primary interest and value by recognized professionals.

Significant progress has been made in the achievement of the SCMC's goals and its members will see a strong return on the time they invest in the bi-monthly meetings which will be featuring guest speakers on timely topics.

Executives of numerous local

nate to have Jack Mobilia as chair of the Temecula Chambers' SCMC," said Isaac Lizarraga,

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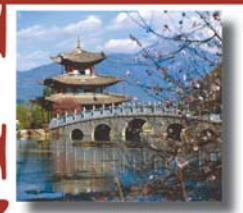


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For more information on the Victorville Chamber of Commerce China Trip, contact Lisa De La Cruz at LDeLaCruz@vvchamber.com or (760) 245-6506



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Loma Linda...

continued from pg. 6

results were initially presented at the American Society for Radiation Oncology (ASTRO) meeting in 2010, and were published in the peer-reviewed scientific journal *Clinical Breast Cancer* last year.

“The study results show that we are able to offer early stage breast cancer patients a treatment program that is less risky and can be completed in less time,” said Dr. David Bush, vice-chairman of the department of radiation at Loma Linda University Medical Center and one of the study’s principal investigators. “We have expanded the study to include slightly more advanced tumors so that more women could benefit from this groundbreaking treatment and we could add more participants to the trial.” At present most women diagnosed early with breast cancer would undergo surgery to remove the tumor from the breast. Radiation treatment is then performed over the entire breast. The study looked at treatment results by using proton beam radiation to just the area where the tumor was located instead of the whole breast. “The size of the radiation area is reduced significantly, lessening radiation exposure to the heart, lungs and other parts of the body. Proton beam allows us to do this better than any other type of radiation treatment,” Dr. Bush said.

A high-definition quality video discussing the therapy and clinical trial is available and may be viewed at: (www.youtube.com/watch?v=mvT1MC95Um4&feature=youtu_g_data_player).

Proton therapy is a precise form of radiation treatment that uses machines to generate beams that penetrate the body from the outside and destroy cancerous tumors and cells with minimal damage to surrounding tissue and organs. It was two decades ago when Dr. James Slater turned Loma Linda University Medical Center into the first hospital in the world to offer proton radiation treatment to treat prostate, brain and other types of cancer. Over 16,000 patients have since been treated at the James M. Slater Proton Treatment and Research Center at Loma Linda University Medical Center.

Ann Hughes, of Highland, CA, maintained an active lifestyle as a semi-retired hairdresser when she was diagnosed with breast cancer in 2006. After having the tumor removed by surgery, she sought out more information and signed up to participate in the Loma Linda clinical trial after overhearing a client talk about it at the salon. “The hope that I wouldn’t have to have chemotherapy was very appealing,” she said.

Ms. Hughes said she was glad not to lose her hair and feel nauseous during the treatment. Six years after the proton beam treatment, she remains cancer free and is able

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INLAND EMPIRE INDUSTRIAL MARKET CONTINUES ITS PATH TOWARDS RECOVERY

*By Walt Chenoweth, Executive Vice President
Voit Real Estate Services*

The Inland Empire industrial market continues to demonstrate steady improvement, and demand for larger blocks of industrial product remains high. Availability continues to descend steadily, resulting in an overall tightening of the market, and lease rates have started to rise. In addition, new construction coming online is being both leased and sold quickly, sometimes even before construction is completed, which is creating increased competition in this market.

Product availability is a major indicator of the strength of the Inland Empire’s industrial market, and is one of the primary factors demonstrating the market’s ongoing recovery. Availability of industrial product in the Inland Empire ended the third quarter of 2012 at 10.45 percent, a 1.28 percent drop year-over-year.

This lack of availability is driving lease rates up, which could be good news, as higher lease rates may help to further stabilize the market. In Q3, the average asking triple-net lease rate increased for the fourth consecutive quarter. Rents in large warehouse buildings over 100,000 square feet saw the largest spikes recently, due to increasing competition for this product type over the last two quarters.

Large warehouse space continues to be in high demand, and development has already begun on a great deal of new construction of large Class A industrial product. That said, there is very little construction planned for buildings less than 500,000 square feet, where existing product levels are not constrained and demand has not yet fully recovered.

The new construction that is underway in the Inland Empire has satisfied a great deal of pent-up activity. For example, M. Block and Sons recently signed a lease for an under construction 553,000-square-foot industrial building in Redlands, which is projected to be completed in Q4 of 2012.

In addition, in the past 12 months, approximately 4.9 million square feet of industrial product under construction has been pre-leased or purchased. An example includes a Class A, 698,274-square-foot building in Perris that was recently acquired by Ross stores before construction was finalized. Another example is a 691,960-square-foot building in Moreno Valley, which was leased to Harbor Freight, a large distributor of

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Mortgage Lenders

Ranked by Percentage of Market, Riverside & San Bernardino Counties, 2012

Lender Address City/State/Zip	% of I.E. Market	Number of Loans	Total \$ Amount	Average \$ Loan	Top Local Executive Title Phone/Fax E-Mail Address
1. Wells Fargo Home Mortgage 858 Oak Park Rd., Ste. 270 Covina, California, 91724	na	12,364	2,700,453	218,413	Tony Garcia III Retail Regional Sales Manager (626) 974-4261/(866) 608-2104 tony.garciaIII@wellsfargo.com
2. PNC Mortgage 41607 Margarita Rd., Ste. 101 Temecula, CA 92591	0.80	1,680	280,000,000	350,000	Denise Hemm Branch Manager (951) 296-6025/784-8940 www.pncmortgage.com
3. Provident Bank Mortgage 3756 Central Ave. Riverside, CA 92506	0.39	1,924	682,000,000	354,454	Michelle Stelle Branch Manager (951) 686-6060/782-6132 www.providentbankmortgage.com

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2013 Inland Empire ADDY Competition is Open!

Ideas don't care where they came from. They don't care what college they attended, or what fraternity they joined. They don't care if they came from the agency or corporate world, or if they originated from a conference room, cubicle, restaurant napkin or ivory tower. Good ideas know they start with a single inspiration and get better with great execution. Good ideas know no boundaries. But they deserve to be recognized.

With over 100 categories covering all aspects of advertising, the AAF-Inland Empire ADDYs® are the first step in the advertising industry's largest and most representative competition, attracting over 50,000 entries every year in local ADDY competitions.

The deadline for entries is Friday, Feb. 1, 2013 and covers advertising that appeared Jan. 1 through Dec. 31, 2012.

Conducted annually by the American Advertising

Federation (AAF), the local Inland Empire ADDY® Awards is the first of a three-tier, national competition. Concurrently, all across the country, local entrants vie for recognition as the very best in their markets.

At the second tier, local winners compete against other winners in one of 15 district competitions. District winners are then forwarded to the third tier, the national ADDY® Awards competition. Entry in the Inland Empire ADDY® competition is the first step toward winning a national ADDY®.

The 2013 AAF-Inland Empire ADDY® Awards Competition includes hundreds of award categories in the following divisions:

- Plus 26 Student Categories
- Consumer or Trade Publication
- Non-traditional Advertising
- Advertising for the Arts

& Sciences

- Sales Promotion
- Branding Elements
- Collateral Material
- Direct Marketing
- Out of Home
- Advertising
- Newspaper
- Interactive Media
- Radio
- Television
- Mixed Media
- Public Service
- Self Promotion
- Photography
- Sound
- Illustration

New and Expanded—Categories There are many changes to the ADDY Entries for 2012 including several new categories such as non-traditional advertising and digital creative technology as well as expansion in digital advertising.

Digital Uploads—This year all TV, radio, infomercials, webisodes, Internet commer-

cials, mobile apps and related categories must be submitted as digital uploads (see page 8 of the competition rules for complete details) in order to be judged. Non-video and audio entries (e.g. brochure, website) also require a corresponding JPG or PDF, but these entries will not be judged from their digital file(s). These entries will be judged from the traditional entry process. Instead the digital files for these entries will be used by the ADDY Committee to prepare the content for the ADDY Gala.

Get started now by entering the competition and downloading the 2013 professional or student rules! In addition we've also created a short PDF presentation to guide you thru the registration and submission process.

Visit www.aaf-inlandempire.com/addys/ for full information.

Joseph Yi—The Social Media Guru

By Litty Mathew

When Joseph Yi started an online electronics marketplace while a sophomore at UCR, he noticed something: the power of social sharing.

The launch of his company coincided with Facebook's infancy. "Our best-selling item was a hard-to-find Nokia cellular phone," says Yi. "Facebook was great because it let our friends know where they could buy it, which created a word-of-mouth chain. Back then, the Facebook Marketplace allowed us to list the item, which all users could see. Facebook was a tool to communicate and stay in touch with friends, but it was perfect for sharing products and opportunities," says Yi. At a time when traditional media's impact was becoming less valuable, Yi was able to find a new market by tapping into social media.

This observation also helped him become an early expert in the social media arena, using popular tools like Facebook, Twitter and

YouTube. Today, he develops content, social media and digital strategies to help sports teams understand and engage their fans. On his roster? The Los Angeles Lakers, Los Angeles Clippers and Oakland Raiders.

"Sports is unique due to the relationship between the fan and the team," notes Yi. "For years, teams and fans have been separated by an invisible corporate wall. With the advent and rise of social media, they have broken down these walls and have been able to interact with fans on an intimate level."

For the Oakland Raiders, Yi and his team designed a campaign called Bring a Friend to a Raiders Game. The online contest site was created so that it would be easy to enter and share via Facebook and Twitter. Fans got an additional entry if they shared the contest on their social networks. The result? An Oakland Raiders record. "Over 27,000 people entered over the 21 days of the promotion, with

58 percent of users showing interest in purchasing tickets and 5 million Facebook impressions," says Yi.

Yi's other social networking contests have involved giving away Clipper rookie Blake Griffin's personal C Scape tickets, and lurking behind the scenes with Jeanie Vision. Jeanie Vision is a series of YouTube videos filmed, narrated and edited by Jeanie Buss, the executive vice president of business operations for the Lakers. Through Yi's efforts, fans and teams connect on a different level, leading to higher sales and more advertising dollars.

Although Yi's job is to reach millions of people, digital marketing teams in sports are still small. (Typically, they involve a project lead and two support members.) "My average day includes creating new content and contests, monitoring a team's brand—what people say about them in the digital space—and providing best

practices such as when and how much to post, and optimizing the wording of a post," he says.

For sports teams, social media has been a learning experience. Many utilized MySpace pages that ultimately failed, and teams didn't want to commit to anything that would result in the same outcome. Slowly, social media has become more a part of sports teams' standard marketing and branding efforts—with better results. A Twitter post from the Oakland Raiders' Bring a Friend campaign, for example, became a Top Tweet. That meant anyone who searched the term "Raiders" would see the Tweet long after the contest was finished. Its price tag? Zero dollars.

"The best campaigns and ideas are those that make an emotional connection with users," says Yi. "Fans, by nature, are emotional. Harnessing that and capturing their attention is the key."

Inland Empire's Largest Office Projects

Ranked by completed total square footage

continued on page 30

	Building Name Address City, State, Zip	Total Now Completed Square Feet	Total Available Square Feet	Final Total Planned Square Feet	Year Project Started	Stories in Tallest Building	Leasing Agent Company Phone/Fax E-Mail Address
1.	Tri-City Corporate Center 650 E. Hospitality Ln., Ste. 150 San Bernardino, CA 92408	636,795	88,640	N/A	1986	6	Bette Radek CB Richard Ellis (909) 381-5301/885-7127
2.	Corporate Business Center 25884-C Business Center Dr. Redlands, CA 92374	527,527	109,189	850,000	1986	4	Kyle Kehner Cushman & Wakefield of California, Inc. (909) 796-0183/796-7638 kyle_kehner@cushwake.com
3.	Riverside Technology Business Park 1600-2060 Chicago Palmyrita Riverside, CA 92518	479,047	143,261	WND	1989		Tom Pierik/David Mudge/Rich Erickson Lee & Associates (951) 276-3600/276-3650
4.	Mathis Brothers Building 4105 Inland Empire Blvd. Ontario, CA 91764	435,000	54,844	WND	2007		Tom Pierik/David Mudge/Rich Erickson Lee & Associates (951) 276-3600/276-3650
5.	Regency Tower Orange & 10th St. Riverside, CA 92501	250,000	250,000	250,000	2008	10	Tom Pierik Lee & Associates (951) 276-3600/276-3650
6.	California Commerce Center 1950 S. Sterling St. Ontario, CA 91764	300,172	8,108	300,172	2008		Drew Sandon C.B.R.E. (909) 418-2182
7.	University Research Park NEC Columbia & Research Park Dr. Riverside, CA 92518	300,045	138,500		2003		Vindar B. C.B.R.E. (909) 418-2134/418-2100
8.	Hospitality Exec. Center 1950 Sunwest Ln. San Bernardino, CA 92408	240,800	80,000	existing	1986	3	Ryan Russell Cushman & Wakefield (909) 942-4697/989-4440 ryan.russell@cushwake.com
9.	Rockefeller Group Projects Haven & Pittsburgh Ave. (20 Bldgs.) Rancho Cucamonga, CA 91730	236,820	236,820	236,820	2008	1-2	Diana Saldana Collins Int'l. (909) 390-1400/390-1409
10.	Transpark Office Center 2990 E. Inland Empire Blvd., Ste. 120 Ontario, CA 91764	208,677	593 - 13,615	208,677	1982	2	Joe Werdein Leasing Manager (909) 987-8811/466-4675 jwerdein@theabbeyco.com
11.	Turner Riverwalk Riverwalk Parkway Riverside, CA 92505	402,988	189,042	175,000	2008	4	David Mudge Lee & Associates (909) 276-3600/276-3650
12.	Adams Business Park 2900 Adams Riverside, CA 92518	206,186	25,407	WND	1989		Tom Pierik/David Mudge/Rich Erickson Lee & Associates (951) 276-3600/276-3650
13.	Empire Corp. Plaza 10740-10760 4th St. Ontario, CA 91764	159,820	84,604 42,302 32,814		2008	2	David Mudge Lee & Associates (951) 276-3600/276-3650
14.	Chino Hills Corporate Park 15315-15345 Fairfield Ranch Rd. Chino Hills, CA 91709	146,692	81,243	WND	2007		Tom Pierik/David Mudge/Rich Erickson Lee & Associates (951) 276-3600/276-3650
15.	Summit Business Centre 2002-2038 Iowa Riverside, CA 92518	138,224	24,924	WND	1989		Tom Pierik/David Mudge/Rich Erickson Lee & Associates (951) 276-3600/276-3650
16.	Parkway Business Center 4682-4750 Ontario Mills Parkway Ontario, CA 91764	125,000	93,224	WND	2008		Tom Pierik/David Mudge/Rich Erickson Lee & Associates (951) 276-3600/276-3650
17.	Jurupa Business 41-4240 & 1420-1460 Jurupa Ontario, CA 91764	123,411	39,229	WND	2001		Tom Pierik/David Mudge/Rich Erickson Lee & Associates (951) 276-3600/276-3650
18.	Golbal Corporate Park Meridian Pky. Riverside, CA 92518	110,000	110,000	110,000	2008	2	Tom Pierik Lee & Associates (951) 276-3600/276-3650
19.	The Grove Avenue Business Park Ontario, CA 91767	150,000	150,000	356,208	2007		John O'Brien C.B.R.E. (909) 418-2135/418-2100
20.	Summit 2002-2038 Iowa Ave. Riverside, CA 92501	139,464	33,018	N/A	1989	1	Vindar B. C.B.R.E. (909) 418-2134/418-2100
21.	Riverside Metro Center 3801 University Ave. Riverside, CA 92501	131,225	87,996	131,225	1990	7	Donald C. Parker Owner (800) 242-6622/(951) 369-9448
22.	Indiana Business Center 6820 Indiana Ave., Ste. 210 Riverside, CA 92506	128,780	24,266	128,710	1982-1988	3	Evie Ocello Jacobs Development Co. (951) 788-9887/788-4314 evie@jacobsdevco.com

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Inland Empire...*continued from pg. 25*

tools, prior to the completion of construction. These under-construction acquisitions and pre-leasing transactions demonstrate that demand for big-box industrial product remains high. In addition, since these properties can't statistically be absorbed until they complete construction, these large transactions will contribute to an increase in positive absorption in the coming quarters.

Much of this positive absorption is being driven by large companies. The Inland Empire is a hub for national companies' distribution operations. The market is centrally located, and provides the ability to easily access the ports of Long Beach and Los Angeles where a large percentage of retailer's consumer products are delivered and distributed across the country. As a result, large national companies continue to expand and relocate in the market.

Recently, the market has seen a *continued on page 33*

Commercial Real Estate Brokers Serving the Inland Empire

Listed by Transaction Volume

Company Name Address City, State, Zip	I.E. Transaction Volume	I.E. Sales Volume Leasing Volume	# of Local Brokers or Agents	# of Offices In I.E.	Top Local Executive Title Phone/Fax E-Mail Address
1. CB Richard Ellis 4141 Inland Empire Blvd., Ste.100 Ontario, CA 91764	\$1,616,937,574	\$750,405,833 \$866,531,741	84	3	Kevin Dusset Managing Director (909) 418-2000/418-2100 kevin.dusset@cbre.com
2. Lee & Associates 14369 Park Ave., Ste. 200 Victorville, CA 92392	\$653,650,000	\$304,650,000 \$349,000,000	160	4	Don Brown President (760) 241-5211 dbrown@lee-assoc.com
3. Newmark Grubb Knight & Frank 3401 Centrelake Dr., Ste. 500 Ontario, CA 91761	\$650,200,000	\$210,800,000 \$439,400,000	42	5	Betty Misant Office Manager (909) 605-1100/390-8645 www.newmarkkf.com
4. Marcus & Millichap 3281 E. Guasti Rd., Ste. 800 Ontario, Ca 91761	\$565,242,561	\$565,242,561	40	8	Kent Williams Managing Director (909) 456-3400/456-3410 kwilliams@marcusmillichap.com
5. Colliers International 3401 Centrelake Drive, Ste.150 Ontario, CA 91761	\$364,772,419	\$186,274,615 \$178,497,802	17	2	Craig Robbins President, US Brokerage Service (213) 627-1214/327-3200 www.colliers.com
6. DAUM Commercial Real Estate Services 3998 Inland Empire Blvd., Ste. 400 Ontario, CA 91764	\$345,000,000	\$138,000,000 \$207,000,000	12	1	Kerry Cole Executive V.P./Branch Manager (909) 980-1234/980-3775 www.daumcommercial.com
7. Cushman and Wakefield 901 N.Via Piemonte, Ste. 200 Ontario, CA 91764	\$237,463,297	\$237,436,297	28	2	Phil Lombardo Executive Managing Director (909) 980-7788/989-4440 www.cushwake.com
8. NAI Capital Commercial 3281 E. Guasti Rd. Ontario, CA 91761	\$202,765,820	\$131,424,937 \$71,340,882	41	4	John Boyer Branch/Executive Manager (909) 945-2339/945-2338 www.naicapital.com
9. The Bradco Companies P.O. Box 2710 Victorville, CA 92343	\$125,734,806	\$125,734,806	9	1	Joseph W. Brady CCIM President (760) 951-5111/951-5113 jbrady@thebradco.companies.com
10. Voit Real Estate Services 3280 E. Guasti Rd., Ste. 100 Ontario, CA 91761	\$125,005,295	\$36,536,997 \$88,468,298	9	1	Mark Read Executive Managing Director (909) 545-8000 mread@voitco.com
11. Baxley Properties 73-712 Alessandro, Ste. B4 Palm Desert, CA 92260	\$64,779,904	\$11,217,406 \$53,562,498	13	1	Dick Baxley President (760) 773-3310/773-3013 dbaxley@baxleyproperties.com
12. Allied Commercial Real Estate 3100 E. Cedar St., Ste. 7 Ontario, CA 91761	\$15,500,000	\$10,500,000 \$5,000,000	8	1	Tony M. Guglielmo Broker/Owner (909) 786-4300/786-4301 tony@alliedcre.com

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The ONLY Way...

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blems to solve, and circumstances that need attention. You need to deal with these issues, but you cannot allow them to stop you. Every day, you must make time to move toward the life of your dreams, no matter how small that step is. If you aren't taking steps to

change your reality, you forfeit the right to complain about it."

Invest in a financial education program. For decades, American schools have taught (and are still teaching) students that they'll need to give the best years of their lives to employers so that they can retire on 40 percent of their working salary. (That's assuming they can get a good job at

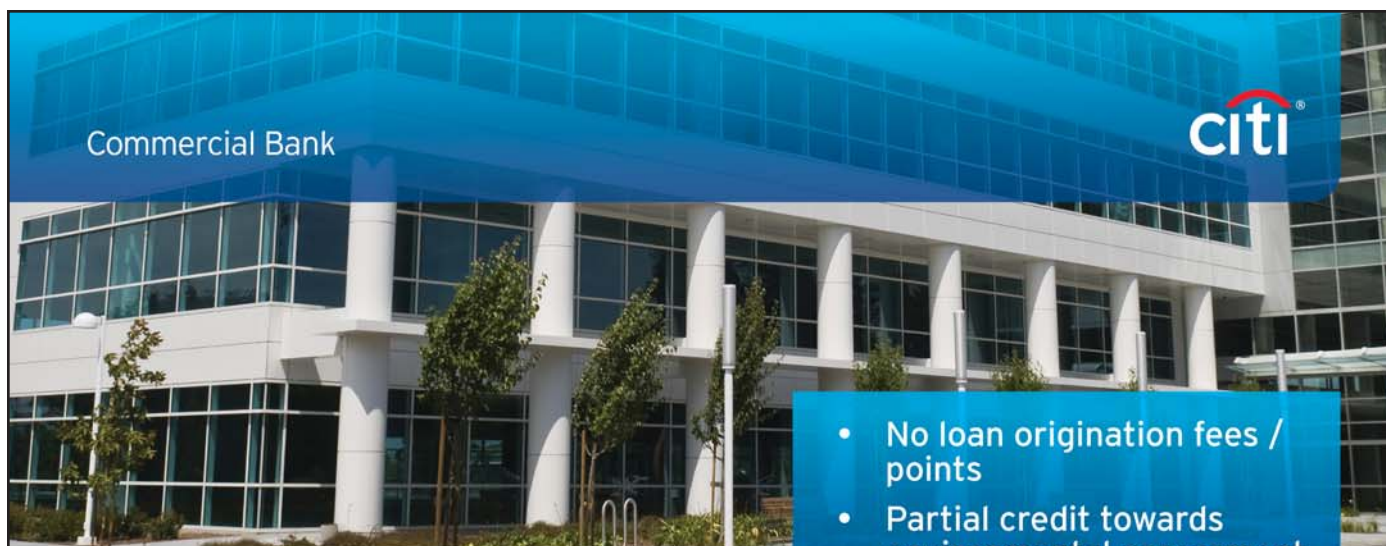
all in today's economy, of course.) It stands to reason that if you want more out of life, you'll need to seek some non-traditional education that will help you cultivate the skills that will enable you to generate multiple streams of income.

What those skills are specifically, of course, depends on the field you want

to play on. Most likely they'll have to do with acquiring credit, using debt wisely, seeking (and persuading) investors, and marketing your products or services to buyers. Downing's main point is that you shouldn't be afraid to pay for the expertise you need. "Building wealth takes work, dedication, commitment, and an increased level of knowledge," confirms Downing. "Unless you win the lottery, there is no such thing as getting rich quickly, without any effort, and without spending any money. This doesn't mean getting your MBA. It does mean investing in a real-world education from others who have succeeded in doing what you want to do."

Remain coachable. The annals of history are filled with the tragic downfalls of leaders who got "too big for their britches," refused to consider the advice and expertise of others, and ran their organizations and empires into the ground. Entrepreneurs, by nature, are go-against-the-grain types. It's easy for them to assume they know best and disregard good advice from those who've been there. Don't fall into this trap. Not only should you carefully consider advice, you should actively seek it out. "The greatest athletes in the world have coaches, and the president of the United States has advisors," points out Downing. "Why would you or I be any different? Other people have done what you want to do and know things you probably haven't even considered. If you seek those individuals out and actively learn from them, you'll minimize mistakes while growing your business as effectively as possible.

"Keep in mind, though, that a true mentor won't just tell you what you want to hear—he or she will tell you what you need to hear," he adds. "Sometimes it'll be
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Inland Empire's Largest Office Projects

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Ranked by completed total square footage

	Building Name Address City, State, Zip	Total Now Completed Square Feet	Total Available Square Feet	Final Total Planned Square Feet	Year Project Started	Stories in Tallest Building	Leasing Agent Company Phone/Fax E-Mail Address
23.	Ontario Gateway I & II 2143-2151 Convention Center Way Ontario, CA 91764	124,773	I - 18,000	176,185	1983	2	Philip Woodford C.B.R.E. (909) 418-2134/418-2100 vindar.b@cbre.com
24.	Building 1 Piemonte 901 Via Piemonte Ontario, CA 91764	123,034	123,034	125,034	2008		Ryan Russell Cushman & Wakefield (909) 942-4697/989-4440 ryan.russell@cushwake.com
25.	CBC Commercial 26341 Jefferson Ave. Murrieta, CA 92562	122,935	122,935	122,935			Diana Saldana Collins (909) 390-1400/390-1409 dianas@collinscommercial.com
26.	Mission Grove Corp Plaza 7888 Mission Grove Pkwy Riverside, CA 92518	120,000	27,919	WND	2005		Tom Pierik/David Mudge/Rich Erickson Lee & Associates (951) 276-3600/276-3650 mcholtka@lee-assoc.com
27.	Ontario Corporate Center 430 N. Vineyard Ave. Ontario, CA 91764	97,703	20,000	97,703	1989	5	Vindar B./Philip Woodford C.B.R.E. (909) 418-2134/418-2100 vindar.b@cbre.com
28.	Mission Grove Business Center Trautwein Rd. & Jesse Ln. Riverside, CA 92518	86,640	86,640	WND	2007		Tom Pierik/David Mudge/Rich Erickson Lee & Associates (951) 276-3600/276-3650 mcholtka@lee-assoc.com
29.	Tri-City Corp. Center One Vanderbuilt Way San Bernardino, CA 92408	76,817	19,493	76,817	1987		Brandon DeVaughn C.B.R.E. (909) 418-2000/418-2100 brandon.devaughn@cbre.com
30.	Airport Corp. Center Phase 1, Bldg. 1 9568 Archibald Ave. Rancho Cucamonga, CA 91730	71,499	25,285		2001		Paul Earnhart Lee & Associates (909) 373-2933/944-8250 pearhart@lee-assoc.com
31.	Winchester Plaza 41593 Winchester Rd. Temecula, CA 92590	64,649	64,649		2008		Dan Yeilding C.B.R.E. (951) 326-2900/(760) 438-8592 dan.yeilding@cbre.com
32.	Corona Corporate III 255 Rincon St. Corona, CA 92879	58,394	13,000	N/A	2000	3	Tom Pierik/David Mudge/Rich Erickson Lee & Associates (951) 276-3600/276-3650 mchoctka@lee-assoc.com
33.	Park Atlanta Office Building II 1533 Spruce St. Riverside, CA 92507	56,270	8,264	56,270	1986	3	V. Batoosingh/P. Woodford CB Richard Ellis (909) 418-2134/418-2100 vindar.b@cbre.com
34.	Mathis Bros. Building 4105 Inland Empire Blvd. Ontario, CA 91764	54,733	54,733	54,733	2008	2	Paul Earnhart Lee & Associates (909) 373-2933/944-8250 pearhart@lee-assoc.com
35.	Chicago Gateway 1835-1945 Chicago Ave. Riverside, CA 92518	52,985	48,701	WND	2005		Tom Pierik/David Mudge/Rich Erickson Lee & Associates (951) 276-3600/276-3650
36.	American Furniture 2360 Archibald Ave. Ontario, CA 91764	50,158	50,158	50,158	1999	1	Paul Earnhart Lee & Associates (909) 373-2933 pearhart@lee-assoc.com
37.	Central Corporate Center 3400 Central Ave. Riverside, CA 92506	48,547	14,324	48,547	1990	3	Evie Ocello Jacobs Development Co. (951) 788-9887/788-4314 evie@jacobsdevco.com
38.	Koll Sunkist Commens Ontario, CA 91764	42,000	42,000		2008		Vindar B./Phillip Woodford C.B.R.E. (909) 418-2132/418-2100 vindar.b@cbre.com
39.	Town & Country South 81-557 Dr. Carreon Indio, CA 92201	40,000	4,500	40,000	N/A	1	Steve Metzler Industrial West, Inc. (760) 773-4443/773-4998 stevemetzler@msn.com
40.	Empire Towers I - V 3633 E. Inland Empire Blvd., Ste. 265 Ontario, CA 91764	WND	108,412	585,000	1991	9	Vindar B./Phillip Woodford CB Richard Ellis (909) 418-2132/418-2100 vindar.b@cbre.com

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Seven Things...

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results were compared with ordinary product development projects at 3M, the differences were dramatic: Lead-user innovations achieved average revenue of \$146 million in their fifth year, compared with \$18 million for internally generated innovations.”

Connect with your prospects (a.k.a., their peers). By nature, most all of us are open to creative new ways to affiliate with our friends and peers. On the other hand, we’re not that excited about getting close to companies—a mistake many companies make when they set out to form communities around their brand. (Let’s face it: Corporate logos and official spokespersons don’t exactly promote the warm and fuzzy connections that invite confidences!) The key is to figure out a way to foster a dialogue between customers and their peers that touches on issues related to your products.

“Procter & Gamble’s BeingGirl community for teen and pre-teen girls was initially formed to promote feminine hygiene products,” explains Lee. “Because P&G knew TV and print ads made its young audience uncomfortable, it enlisted experts to provide content. When this created little interest, P&G established forums so that girls could talk to each other about the issues and challenges of growing into young womanhood. Finally, the site took off. Girls from around the world were eager to get into the conversation—and P&G was able to market its products more subtly and effectively than before.

“The bottom line is that customers are more apt to trust and care about information when it comes from a peer rather than an organization,” says Lee.

Energize your online and social media marketing. Many firms are getting nowhere with their web and social media marketing efforts. “That’s often because they’re trying to adapt traditional marketing communications to these mediums,” says Lee. “They need to get creative about bringing customers into these programs.”

Intel, for example, credits well-designed customer testimonials and other customer content for an explosion in the creation of qualified prospective customer interest and inquiries through its once-lagging social media and web marketing efforts. “The company can’t share the numbers publicly, but I can say that within a few years, it expects to bring in a significant percentage of all its new business through its website efforts,” says Lee, “and the key to this growth is content from its existing customers.”

In 2011, Salesforce.com cut traditional lead generation spending by 69 percent while increasing spending on customer videos (by 1,300 percent) and social media. One early result from that was an increase in contacts generated by social media of 400 percent.

Help you penetrate new markets. When seeking to penetrate new markets, firms typically recruit some mix of local employees or agencies into their marketing and sales efforts. How about local customers? Microsoft has perfected the art of finding and engaging with local “MVP” (Most Valuable Professional) customers who play a central role. An example is “Mr. Excel,” who runs a website by that name, which on some days attracts more visitors than Microsoft’s own Excel page! Many companies would have issued a cease and desist order or filed a lawsuit. Microsoft embraces and supports such customers—now numbering some 4,000 around the world. These customers provide the firm with highly effective marketing communications and superb product testing and feedback. They also provide exceptional, and free, customer support—which has saved Microsoft hundreds of millions of dollars in support costs.

“Companies often say that ‘customers are our best assets,’” notes Lee. “But most of the value of these assets lies fallow. Now, with the advent of social media and a global marketplace, more and more companies are starting to harvest these assets and are propelling their organizations to rapid and sustained growth.”

The Guide for...

continued from pg. 15

Day 4 I brought Bob to Pismo Beach for three reasons - McLintocks for dinner, and for breakfast “The Old West Cinnamon Rolls” www.oldwestcinnamon.com (best anywhere). This was a chance to regain our youth with some crazy 4-wheel riding at Oceana Dunes just south of Pismo www.duneguide.com/sand_dune_guide_oceano_dunes.htm. It is the last remaining coastal sand dune area open to off highway vehicles in California. The dunes area is massive (about 3,500 acres) and individual dunes can be as high as 200 feet. We rented a couple of 4-wheelers, took our safety course, put on our helmets and drove like banshees for almost two hours nearly killing ourselves in the process—our leg muscles and back were killing us for a week afterwards.

Time to begin our 223-mile trip back home. I had one more thing I wanted Bob to experience—Santa Maria style tri-tip. There’s no cut of meat in New Jersey called tri-tip, and I know from experience, that it is unlike any other cut of beef I have ever tasted. Well, since Santa Maria was on the way home we began our trip home south on the 101 and got off on Broadway in Santa Maria. We drove to Shaw’s Steakhouse & Tavern at 714 S. Broadway. I could not find a web site for them. My plan had one flaw—at Shaw’s the tri-tip is slow cooked fresh each day and they begin serving it at about 4 in the afternoon, so what Bob got was great but it was yesterday’s leftover.

We arrived back in the IE later that night taking the 101 and the 1 to take in the sights. The trip was a chance for a couple of 60+ year olds to go back to adolescence for a couple of days. Four days together with your best male friend, 870 miles in a convertible, steak, cinnamon rolls and sand dunes—it doesn’t get much better than that.

Thrivent...

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CSUSB...*continued from pg. 12*

Business and Public Administration has numerous “highly ranked M.B.A. programs and possesses the coveted AACSB accreditation, which lends to its already sizeable esteem.” The college not only offers an M.B.A. program, but an M.B.A. for Executives track that allows people who are currently working as decision-makers to attend class for any number of subjects that affect the current workplace. Additionally, a majority of the classes take place at night, which allows working professionals to continue their education after they leave work for the day.” The convenience and diversity of these classes and programs are appealing to all age groups and experience levels,” the report said.

In the profile, students rave about the experienced faculty and explain that many teachers are “student-centric and want to see their students learn and succeed. They are also “open and aware of new ideas in the business world and understand trends in the business market, which [the students] need to be aware of when [they] leave school.”

The Princeton Review does not rank the business schools in the book on a single hierarchical list from 1 to 296, or name one business school best overall.

With an enrollment of nearly 18,000 students, CSUSB reflects the dynamic diversity of the region and has the most diverse student population of any university in the Inland Empire. Every one of its academic programs that is eligible has earned national accreditation. The “value added” by a CSUSB education ranks in the top 4 percent in the nation, according to the Collegiate Learning Assessment, a sequence of tests that measure student learning in the freshman and then in the senior year.

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

Loma Linda...*continued from pg. 25*

to lead an active life. “Cancer is a very scary word, but once you get to the point that it doesn’t have to be a death sentence, then you can think more clearly and be open to all the options,” she said.

The breast cancer clinical trial investigated the safety and efficacy of utilizing proton beam radiotherapy to deliver partial breast radiotherapy following lumpectomy for early stage breast cancer.

A Man and His...*continued from pg. 20*

All good things must come to an end however. His friend, the mayor, was termed out. He invited his successor to the office, hoping to continue the offer of the city to provide financial assistance, which had not yet come to fruition. Once again, that twinkle in his eye emerges, when he says to me, “The guy came in, said he hated museums and cars, and left in 10 minutes.” There is absolutely no bitterness in this statement, just a matter-of-fact recitation of the facts. He, of course, says it was great fun while it lasted, and he enjoyed every minute.

After one of the most fruitful R.M. Auctions of the time, his collection is now just short of one hundred cars. These beautiful automobiles are displayed impeccably in rows in a warehouse, in which he hosts social and political events. As we walk through the rows, he describes to me why he chose to keep each of those cars, with a story behind each one as interesting as the cars themselves. Finally, he takes me to a 1938 Ford Club Coupe, with a black-and-white picture beside it, which depicts that car, with a young Art Astor standing beside it. He has recreated the same car in the flesh, and I take a picture of him standing next to it with a picture of him next to the original car. The emotional attachment is obvious, and touching.

One can’t speak of a man like Art Astor in one simple setting, or one brief article. He is legendary in the broadcast business in California, and a successful self-made man with dozens of interests, including model trains, planes, and early communication equipment (once again, that is another show)... But, he is above all, a Car Guy, and I love it!

Initially, 50 patients who had invasive (non-lobular) carcinoma and had undergone a lumpectomy were enrolled in the clinical trial. The patients had invasive breast cancer with primary tumors that were three centimeters or less and the cancer had not yet metastasized. During treatment the patients were made to lie in a prone position in a customized foam mold and, over a two-week course, received daily proton beam treatment.

The study completed enrollment of 100 patients, and the second phase of the trial will add an additional 100 patients. The treatment currently is available for breast cancer patients at the James M. Slater Proton Treatment and Research Center at Loma Linda University Medical Center. Individuals who want to inquire about enrolling in the trial are encouraged to call 1-800-PROTONS.

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Inland Empire...

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slight increase in trade related employment - the result of a gradual increase in activity at the ports of Los Angeles and Long Beach, as well as the outstanding absorption in the warehouse market. Other employment fields continue to grow in the Inland Empire as well, including professional and business services, which have accounted for roughly two-thirds of the area's job growth. Recent positive reports on employment increases, and new housing stats are further evidence of this area moving towards full recovery. In the current market, home prices continue to be affordable, which should be an additional draw to newly employed professionals.

Overall, the Inland Empire industrial market will continue to recover steadily, especially as big-box product continues to be built and absorbed quickly by national corporations. This activity will further drive improvement in employment and in the housing market. These factors, combined with overall improvement in the national economy, should contribute to stronger absorption moving forward.

Walt Chenoweth is an executive vice president in Voit Real Estate Services' Inland Empire office. He can be reached at (909) 545-8007 or WChenoweth@voitco.com.

Consumer...

continued from pg. 6

as dealerships offered discounts to clear inventory of 2012 models. Non-store retailers, meanwhile, maintained the blistering pace of growth as consumers bargain shop due to the relatively slow pace of the economic recovery.

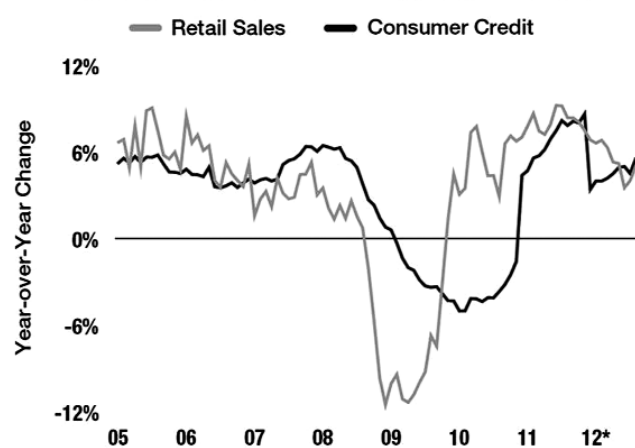
Low interest rates continue to stimulate borrowing as reflected by consumer purchases of big ticket items such as autos, home appliances and housing. The Federal Reserve reported an \$18.1 billion dollar rise in consumer credit in August, largely driven by non-revolving credit lines for student and auto loans, but overwhelmingly represents an increase in student loans. However, revolving credit, primarily representing credit card use, also climbed by \$4.2 billion, the first increase in three months. August sales of existing homes rose 9.3 percent on an annualized basis, to 4.8 million units, which will further contribute to retail sales growth across multiple trade segments. However, elevated energy prices, along with higher wholesale food prices anticipated as a result of drought conditions, will pressure consumers' discretionary purchasing power through the end of the year.

Impact on Commercial Real Estate

Business inventories expanded broadly in August and included additions from manufacturers, retailers and wholesalers, which could bode well for industrial properties. However, this may be somewhat short-lived as slowing global economic growth was manifest in the loss of momentum in manufacturing orders and U.S. exports, and even imports (net of price increases), in recent months. Net absorption is still forecast for a healthy 100 to 125 million square feet this year quickly absorbing the 45 million square feet delivered. Vacancy could decline another 50 to 90 basis points to 11.0 percent. Tightened fundamentals in supply-constrained coastal and distribution hub markets could prompt rent growth exceeding 4.5 percent, while nationally effective rent growth should range between 3.5 and 4.5 percent.

The deferral of significant decisions until post-election and resolution of "fiscal cliff" issues reduces the likelihood of any wholesale roll-out of new retail stores. A slow recovery in retail sector fundamentals continues, but the emphasis on downsizing to compact formats, trends in upgrading existing stores and mobile retailing technologies implies fewer near-term space requirements. Net absorption of nearly 57 million square feet is expected to outpace completions totaling 32 million square feet, resulting in a 30-basis point decline in vacancy to 9.4 percent and 1.3 percent effective rent growth.

Retail Sales vs. Consumer Credit



*Retail Sales through September; Consumer Credit through August
Sources: Marcus & Millichap Research Services, Federal Reserve, UCB

lution of "fiscal cliff" issues reduces the likelihood of any wholesale roll-out of new retail stores. A slow recovery in retail sector fundamentals continues, but the emphasis on downsizing to compact formats, trends in upgrading existing stores and mobile retailing technologies implies fewer near-term space requirements. Net absorption of nearly 57 million square feet is expected to outpace completions totaling 32 million square feet, resulting in a 30-basis point decline in vacancy to 9.4 percent and 1.3 percent effective rent growth.

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RESTAURANT REVIEW

Every Day Oktoberfest at Hofbrauhaus Las Vegas

By Ingrid Anthony

Did you miss a chance of joining the festivities of Oktoberfest last month? Well, good news for those who are planning a trip to Las Vegas. Oktoberfest is held year round at the Hofbrauhaus Las Vegas—don't have to wait until October rolls around. Catch the sing-alongs, dancing in the aisles and on the benches, and join the energetic party. Best of all, taste the most authentic dishes without traveling directly to Bavaria.

The president of Hofbrauhaus, Stefan Gastager, gave us a tour of the beer hall and restaurant. It is the world's only true replica of the Munich original plans of the Hofbrauhaus Munchen in Bavaria with little variation beyond the use of only one of the three levels used and an



enclosed biergarten. Replication required a two-year negotiation for licensing alone. The beer hall seats approximately 400, and the benches and tables are of sturdy European construction to withstand the weight and revelry of guests seated or standing high with steins aloft.

Stefan proudly showed us how German engineering

works at his restaurant. Hard work and careful thought was incorporated throughout. A \$250,000 state-of-the-art beverage system, first of its kind in the U.S., dispenses everything from beer and wine, liquor to soft drinks and coffee with the insertion of a special key. Servings are instantly tabulated

to appropriate checks with no loss of product or error in measure. The glasses and mugs are washed separately from dining ware, using different cleaning fluids, to ensure no residue affects flavor, aroma or foam. Food is traveled on a conveyor belt, making the kitchen fast and efficient. This tour was a show in itself.

Now to the important topic: the food. Eighty percent of the food is produced on-site with genuine ingredients. Like the beer, which we will discuss later, whatever is not available in the authentic state, is imported. Our group was there for lunch and no one was disappointed in the selections provided by Stefan. We had sam-

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FINANCIAL NEWS & TALK





Every Day...

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plings of the following items: Bavarian liver mousse and “obazda” (a cheese specialty) with freshly baked pretzels; an array of sausage specialties: Munchner Weisswurst (veal and pork) grilled with a freshly baked pretzel and Bavarian sweet mustard, Vienna style frankfurters with Bavarian potato salad and spicy onion mustard, roasted chicken sausages served with sauerkraut, mashed potatoes and onion mustard, veal sausages served with red cabbage; and, schnitzel (classic breaded pork cutlet) served with cranberries. Room for dessert, you ask. Most definitely. We tasted the homemade apple strudel with vanilla sauce; Bavarian cheesecake with raspberry sauce; and our favorite, vanilla ice cream with hot raspberries, cold and hot—a refreshing combination.

Now, I will tell you about the Hofbrau beer. The beer is brewed using the original recipes handed down over 400 years ago by Wilhelm V, the Duke of Bavaria. Because there are no substitutes for the water quality and premium ingredients at the base of Hofbrau beer flavor, the beer is imported direct from the brewery in Munich. Completely state-owned, the brewery was originally only for the king and his staff until its beer was made available to the general public. Of course, there are many other selections of beers that pairs well with all of their menu items.

For the entertainment, even the bands are imported from Germany to uphold the authenticity of Hofbrauhaus Las Vegas. We even witnessed several guests being spanked during our visit, which is not imported. Stefan explained that classic German shots delivered on a paddle could also deliver a stinging blow. He added that this phenomenon started by a guest requesting a paddling following a liquor shot, and it became more popular than anyone could imagine. After seeing this performed at the bar, many patrons started requesting the same “treatment.” I’m proud to say that no one in our group asked for a spanking I might add.

If the beer hall wasn’t enough to hold large groups of fun-loving customers, the biergarten next to the beer hall seats approximately 430. A ceiling resembling clouds floating in sky blue covers it, rather than open sky as in Germany, due to Las Vegas’ hot Mojave Desert sun. The biergarten is perfect for large events for groups who need this amount of space—with a unique atmosphere rather than a large bare hotel ballroom.

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Check out the gift area when you enter Hofbrauhaus Las Vegas. Here you can select beautiful beer steins and many other collectibles you would find in Munich.

Oktoberfest any time of the year. I will drink to that—Prost!

Hofbrauhaus Las Vegas is located at 4510 Paradise Road in Las Vegas. Call 702-853-BEER (2337), or visit online at www.hofbrauhauslasvegas.com for additional information.



**HOFBRÄUHAUS
LAS VEGAS**

Real Estate...

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89-acre mixed-use urban center includes residential, business, entertainment, retail and restaurants uses. Landmark is conveniently accessed from the 10 Freeway via the Haven Avenue exit north to 4th Street east, at the southeast corner of 4th Street and Duesenberg Drive.

CBRE’s Paul Runkle, senior vice president in the Ontario office; Tyler Anderson, vice chairman in the Phoenix office; and Laurie Lustig-Bower, executive vice president in the Beverly Hills office; represented the seller, a fund advised by Prudential Real Estate Investors. The transaction value was not disclosed.

300K SQUARE FOOT INLAND EMPIRE POWER CENTER HITS THE MARKET

Foothill Crossing, a 312.3k-square-foot regional power center in Rancho Cucamonga, has been listed for sale with an asking price of \$60 million. The property, located at 12181-12357 Foothill Boulevard, just west of I-15, is being marketed by Jeff Conover of Faris Lee Investments on behalf of the seller, Foothill Crossing LLC.

The property is 98 percent occupied and is comprised of a strong national credit tenant lineup anchored by Sears Grand, Total Wine & More, and Office Depot. The center draws from a market area of approximately one million people within a 10-mile radius.

Built in 2004 and 2006, the property sits on just over 31 acres and is located across from Victoria Gardens, a 1.5 million-square-foot lifestyle mall anchored by Macy’s, JCPenney, AMC Theaters, and Bass Pro Shops, and is one of the top performing retail centers in California, providing excellent tenant synergy and strong crossover shopping. Foothill Crossing also benefits from unobstructed retail frontage of nearly a half-mile along Interstate 15, and approximately 1,600 feet of frontage along Foothill Boulevard. The average household income is in excess of \$89,000 within a five-mile radius.

“This center offers an investor a high 8.26 percent cash-on-cash return starting day-one of ownership,” said Conover. “The intrinsic value of the prime Southern California real estate located off a major freeway on/off ramp in a highly populated retail corridor and pricing below replacement cost of \$192 per square foot makes this a secure and stable ownership opportunity that that offers passive returns year over year.”

Ontario’s...

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ence between today’s app and the programs we bought 20 years ago with the thick book in the big box with the installation disks.

According to Patrick it really hasn’t changed a whole lot. The real difference, he explained is in the delivery mechanism. Downloading as opposed to buying the box. When you download the app, it automatically syncs with your computer—plus you can access it from your desktop or your tablet or your phone. On top of which it has made the app very interactive, with a profound effect on society. It gives computers of all types the ability to change instantaneously and share that information. “How much have we learned in the last five years just from being online and getting Twitter feeds online and getting news up to the second from around the world?” he asked.

The recent Facebook revolutions are an example of what he talks about. He spoke of China where the government has no way to control what the people are communicating to each other. Between us we imagined how Tiananmen Square would have turned out if social media and the smartphone had been there at that time. “It’s changing politics, it’s changing government, it’s changing trade. It’s changing our lives,” he adds. One of his projects is the development of 3D without glasses through a technology called audiostereoscopic. “That’s the stuff,” he says, “that’s *continued on page 39*

MANAGER'S BOOKSHELF

“No More Pointless Meetings: Breakthrough Sessions That Will Revolutionize the Way You Work,”

By Martin Murphy; AMACOM, New York, New York; 2012; 228 pages; \$17.95.

First came open spaces filled with adjoining desks, each with its own telephone. Next came cubby holes filled with four desks each. Then came layoffs and (if you were lucky) they were followed by two desks each. There were probably more changes in conference rooms back at the work site. Perhaps the only real constant among team managers and team members during the past 30 years was the nickname for a conference session: “death by meeting.”

Author Martin Murphy acknowledges this and goes on to point out that digitizing or making the conference room a virtual location isn't the answer. He comments:

“For most executives, managers, and supervisors, the meeting is the only work management tool they've ever used for collaboration. The drill is ingrained: Everyone gathers in a conference room, and the most senior executive both conducts and participates in the meeting at the same time. This wasteful collaborative ritual takes place millions of times daily in organizations around the globe. And, while its shortcomings are acknowledged, it has been the principal means of collaboration over the course of many generations. If managers are doing a poor job of collaborating in person-to-person gatherings—and be assured that they are—digital collaborative performance will be even less effective. Right now this reality is overshadowed by excitement over the diversity of impressive delivery vehicles and platforms for distance conferencing. Their excitement will prove hollow unless we also upgrade

the human element of the collaborative equation.”

Early in the book author Murphy deals with a topic that always seems to raise hairs on the neck of managers: who will run the meeting? Murphy's viewpoint is that having the most senior person running the meeting virtually guarantees the failure of a meeting. Here's why:

“When the most senior executive in the room runs a meeting, an array of counter-productive interpersonal dynamics is triggered that impedes optimum collaboration. While politicking and fear-based reticence rank high on that list, the single biggest reason meetings fail is that the individual running the session isn't familiar with collaboration practices.

“A facilitator creates a level playing field where input from everyone is encouraged and given the same consideration. Thus, a normally domineering boss is neutralized and prevented from unintentionally intimidating lesser souls so that they don't contribute.”

Murphy sees the role of the facilitator as guiding or even enforcing the meeting process. More importantly, without the facilitator on hand to control the meeting process, no one is listening to content by other team members because they're busy rehearsing what they're going to say. As Murphy puts it, “Since everyone in the room is actively engaged in content discussions and no one is minding the store (process), outcomes from these get-togethers don't reflect the true potential of the assembled talent.” In other words, no one can figure out

what the point was of the actual meeting.

Congratulations to Martin Murphy for providing us with an unusually well organized, well written book on a subject that affects the available time of everyone in business. When the author wants to enforce a concept, it's arranged in bold face type and boxed for attention. In addition, Murphy has arranged six chapters that focus on six distinctly types of meeting sessions: “Issues Management Session;

Innovation Session; Problem-solving Session; Ongoing Planning Process; One-On-One Session; Solo Sessions”

Each of these sessions and processes offer appropriate, comprehensive structure for meetings and conferences, the two-person variety. “No More Pointless Meetings” offer an excellent way to turn bland meetings into an interesting buffet of ideas.

—Henry Holtzman

Best-selling Business Books

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

1. **“The Energy Bus: 10 Rules to Fuel Your Life, Work, and Team With Positive Energy,”** by Jon Gordon (John Wiley & Sons...\$21.95)(6)*
How to motivate individuals and build them into successful teams.
2. **“Reverse Innovation: Create Far From Home, Win Everywhere,”** by Vijay Govindarajan and Chris Trimble (Harvard Business Review Press...\$30.00)(1)
How to make innovation happen in emerging markets.
3. **“Bailout: An Inside Account of How Washington Abandoned Main Street While Rescuing Wall Street,”** by Neil Barofsky (Free Press...\$26.00)(2)
How and why TARP saved banks while abandoning everyone else.
4. **“Clients First: The Two Word Miracle,”** by Joseph and JoAnn Callaway (John Wiley & Sons...\$21.95)**
Why and how to putting your clients first helps build success.
5. **“Three Simple Steps: A Map to Success in Business and Life,”** by Trevor Blake (BenBella Books...\$12.95)(3)
Why some people succeed in any economic conditions.
6. **“Why I left Goldman Sachs,”** by Greg Smith (Grand Central Publishing...\$27.99)**
The reasons why a top manager resigned from a leading firm.
7. **“It Worked for Me in Life and Leadership,”** by Colin Powell (with Tony Koltz)(HarperCollins Publishers...\$27.99)(4)
How to succeed in the workplace and elsewhere.
8. **“Unintended Consequences: Why Everything You've Been Told About the Economy is Wrong,”** by Edward Conard (Penguin Group...\$27.95)(5)
An explanation why economic planning rarely works as planned.
9. **“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)(7)
How and why business culture impacts on business performance.
10. **“Steve Jobs,”** by Walter Isaacson (Simon & Schuster...\$35.00)(9)
The story of a modern Thomas Edison.

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

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

Oops, My Bad!...

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always remember what you did wrong and that it will never, ever happen a second time,” Houlihan points out. “But often, as life goes on and your focus inevitably shifts to other things, your memory can get fuzzy. Or you might fall back onto old habits unconsciously. And you certainly can’t pass your own experiences to everyone else in your company through osmosis. That’s why it’s crucial to take the lessons you learn and physically make them part of your company’s policies. This might mean writing a new procedure, checklist, or sign-off sheet, or drafting a new clause in a contract. But whatever you do, write it down!”

Resolve that it won’t reoccur. Along with your apology, assure the injured parties that it—whatever “it” was—won’t happen again. Voluntarily describe how the mistake happened and what changes you are implementing to prevent its reoccurrence. And most importantly, tell the other guy, gal, or group how you and your company are going to make things right. Most people will appreciate your thoughtfulness, resolve, and the action you are taking. And often, handling an error in this way will reinforce the fact that you are, ultimately, a trustworthy company that can be relied upon.

“I remember one situation in which Barefoot had put the wrong bar code on a store’s shipment of cabernet, which meant that the wine rang up for less than it should have,” shares Houlihan. “In this instance, it was us who caught the mistake, not the customer. But as soon as possible, I showed up at the store’s corporate office with a check for the store’s loss, plus the time and expense of dealing with the mistake. Then I described to the manager in detail how we at Barefoot were changing our internal processes to make sure that the bar code problem would never happen again. And guess what? That store thanked us for doing the right thing, and it didn’t stop ordering from us.”

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The 4 Things...

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lio has the potential to deliver our strategy.” And remember, at this point you’re simply assessing whether the portfolio will meet your strategic goals. You’re not assessing whether it’s something you actually could do.

Once you agree that the portfolio of ideas and projects will help you meet your strategic goals, the second question to ask is, “Do we have the resources (time, money, people, equipment, etc.) to fund the portfolio?” If the answer is yes, then celebrate and move on to step four. But if the answer is no, then you need to circle back and solve the equation. Can you lower your strategic goals? Can you generate bigger, better ideas? Can you add resources? Change the timing? Scale back the idea? Once you have a portfolio that allows you to say yes to both questions, you’ve completed the prioritization and selection process.

4. Execute on the ideas.

Finally, it’s time to take action and actually execute the portfolio of ideas. This is where project management comes into play. As you execute each step to support the strategy, outline the detailed activities needed to complete the project on time and on budget. Assign key people to be responsible for each role, and establish checkpoints so you know if the project goes off track. The more thoroughly you manage the execution of the portfolio, the more success you’ll have.

Get it Right...Now!

No matter what industry you’re in, long-term business growth depends on these four things: Strategy, Idea Generation, Project Selection, and Execution. When you take the time to implement this process in your company, not only will you make better strategy decisions, but you’ll also achieve the

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Aetna...

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cy and patient satisfaction measures, with the triple aims of:

1. Improving the patient’s health care experience through greater care coordination and patient engagement;
2. Improving quality of care of the health of populations; and
3. Reducing the per capita costs of health care by aligning payment with quality, patient outcomes and value.

“Aetna is excited to be working with PrimeCare and the physicians and hospital in the PrimeCare Network to transform patient care and build a more effective, sustainable health care delivery model for Riverside and San Bernardino counties,” said Charles D. Kennedy, M.D., Aetna chief executive of Accountable Care Solutions. “Aetna’s agreement with PrimeCare is another example of how we are working with physician groups to give our members access to a better quality health care experience for their money.”

PrimeCare Physicians Plans offers a variety of Aetna Whole Health plans to give businesses the flexibility and choice to best meet their needs—health maintenance organization (HMO), Open Access Managed Choice (MC) and PPO plans.

About NAMM and PrimeCare

NAMM develops and manages provider networks, offering a full range of services in Southern California to assist physicians and other provider organizations in patient care coordination and business operations. NAMM brings together 16 physician organizations including the independent practice associations under PrimeCare, Mercy Physicians Medical Group, Coachella Valley Physicians, and Primary Care Associates – a network that includes over 575 primary care physicians and 9,000 specialists serving more than 49,000 senior members and 183,000 commercial members. Additionally, PrimeCare is one of 32 organizations selected by the Centers for Medicare and Medicaid Services to participate in the Pioneer ACO model. For more information, visit www.namm-online.com.

NAMM is part of the Aveta Inc. family of companies – one of the largest providers of managed healthcare services in the United States. Redefining healthcare management to meet the challenges of today’s complex healthcare environment, Aveta develops innovative models that coordinate care for more than 280,000 Medicare beneficiaries and more than 275,000 commercial members, Aveta builds provider networks and Medicare Advantage programs that are sustainable, cost-effective and utilize advanced technologies. The company is headquartered in Fort Lee, New Jersey, and currently has operating subsidiaries in California, Illinois, Arizona, Kansas City, East Tennessee and Puerto Rico. For more information, visit www.aveta.com.

About Aetna

Aetna is one of the nation’s leading diversified health care benefits companies, serving approximately 36.7 million people with information and resources to help them make better informed decisions about their health care. Aetna offers a broad range of traditional, voluntary and consumer-directed health insurance products and related services, including medical, pharmacy, dental, behavioral health, group life and disability plans, and medical management capabilities, Medicaid health care management services and health information technology services. Our customers include employer groups, individuals, college students, part-time and hourly workers, health plans, health care providers, governmental units, government-sponsored plans, labor groups and expatriates. For more information, see www.aetna.com.

The ONLY Way...

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uncomfortable, and you'll be tempted to disregard the advice. Don't. Leave your pride at the door and always remain open to learning new ways to approach business problems."

Stop doing minimum wage activities. Our culture

puts hard work on a pedestal. From sayings like "If you want the job done right, do it yourself" to the belief that the longer you stay at the office, the better employee you are, it's clear that Americans think that spilling one's blood, sweat, and tears is a noble calling. Not so, counters Downing. If you don't separate yourself from the mun-

dane and the nitty-gritty, you might just micromanage your business away from success. "You must stop telling yourself to work harder, and learn to work smarter," he says. "It's crucial to understand that the work of an entrepreneur is the work of the mind: thinking, planning, creating, leading, and providing oversight. If you want to reach the highest

level possible, you have to leave tasks that can be accomplished by others to those with the knowledge and skills to do them."

Remember that time is more valuable than money. Chances are, you grew up being taught that the way to support yourself and to get ahead in life was to trade your time for money. In other words, if you spend 40 or more hours a week doing what your employer wants, you'll be paid for 40 or more hours. But once those 40 hours are gone, they're gone forever. You'll never get back the time you could have spent playing with your kids or hiking in the woods or volunteering for your favorite charity. Linking time and earning potential is middle-class thinking, asserts Downing. Of course, you probably can't quit your job tomorrow. You will have to put in some long hours up-front. But eventually you'll have systems set up that allow you to profit from time put in by others and to reinvest your earnings so that you can generate even more income. "A true entrepreneur understands time is a precious commodity and must be used wisely and efficiently," he explains. "You can and must devote your time to creating wealth, planning and building business systems, and leading your team. Once you have this foundation firmly in place, you'll find you're free of the obligation to work nine to five."

Maintain a credit score of 760 or higher. Your credit score is the gate standing between you and the success you dream of. That's because lenders use credit score ratings to control the amount of money in the marketplace. If they want to increase the flow, they lower qualifying scores. And if they want to decrease the flow, they raise those scores. As an entrepreneur, it's crucial for you to be able to borrow money whenever you

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Oops, My Bad!...

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“Once again, mistakes are bound to happen—even if you’re an established company, and especially if you’re a newer one,” reiterates Houlihan. “So don’t waste time and energy beating yourself up, and especially don’t try to create the illusion that you’re perfect.

“Remember, what people recall most of all is how you handle missteps and errors, not what they were,” he concludes. “So don’t miss out on these golden opportunities to show your integrity, reduce the drama, and improve the way your business operates. That is how you make mistakes right.”

To learn more, visit www.thebarefootspirit.com.

Temecula...

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manufacturers whom have expressed their solid support for the SCMC and the benefits it will provide to them. An additional side benefit that may occur would be in the utilization of products and services among the SCMC members themselves.

The interface among local manufacturers in a customer/vendor relationship will provide advantages of reduced freight cost and improved on-time delivery performance but would also pro-

Market Trends...

continued from pg. 19

People (3) The planet?”

Many companies around the globe have already begun moving in this direction (others have jumped right into the river) and it’s paying off for their “bottom line” profits. These companies have seen the rough waters ahead for global business and have committed to taking the smart and courageous steps to preserve their triple bottom line: people, planet and profits.

If your business is going to ride the rough waters in the 21st century, you must integrate sustainability into the way you do business because it’s what consumers want and it’s the path for true long-term business success.

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vide the opportunity for face-to-face dialogue on technical projects

“A strong manufacturing sector is critical to the health of the economy,” said Alice Sullivan, president/CEO of the Temecula Valley Chamber of Commerce.

“We are pleased that Jack Mobilia will act as chair of this important committee and look forward to strengthening the manufacturing sector and our local economy as a whole.”

Take Advantage...

continued from pg. 17

name drug. The Centers for Medicare & Medicaid Services estimates that more than 2 million people with Medicare may be eligible for the subsidy, but are not currently enrolled to take advantage of these savings.

Even if you were previously turned down for Extra Help due to income or resource levels, you should reapply. If you qualify, you will get help paying for Medicare prescription drug coverage premiums, copayments, and deductibles. To qualify, you must make less than \$16,755 a year (or \$22,695 for married couples). Even if your annual income is higher, you still may be able to get some extra help.

Resources include bank accounts, stocks, and bonds, but not your house or car. There’s no cost or obligation to apply for Extra Help.

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

Ontario’s...

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very exciting and its coming very quick.” The price is the only issue, and when it comes down, it will be a game changer. No pun intended, but you can

The Growth...

continued from pg. 10

growth to keep your stakeholders happy.

“Operational excellence strives for 99 percent defect-free performance,” says Hess. “Contrast this to growth experimentation that can result in failure rates of 90 percent. In operational excellence environments, managers are rewarded for stamping out variance. Yet, in growth environments, variance is the norm.”

“Don’t be afraid to step up to the growth gaming table,” says Hess. “Pick the right table to play. Get in the game with a lot of small bets and learn. Upon learning, quickly decide whether to fold or double down on each hand. And if you fold, take that learning to the next hand. Having a growth mindset, using the right growth experimentation process, and having a culture that understands that managing growth and innovation initiatives is different from managing daily operational excellence is ‘table stakes’ for playing the business growth and innovation game.”

The 4 Things...

continued from pg. 37

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CHINO, CA 91710

ADVANTAGE SALES
16684 QUAIL COUNTRY AVE.
CHINO HILLS, CA 91709

ALONSO LAWN CARE SERVICE
889 N. LANCEWOOD AVE.
RIALTO, CA 92376

ANGEL IMPRESSION FLOWERS
16137 GREEN TREE BLVD.
STE. 6A
VICTORVILLE, CA 92395

ASTRO MOTEL
111 SOUTH E ST.
SAN BERNARDINO, CA 92401

BETTER LOANS 4 U
9070 IRVINE CENTER DR.
STE. 270
IRVINE, CA 92618

BIG BEAR REALTY GROUP
40588 VILLAGE DR.
BIG BEAR LAKE, CA 92315

CAN I GETTA WHOOP WHOOP
360 FOOTHILL BLVD.
UPLAND, CA 91786

CHIPRES LANDSCAPING
26644 WARD ST.
STE. 1
HIGHLAND, CA 92346

CINEMATIC PRECISION
4035 E. GUASTI RD.
ONTARIO, CA 91761

CURACAO TRAVEL
885 HARRIMAN PL.
SAN BERNARDINO, CA 92408

DATALPHA
6488 BETHANY WAY
SAN BERNARDINO, CA 92407

DESERT TRANSPORT
11134 LOCUST AVE.
HESPERIA, CA 92345

DREAM DINNERS #550
1404 INDUSTRIAL PARK AVE.
REDLANDS, CA 92374

ELECTRO SERVICES
1377 S. LILAC AVE.
STE. 113
BLOOMINGTON, CA 92316

ELITE HANDYMAN SERVICE
1359 N. HELEN AVE.
ONTARIO, CA 91762

EVANGEL INK
15188 MAIN ST.
STE. D
HESPERIA, CA 92345

FABULOUSLY MAID
1042 N. MOUNTAIN AVE.
STE. B153
UPLAND, CA 91786

FRANK L. POPE F.X.
14676 POPLAR ST.
HESPERIA, CA 92345

FUSERSZONE
14947 WASHINGTON DR.
FONTANA, CA 92335

HERB'S CLEANING SERVICE
283 NORTH CHURCH AVE.
RIALTO, CA 92376

HIGH DESERT OFFICIALS ASSOCIATION
12341 FOUR WINDS WAY
VICTORVILLE, CA 92392

ICURACAO
885 HARRIMAN PL.
SAN BERNARDINO, CA 92408

JAPANESE KARS COMPANY
397 N. CENTRAL AVE.
STE. E
UPLAND, CA 91786

DONKEY PUNCH BREWERY
310 ALABAMA ST.
REDLANDS, CA 92373

JASSAN BANQUET
1650 S. E. ST.
STE. A
SAN BERNARDINO, CA 92408

JUST AN ADDED TOUCH
14974 FOREST SPRING CT.
CHINO HILLS, CA 91709

KT FASHION
1141 W STATE ST.
ONTARIO, CA 91762

LORENA MAKE-UP STUDIO & SPA
16386 RANDALL AVE.
FONTANA, CA 92336

LU ROSA MFG CO.
8401 WHITE OAK ST.
AVE.
STE. 112
RANCHO CUCAMONGA, CA 91730

MORENA MEXICAN MEAT MARKET 99C.UP
21935 HIGHWAY 18
APPLE VALLEY, CA 92307

NUTRITION EDGE
12044 DUNIA RD.
STE. E
VICTORVILLE, CA 92392

ON D3CK
3423 GENEVIEVE ST.
SAN BERNARDINO, CA 92405

PACIFIC VIEW ESTATES
322 COYOTE DR.
COLTON, CA 92324

QUALITY CONSTRUCTION SERVICES
9172 CAMELLIA CT.
ALTA LOMA, CA 91737

REMARKABLE LAWN AND GARDENING CARE
307 E THIRD ST.
RIALTO, CA 92376

RMK ENTERPRISES
367 E. REDLANDS BLVD.
SAN BERNARDINO, CA 92408

ROCKET DESIGNERS
25778 MIRAMONTE
REDLANDS, CA 92373

RV RENTALS OF THE INLAND EMPIRE
15351 BIG SKY RD.
STE. B
APPLE VALLEY, CA 92307

S&E SANDBLASTING
1348 OPAL
MENTONE, CA 92359

SAVINGS PROPERTY MAINTENANCE SERVICE
11194 SPRUCE AVE.
BLOOMINGTON, CA 92316

SNAZZYJEWELS
10607 JOSHUA ST.
ADELANTO, CA 92301

SNS TECH SERV.
6955 FONTAINE PL.
RANCHO CUCAMONGA, CA 91739

SOUND OF HEART AND SOUL
2122 W ARROW RTE.
STE. 728
UPLAND, CA 91786

SPECTRA USA
5521 SCHAEFER AVE.
CHINO, CA 91710

SPECTRA APPAREL
5521 SCHAEFER AVE.
CHINO, CA 91710

TANAY'S CONFIENZA FORTUNE
14680 VALLE VISTA RD.
PHELAN, CA 92371-9177

THE CASE FACTORY
12375 CENTRAL AVE.
CHINO, CA 91710

VICTOR VALLEY TOWING
17099 GAS LINE RD.
VICTORVILLE, CA 92394

WILKINSON TRUCKING
6638 AMETHYST ST.
STE. C205
ALTA LOMA, CA 91737

ABELLANA STAINLESS INSTALLATION INC.
2536 S. IMPERIAL PL.
ONTARIO, CA 91761

ANGELS MAINTENANCE & CLEANING SERVICES
16598 BOYLE AVE.
FONTANA, CA 92337

APPLE VALLEY VILLAGE MOBILE HOME ESTATES
23456 OTTAWA RD.
APPLE VALLEY, CA 92308

AUTO BLUE PRINTERS
13114 RIVER OAKS DR.
RANCHO CUCAMONGA, CA 91739

BEAUTY ZONE
15923 BEAR VALLEY RD.
HESPERIA, CA 92345

BECKY'S PRODUCE
16263 TEJON ST.
VICTORVILLE, CA 92395

BELLA ROSE FLORAL BOUTIQUE
303 E. FOOTHILL BLVD.
STE. F
RIALTO, CA 90376

BIG PINE PEST CONTROL
10441 PALO ALTO ST.
RANCHO CUCAMONGA, CA 91730

BIG PINES LANDSCAPE
714 KNIGHT AVE.
BIG BEAR LAKE, CA 92315

CA SYSTEM INSTALLATION
1364 DARNELL ST.
UPLAND, CA 91784

NEW BUSINESS *County of San Bernardino*

CASA HISPANA REALTY
9190 SIERRA AVE.
STE. 202
FONTANA, CA 92335

CERTIFIED BACKFLOW AND PLUMBING
16011 BUTTERFIELD RANCH RD.
STE. 217
CHINO HILLS, CA 91709

CERTIFIED BACKFLOW SERVICE
16011 BUTTERFIELD RANCH RD.
STE. 228
CHINO HILLS, CA 91709

CLASSE PARTY RENTALS
10369 REGIS CT.
RANCHO CUCAMONGA, CA 91730

CLEAR WATER POOL SERVICE 1995
1995 UNIVERSAL AVE
SAN BERNARDINO, CA 92407

CROWN POINTE INVESTIGATIONS
12223 HIGHLAND AVE.
STE. 106-437
RANCHO CUCAMONGA, CA 91739

SPEEDY CHECK CASHING
9964 BLOOMINGTON AVE.
BLOOMINGTON, CA 92316

CS ACCESSORIES
10375 CHURCH ST.
STE. 68
RANCHO CUCAMONGA, CA 91730

DAIRY QUEEN / ORANGE JULIUS
14400 BEAR VALLEY RD.
STE. K2
VICTORVILLE, CA 92392

DESERT EAGLE COLLECTIONS
13849 AMARGOSA RD.
STE. 201
VICTORVILLE, CA 92392

DSD SOFTWARE-WII THE BEST
39214 WILLOW LANDING RD.
BIG BEAR LAKE, CA 92315

EL GITANO MAGAZINE
8631 LIVE OAK AVE.
FONTANA, CA 92335

EL JEFFE
1119 N MT VERNON AVE.
COLTON, CA 92324

ELITE INNOVATION AND COMMUNICATIONS
17435 RAMONA AVE.
FONTANA, CA 92336

NEWCARTAG.COM
18957 VAN BUREN BLVD.
RIVERSIDE, CA 92508

DESERT EAGLE COLLECTIONS
13849 AMARGOSA RD.
STE. 201
VICTORVILLE, CA 92392

EXQUISITES: A HANDBAG AND GIFT PLACE
17180 BEAR VALLEY RD.
STE. 5C
VICTORVILLE, CA 92395

FEMACOVA INVESTMENTS LLC
15159 CRANE ST.
FONTANA, CA 92336

GDM INC
5963 FREEDOM DR.
CHINO, CA 91710

GOD'S COVENANT WORD MINISTRY
1505 W. HIGHLAND AVE.
SAN BERNARDINO, CA 92411

HIGHLAND COMPLEX
173 E HIGHLAND AVE.
SAN BERNARDINO, CA 92404

IMPORT AUTO SPECIALISTS
16708 SMOKETREE ST.
STE. B HESPERIA, CA 92345

INLAND PRODUCTION
2708 FOX GLEN LOOP
ONTARIO, CA 91761

INTERLINK HOME HEALTH - INLAND EMPIRE
9269 UTICA
STE. 175
RANCHO CUCAMONGA, CA 91730

INTERNATIONAL DAY SPA REDLANDS
325 CAJON ST.
REDLANDS, CA 92373

J AND E CONSULTING
52041 PANORAMA DR.
MORONGO VALLEY, CA 92256

JAZZY'S PLAYMATES FAMILY DAY CARE
14354 ADAIR CT.
VICTORVILLE, CA 92394

JULIO TOMAS LANDSCAPING
9218 CALLE VEJAR
RANCHO CUCAMONGA, CA 91730

MIRROR IMAGE
11287 LOCUST AVE.
HESPERIA, CA 92345

MIS ESTRELLAS TRANSPORT L.L.C.
1299 E 14TH ST.
UPLAND, CA 91786

MOMS COUNTRY ORCHARDS
38695 OAK GLEN RD.
YUCAIPA, CA 92399

NAJERA INSURANCE SERVICES
17863 VALLEY BLVD.
BLOOMINGTON, CA 92316

A HEALING TOUCH MEDICAL MASSAGE THERAPY
22400 BARTON RD.
STE. 20
GRAND TERRACE, CA 92313

A'SENSUAL ROMANCE
12218 CANYON MEADOWS DR.
RANCHO CUCAMONGA, CA 91739

ALPINE OLVERA APARTMENTS
559 W. ALPINE ST.
UPLAND, CA 91786

B & V ASSET PROTECTION
8951 HONEYSUCKLE AVE.
HESPERIA, CA 92344

BB-ARCHE
5636 DANVILLE CT.
CHINO HILLS, CA 91709

BONITAS MEXICAN FOOD
35134 YUCAIPA BLVD.
YUCAIPA, CA 92399

OFFICE SUPPLY DDG
8243 SUNSET ST.
UPLAND, CA 91784
CALIFORNIA BUDGET FINANCE
3936 PHELAN RD.
STE. D3 PHELAN, CA 92371

CHABELO'S TIRE WHOLESALE
582 W VALLEY BLVD.
COLTON, CA 92324

CIRCLE P RANCH
28442 SAN TIMOTEO CANYON RD.
REDLANDS, CA 92373

COLE HOME
27254 PACIFIC ST.
HIGHLAND, CA 92346

PINETREE APARTMENTS
15494 PALMDALE RD.
VICTORVILLE, CA 92392

QUALITY BARBER SHOP AND BEAUTY
861 EAST FOOTHILL BLVD.
RIALTO, CA 92376

RANCHO VIEW LIQUOR
9255 BASE LINE RD.
STE. R
RANCHO CUCAMONGA, CA 91730

NEW BUSINESS *County of Riverside*

ON YOUR FEET DANCE PRODUCTIONS
71975 DILLON RD.
SKY VALLEY, CA 92241

F.A.M.E. FINE ARTS & MUSIC EDUCATION
71975 DILLON RD.
SKY VALLEY, CA 92241

FM EDUCATION
71975 DILLON RD.
SKY VALLEY, CA 92241

WSMI
80568 KNIGHTSWOOD RD.
INDIO, CA 92201

ALL STAR BURGERS
611 SOUTH PALM CANYON DR.
STE. 13
PALM SPRINGS, CA 92264

ULTRA CARPET & UPHOLSTERY CLEANING
45417 PANORAMA DR.
PALM DESERT, CA 92260

COMMAND SECURITY & PRESERVATION
16700 AVENIDA MIROLA
DESERT HOT SPRINGS, CA 92240

XTREME FITNESS
16700 AVENIDA MIROLA
DESERT HOT SPRINGS, CA 92240

NO KA 'OI GINGER SAUCE
74671 GARY AVE.
PALM DESERT, CA 92260

NO KA 'OI GINGER SAUCE
74671 GARY AVE.
PALM DESERT, CA 92260

CINCO DE MAYO MARKET & TAQUERIA
27800 LANDAU BLVD.
STE. 103, 104
CATHEDRAL CITY, CA 92234

DC MEDIA
777 E. TAHQUITZ WAY
STE. 200-162
PALM SPRINGS, CA 92262

TOMEKA GRIZZELL HELPING HANDZ
1986 LAWRENCE ST.
PALM SPRINGS, CA 92264

WILDOMAR EYE CARE CENTER
34859 FREDRICK ST.
STE. 109
WILDOMAR CA 92595

WILDOMAR EYE CARE OPTOMETRY
34859 FREDRICK ST.
STE. 109
WILDOMAR, CA 92595

DUDE FIX
32800 WOODHAVEN CT.
LAKE ELSINORE, CA 92530

DORI'S BEAUTY SALON
16380 PERRIS BLVD.
STE. D
MORENO VALLEY, CA 92571

TALLEY METAL FABRICATION
989 W. 7TH ST.
SAN JACINTO, CA 92582

MDS DISK SERVICE
3380 LA SIERRA AVE.
STE. 104
RIVERSIDE, CA 92503

MDS DISK SERVICE
3380 LA SIERRA AVE.
STE. 104
RIVERSIDE, CA 92503

REMAX REAL PROS
3811 BEDFORD CYN RD.
STE. 101
CORONA, CA 92883

WIRE DOCTOR
35406 PRAIRIE RD.
WILDOMAR, CA 92595

WIRE DOCTOR
35406 PRAIRIE RD.
WILDOMAR, CA 92595

WINCHESTER FINANCIAL GROUP
41951 REMINGTON AVE.
STE. 150
TEMECULA CA 92591

UNDENIABLE ADVERTISING
500 CHANEY ST.
STE. B
LAKE ELSINORE, CA 92532

UNDENIABLE ADVERTISING
500 CHANEY ST.
STE. B
LAKE ELSINORE, CA 92532

LD CONSULTING
29667 CALLE TOMAS
SUN CITY, CA 92586

ABC KIDS TAXI
16682 WITHERS WAY
MORENO VALLEY, CA 92555

LOVE EARTH RECYCLING
31949 CORYDON ST.
STE. 160
LAKE ELSINORE, CA 92530

FROM THE HEART LTD
48235 TANGLEWOOD CT.
AGUANGA, CA 92536

EXIT ALLIANCE REALTY
29377 RANCHO CALIFORNIA RD.
TEMECULA, CA 92591

CHEM-DRY BY FRANK
8464 MISSION BLVD.
STE. 203
RIVERSIDE, CA 92509

IT'S A GRIND COFFEE HOUSE
175 E. ONTARIO AVE.
STE. 103
CORONA, CA 92879

COLONIAL
98 E. GRAND BLVD.
STE. 200
CORONA, CA 92879

COLONIAL REALTY
98 E. GRAND BLVD.
STE. 200
CORONA, CA 92879

COLONIAL REALTY GROUP
98 E. GRAND BLVD.
STE. 200
CORONA, CA 92879

ADVOCATE MX
30498 RED RIVER CIR.
TEMECULA, CA 92591

ADVOCATE MX
30498 RED RIVER CIR.
TEMECULA, CA 92591

MUSEUM OF NATIVE ART AND ARTIFACTS
4805 PECHANGA RD.
TEMECULA, CA 92592

NATIVE ARTIFACTS
4805 PECHANGA RD.
TEMECULA, CA 92592

MKS VIDEO
21544 TERRAZZO LN.
WILDOMAR, CA 92595

SOCAL DATSUN
12014 POUTOUS CT.
MORENO VALLEY, CA 92557

STRICKLIN SERVICES
24220 JUANITA DR.
MENIFEE CA 92587

WASH'N GO
1959 BANKSTOWN WAY
PERRIS, CA 92571

TOPONEX SERVICES
3166 BRUNSTANE CIR.
CORONA, CA 92882

WELKER & ASSOCIATES
235 CORONADO DR.
CORONA, CA 92879

JWS ASSOCIATES LLC
235 CORONADO DR.
CORONA, CA 92879

NEW BUSINESS

County of Riverside

BEST JAMS AND JELLIES
10527 JURUPA RD.
MIRA LOMA, CA 91752

BEST JAMS AND JELLIES
10527 JURUPA RD.
MIRA LOMA, CA 91752

3B'S STRUCTURAL OBSERVATION
33608 CIR. 5 DR.
NUEVO, CA 92567

KNK SECURITY & ALARMS
58265 RAMSEY RD.
ANZA, CA 92539

DIAMOND EUROPEAN MOTORS
4740 GREEN RIVER RD.
STE. 207
CORONA, CA 92880

BRC NETWORKING & EDUCATION
680 GLEN SPRINGS LN.
CORONA CA 92882

BRC EDUCATION
680 GLEN SPRINGS LN.
CORONA CA 92882

BUSINESS RESOURCE CONNECTION
680 GLEN SPRINGS LN.
CORONA CA 92882

BR - CONNECTION
680 GLEN SPRINGS LN.
CORONA CA 92882

BUSINESS RESOURCE CONNECTION NETWORKING & EDUCATION
680 GLEN SPRINGS LN.
CORONA CA 92882

CONNECTION NETWORKING & EDUCATION
680 GLEN SPRINGS LN.
CORONA CA 92882

VICTORY AUTO REPAIR
1450 POMONA RD.
CORONA, CA 92882

CK2 FINANCIAL, INC
16959 CARROTWOOD DR.
RIVERSIDE CA 92503

EMC TRUCKING
30619 EARLY ROUND DR.
CANYON LAKE CA 92587

MOBILE TRUCK WASH
10234 GOULD ST.
APT. 14
RIVERSIDE CA 92503

BACK TO NEW
31279 DAVID LN.
TEMECULA, CA 92592

RAZAMATAZ
43928 BLUEWOOD CIR.
TEMECULA CA 92592

MINDING YOUR BUSINESS
2932 SUMMERFIELD LN.
RIVERSIDE, CA 92503

ALPHACIGGS
610 MAIN ST.
RIVERSIDE CA 92501

A.L.P.H. INC.
610 MAIN ST.
RIVERSIDE CA 92501

INSULNET INSULATION CONTRACTORS
32080 POPPY WAY
LAKE ELSINORE, CA 92532

BODY BAGS
26443 ST. IVES CT.
MURRIETA, CA 92563

CUB SHACK
26443 ST. IVES CT.
MURRIETA, CA 92563

HEAD OF THE CLASS PHOTOGRAPHY
7531 MARILYN DR.
CORONA, CA 92881

REALTY ONE GROUP SOUTHWEST
41463 MARGARITA RD.
STE. 100
TEMECULA, CA 92591

RENTSMART
41463 MARGARITA RD.
STE. 100
TEMECULA, CA 92591

RENTSMART OF CALIFORNIA
41463 MARGARITA RD.
STE. 100
TEMECULA, CA 92591

RENTSMART PROPERTY MANAGEMENT
41463 MARGARITA RD.
STE. 100
TEMECULA, CA 92591

SOUTHWEST ESCROW A NON-INDEPENDENT BROKER ESCROW
41463 MARGARITA RD.
STE. 100
TEMECULA, CA 92591

KLOSTER ENVIRONMENTAL INC
2680 SAGETREE LN.
NORCO, CA 92860

GLOBAL WORLD
1551 AVENIDA SEVILLA
PALM SPRINGS, CA 92264

DBR HOLDINGS
1551 AVENIDA SEVILLA
PALM SPRING, CA 92264

CELEBRITY LIMOUSINES
29770 BRADLEY RD.
MENIFEE, CA 92586

HOPE STAFFING
1280 PALMYRITA AVE.
STE. C
RIVERSIDE, CA 92507

ALL IN ALL STAFFING
1280 PALMYRITA AVE.
STE. C
RIVERSIDE, CA 92507

TOP NOTCH BEAUTY
23550 CIRCLE DR.
SUN CITY, CA 92587

R. SANCHEZ TRUCKING
21145 RIDER ST.
PERRIS, CA 92570

FANCY WAY
22500 TOWN CIR.
STE. 1121
MORENO VALLEY, CA 92553

FANCY INC.
22500 TOWN CIR.
STE. 1121
MORENO VALLEY, CA 92553

BAIL HOTLINE BAIL BONDS
3605 10TH ST.
RIVERSIDE, CA 92501

BAIL HOTLINE BAIL BONDS
3493 DURAHART ST.
STE. A
RIVERSIDE, CA 92507

SEMI & NEW THRIFT STORE
12607 PERRIS BLVD.
MORENO VALLEY, CA 92553

PI LANDSCAPING
18630 COLLIER AVE
STE. J
LAKE ELSINORE, CA 92530

IRISH COMMERCIAL PROPERTIES
11810 PIERCE ST.
STE. 300
RIVERSIDE CA 92505

BRUCE'S BAR
116 S. MAIN ST.
BLYTHE, CA 92225

CUSTOM CARS SCHMITTER
245 RADIO RD.
PALM SPRINGS, CA 92262

THE STANDARD MAGAZINE
2034 N. MIRA VISTA WAY
PALM SPRINGS, CA 92262

SUPER TAXES & SERVICES
73-700 HWY 111
STE. 9
PALM DESERT, CA 92260

LEFT COAST ATM
74-854 VELIE WAY
STE. 10
PALM DESERT, CA 92260

DSS-MEDICAL BILLING
1330 VISTA SOL
PALM SPRINGS, CA 92262

FA-ASSIST
41371 BALACLAVA DR.
BERMUDA DUNES, CA 92203

MAC-ASSIST
41371 BALACLAVA DR.
BERMUDA DUNES, CA 92203

PC-ASSIST
41371 BALACLAVA DR.
BERMUDA DUNES, CA 92203

VILLA'S GARDENING SERVICES
81370 PALMYRA AVE.
INDIO CA 92201

TERRI KELLY
1 PAUME LN.
PALM DESERT, CA 92260

SIMPLE DIGITAL LIFE
77810 LAS MONTANAS DR.
PALM DESERT, CA, 92211

DESERT VALLEY INSTALLATIONS & CABINETS
31900 PACE LN.
INDIO HILLS, CA 92241

ZELLA LEE CATERING COMPANY
68-605 CORRAL RD.
STE. 79J
CATHEDRAL CITY, CA 92234

COACHELLA VALLEY COMMUNITY TRUST
46800 JACKSON ST.
INDIO, CA 92201

NEW WORLD LUXURY AUTO SPA
53846 CALLE BALDERAS
COACHELLA CA 92236

TIME 2 TWIRL
45345 CARRIE LN.
LA QUINTA, CA 92253

AGUILAR CLEANING
51-342 MARIPOSA DR.
COACHELLA, CA 92236

TAS PLUMBING
16435 CHICAGO AVE.
RIVERSIDE, CA 92504

WESTWOOD HEALING INTERNATIONAL
1450 CAMELOT DR.
CORONA, CA 92882

ALL CITY TOWING
24280 ANGIE LN.
MORENO VALLEY, CA 92557

HIGH CLASS TOWING
24280 ANGIE LN.
MORENO VALLEY, CA 92557

HOCHKLASSE TOWING
24280 ANGIE LN.
MORENO VALLEY, CA 92557

INLAND EMPIRE TOWING
24280 ANGIE LN.
MORENO VALLEY, CA 92557

Q NAILS & SPA
27110 EUCALYPTUS AVE.
STE. H
MORENO VALLEY, CA 92555

THE J.O.B.S. PROGRAM
785 BEVERLY RD.
CORONA, CA 92879

PURE PIXEL AUDIO & VIDEO
7381 SPINDLEWOOD DR.
CORONA, CA 92880

ALCUS HOLLY AGENCY
31566 RAILROAD CANYON RD.
CANYON LAKE, CA 92587

RED PERSIMMON NAILS & SPA
40711 MURRIETA HOT SPRING
STE. A2
MURRIETA, CA 92562

CALIFORNIA SMOG TEST ONLY
7304 INDIANA AVE.
STE. 9
RIVERSIDE, CA 92504

RH CONCRETE
669 LIVERPOOL ST.
HEMET, CA 92545

FAIRY TALES BOUTIQUE
2650 N PERRIS BLVD.
STE. E-15
PERRIS CA 92571

LITTLE MONKEYS DAYCARE
39830 SAVANNA WAY
MURRIETA, CA 92563

IRISH COMMERCIAL PROPERTIES
11810 PIERCE ST.
STE. 300
RIVERSIDE, CA 92505

CHERRY ON PIE
19009 VAN BUREN BLVD.
STE. 125
RIVERSIDE, CA 92508

GAITS IN THE GRAPES GUIDED TRAIL RIDES
40405 AVNIDA TREBOLO
TEMECULA, CA 92592

MADDIE & MASON CREATIONS
1562 PAMELA ST.
CORONA, CA 92879

CROSSING DENTAL GROUP
3150 CASE RD.
STE. C
PERRIS, CA 92570

SUGAR QUEEN CONFECTIONS
1112 SERENA DR.
SAN JACINTO, CA 92583

APPLE PIE CLASSICS
6151 COLUMBUS AVE.
RIVERSIDE, CA 92504

THOMPSON ENGINEERING
2205 FLEETWOOD DR.
RIVERSIDE CA 92509

THOMPSON ENGINEERING COMPANY
2205 FLEETWOOD DR.
RIVERSIDE CA 92509

YORK'S AFFORDABLE DOCUMENT SERVICES
16144 WINDHAM RD.
RIVERSIDE, CA 92503

SUNNY LIKE JAZ
81785 TRADER PL.
STE. B
INDIO, CA 92201

BRANDYWOOD FOUNDATION INC
1307 W 6TH ST.
STE. C-144
CORONA CA 92882

HFUENTES COMUNICACION
11940 QUANTICO DR.
RIVERSIDE, CA 92505

A B BATH AND HOT TUB
25116 VISTA ORIENTA
MURRIETA, CA 92563

BIG O TIRES
2650 E. ALESSANDRO BLVD.
RIVERSIDE, CA 92508

VASQUEZ'S CONTRACTORS
5177 SIERRA CROSS WAY
RIVERSIDE, CA 92509

CURRY COPY CENTER OF HEMET INC
1915 E. FLORIDA AVE.
HEMET, CA 92544

DOUG VOLK SERVICE INC
5171 GOLDEN AVE.
RIVERSIDE, CA 92505

IEHOUSES PROPERTY MANAGEMENT
24210 POSTAL AVE.
STE. E
MORENO VALLEY, CA 92553

VOE DIRECT
1501 RESEARCH PARK DR.
RIVERSIDE, CA 92507

MANDEE'S MOTORS
374 ROOSEVELT CIR.
CORONA CA 92879

VIP GLASS
11390 RANCHO LA BREA DR.
RIVERSIDE, CA 92505

GSCREENZ
1191 MAGNOLIA AVE.
STE. D228
CORONA, CA 92879

RIVERWALK SURGERY CENTER
4244 RIVERWALK PARKWAY
STE. 210
RIVERSIDE, CA 92505

IDYLLWILD LAUNDRY SERVICE
54221 MARANATHA DR.
IDYLLWILD CA 92549

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The ONLY Way...

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need it—regardless of what the market is doing. “In 2011, the scoring for ‘A’ credit was raised to 730,” shares Downing. “Therefore, you should choose to have A+ credit with a score of 760 or higher. Not only will this score allow you to borrow money any time, it also means that you’ll qualify for lower interest rates. Overall, make it a priority to become a master at understanding, evaluating, and controlling your credit score and credit availability so that you’ll never find the gate to the resources you need closed and locked.”

Stop viewing debt as negative. We’ve all heard the horror stories: families so sunk in consumer debt they were forced to declare bankruptcy and individuals whose educational debt haunted them for the rest of their lives. In part because of these cautionary tales, we’ve been programmed to believe the only route to financial freedom is becoming debt-free. Downing says it’s time to reprogram that belief. “It’s not that debt itself is bad—it’s that the way the average American uses it is destructive,” he clarifies. “From this day forward, commit to using debt to invest and build your wealth. Yes, debt can be financial quicksand. But used wisely, it can also give you leverage and make you rich.”

Seek to fulfill the unmet needs of others. You may love French pastries and open up a bakery, but if no one in your area craves croissants, your shop will flop. Yes, it’s a simplistic example, but the principle behind it holds true: If your business doesn’t address and fulfill an unmet need, it’s not going to be successful. Period. And in today’s highly competitive world with a business on every corner, it’s critical to identify what others aren’t doing (or aren’t willing to do!) so that you can compete and win customers. “Unmet needs aren’t always readily apparent or visi-

ble,” points out Downing. “To identify them, you need to ask yourself questions like, What problems are keeping my potential customers awake at night? What do they want that they aren’t getting? What would make their lives easier? When you have some answers, work on creating a unique approach to delivering that product or service.”

Become a master at creating systems and processes. This is all about building a business that runs—and can continue to run—effectively and efficiently. Why? Because you don’t want to have to spend your oh-so-valuable time reinventing the wheel and micromanaging others. “Becoming a master at creating duplicable systems and processes means that you’ll need to understand the steps that lead to success, clearly define them, write them down, and explain them to your team,” says Downing. “But once you’ve done all this work up-front, you’ll no longer have to run your day-to-day operations. You’ll be free!”

Build the right relationships with the right power team members. If you’re truly working toward creating wealth, you’re not going to be building one small business that you personally operate and run. Instead, you’ll be creating multiple, duplicable small businesses that are constantly creating new streams of income for you. You’ll need to be able to hand off tasks and duties to others. And that means you’ll need a strong team of the right people doing the hard work for you.

“Your power team is the power behind your skill as an entrepreneur,” explains Downing. “That’s why it’s critical to evaluate these people personally and make sure they’re right for the job.

“This is also why it’s so important to be respectful and helpful to everyone you meet,” he adds. “You never know when you’ll be making a connection that can benefit you next week, or next month, or next year. They may become power team members and they may also refer customers your way.”

Make it a family affair. As you’re transforming yourself into an entrepreneur, be sure to instill the same mindset and skills in your kids. This is actually not as hard as you might think. Not only can you narrate what it means to own a business—talking through issues like finding opportunity, understanding revenue and profits, differentiating yourself from competitors, and so forth—your kids can also learn from the best teacher: experience.

“I always advise parents to help their children take typical ‘kid jobs’ to the next level,” explains Downing. “Instead of just being a babysitter or a tutor, for example, kids might start a franchise where they hire out jobs to a database of subcontractors. Or they might invest in some gumball machines. The idea is to let them cut their teeth on critical business principles and see first-hand how they can make money that isn’t directly connected to their time.


“Teaching your kids to think about wealth-building in this way is the greatest gift you can give them,” he notes. “I believe entrepreneurship is the best way to live. But even if your kids grow up to work for someone else or enter a profession, employers will expect them to work and think like entrepreneurs. It’s just the way the world is headed.”

Downing acknowledges that some of these tips may seem deceptively simple. But it’s their very simplicity that gives them their power.

“Life is really just a series of choices,” he says. “We decide whether to watch TV after work or spend an hour on our action plan, whether to take the class or not take the class, whether to hold the cards or place the bet. Most people take the path of least resistance and go with the herd. Those who don’t are the ones who will create rich, full lives that are truly worth living.”

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

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ENTREPRENEURSHIP

The ONLY Way to Make Sure You're Better Off Four Years From Now

There's a lot of handwringing around the election. And while the outcome could have some impact on your finances, continuing to doggedly rely on the old college-job-401(k) paradigm will hurt you much more...

The anxiety swirling around the upcoming election is almost palpable. People are agonizing over what the results might mean for job creation, Social Security, health-care, college tuition, and other hot-button issues. Given the shaky state of the economy, some angst is surely understandable. But Greg Downing says it's absurd to think that whoever occupies the White House for the next four years will seal your fate and make or break your future. "They" can't save you. Only you can save you.

"Never has the phrase 'If it's to be, it's up to me' been more appropriate," asserts Downing, author of "Entrepreneur Unleashed: Wealth to Stand the Test of Time." "The blunt truth is that no American can afford to wait on salvation from any politician—or, for that matter, any employer or any teacher in any traditional school.

"The old formula that allowed people to build a comfy middle-class life is gone," he adds. "Instead of obsessing over what you can't control—like who's in the Oval Office, for instance—it's time to focus on what you can control. It's time to make an about-face and learn how to think about work and wealth in a whole new way."

Downing is referring to entrepreneurship. He knows firsthand how dramatically it can transform your life. Once a car dealership manager working grueling 80-hour weeks, he is now a millionaire many times over who takes four months of vacation a year. He made his wealth as a real estate investment business owner and motivational speaker, and he says regardless of the field you choose, entrepre-

neurship is the only logical path to financial freedom in a global economy where half of all college grads are moving back home jobless and saddled

with debt.

First, let's be clear: The entrepreneurship he espouses is NOT the "open your own restaurant and bust your butt

working there seven days a week" variety. Rather, it centers on generating multiple streams of income (earned, *continued on page 7*

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