

8-2012

August 2012

Inland Empire Business Journal

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



Part of the [Business Commons](#)

Recommended Citation

Inland Empire Business Journal, "August 2012" (2012). *Inland Empire Business Journal*. Paper 221.
<http://scholarworks.lib.csusb.edu/iebusinessjournal/221>

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



AT DEADLINE

Riverside Appoints Al Zelinka as Community Development Director

Chamber *Applauds Appointment of Al Zelinka as City's New Community Development Director.*

Riverside City Manager Scott Barber recently announced the appointment of Al Zelinka as community development director. Zelinka is presently community development director in the city of Fullerton and has over 20-years of planning and community development experience in both the public and private sectors. As community development director, Zelinka will lead the city's planning, building, code enforcement and development programs. Zelinka holds a master of regional planning from Cornell University and a bachelor of science in public planning with a minor in business administration from



Al Zelinka

continued on page 39

President Al Karnig and President Clinton to Speak at C3 Summit



Bill Clinton



Albert Karnig

Albert Karnig, having recently retired as president of California State University San Bernardino, will jumpstart his "golden days" as a speaker and panel chair at the "C3 Summit 2012: The 21st Century Business Challenges in U.S.-Arab Opportunities," being held in New York City on Sept. 13-14, 2012—a U.S.-Arab Global Event.

President William Jefferson "Bill" Clinton, 42nd president of the United States will be a keynote speaker.

Other confirmed speakers will include:

- Paula Cox (Premier, Bermuda)
- His Excellency Abdullah A. Zainel Alireza (former Minister of Commerce and Industry of the Kingdom of Saudi Arabia)
- David Hamod (President and CEO, The National U.S.-Arab Chamber of Commerce)
- Tim Cook (CEO of Apple)

For further information regarding the summit and additional speakers, visit www.c3-summit.com.

Redevelopment Funding to Cover Completion of Riverside Projects



Future "Renaissance Block" will include the Coil School for the Arts and the Center for Social Justice & Civil Liberties

implementation of the city's Renaissance Initiative, and is pleased that the improvement can move forward. The state's Department of Finance overturned its earlier deci-

Construction of local community improvement projects to be completed with former redevelopment agency funding Riverside was successful in securing \$25.7 million in former redevelopment funding needed for the completion of local community projects. The chamber has supported the development and

continued on page 39

Special Sections

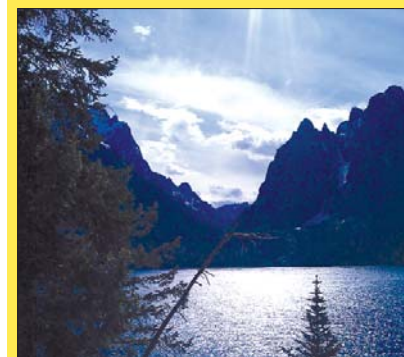
Money Lessons From the Facebook Founder

Pg. 19

Are Words Becoming Obsolete in Marketing?

Pg. 24

THE OLD WEST AT ITS BEST



Pg. 44

A \$15.2 Million Industrial Sale/Lease in Ontario

NAI Capital industrial specialists Philip T. Attalla and Richard Horn with the Commerce office represented the buyer, CenterPoint Properties, a real estate asset management company owned by CalPERS and based in Chicago, Illinois, in the pur-



chase of a state-of-the-art, 106,055-square-foot, food grade industrial building located at 2539 East Philadelphia Avenue in Ontario, from the Seller, Legacy Property Management LLC. In conjunction with the sale, Attalla and Horn also represented the tenant, Passport

continued on page 21

MAIL TO:



FOUND A WAY TO USE LESS DOUGH. ANOTHER DAY. ANOTHER VICTORY.

SWITCH AND SAVE

Over \$ **50** /mo

on average vs. previous provider

Don't let her sweet personality fool you. Morgan is a true retail warrior, fighting to make each day a little more successful than the last. So when she learned that Charter Business could give her Internet speeds up to six times faster than standard DSL*, unlimited long distance† on her same phone number, and TV with digital music‡ for atmosphere, sheswitched. Morgan now has a partner that understands her challenges. The money she's able to reinvest in her business is just icing on the cake. **INTERNET | PHONE | TV**

877-BIZ-BUNDLE www.EverydayVictories.biz

Contact your dedicated Charter Business representative today.

©2012 Charter Communications. Savings claim based on Small Business Claims Study by Data & Management Counsel, Inc. *Speed comparison as of 3/14/12. Internet speeds may vary. †Unlimited Long Distance available only to Charter local customers and applies only to direct-dial calls within the U.S., Puerto Rico, and Canada. ‡Customer is responsible for and must secure any music rights and/or pay applicable fees required by ASCAP, BMI, or SESAC. Restrictions apply. Call for details.

The Other California

A Wine Journey Through California's Central Coast
By Annette Alvarez-Peters

As a wine appellation, or wine-growing region, the Central Coast of California is very large, stretching some 250 miles from south to north, with diverse climates and topographies and a wide range of grape varieties to explore. Any wine enthusiast will enjoy the unpretentious vibe and the laid-back, welcoming feel of the region's wineries—and the value of the great wines made by them. Let's journey through some of California's most picturesque scenery to see what's in store.

Wonderful variety and value

The Central Coast appellation runs from the Santa Barbara County grape-growing region in the south to Monterey County in the north. Within the larger appellation, or American Viticultural Area (AVA), there are roughly 30 sub-appellations, also AVAs. Each area is distinguished and defined as a place of origin with specific soil and climatic characteristics.

The southern Central Coast encompasses Santa Barbara and San Luis Obispo counties. Both counties are bounded by hillside valleys to the east and beautiful Pacific coastlines to the west. Most of the vineyards here lie east to west, maximizing exposure to the sun as well as to cooling fog from the Pacific. This combination allows the grapes to hang longer on the vines to reach optimum ripeness.

Chardonnay is the dominant white grape variety, with plenty of variation within the sub-AVAs and among producers. Lush, tropical fruit flavors can be found in bottlings from the Santa Barbara area; fruity, rich aromas in wines from the Santa Maria AVA; and crisp acidity and lingering minerality and balance in Chardonnay from the newer Santa

Rita Hills area. Sauvignon Blanc thrives in the warmer east end of the Santa Ynez Valley, producing wines with lovely acidity and grassy notes. In Santa Barbara County, Viognier, an exotic grape from the northern Rhône Valley in France, is produced with floral aromas of peach and honey.

Pinot Noir, a popular but difficult grape to grow, is successful in several Santa Barbara County vineyards that take advantage of elevations with proximity to the ocean. Bright red cherry flavors with balanced acidity are hallmarks of Central Coast Pinots.

Classic reds in the warmer areas

Other classic red grape varieties thrive in the warmer reaches of the Central Coast. Rich, red berry Cabernets and lush, plummy Merlots are best produced in the warmer Santa Ynez Valley. Cabernet and Merlot also flourish in the Paso Robles AVA, located in San Luis

Obispo County to the north. Known for its diverse topography of flat valleys, rolling hills and rugged mountain areas, Paso Robles is home to some 40, mostly red, grape varieties, including peppery Syrah, concentrated Zinfandel and earthy Sangiovese and Tempranillo. It's an area of some "Old World" niches that really expresses the diversity of Central Coast wines.

Stars in the north

In the north, Monterey County is known for its charming seaside towns, but it's also home to a large premium wine-growing appellation. Here, temperatures can vary 40 degrees between the coastal northern vineyards and the county's more inland southern vineyards.

continued on page 22

Former Upland Mayor's Plea Deal Could've Been a Lot Worse...For Him

By Jesse B. Gill, IE Weekly

All Inland Empire cities whose mayor didn't plead guilty to bribery, please step forward. Not so fast, Upland.

The joke's probably not funny to Upland residents (or, let's be honest, anyone else) since they're still dealing with the fallout of having a mayor who extorted money from businesses in the city. Allegedly.

Well, we know for sure that he at least took money from one business because he says he did on April 27 in federal court. That day,



John Pomierski

former Upland Mayor John Pomierski, 58, admitted to taking money from a business in exchange for helping cut through red tape at City Hall. But he only admitted to one count of bribery.

One count. Out of 10... but the U.S. Attorney's Office seems pretty satisfied with that number. "The case involving Mr. Pomierski has been resolved in a way we believe suits the interests of justice," says Thom Mrozek, a spokesman for the U.S. Attorney's Office.

Through the plea, Pomierski admitted to accepting \$5,000 from Chronic Tacos Cantina, a business that still has an outstanding lawsuit stemming from the allegations against the now-former mayor.

But that leaves nine other bribery counts federal prosecutors leveled against Pomierski that will likely go completely unanswered as a result of the plea bargain he took.

Between 2007 and late 2010, Pomierski—joined by co-conspirators John Hennes, Anthony Orlando Sanchez and Jason Roy Crebs—conducted a scheme that made them \$45,000 richer, after dipping into the pockets of local businesses, according to an indictment filed in September 2010 by a federal grand jury.

Pomierski hounded the owners of now-closed Chronic and Upland Market Place for money, according to the indictment. In return, he greased the wheels at City Hall, making it easier for the businesses to, you know, do business.

Of course, federal prosecutors are patting themselves on the back, regardless of the fact that Pomierski's guilty plea still leaves \$40,000 on the table, unaccounted for.

"The public is entitled to honesty and integrity from the elected officials whom they entrust with power," U.S. Attorney André Birotte, Jr. says in a prepared statement that managed to say pretty much nothing but used a lot of words to do it.

"Mr. Pomierski broke that trust when he decided to accept a bribe in return for a promise to circumvent the city's well-established permitting system," Birotte continued, determined to tell us stuff we already knew. "This kind of conduct is an affront to the voters who follow the law and play by the rules, and who have a right to expect their elected officials to do the same."

Pomierski is yet to be sen-

continued on page 26

INDEX

News and Features

- When Your Website Powers Your Business** Why would you invest your hard-earned dollars to hire anyone less than a pro when designing your online business? After spending months developing your product, do yourself a favor and hire the right web developer—it will be well worth the investment. 6
- Need Work? Tech Companies Are Hiring** Companies are hiring and will be hiring those students who have the educational capability of business with a STEM background (Science, Technology, Engineering and Mathematics). We do not have to go overseas to find this talent says Matthew Brosious, co-founder of FreightCenter.com. 6
- Are You Leading From a Place of Fear?** All actions in business decisions have consequences—so does a lack of action. Author of “Leadership Isn’t for Cowards,” Mike Staver advises: Don’t let fear cloud your decision-making. 9
- Ask, Don’t Tell: Nine Ways Power Questions Help Us Build Better Business Relationships** The days of getting in, making money, and moving on to the next guy are over. When times are tough and the future is uncertain, people want to put down roots and partner with people they truly like and trust. 11
- Money Lessons From the Facebook Founder** Billionaire Mark Zuckerberg made news recently when he refinanced the \$5.95 million mortgage on his Palo Alto home with a 30-year adjustable-rate loan starting at 1.05 percent. Learn why he did not pay it off with cash. 19

Columns

- Website and Business. 6
- Job Skills for the Future. 6
- The Lists:
- Inland Empire’s Largest Employers. 7
- Top Tenant Improvement Contractors. 13
- Largest Credit Unions in the Inland Empire. 17
- Messenger/Courier Services Serving the Inland Empire. . . 29
- Investments and Finance. 8
- Leadership in Business. 9
- Business Communication. 11
- Real Estate Notes. 12
- Computer Column. 13
- Restaurant Review. 34
- Manager’s Bookshelf. 36
- New Business Lists:
- County of San Bernardino. 40
- County of Riverside. 41
- Inland Empire People and Events. 43
- Executive Time Out. 44

Vol. 24, No. 8, August 2012 --- Inland Empire Business Journal is published monthly by Daily Planet Communications, Inc., 1801 Excise Street, Suite 111, Ontario, CA 19761. (909) 605-8800. Bulk rate U.S. postage paid, Ontario, CA, permit No. 1. Send address changes to: Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729. Information in the Inland Empire Business Journal is deemed to be reliable, but the accuracy of this information cannot be guaranteed. The management of the Inland Empire Business Journal does not promote or encourage the use of any product or service advertised herein for any purpose, or for the purpose or sale of any security. “Inland Empire Business Journal” trademark registered in the U.S. Patent Office 1988 by Daily Planet Communications, Inc. All rights reserved. Manuscripts or artwork submitted to the Inland Empire Business Journal for publication should be accompanied by self-addressed, return envelope with correct postage. The publisher assumes no responsibility for their return. Opinions expressed in commentaries are those of the author, and not necessarily those of the Inland Empire Business Journal. Subscription payment must accompany all orders for the monthly journal or annual Book of Lists. Copyright 2012 Daily Planet Communications, Inc.

QUOTATIONS ON PERSEVERANCE

When the worms are scarce, what does a hen do? Does she stop scratching? She does not. She scratches all the harder. A lot of businessmen have been showing less sense than a hen since orders became scarce. They have laid off salesmen; they have stopped or reduced their advertising; they have simply resigned themselves to inaction and, of course, to pessimism. If a hen knows enough to scratch all the harder when the worms are scarce, surely businessmen.....ought to have gumption enough to scratch all the harder for business.
B. C. Forbes

Great works are performed not by strength but by perseverance.
Samuel Johnson

In the realm of ideas, everything depends on enthusiasm; in the real world, all rests on perseverance.
Johann Wolfgang Von Goethe

INLAND EMPIRE business journal

PUBLISHED BY
Daily Planet Communications, Inc.

BOARD CHAIRMAN
William Anthony

MANAGING EDITOR
Ingrid Anthony

ACCOUNT EXECUTIVE
Mitch Huffman

PUBLISHER’S ADVISORY BOARD
Julian Nava, Ph.D., Former U.S. Ambassador to Mexico
Barbara L. Crouch, Human Resource Consultant
Cliff Cummings, Toyota of San Bernardino

CORRESPONDENTS AND COLUMNISTS

Joe Thomas	Matthew Brosious	Mike Staver	Andrew Sobel
Jerold Panas	J. Allen Leinberger	Mike Morrell	Ike Ikkoku
Brian Hoerning	Randall G. Shelden	Bill Anthony	Henry Holtzman
Laura Ries			

STAFF

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

CONTACT US

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

EXECUTIVE NOTES

ONTARIO-BASED BANK MERGES

ICB Financial, the parent company of Ontario-based Inland Community Bank, will merge with a larger banking operation based in Washington state, according to a statement released last month. Inland Community Bank, which has five locations, will be purchased by Spokane, Wash.-based AmericanWest Bank for an estimated \$23.7 million. The bank has branches in Ontario, Rialto, Duarte, Los Angeles and Pasadena. It specializes in business banking services, including loans to small businesses, and James Cooper, president and CEO, said the merger with AmericanWest will open the door to new financial opportunities for business clients.

Cooper said in a statement that heightened regulations, capital requirements and rising expenses make it harder for a small bank to offer customers the services they're looking for. AmericanWest, which has the same banking niche, brings many more resources to the table, Cooper said. That should mean more opportunities for Inland businesses looking for growth opportunities, Cooper added.

ICB Financial had \$221 million in assets as of March 31, according to the statement. AmericanWest's total assets are estimated at \$2.5 billion. The Spokane bank has more than 30 branches in its home state of Washington and about 25 in Idaho and Utah, according to the company's website. It currently has only four locations in California, including one in Palm Desert.

KONOWITCH APPOINTED AS GRANT SPECIALIST AT CSUSB

Bonnie Konowitch of Yucaipa has joined Cal State San Bernardino as philanthropic grant specialist, providing fund-raising support for CSUSB's colleges of arts and letters, social and behavioral sciences, business and public administration, education, and natural sciences.

"Private support from foundations and corporations for student scholarships, research and internships has never been more important to enhancing the educational experience at CSUSB," said Cindi Pringle, associate vice president for development at the university. "The depth and breadth of Bonnie's expertise in fund development through private grants will help the *continued on page 32*

Save Time, Paperwork, Headaches... And Money! Rollover to an IRA Today

By William "Bill" Cortus

The two things that everyone could use more of are time and money. One way to help free up some of both is by rolling over your existing retirement assets into an Individual Retirement Account (IRA). An IRA rollover may give you greater control of assets spread across multiple accounts and potentially offers improved diversification, flexibility, guidance and service. This could save you money in fees and other costs from different accounts as well as cut down on financial paperwork and other headaches from dealing with multiple assets.

Below are the basics of what you need to know about rolling over to an IRA.

What is an IRA rollover?

An IRA rollover is the act of funding an IRA with assets moved from an existing tax-qualified retirement account, a pension plan, a profit sharing plan, 401(k) plan, 403(b) plan or another IRA[1] without penalty or tax withholding, for continued tax-deferred growth potential.

Who can open a rollover IRA?

You can roll over money from a former employer's retirement plan (profit sharing, 401(k), 403(b), Roth 401(k) or Roth 403(b), etc.) to an IRA if you experience one of the following triggering events as permitted by the plan:

- Change of employer
- Termination of an employer's existing plan
- Retirement
- Reaching age 59-1/2
- Disability
- Divorce
- Death

You may also roll over or transfer assets from most traditional, Roth1, SIMPLE and SEP IRAs into a Thrivent Financial IRA. The assets in the old plan or account are "rolled over" into an IRA and retain their tax-deferred growth potential.

Why move funds into a rollover IRA?

There are potentially four primary benefits in rolling tax-qualified retirement savings over to an IRA. These include:

- **Easier management of retirement assets.** Consolidating multiple tax-qualified workplace retirement accounts into a single IRA may make it easier for you to manage your retirement assets. Instead of piecing together multiple statements to find your overall investment performance and balance, just one statement does the trick.

The U.S. Department of Labor reports that baby boomers born between 1957 and 1964 held an average of 11 jobs from age 18 to age 44.[2] That kind of job mobility has the potential to greatly complicate the task of managing your retirement assets. For many, an IRA rollover makes sense to better track and manage your retirement assets.

- **Increased investment options.** Rolling over to an IRA may offer more investment options than your employer and plan custodian. More options may help you better diversify[3] your investments or better align your accounts with your risk tolerance.

- **Potential tax-deferred**

continued on page 29

Money Talks!

FINANCIAL NEWS & TALK



Contact us today... be on the air tomorrow!

909-483-1500 or 760-729-1000

financialnewsandtalk.com

Email Inquires:

AstorBroadcasting@gmail.com

WEBSITE AND BUSINESS

When Your Website Powers Your Business

By Joe Thomas of Left Brain Digital

If you can afford to have your brand new warehouse built from the ground up, who are you going to hire to build it?

The intelligent answer is simple: a reputable building contractor with happy clients and lots of experience, right? I mean, why on earth would you invest your hard-earned dollars to hire anyone less than a pro?

What about your office building or store? As a business owner, you know that it needs to have the right look and feel to be successful. Go ahead, go shopping or to the insurance guy or the doctor. Are the stores and offices run down with bad paint jobs and worn-out carpeting? Does the store you're buying from have empty crates and clothes blocking the aisles? Of course not. They're all clean and neat and professional and most are decorated to impress the customer.

So why, then, would anyone take the opposite approach with their online business? Believe it or not, at least half the people reading this right now have done exactly that. You've spent months, in some cases years, developing your product, becoming an expert in your field or writing your book, and then paid absolutely no attention to where or how it's presented and

sold. That's just like buying beautiful new furniture and not having a house to put it in.

Do yourself a favor, when you've made the decision to open your business or sell your product online, make sure you have ALL the tools to make it successful. And for Pete's sake, make sure you hire the right developer. Here are a few tips to help you find that person;

1. Look for experience, reputation and track record. These are the three attributes to consider when engaging any professional. Find out about who you're entrusting your brand to. Ask for references—don't just look at the testimonials they've posted. Take a good look at their website. If it looks like a fifth-grader put it together, imagine how yours will look. Look at their portfolio or ask for a list of sites they have developed. If they can't show you immediately, or if they don't have at least four or five sites to review, what are they afraid of?

2. It's not always about the price. Do NOT cut corners. Don't go with the cheapest deal you can find just because it's cheap. Think about what you're buying: It's the vehicle that's going to generate your revenue.

Your website is the last thing you want to cut corners on.

WARNING: Not going cheap does not mean you should go with the most expensive deal either; expensive doesn't always equal better.

3. Listen. You're buying talent and experience. You listen to your doctor, your lawyer and your accountant—they're the professionals, after all. Now think about that when you decide that you know better or more than your web developer. If you made the right choice in hiring the developer, then listen to what he or she tells you. If you're not willing to trust their judgment or advice, then save your money and build the site yourself. But don't complain about THAT decision later.

4. Have a plan. You need to know what your goals are and how to convey them to your developer BEFORE you hire anyone. If you aren't sure of your goals—WAIT. Do not hire anyone unless you are completely sure that they have a solid understanding of your needs and objectives.

5. Avoid any company or freelancer that has a package. You've seen it before. You're

searching for a web designer and you find 25 sites that have the Gold/Silver/Bronze package (or some cute little package names). They offer hourly rates and "additional page" costs. Here's a tip: stay away. There's no way a designer can give you exactly what you need based on his/her "package rate." Ask me 10 times and I will tell you 10 times—I can't give you a price if I don't know what your project is all about. Any pro developer will tell you the same thing. We need to know what we're developing before we know how much it's going to cost.

6. Know how to request a quote. Please don't ever email a developer and say, "Can you look at my site and tell me how much you would charge to redesign it or make it better?" Now, that's just asking for trouble, and here's why:

a) You are already telling the developer you have no idea what you need.

b) If the developer sends back an email that says, "I looked at your site and it would cost \$xx.xx to redesign it or fix it" RUN. Never hire a developer who doesn't want to talk to you first. A developer worth hiring is the one who wants to know about your project.

JOB SKILLS FOR THE FUTURE

Need Work? Tech Companies Are Hiring

Business Offers Insights for Future IT Job Candidates

"Do what you love" has been the advice embedded in American commencement speeches for decades. Now, however, it's "do STEM"—Science, Technology, Engineering and Mathematics.

"We have the brains, we have the educational capability and I'm pretty sure students want a job when they graduate

high school and college. We do not have to go overseas to find our talent," says decorated Army Ranger and entrepreneur Matthew Brosious, co-founder of FreightCenter.com. The third-party logistics company and freight software technology provider does for freight shipping what Expedia does for travel.

Brosious' company is hiring and, for students and people interested in new careers, what it's seeking in job candidates offers valuable insights.

"A formal STEM education is not necessarily crucial to obtaining a job in a STEM career," says Doug Walls, FreightCenter.com's chief information officer. Walls initially

started as the company's IT administrator and after seven years is now CIO. According to Walls:

- Often times, the best developers are the ones who have a natural aptitude and an ability to comprehend emerging technologies.

- Web development and

continued on page 12

Inland Empire's Largest Employers

(Ranked by Number of Inland Empire Employees)

continued on page 10

	Company Name Address City, State, Zip	# Employees (IE) # Employees (Nationwide) Yr. Est. IE	Nature of Business	Employee Services: Van or Carpool Health Club on Site Daycare on Site	Marketing Contact Title	Top Local Executive Title Phone/Fax E-Mail Address
1.	County of San Bernardino 385 N. Arrowhead Ave. 5th Floor San Bernardino, CA 92415-0110	19,000 N/A 1853	Local Government	Yes No No	Paula Nowicki Chief of Staff 1st District	Gregg Devereaux CEO (909) 387-5417/387-5430 www.sbcounty.gov
2.	County of Riverside 4080 Lemon St., 4th floor Riverside, CA 92501	18,400 N/A 1893	Local Government	Yes No No	Bob Howdysshell Director, Purchasing & Material Services	Jay Orr County Executive Officer (951) 955-1100/955-1105
3.	Stater Bros. Market 301 S. Tippecanoe Ave. San Bernardino, CA 92408	18,221 N/A 1936	Supermarkets	Yes No No	Dennis McIntyre Group Senior V.P. Marketing	Jack H. Brown CEO (909) 733-5000
4.	National Training Center The NTC and Fort Irwin Fort Irwin	13,805 1981	Military Training Base	WND WND WND	WND WND WND	Robert W. Cone Commanding General (760) 380-3369
5.	Loma Linda University Adventist Health Science Center 11160 Campus St. Loma Linda, CA 92354	13,000 N/A 1905	Higher Education in Health Related Professions	Yes Yes No	Tammy Veach Executive Director Marketing	Richard H. Hart, MD, Dr PH President (909) 558-3448/558-3932 www.lomalindahealth.org
6.	U.S. Marine Corps Air P.O. Box 788200 Twentynine Palms, CA 92278	12,486 1945	Military	WND WND WND	WND WND WND	George W. Smith Jr. Brigadeer General (760) 830-5476/830-5474 www.29palms.usmc.mil
7.	United Parcel Service 2930 Inland Empire Blvd., Ste. 110 Ontario, CA 91764	8,600+ 358,000 1907	Transportation	No No No	Mario Archaga Middle Market Manager	Scott Davis CEO (800) 742-5877/877-1508
8.	S.B. City Unified School District 777 North F St. San Bernardino, CA 92410	8,574 5,000 1964	Education	No No No	Linda Hill Director of Communications	Dr. Dale Marsden Superintendent (909) 381-1100/885-6392 www.sbcusd.kiz.ca.us
9.	March Air Reserve Base 2145 Graeber St. March A.R.B., CA 92518	8,525 N/A 1918	Military Reserve Base, Department of Defense	No No No	Major Don Traud Chief of Public Affairs	Brig. General James Rubeor 452 AMW Commander (951) 655-1110/655-4671
10.	Ontario International Airport 1940 E. Moore Way Ontario, CA 91761	7,695 1940	Aviation	Yes No No	Mark Thorpe Air Service Marketing Director	Jess Romo Airport Manager (909) 937-2700/937-2743 info@lawa.org
11.	University of California Riverside 900 University Ave. Riverside, CA 92521	7,618 N/A 1954	Higher Education	Yes Yes Yes	Marcia Mc Quern Associate Vice Chancellor, Strategic Communications	Timothy P. White Chancellor (951) 827-1012/827-3866 www.ucr.com
12.	Loma Linda University Medical Center 11234 Anderson Ave. Loma Linda, CA 92354	6,147 6,147 1905	Medical/Health Care	Yes Yes (Close by) Yes (Close by)	Tammy Veach Administrative Director	Ruthita Fike CEO/Administrator (909) 558-1000/558-0308
13.	Kaiser Permanente Medical Center 9961 Sierra Ave. Fontana, CA 92335	6,000 156,000 1943	Health Care	Yes No No	John Gustafson Dir. Sales & Marketing, I.E.	Greg Christain Executive Director (909) 427-5269/427-7193
14.	Riverside Unified School District 3380 Fourteenth St. Riverside, CA 92501	5,500 1871	Education	No No No	Dianne Pavia Mgr., Comm. & Public Relations	Dr. Rick Miller District Superintendent (951) 788-7135/788-5668 www.rusd.k12.ca.us
15.	Corona/Norco Unified School District 2820 Clark Ave. Norco, CA 92860	5,147 4,926 1893	Education	No No No	Tom R. Pike Executive Services	Kent L. Bechler, Ph. D. Superintendent (951) 736-5000/736-5015 www.cnusd.k12.ca.us
16.	Pechanga Resort & Casino 45000 Pechanga Pkwy Temecula CA 92883	4,800 1995	Casino/Resort	No No No	N/A	Rudy Prieto General Manager (951) 693-1819/303-2571 www.pechanga.com
17.	Fontana Unified School District 9680 Citrus Ave. Fontana, CA 92335	4,700 N/A 1956	Education	No No No	Dr. Richard Stedry Deputy Superintendent of Business	Cali Olsen-Binks Superintendent (909) 357-5000/357-5012 www.fusd.net
18.	Verizon 112 S.Lakeview Canyon Rd. Thousand Oaks, CA 91361	4,519 82,000 1953	Telecommunications	Yes No No	Dave Sorg Regional Marketing Director	Sussan Rose Area Manager/Customer Ops. (760) 327-8600/327-4105
19.	Abbott Vascular 26531 Ynez Rd. Temecula, CA 92591	4,500 1983	Medical Device Manufacturer	No No No	N/A	Ken Carlisle VP (951) 914-2400
20.	Moreno Valley Unified School District 25634 Alessandro Blvd. Moreno Valley, CA 92553	3,784 N/A	Education	No No No	Scott Johnson Public Information Officer	Dr. Judy White Superintendent (951) 571-7500/571-7574 www.mvusd.kiz.ca.us

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.

DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL STOCK CHART

THE GAINERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
American States Water Company (H)	40.87	39.58	1.29	3.3%
Watson Pharmaceuticals, Inc. (H)	75.81	73.99	1.82	2.5%
Hot Topic Inc.	9.89	9.69	0.20	2.1%
CVB Financial Corp. (H)	11.64	11.65	-0.01	-0.1%
Physicians Formula Holdings Inc.	3.45	3.46	-0.01	-0.3%

THE LOSERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
Monster Beverage Corporation	64.97	71.20	-6.23	-8.8%
Kaiser Federal Financial Group, Inc. (H)	14.44	14.78	-0.34	-2.3%
Outdoor Channel Holdings, Inc.	7.18	7.31	-0.13	-1.8%
Provident Financial Holdings Inc.	11.41	11.53	-0.12	-1.0%
Physicians Formula Holdings Inc.	3.45	3.46	-0.01	-0.3%

	Ticker	7/20/12 Close Price	6/29/12 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Company (H)	AWR	40.87	39.58	3.3	41.72	30.53	17.1	NYSE
CVB Financial Corp. (H)	CVBF	11.64	11.65	-0.1	12.00	7.28	13.5	NASDAQGS
EMRISE Corporation	EMRI	0.62	0.68	-9.1	0.85	0.35	NM	OTCPK
Monster Beverage Corporation	MNST	64.97	71.20	-8.8	83.96	34.43	39.4	NASDAQGS
Hot Topic Inc.	HOTT	9.89	9.69	2.1	10.73	6.05	44.3	NASDAQGS
Kaiser Federal Financial Group, Inc. (H)	KFFG	14.44	14.78	-2.3	15.34	11.00	16.0	NASDAQGS
Outdoor Channel Holdings, Inc.	OUTD	7.18	7.31	-1.8	7.99	5.18	144.2	NASDAQGS
Physicians Formula Holdings Inc.	FACE	3.45	3.46	-0.3	4.38	2.54	67.3	NASDAQGS
Provident Financial Holdings Inc.	PROV	11.41	11.53	-1.0	11.81	7.92	15.2	NASDAQGS
Watson Pharmaceuticals, Inc. (H)	WPI	75.81	73.99	2.5	78.00	55.00	35.6	NYSE

Let us help you grow your business!

Co-Sponsored By:








Small Business Training Events 2012 Calendar

The Leading Resource for Small Business

QuickBooks for Beginner
Learn how to be more efficient and simplify your bookkeeping using QuickBooks Accounting Software. The seminar will demonstrate functions useful for daily operations in your small business.
Thursday, August 9, 2012 from 9am to Noon No Cost

Understanding Your Financials
Know Your Numbers! Understanding the basics of accounting and finance is vital if you are planning to succeed in business! This seminar will give you a basic overview of accounting and finance principles for a small business and provide the framework to make timely and accurate business decisions.
Thursday, September 13, 2012 from 9am to Noon No Cost

Doing Business with the Government
There are numerous opportunities for small businesses to sell to the government! This seminar will provide you with a simple overview of how to sell your products and services to the Federal, State and Local Government.
Thursday, October 11, 2012 from 9am to Noon No Cost

Advanced QuickBooks for Beginners
This seminar was designed to build upon the QuickBooks for Beginners seminar. Learn how to manage inventory, develop invoices, and manage job costs and manage cash flow using QuickBooks Accounting Software.
Thursday, November 8, 2012 from 9am to Noon No Cost

Location: Ontario Chamber of Commerce
520 N. Euclid Avenue
Ontario, Ca 91762

Pre-registration is recommended, seating is limited.
Register by phone at (760) 951-1592

The Inland Empire SBDC is a cooperative program of the Inland Empire Center for Entrepreneurship and is supported by the U.S. Small Business Administration (SBA) and California State University, Fullerton and extended to the public on a non-discriminatory basis. SBA and California State University, Fullerton cannot endorse any products, opinions or services of any external parties or activities. Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. Contact: Jennifer Dreher at (851) 781-2345 for more information.

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	26,827,980
Watson Pharmaceuticals, Inc.	19,563,070
Hot Topic Inc.	6,820,280
CVB Financial Corp.	5,277,670
American States Water Company	1,175,760
<hr/>	
D&P/IEBJ Total Volume Month	60,524,300

Monthly Summary 6/29/12	
Advances	3
Declines	7
Unchanged	0
New Highs	4
New Lows	0

Duff & Phelps, LLC

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

LEADERSHIP IN BUSINESS

Are You Leading From a Place of Fear?

Sixteen Signs You May Be Practicing Cowardly Leadership

It's a tricky time to be a leader. With the economy so unforgiving right now, making smart business decisions is critical. That's true not just in terms of strategy (whether to change your product mix or move into a new marketplace) but also relationships (whether to fire the toxic high performer or address a conflict head-on). All actions have consequences. So does lack of action. And with the margin for error so slim, you want to make sure you're thinking as coolly and clearly as possible.

Author of "Leadership Isn't for Cowards," Mike Staver advises: Don't let fear cloud your decision-making. By definition, says Staver, all leaders "mess with people's lives." That's why it's so important to make sure you're leading from a place of clarity and awareness—courage—and not letting fear drive your decisions.

"Whether you're messing with their lives in a positive, growth-inspiring way or a negative, spirit-crushing way depends on the clarity with which you make decisions and execute," he explains. "Fear obscures that clarity—especially fear that masquerades as something else." You don't have to be an out-and-out coward to let fear impact your leadership. Many people are unaware of how profoundly fear influences their decision-making. Staver says you may be leading from a place of fear if the following apply to you:

You frequently take the easy way out. In other words, you avoid taking bold, decisive action because it makes you uncomfortable. Then, you rationalize why you didn't do what you really needed to do: I wanted to go to the national trade show, but we just couldn't get the prototype ready by the deadline...or I've always

thought we should take part in the green initiative, but the CEO would just shoot down the suggestion, so there was no point in bringing it up.

Generally, says Staver, such rationalizations boil down to fear. What if you unveiled the prototype at the trade show and it flopped? What if you approached the CEO with your green initiative idea and he rejected you—or worse, what if he didn't reject you and then you had to make it work? It's easier to avoid taking action (at least in the short term), but it's also a sure path to mediocrity and stagnation. "There is no doubt that action drives results," writes Staver. "A plan doesn't drive results, willpower doesn't drive results, and not even goals drive results. Action drives results. Period."

You pretend you don't know what you actually know. Pretending is common in the workplace, says Staver. You pretend you don't know about opportunities in order to avoid risk. You pretend you don't know that a high performer is behaving badly and making other employees unhappy. You pretend that your biggest client isn't crushing morale and needs to be fired. Maybe, you even pretend you don't know it's time for you to move on.

"All of this pretending allows you to avoid pain and feel good in the short term, but it exacts a heavy price over time," observes Staver. "There is always a price to be paid for needed actions not taken. Never doubt it. Your job as a leader is to look reality in the face and accept it so that you can make the tough decisions that need to be made."

You fall victim to "shiny ball" syndrome. Can you relate to this scenario? You're trying (well, sort of) to focus on a serious project when a "shiny ball"

rolls by. It may be an email or a phone call or just a less urgent task. You break away and chase the shiny ball until—well, would you look at that! It's time to go home already!

Most of us can't say no to such distractions, says Staver. In fact, we don't want to say no because what we should be focusing on is usually difficult, unpleasant, or anxiety producing. Anyone can stay busy. It takes real courage to stay focused and on task. "I heard a shocking statistic recently: The average Sunday edition of the *New York Times* has more information in it than the average human being in the 1700s received during his entire lifetime," says Staver. "If we can't achieve focus and manage the deluge of information that comes at us every day, we'll drown in the chaos. We'll fail to do the important things. We'll fail as leaders."

You ignore what's causing "weight and drag" in your company. You already know what this is, don't you? Maybe it's a policy, a person, or a scarcity mindset that's holding you or your team back from optimal performance. Ask yourself now: What am I doing, or not doing, that is adding weight and drag? Am I refusing to make a decision, waiting to hire an assistant, delaying a hiring or firing issue?

"At the core of your job is your role as an obstacle remover," says Staver. "Be courageous: Remove the obstacles you can and work around the ones that remain so that you can stay productive, directed, and focused."

You refuse to balance your head and your gut. It takes both facts and intuition to analyze properly. Many leaders stick to the analysis style they're most comfortable with. (Staver calls the data deciders "mullers"

and gut deciders "gunslingers.") To blend the scientific and artistic is simply too intimidating. (What if you make a mistake?)

Courageous leaders, on the other hand, understand that decisions that have a direct impact on people's lives require both aspects of analysis—and that means most of us need to step outside our comfort zones when it's time to make decisions. "Your leadership will be enhanced, the performance of your team will improve, and they will likely trust you more if you lead with both your head and your gut," writes Staver. "They are like two sides of the same coin."

You hide behind the "I'm not quite ready" excuse. "Leaders and organizations spend too much time getting ready to be ready to get ready to almost get ready to be ready to get ready," writes Staver. "Then they form a committee or a task force (which is just a committee on steroids) to evaluate more and look into the situation more so that they can really be ready."

Getting overly ready is a result of fear, he insists. You don't want to fail so instead you put off the moment of truth by perpetually getting ready. Should you prepare? Of course! Do your research? Yes. But stop hiding behind the "we aren't quite ready" curtain. Say, "Enough is enough," and just do it—even if conditions aren't perfect.

"If you are going to build a culture in which people take action and aren't afraid to boldly step out, then you had better be courageous enough to endure a lack of perfection and a dab of chaos," says Staver. "Messy and quick is better than perfect and slow."

You forsake the present in favor of the future or the past. It takes courage to be fully pres-

continued on page 12

Inland Empire's Largest Employers

continued from page. 7

(Ranked by Number of Inland Empire Employees)

continued on page. 15

	Company Name Address City, State, Zip	# Employees (IE) # Employees (Nationwide) Yr. Est. IE	Nature of Business	Employee Services: Van or Carpool Health Club on Site Daycare on Site	Marketing Contact Title	Top Local Executive Title Phone/Fax E-Mail Address
21.	Riverside Community College 4800 Magnolia Ave. Riverside, CA 92506	3,753 N/A 1916	Higher Education	Yes Yes Yes	Jim Parsons Assoc. V.P. Public Affairs	Dr. Gregory Gray Chancellor (951) 222-8000/222-8670 www.rcc.edu
22.	Pomona Unified School District 800 South Garey Ave. Pomona, CA 91766	3,462 N/A 1954	Education	No Yes No	Tim McGillivray Program Administrator, Communications	Richard Martinez Superintendent (909) 397-4800/397-4881 www.pusd.org
23.	San Manuel Band of Mission Indians 26569 Community Center Dr. Highland, CA 92346	3,271 1986	Indian Tribe	WND WND WND	N/A	Romney Mastandrea GM (909) 864-8933/864-3370 www.sanmanuel-nsn.gov
24.	Kaiser Foundation Hospital - Riverside 10800 Magnolia Ave. Riverside, CA 92505	3,200 149,000 1953	Acute Care Hospital	Yes No No	James Travis Area Marketing Director	Vita Wilett Executive Director (951) 353-4600/353-4611
25.	Pomona Valley Hospital Med. Ctr. 1798 N. Garey Ave. Pomona, CA 91767	3,086 3,086 1903	Acute Care Hospital	Yes Yes Yes (not on site)	Kathy Roche Director of Marketing, Public Relations	Richard E. Yochum President/CEO (909) 865-9500/865-9796 www.pvhmc.org
26.	Vons A Safeway Company 618 Michillinda Ave. Arcadia, CA 91007	3,082 200,000 1906	Grocery/Retail	Yes Yes No	Gary Rocheleau Vice President	Steve Burd President (626) 821-7000/821-7934
27.	Chino Valley Unified School District 5130 Riverside Dr. Chino, CA 91710-4130	3,000 N/A 1860	Education	Yes Yes Yes	Julie GoBin Marketing Director	Edmond T. Heatley, Ed. D Superintendent (909) 628-1201 edmond_heatley@chino.k12.ca.us
28.	Colton Joint Unified School District 1212 Valencia Dr. Colton, CA 92324	3,000 1966	Education	No No No	Casey Cridelich Assistent Superintendent of Business	Jerry Almendarz Superintendent (909) 580-5000/876-6395 www.colton.k12.ca.us
29.	Morongo Casino, Resort & Spa 49500 Seminole Dr. Cabazon, CA 92230	3,000 1984	Casino & Resort	No No No	WND	David Brent General Manager (800) 252-4499/849-3781
30.	Arrowhead Regional Medical Center 400 N. Pepper Ave. Colton, CA 92324	2,945 1999	Acute Care Hospital	Yes No No	Jorge Valencia Dir. Business Dev./Marketing	Patrick A. Petre Director (909) 580-1000
31.	City of Riverside 3900 Main St. Riverside, CA 92522	2,842 N/A 1870	Municipal Government	Yes No No	Austin Carter Public Information Office	Scott Barber City Manager (951) 826-5311/826-2514 callcenter@riverside.ca.gov
32.	Temecula Valley Unified School District 31350 Rancho Vista Rd. Temecula, CA 92592	2,834 N/A	Education	No No No	Danielle Clark Community & District Information Specialist	David B. Allmen Superintendent (951) 676-2661/695-7121
33.	Ontario-Montclair School District 950 W. D St. Ontario, CA 91762	2,583 N/A 1884	Education	No No No	N/A	Dr. James Hammond Superintendent (909) 459-2500/(909) 459-2542 www.omsd.k12.ca.us
34.	Desert Sands Unified School District 47-950 Dune Palms Rd. La Quinta, CA 92253	2,472 N/A 1965	Education	No No No	Nancy Lavrusky Director of Purchasing	Dr. Sharon McGehee, P.H. D. Superintendent (760) 777-4200/771-8505
35.	Eisenhower Medical Center 39000 Bob Hope Dr. Rancho Mirage, CA 92270	2,300 N/A 1971	Acute Care Medical Center	Yes Yes No	Lee Fowler Director, Marketing & P.R.	Aubrey Serfling President/CEO (760) 340-3911/773-1850 www.emc.org
36.	Hemet Unified School District 1791 W. Acacia Ave. Hemet, CA 92545	2,270	Education	No No No	WND	Dr. Phillip Pendley Superintendent (951) 765-5100/765-5115
37.	Moreno Valley Campus Med. Ctr. 26520 Cactus Ave. Moreno Valley, CA 92555	2,215 N/A 1893	Hospital	Yes No No	Ellie Bennett Chief Operating Officer	Douglas Bagley CEO (951) 486-4470/486-4475
38.	Cal Poly Pomona 3801 W. Temple Ave. Pomona, CA 91724	2,210 N/A 1938	Higher Education	Yes Yes Yes	Ron Fremont Assoc. Vice President University Relations	Dr. J. Michael Ortiz President (909) 869-2290/869-7659 www.csupomona.edu
39.	Jurupa Unified School District 4850 Pedley Rd. Riverside, CA 92509	2,100 N/A 1963	Education	No No No	Matt Hahn Network Manager	Elliott Duchon Superintendent (951) 360-4168/360-4194 www.jusd.k12.ca.us
40.	Hesperia Unified School District 9144 3rd Ave. Hesperia, CA 92345	2,049 N/A 1987	Education	No No No	N/A	Mark Mckinney Superintendent (760) 244-4411/244-2806 www.hesperia.kiz.ca.us

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.

BUSINESS COMMUNICATION

Ask, Don't Tell: Nine Ways Power Questions Help Us Build Better Business Relationships

In preparing for high-stakes meetings, we often spend hours putting together big presentations and rehearsing what we will say (and how we will say it).

Just a few years ago, globalization was in full swing, and the world seemed to be bursting with an infinite supply of business. All this bounty lulled us into taking our customers for granted, maintains Andrew Sobel—until the economy tanked and shattered the illusion of endless prosperity. Suddenly, the old-fashioned “trusted relationship” started to look good again.

“In this post-Madoff era of unpredictability and suspicion, people are looking for deeper, more intimate, and more engaged relationships—the kind that reduce risk,” says Sobel, author (along with coauthor, Jerold Panas) of “Power Questions: Build Relationships, Win New Business, and Influence Others” and three other books on long-term business relationships.

“This is true of customers but also vendors, employees, and other business partners,” he adds. “The days of getting in, making money, and moving on to the next guy are over. When times are tough and the future is uncertain, people want to put down roots and partner with people they truly like and trust.”

Bottom line: In today's markets, the most valuable commodity is the ability to connect with others and rapidly build trust. And that begins by asking the right questions.

“Asking questions and letting people come up with their own answers is far more effective than spouting facts or trying to talk someone into something,” Sobel explains. “Telling creates resistance. Asking creates relationships.”

In his book Sobel explores dozens of questions that light fires under people, challenge their assumptions, help them see

problems in productive new ways, and inspire them to bare their souls (which, of course, strengthens the bonds in the relationship).

Here are nine ways questions can transform professional and personal relationships:

- **Questions turn one-dimensional, arms-length business relationships into personal relationships that endure for years.** “When a relationship is all business and there is no real personal connection, it lacks heart and soul,” says Sobel. “And therefore you are a commodity—a kind of fungible expert-for-hire. A client—or your boss—can trade you out for a new model with no remorse or emotion. But when you've connected personally, the situation is transformed because clients stick with people they like. Bosses hold on to team members they feel passionately about. Your expertise and competence get you in the door, but it's the personal connection that then builds deep loyalty.”

Sobel tells the story of a senior partner in a top consulting firm who had to meet with the CEO of a major client. Other consultants were nipping at their heels to get more business from this company. This powerful, confident CEO, who was in his 60s and near retirement, had seen hundreds of consulting reports. At the end of a routine briefing, the senior partner paused and asked the CEO, “Before we break up, can I ask you a question?” The CEO nodded. The partner said, “You've had an extraordinary career. You have accomplished so much, starting at the very first rung of the ladder, on the manufacturing floor. As you look ahead—is there something else you'd like

to accomplish? Is there a dream you've yet to fulfill?”

The CEO was nearly stunned. He thought for a moment and replied, “No one has ever asked me that question. No one.” And then he began talking about a deeply held dream he had for his retirement. That question was the turning point in building a long-term, deeply personal relationship with an influential business leader.

- **They make the conversation about the other person—not about them.** Most of us don't care what other people think—we want to know first if they care about us. The need to be heard is one of the most powerful motivating forces in human nature. That's why one of Sobel's power questions is, “What do you think? Another is, “Can you tell me more?”

“There's an anecdote I love about a woman who has dinner, in the same month, with two great rival British statesmen of the 19th century, Gladstone and Disraeli,” says Sobel. “When asked to compare the two men she says, ‘After my dinner with Mr. Gladstone, I thought he was the cleverest man in the world.’ And then she adds, ‘After my dinner with Mr. Disraeli, I felt as though I were the cleverest woman in all of England!’”

“When you make the conversation all about you, others may think you are clever,” he adds. “But you will not build their trust. You will not learn about them. You will squander the opportunity to build the foundations for a rich, long-term relationship.”

- **They cut through the “blah, blah, blah” and create more authentic conversations.** No doubt you can relate to this scenario. A person says, “I want

to bounce something off you.” Then, he proceeds to spend ten minutes telling you every detail of a very convoluted situation he is enmeshed in. You do yourself and the other person a favor by getting him to focus on the true kernel of his issue. Simply ask: “What is your question?”

“This is a tough-love question,” admits Sobel. “People will resist it—often strenuously. But you must ask it. It forces them to take the first step toward clarifying what the issue is and what advice they really need from you. You'll reduce the amount of posturing people do and will move faster toward an authentic conversation.”

- **They help people clarify their thinking and “get out of the cave.”** The ancient Greek philosopher Socrates said that we perceive reality as if we are chained inside a dark cave. In that cave, we see only the blurred shadows of life outside the cave as they are projected on a dark wall at the back. Our understanding of reality is filtered and distorted.

By asking a series of questions, Socrates would engage his students' minds in the learning process. In this way he uncovered assumptions and slowly but surely got to the heart of the issue. The “Socratic Method” is still used at Harvard Business School—and it can enable you to help others see the true reality instead of shadowy representations of it.

Instead of saying, “We need to improve our customer service!” Sobel suggests asking: “How would you assess our customer service levels today?” Or, “How is our service impacting our customer retention?” If someone at work says, “We need more innovation,” ask,

continued on page 19

Are You Leading... *continued from pg. 9*

ent, says Staver. It takes discipline to not ruminate on what happened yesterday, look at your iPhone, check your email, or think about tomorrow's agenda instead of fully committing to and engaging in the present. Worry, anticipation, regret, and hope are some of the mental processes that rob us of fully and courageously experiencing our leadership and influence on a day-to-day basis.

"I am not suggesting you should not plan for the future," Staver writes. "I am not suggesting that you ignore the past instead of learning from it. What I am suggesting is that all the planning and reflecting in the world provides no guarantees. If you decide to trade this moment for the memory of yesterday or the concern of tomorrow, you are likely to miss what's happening now."

You see only the information that agrees with your beliefs. We all have a natural tendency to ignore information that contradicts our beliefs about the world, especially our negative beliefs. If we believe someone doesn't like us, we will see only those behaviors that support that impression. If we think we are bad at something, we will see only more evidence of that conclusion. This tendency is so strong that it blinds us to contrary evidence. As long as we don't see other possibilities, we don't have to take action.

"In Leadership Isn't for Cowards," Staver writes about making a Facebook post encouraging leaders to act boldly. Someone responded by saying, "What if you work for an organization that talks the talk, but if you act on what they say, you get your wings clipped and are passively told to go back to your desk and not make waves?"

"If I were able to talk directly with the guy who posted on my Facebook, I would ask him if it was 10 percent true that action was punished in his workplace," he writes. "Were people who came up with new ideas punished? Were employees who came up with cheaper ways to do things or ways to increase efficiency punished? Probably not...Believing that is simply an excuse. Fear is the real problem, and it seems bigger the more you dwell on it."

You're constantly blaming others. This is an energy-draining, counterproductive way of dealing with difficult circumstances. Blaming someone else puts you in the position of a victim, like something happened outside your control. Therefore, you won't take action to change your circumstances because it's someone else's problem. (How convenient, huh?) Victim thinking affects not just individuals but entire organizations, notes Staver.

"Blame-based leadership seeks to find a bad guy so that there is someone to absorb the problem, like a lightning rod absorbs a bolt of otherwise dangerous electricity," he writes. "If a bad guy can be found, then everyone else can take a collective sigh of relief. For that particular problem, they are off the hook. If it's marketing's fault, then operations can't possibly be responsible for the train wreck. If it's operations' fault, management can't have done anything wrong."

"Acknowledging that you are ultimately responsible for the results of your life, thoughts, and actions creates a level of freedom not experienced by those who choose to blame others," Staver adds. "It empowers you to act. Courageous leaders are driven by, even obsessed with, the imperative to eliminate excuse making and blame from themselves and their organizations."

You apply more pressure instead of looking for pinch points. Imagine that you are trying to drink from a water hose that has a kink in it. What do you do? Do you un-kink the hose...or do you run up to the faucet and turn up the pressure? Obviously, you would do the former. Until you eliminate the kink—the pinch point—all the pressure in the world won't do a bit of good. Water will just begin to leak from the weak spots, and if the pressure isn't relieved, the hose will explode.

Now, think of this hose as an *continued on page 28*

Need Work?...

continued from pg. 6

IT offer stable careers with plenty of opportunity for placement straight out of college.

- Web technology is increasingly going more mobile as users access the Internet via smart phones and tablets, so it's important to continue to learn about new techniques to reach this group of users.
- Following development or IT blogs and news is an excellent way to stay ahead in a progressive field.
- Having a well-designed and developed personal site offers employers like us an insight into your skill level and allows us to determine how job seekers apply the knowledge they've learned in school or on the job.

Located in Florida's Tampa Bay area, Freightcenter.com does well attracting qualified professionals, Brosious says. But job creators in other parts of the country may not be so lucky.

National statistics reveal a gap between STEM jobs and potential employees that will only grow wider if trends continue unchanged:

- Only about 6 percent of U.S. graduates leave college with a STEM-based degree, compared to 28 percent in Germany, 37 percent in South Korea and 47 percent in China, according to National Center for Education Statistics.
- STEM jobs are projected to grow twice as quickly as jobs in other fields in the next five years, according to the U.S. Bureau of Statistics.
- Eighty percent of jobs in the next decade will require significant technical skills.
- Of the 20 fastest growing occupations projected in 2014, 15 will require considerable science and/or mathematics preparation, according to the U.S. Department of Labor.

Brosious says getting young people interested in following a STEM track of education will require changes in the classroom beginning at an early age.

"Only one in five college students feel that their grade-school education prepared them very well for their STEM college courses," he says, citing a recently published survey by Microsoft.

That study also indicates students who pursue STEM degrees do so because they're inspired by a class or a teacher. And 16 percent more males than females are interested in those fields thanks to video games and clubs.



BUCHANAN STREET PARTNERS CLOSES \$10.6 MILLION INLAND EMPIRE OFFICE BUY

In a recent Inland Empire office buy, Buchanan Street Partners paid \$10.6 million for a 75k square foot (\$141/sf) Class A building in HavenPark, a prestigious master-planned office campus in Rancho Cucamonga. Built in 2007 and located at 9680 Haven Avenue, the three-story building was 89% leased at closing.

The property has excellent access and visibility at the intersection of Haven Avenue and Fourth Street, two major arterials that offer good access to area freeways serving the Ontario Airport submarket. Ontario International Airport is approximately one mile south of the property.

The building features high quality finishes, functional floor plans and spacious window lines. A covered parking structure provides above standard parking at 4.4 spaces per 1,000 square feet, and attractive landscaping and grounds complement the exterior improvements.

The property benefits from *continued on page 14*

COMPUTER

The Brave New Cashless World

By J. Allen Leinberger

I have spoken, in recent columns, of the things that have been disappearing in our lives. I don't mean the dodo bird and the passenger pigeon. I mean things like pay phones and typewriters.

Now comes word that the cash register is about to disappear. Not completely, and not right away. But the new CEO of JCP (formerly Penney's) has announced that by 2014 shoppers will use their credit/debit card and use such new technology as WiFi networks and RFID

(Radio Frequency Identification) of, as exists in grocery stores now, a self-checking option.

I know it's been talked about for years. Imagine pushing your grocery cart past a screen and getting a receipt instantly, with the cost deducted from your card.

The Apple stores have been using such a system. Each employee has a handheld device to call up the item you have, its cost and your card account number. Pow. You're done. Of

course, at the Apple store you may have stood in line for the new iPhone 5 and you can't wait to get home and try it out. Plus if everyone is buying an iPhone 5, this is a great way to run the customers through.

Regular retail is different. Not everyone is buying the same things. If you are buying grocery items by the pound there has to be some system to weigh them. Granted, most items already have UPC bars attached to the item to be scanned up front. Even a cut of meat, when

the butcher weighs it, has a sticker, with a price and UPC bars.

But the experience of "shopping" will soon fade away. No more getting a taste of the salad. No more trying on the shirt. Toss what you want into your cart and move on. You may just as well do your shopping online.

It should come as no surprise that the idea for Penney's cashless system comes from the new CEO. He just came over from Apple.

continued on page 29

Top Tenant Improvement Contractors

Listed Alphabetically

Firm Address City, State, Zip	Cmmcl. Bldgs. (in I.E.) Indstrl. Bldgs. (in I.E.) (Sq. ft. completed)	# of Licensed Contractors Company Headquarters	Specialties	Clientele/Projects	Top Local Exec. Title Phone/Fax E-mail Address
1. Al Shankle Construction Company 3309 Grapevine St. Mira Loma, CA 91752	775,000 2,125,000	1 Mira Loma	Concrete Tilt-Up, Industrial & Office, Tenant Improvements, Schools	Farmer Bros. Coffee United Parcel Service Santa Ana Unified School District	Al Shankle CEO/President (951) 727-8882/681-7599 www.alshankleconstruction.com
2. Capstone Construction Co., Inc. 3651 Third St. Riverside, CA 92501	1,793,000 730,000	1 Riverside	Large T.I.'s, Hospital Renovations, Private Schools	University of Phoenix, Loma Linda University, Riverside Community Hospital	Bruce T. Heiliger CEO (951) 682-6225/682-6406 bheiliger@capstone-company.com
3. Fullmer Construction 1725 South Grove Ave. Ontario, CA 91761	8,854,420 (comm. & indus. total) 1,760 Bldgs	N/A Ontario	Commercial, Industrial & Office, Tenant Improvements	Riverside Comm. Investors Stirling Capital Burlington Coat Factory	Bob Fullmer President (909) 947-9467/947-5241 www.fullmerco.com
4. Inland Empire Builders, Inc. 10271-A Trademark St., Ste. 22 Rancho Cucamonga, CA 91730	N/A N/A	1 Rancho Cucamonga	Commercial Construction Tenant/Office Improvements	Sacred Heart Church, Rancho Cucamonga Fire Station #173, The Roman Catholic Bistro of San Bernardino, Glennwood Devle.	Tracy Elefante President/CEO (909) 945-2450/944-7563 tracy@inlandempirebuilders.com
5. JG Construction 15632 El Prado Rd. Chino, CA 91710	2,100,000 4,500,000	4 Chino	Commercial/Retail Buildings Construction Ground Up Tenant Improvements	Cadtree Capitol Investment Diamond Plaza Pan Pacific Retail, Longs, Sav-On	June Grothe President (909) 993-9393/993-9394 info@jgconstruction.com
6. Oltmans Construction Co. 10005 Mission Mill Rd. Whittier, CA 90601	981,162 2,560,697	2 Whittier	Commercial/Industrial Projects Seismic Retrofit Tenant Improvements	Corp. Stater Bros. Inland Empire Gateway Chino South Industrial	Joe Oltmans II President (562) 948-4242/695-5299 joltmans2@oltmans.com
7. Panattoni Construction, Inc. 34 Tesla, Ste. 110 Irvine, CA 92618	0 639,000	1 Sacramento	Distribution, Industrial Warehouse Tenant/Office Improvements	Hino Motors AMT Panattoni Development Piemonte of Ontario	Joe Lutz Regional Vice President (949) 296-2960/387-4940 www.panattoni.com
8. Prizio Construction, Inc. 151 Kalmus Dr., Ste. N1 Costa Mesa, CA 92626	29,000,000 (Total)	3 Fountain Valley	Comm./Ind. Tilt-Up Constr. Comm./Ind. T.I. Rehab., Concr. Only/Superfl. Concr. Floors	Toys R Us of Rialto Ontario Airport, Goldstar Electronics Aetna Insurance, SDCII	David Prizio CEO (714) 543-3366/543-3388 www.prizio.com
9. Ralph Affaitati Construction 393 W. Athol, Ste. 2 San Bernardino, CA 92401	WND	OHC Lic. San Bernardino	Industrial/Commercial Tenant Improvements	GSA, Federal Government	Ralph Affaitati President (909) 889-0131/381-3881 www.affaitati.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.



CELEBRATING THE BIRTH OF OUR NATION

Last week, I had the honor of introducing HR 32 and leading a ceremony on the Assembly Floor to honor the birth of our nation 236 years ago. Below are my comments from the ceremony.

Thank you Mr. Speaker and Members. I rise today to present HR 32 which celebrates the birth of our nation and the signing of our Declaration of Independence 236 years ago.

America, this experiment in self-government, this nation, not founded on race or borders, but by a set of political principals contained in our Declaration of Independence.

These principals are what bind us together as Americans. We are the first nation in 5,000 years of recorded history where ordinary citizens like us had rights.

- Free speech
- Religion
- Press
- Property
- Trial by jury

Perhaps one of the most important rights: no longer were we required to bow our knee to a king, but we elect our own leaders.

“To secure these rights, governments are instituted among men, deriving their just powers from the consent of the governed...” Declaration of Independence

Many men fought to establish and defend our rights, from the birth of our nation, and there have been many more after them: WWI, WWII, Korea, Vietnam, Iraq, and currently in Afghanistan.

In 1802, Noah Webster celebrated the birth of our nation and clearly articulated better than I can the conflict of those who fought to preserve our rights.

I would like to read a portion of his speech...

“Let this anniversary renew the deep, but tranquil grief of the aged sire, who bore the bleeding body of a brave son, from the field of victory to a grave. Let it revive the keen anguish of the mother, whose heart was wrung by the loss of a favorite son, and of the widow, bereaved of an affectionate husband. Let it soften the heart of the orphan, whose hopes of protection and support were blasted by the premature fate of a kind father! With new zeal imitate their virtues, and with fresh desires to cherish the honor and interest of our country, which they shed their blood to defend.

“Let the youth of our country, who were not spectators of the distresses of the war; witness the scars and the poverty of the war-worn soldier. Let them catch a portion of their patriotic flame as they admire the heroism of the citizen soldier, and catch the spirit of victory. Casting upon a shattered army, driven to despair, whose naked feet stained the road with blood, as they marched to the victories of Trenton and Princeton! Who suffered and bled to defend the blessings which we now enjoy. And when our youth see a needy soldier, grown old in poverty, or the widows and orphans of soldiers, doomed to want by the loss of their protectors, let them open their hand of *continued on page 28*

Real Estate...

continued from pg. 12

abundant nearby retail amenities, including several restaurants and a hotel within the office campus.

Ontario Mills Mall is located one mile to the east.

Buchanan Street’s acquired the HavenPark property at an estimated 40% below replacement cost. Wells Fargo provided 70% loan-to-cost financing for the acquisition, with Buchanan Street providing the equity to complete the transaction.

GLJ PARTNERS TO BEGIN WORK ON TWO MULTIFAMILY PROJECTS IN THE INLAND EMPIRE

GLJ Partners is set to begin work on two major residential developments that will add nearly 700 rental units in the Inland Empire. The company has obtained \$52 million in construction financing for Oak Springs Ranch, a 312-unit project in Wildomar, and \$53.7 million for The Paseos, a 385-unit development in Montclair.

Oak Springs Ranch will consist of 18 buildings on 21 acres, with a density of 15 units per acre, making it the least-dense Class A apartment community in the Southwest area of Riverside County. The land is fully-entitled, permitted and shovel-ready for development. The property is also adjacent to a major-anchored neighborhood shopping center, and is more proximate to employment centers in Riverside and Ontario than other competing residential communities in the corridor.

GLJ originally acquired the land with a joint venture partner in 2008, but has held off on development until the economy picked up and they were able to land needed financing that was guaranteed solely at the entity-level, providing protection to the client’s principals. Their current financing con-

continued on page 33

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

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

Why Use Richmond's Cleaning Services?

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

FREE ESTIMATES — CALL NOW!!! 951.314.8506

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

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

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

Richmond Cleaning Service, LLC

Licensed • Bonded • Insured
info@richmondofficecleaning.com
www.richmondofficecleaning.com

10% Discount at the time of service for new customers

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

Many Thanks, Melissa A.

Inland Empire's Largest Employers

continued from page. 10

(Ranked by Number of Inland Empire Employees)

continued on page. 18

Company Name Address City, State, Zip	# Employees (IE) # Employees (Nationwide) Yr. Est. IE	Nature of Business	Employee Services: Van or Carpool Health Club on Site Daycare on Site	Marketing Contact Title	Top Local Executive Title Phone/Fax E-Mail Address
42. Alvord Unified School District 10365 Keller Ave. Riverside, CA 92505	2,000 N/A 1896	Education	No No No	N/A	Paul Jessop Superintendent (951) 509-5000/509-5070 www.alvord.k12.ca.us
43. California Institute for Men P.O. Box 128 Chino, CA 91710	2,000 N/A 1941	State Prison	No No No	Mark Hargrove Public Info. Officer	Michael Poulos Warden (909) 597-1821/393-8699
44. California State Univ. San Bernardino 5500 University Parkway San Bernardino, CA 92407-2397	2,000 N/A 1960	Higher Education	Yes Yes Yes	Cynthia Pringle Director Public Affairs	Thomas Morales President (909) 537-5000/880-5901 www.csusb.edu
45. Murrieta Valley Unified School District 26396 Beckman Ct. Murrieta, CA 92562	2,000 N/A 1989	Education	No No Yes	Karen Parris Media Communications Spec.	Stan Scheer, Ed. D Superintendent (951)696-1600/304-1536 www.murrieta.k12.ca.us
46. Riverside County Office of Education 3939 Thirteenth St., P.O. Box 868 Riverside, CA 92502	2,000 N/A 1893	Education	No No No	N/A	Kenneth Young Rvsvd. Cnty. Superintendent of Schs. (951) 826-6530/826-6199 www.rcoe.k12.ca.us
47. San Antonio Community Hospital 999 San Bernardino Rd. Upland, CA 91786	2,000 N/A 1907	Hospital	No No No	Cathy Rebman Manager	Haris Koenig President/CEO (909) 985-2811/985-7659 www.sach.org
48. Westfield Shoppingtown - Palm Desert 72840 Hwy. 111 Palm Desert, CA 92260	2,000 N/A 1983	Retail Mall	No No No	na	Patric Hein General Manager (760) 346-2121/341-7979
49. Valley Health System 1117 E. Devonshire Ave. Hemet, CA 92543	1,984 N/A 1942	Health Care	No No Yes	Fred Harder Executuve Director of Media Communications	Jole Bergenfeld CEO (951) 652-2811/925-6323
50. Southern California Edison 2244 Walnut Grove Ave. Rosemead, CA 91770	1,934 15,884 1963	Electric Utility	Yes No No		Theodore Craver President/CEO (626) 302-1212 www.sce.com
51. Coachella Valley Unified School District 87-225 Church St. Thermal, CA 92274	1,892 N/A 1973	Public Education	No No No	N/A	Foch Pensis Superintendent of Schools (760) 399-5137/399-1008
52. Marine Corps Logistics Base P.O. Box 110130 Barstow, CA 92311	1,868 1942	U.S. Marine Corps	WND	N/A	COL. Michael Scalise (760) 577-6555/577-6058 www.barm.usmc.mil
53. Fleetwood Enterprises, Inc. 3125 Myers St. Riverside, CA 92513-7638	1,875 13,500 1963	Recreational Vehicles Manufactured Homes	No Yes No	John Ables, R.V. Group Bob Jordon, Housing Group	Elden Smith President (951) 354-3000/351-3373
54. Patton State Hospital 3102 E. Highland Ave. Patton, CA 92369	1,875 N/A 1890	Forensic Hospital	Yes Yes Yes	Cynthia Barrett Assistant to Executive Dir.	Octavio C. Luna Executive Director (909) 425-7000/862-5730
55. Redlands Unified School District 20 W. Lugonia Ave. Redlands, CA 92373	1,815 N/A N/A	Education	No No No	N/A	Lorl Rhodes Superintendent (909) 307-5300/307-5312
56. ESRI 380 New York St. Redlands, CA 92373	1,800 2,500 1969	Geographic Information System Software	No Yes No	Leslie Roundy Marketing Communications Mgr.	Jack Dangermond President (909) 793-2853/793-5953 info@esri.com
57. Chaffey Community College 5885 Haven Ave. Rancho Cucamonga, CA 91734	1,800 N/A 1883	Higher Education	No No Yes	Marisa Navarro Public Information	Henry Shannon Superintendent/President (909) 652-6100 www.chaffey.edu
58. Desert Regional Medical Center 1150 North Indian Canyon Dr. Palm Springs, CA 92262	1,700 N/A 1951	Health Care	Yes Yes No	Don Brady Director of Marketing	Karolee Sowle CEO (760) 323-6774/323-6187
59. Jerry L. Pettis Memorial Veteran Affairs (VA) Medical Center 11201 Benton Street Loma Linda, CA 92357	1,608 215,648 1977	Health Care	Yes No No	Annie Tuttle Public Affairs Director Executive Office	Dean R. Stordahl CEO (909) 825-7084/422-3107
60. Lake Elsinore Unified School District 545 Chaney St. Lake Elsinore, CA 92530	1,600 N/A 1989	Education	No No No	Roy Southwick Media & Information Officer	Frank W. Passarella Superintendent (951) 253-7035 ext. 5220/245-5252 www.leusd.k12.ca.us

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 Prison Industry

Part 3 of a 3 Part Series

By Randall G. Shelden, M.A, Ph.D, Senior Research Fellow, Center on Juvenile and Criminal Justice

Through privatization, states can get around voter resistance to prison construction bonds by having private corporations build the prison, who then turn around and send a huge bill to the state and thus taxpayers. This represents a classic case of “socializing the costs and privatizing the benefits” (Dyer, 2000, p. 245).

Private profit is the driving force in the privatization of the correctional system. A report by Equitable Securities in March, 1996 called “Crime Can Pay” included a “strong buy” advice to investors. The report concluded: “We consider the industry very attractive. There is substantial room for continued private-prison growth.” The potential for profits did not escaped Wall Street. Back in the early 1990s Ted Goins, of Branch, Cabell and Co., Richmond, Virginia, compiled a list of “theme stocks” for the 1990s. His highest recommendation was for Corrections Corporation of America (Brayson, 1996). A Prudential Securities vice president, who is part of a “prison-financing team,” was quoted as saying that “We try to keep a close eye on all the crime bills.” Wall Street was indeed eager to back the growth in “crime control stocks” with such companies as Merrill Lynch, Prudential Securities, Smith Barney Shearson and Goldman Sachs among the leaders in support of privatization (Brayson, 1996). One writer noted: “Between 1982 and 1990 California voters approved bonds for prison construction totaling \$2.4 billion. After interest is paid to lenders, the total cost will be \$4.1 billion. Now the big investors are bullish on private prisons.” The firm of Raucher, Pierce and Refsnes of Dallas, Texas were the underwriters and investment bankers



for Wackenhut Corrections. In the early 1990s, this company was reportedly doing about \$5-7 million worth of business each year, mostly “buying bonds and securities from the private prison companies or the state entities which issue them and reselling them to investors. That securities market is now a 2-3-billion dollar industry, up from nothing eight years ago...” So enthralled about the profits, these securities firms were ready to launch the “next phase” of such development, which was to finance their own construction, with help from securities firms (Thomas, 1994, p. A6).

As of mid-2007 (latest figures available) there were 111,975 state and federal prisoners in private prisons (7.2% of the total, up from 90,000 or 6.5% in 2000) (Couture and Sabol, 2008). As of December, 2000 there were 153 privately operated correctional facilities in the United States (Sentencing Project, 2001). As of June, 2007 the bulk of the prisons were being operated by Corrections Corporation of America (CCA), the GEO Group and Cornell Corporation (Lifsher, 2007). It should be noted that in April, 2010 GEO bought Cornell for \$374 million in cash and stock, which expands its territory considerably (Texas Prison Bid’ness, 2010). Investment counselor Rich Duprey writes a regular column about investment advice and in this article he wrote that GEO is his favorite private prison operator

and that this deal “looks like a smart one.” He noted that this purchase “will give Geo Group 97 correctional and detention facilities that it will either own or manage, along with 32 behavioral health centers, generating some \$1.5 billion in annual revenues. It’s expected to save Geo as much as \$15 million annually and promises to add to the prison operator’s pro forma 2011 earnings per share” (Duprey, 2010).

Private prison companies have even expanded to foreign countries. As Leighton and Selman note: “As private prison companies expanded, they found partners in the United Kingdom (UK), France, Australia, New Zealand, Puerto Rico and South Africa. At times, like in the UK, companies would spend two to three years lobbying and plying politicians with donations to convince government to privatize” (Leighton and Selman, 2011). *Newsweek* recently reported that “GEO increased its revenue by \$20.2 million in the last year by opening up prisons in Australia and the United Kingdom, while also eyeing contracts in South Africa and New Zealand” (Cook, 2010).

The largest, and perhaps the most controversial private prison corporation, is Corrections Corporation of America (CCA). Founded in 1983, the company is headquartered in Nashville, Tennessee and employs more than 15,000 professionals nationwide. I once

obtained a copy of their 1995 annual report, at which time they claimed to be the “leading private sector provider of detention and corrections services to federal, state and local governments.” There was also a subsidiary, CCA International, which provided similar “services” in foreign countries. Still another subsidiary was TransCor America, which was touted to be “the nation’s largest and most experienced prisoner extradition company.” At that time, CCA’s stock traded on the New York Stock Exchange. It operated 46 correctional facilities, including one in England, two in Australia and two in Puerto Rico. This report bragged about its revenues, going from \$13 million in 1986 to \$207 million in 1995 (an increase of 1492%), while assets increased from \$8 million to almost \$47 million (an increase of 488%) and stockholders equity had gone from \$24 million to \$96 million (up 300%).

Since that time, CCA has entered into some serious problems. Its stock went as high as \$45 in 1998, but bottomed out at merely \$0.18 per share, which prompted a Wall Street analyst to comment that the company “has taken a dive that would make a dot-com blush” (Leighton, 2010). They eventually merged into Prison Realty Trust—a Real Estate Investment Trust (REIT) that is exempt from corporate taxes providing it meets certain conditions, including distributing 95 percent of its income to shareholders. However, Prison Realty Trust failed to meet that condition because of “cash flow problems” and reported a \$62 million loss for 1999. In April, 2000 an audit cast doubt about its solvency. All together, CCA and Prison Trust Realty Trust lost \$265 million in 1999 (Leighton,

continued on page 26

Largest Credit Unions in the Inland Empire

Ranked by Total Assets

	Name of Credit Union Address City, State, Zip	Assets \$	Capital \$	Capital Ratio % (mils)	2011 YTD Income \$	Star Rating 7/30/2012	Key Executive Title Phone/Fax E-Mail Address
1.	Schoolsfirst Federal Credit Union 1209 University Ave. Riverside, CA 92507	9,415,701,000	925,009,000	11.14	21,324,000	*****	Mike Faulwell President (951) 680-1998/787-6699 www.schoolsfirstfcu.org
2.	Arrowhead Credit Union P.O. Box 735 San Bernardino, CA 92320	715,439,000	49,725,000	12.26	6,946,000	***	Steve Becker President/CEO (909) 379-6522/379-6996 www.arrowheadcu.org
3.	Altura Credit Union 2847 Campus Parkway Riverside, CA 92507	708,213,000	57,557,000	11.92	7,039,000	***	Gerry Agnes President (888) 883-7228
4.	USA Federal Credit Union 9999 Willow Creek Rd. San Diego, CA 92131	666,705,000	36,860,000	5.520	-8,248,000	*	Toni Clark CEO (800) 220-1872/(858) 831-8192 services@usafed.org
5.	Visterra Credit Union P.O. Box 9500 Moreno Valley, CA 92552-9500	340,797,000	23,175,000	9.27	1,311,000	***	Robert Cameron President/CEO (951) 656-4411/697-8024 bcameron@visterracu.org
6.	Alta Vista Credit Union 444 S. Waterman Ave. San Bernardino, CA 92408	145,785,000	10,815,000	8.54	19,000	***	Larry Palochik President/CEO (909) 382-7900/382-7985 www.altavistacu.org
7.	Chaffey Federal Credit Union 410 N. Lemon Ave. Ontario, CA 91764	104,382,000	7,887,000	8.88	-3,000	***	Catherine M. Randazzo President/CEO (909) 986-4552/986-3844 cathyr@chaffey.com
8.	United Methodist Federal Credit Union 5405 E. Arrow Highway, Ste. 104 Montclair, CA 91763	85,618,000	5,493,000	7.07	123,000	***	Ramon Noperi President/CEO (909) 946-4096/981-7055 memberservices@umfcu.org
9.	Members' Own Federal Credit Union 14250 7th St. Victorville, CA 92395	85,259,000	-038,000	-0.040	-5,429,000	*	Mendy Daughert Manager (760) 245-0401/245-6714 mendyd@membersown.org
10.	Ontario Montclair Schools Federal Credit Union 1520 N. Palmetto Ave. Ontario, CA 91762	85,232,000	6,609,000	9.69	-5,000	****	Robert Hamm President/CEO (909) 983-1959/988-5130 rhamm@omsefcu.org
11.	La Loma Federal Credit Union P.O. Box 1097 Loma Linda, CA 92354	66,650,000	4,195,000	7.10	10,000	***	Garey Nelson President/CEO (909) 796-0206/796-2233 www.llfcu.org
12.	San Bernardino School Employees Credit Union 2441 N. Sierra Way San Bernardino, CA 92405	61,997,000	8,920,000	16.20	358,000	****	Debbie Barrera CEO (909) 882-2911/881-4162
13.	Bourns Employees Federal Credit Union 1200 Columbia Ave. Riverside, CA 92507	36,236,000	3,015,000	15.72	86,000	**	Elizabeth L. Lipke Manager/CEO (951) 781-5600/781-5452 befcu@bourns.com
14.	Inland Empire Credit Union 435 W. Mission Blvd., Ste. 100 Pomona, CA 91766	40,506,000	3,069,000	9.64	-45,000	***	Rick Hoffman, CPA President/CEO (909) 865-2655/469-1095 rhoffman@inlandempirecu.org
15.	Inland Valley Federal Credit Union 9389 Cherry Ave. Fontana, CA 92334	37,229,000	2,664,000	8.95	4,000	***	Charles J. Papenfus Manager/CEO (909) 822-1810/357-3005 info@ivfcu.org
16.	1st Valley Credit Union 401 West 2nd St. San Bernardino, CA 92401	36,126,000	4,178,000	12.25	25,000	*****	Gregg Stockdale President/CEO (909) 889-0838/889-7973 gregg@1stvalleycu.com
17.	Rafe Federal Credit Union 6876 Magnolia Ave. Riverside, CA 92506	21,780,000	1,967,000	11.93	57,000	***	Bonnie Wann CEO (951) 682-1559/682-4252
18.	Desert Valleys Credit Union P.O. Box 367 Ridgecrest, CA 93556	21,632,000	1,298,000	6.73	11,000	***	Erik Bruen CEO (760) 446-3500/446-6904
19.	Fontana Federal Credit Union 17235 Arrow Blvd. Fontana, CA 92335	12,780,000	1,626,000	13.65	65,000	*****	Judy Hodson Manager (909) 822-4487/822-2035 www.fontanafcuglobal.net
20.	Printing Industries Credit Union P.O. Box 1505 Riverside, CA 92502	24,908,000	1,077,000	6.39	15,000	*	Susan Conjuarski CEO (951) 781-0981/781-6225

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Stone & Youngberg / SNL Securities. Copyright 2012 by IEBJ.

Inland Empire's Largest Employers

continued from page. 15

(Ranked by Number of Inland Empire Employees)

continued on page. 31

	Company Name Address City, State, Zip	# Employees (IE) # Employees (Nationwide) Yr. Est. IE	Nature of Business	Employee Services: Van or Carpool Health Club on Site Daycare on Site	Marketing Contact Title	Top Local Executive Title Phone/Fax E-Mail Address
61.	Marriott's Desert Springs Resort & Spa 74855 Country Club Dr. Palm Desert, CA 92260	1,600 N/A 1987	Resort Hotel & Spa	No Yes No	Matt Stewart Director of Sales	Ken Schwartz General Manager (760) 341-2211/341-1872
62.	Riverside Community Hospital 4445 Magnolia Ave. Riverside, CA 92501	1,600 N/A 1901	Hospital	No No No	Tracy Dallarda Vice President of Marketing	Mark Brilliant President/CEO (951) 788-3000/788-3201 www.riversidecommunityhospital.org
63.	BNSF Railway 740 E. Carnegie San Bernardino, CA 92506	1,500 40,000 1800's	Transportation	WND	N/A	Mark Kirschinger General Manager (909) 386-4140/386-4170
64.	St. Mary Medical Center 18300 Highway 18 Apple Valley, CA 92307	1,500 N/A 1956	Acute Care Hospital Not for Profit	No No No	Randy Bevilacqua A.V.P. Marketing	Allan Garret President/CEO (760) 242-2311/242-2994
65.	US Postal Service Proc. & Dist. Ctr. 1900 West Redlands Blvd. San Bernardino, CA 92401	1,495 797,795 1853	Mailing Service	Yes No No	N/A	Jim Lance Plant Manager (909) 335-4303/335-4414
66.	City of San Bernardino 300 N. D St. San Bernardino, CA 92418	1,475 N/A 1810	Municipal Government	Yes No No	Jim Morris Marketing & Public Affairs Office	Andrea Miller City Manager (909) 384-5122/384-5138
67.	San Manuel Indian Bingo & Casino 5797 N. Victoria Ave. Highland, CA 92346	1,462 N/A 1986	Bingo & Casino	No No No	Jill Eaton Marketing Manager	Ron Mastandrea General Manager (909) 864-5050/862-8890 www.sanmanuel.com
68.	California Rehabilitation Center 5th Western Ave. Norco, CA 92860	1,400 N/A N/A	Department of Corrections	Yes No No	Lt. Michael Brownell Public Information Officer	Synthia Tampkins Warden (951) 273-2920/736-1488 michael.brownell@cdcr.ca.gov
69.	California Department of Transportation 464 W. 4th St. San Bernardino, CA 92401	1,400 22,000 1923	Design, Build & Maintain State Highway Systems	Yes No No	Rose Melgoza Chief, Public & Leg. Affairs	Paul Lambert GM (909) 383-6477/383-6822 www.dot.ca.gov
70.	Carousel Mall 295 Carousel Mall San Bernardino, CA 92418	1,400 N/A 1972	Enclosed Regional Mall	No No No	Linda Griffith Marketing Manager	Sam Catalano General Manager (909) 884-0106/885-6893
71.	St. Bernardine Medical Center 2101 North Waterman Ave. San Bernardino, CA 92404	1,400 29,826 1931	Acute & Tertiary Health Care	Yes Yes No	Kimberly Hillhouse Administrative Director Marketing & Communications	Steve Barron President (909) 881-4300/881-7692 www.stbernardinemedicalcenter.org
72.	Redlands Community Hospital 350 Terracina Blvd. Redlands, CA 92373	1,375 N/A 1929	Acute Care Hospital	Yes No Yes	Nikwah Thomas-Freiffer Manager of Public Relations	James R. Holmes President/CEO (909) 335-5505/335-6497
73.	The Press Enterprise Company 3512 Fourteenth St. Riverside, CA 92501	1,334 1,400 1878	Newspaper, Printing	Yes No No	Karen Kokiko Vice President/Marketing	Ron Redfern Publisher (951) 684-1200/368-9022
74.	City of Ontario 303 East B St. Ontario, CA 91764	1,300 1891	City Government	WND	Mary Jane Olhasso	WND (909) 395-2010/395-2102 www.ontariocalifornia.us
75.	Epic Management LP 10393 Enterprise Dr. Redlands, CA 92374	1,300 N/A 1994	Physicians Practice Mgmt.	Yes No No	Marianne Baldwin Director of Marketing	John Goodman CEO (909) 799-1818/796-0417
76.	Bank of America 3650 14th St., Ste. 201 Riverside, CA 92501	1,250 177,795 1928	Banking & Financial Services	No No No	Christi Gordon Vice President/ Marketing Development Mgr.	Johnny Montes EVP/Consumer Banking Exec. (951) 328-2650/760-4640
77.	KSL Resorts 50905 Avenida Bermudas La Quinta, CA 92253	1,200 8,000 1992	Resorts, Hospitality	No No No	Julia Kers Director of Marketing Communications	Michael S. Shannon President/CEO (760) 564-8000/564-8004
78.	Community Hospital of San Bernardino 1805 Medical Center Dr. San Bernardino, CA 92411	1,200 N/A 1910	Hospital	No Yes No	Tobey Robertson Director Marketing & Comm.	Tobey Robertson President (909) 887-6333/806-1030 www.chsb.org
79.	Watson Pharmaceuticals, Inc. 311 Bonnie Cir. Corona, CA 92880	1202 4,308 1985	Pharmaceuticals	Yes No No	Sare Swee Director Corp. Communications	Paul Bisaro CEO (951) 493-5300/270-1429 www.watson.com
80.	Etiwanda Unified School District 6061 East Ave. Etiwanda, CA 91739	1,195 1883	Education	No No No		Shawn Judson Superintendent (909) 899-2451/899-1656 www.etiwanda.k12.ca.us
81.	Corona Regional Medical Center 800 S. Main St. Corona, CA 92882	1,140 N/A 1992	Acute Care Hospital	Yes No No	Teri Ransbury Quality Director	Ken Matcalfe CEO (951) 736-6240/736-6310

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.

Money Lessons From the Facebook Founder

By Ike Ikokwu, CFP, CPA, MSPFP,
The Financial Independence Coach

Billionaire Mark Zuckerberg made news recently when he refinanced the \$5.95 million mortgage on his Palo Alto, Calif., home with a 30-year adjustable-rate loan starting at 1.05 percent. The question I keep hearing folks ask is, “Why does a billionaire like Mark need a mortgage on his home? Why doesn't he just pay it off with cash?”

That, my friends, is indeed the million-dollar question. The answer lies in the fact that Mark ascribes to my definition of being debt-free. While most financial gurus believe all debt is bad, I don't. I believe that there's good debt and there's bad debt. Bad debt does not increase your personal net worth nor does it provide any tax benefits. Good debt either increases your personal net worth or provides tax benefits. A mortgage is an example of good debt.

Most define debt-free as having absolutely no debt. I define debt-free as eliminating all forms of bad debt and wisely using good debt to accumulate a pool of funds that's liquid, accessible, earns a real rate of return, in your control and that can serve as collateral. With funds accumulated in this manner, you can now make the decision to pay off the good debt that you have—if you deem that to be a prudent use of your money.

What Mark is doing definitely fits this description. If you had the choice of being debt-free with \$12 million in assets and \$2 million in good debt or being debt-free with \$2 million in assets and no debt, which would you choose? I'd choose the former and apparently so has Mark.

So what other lessons can young Mark Zuckerberg teach us? Here are a few:

- **Time Value of Money Lesson:** Inflation teaches us that our money is most valuable to us today. That is why taking out an interest-only loan and deferring the payment of principal owed to the bank until sometime later in the future is a prudent money lesson you should pay attention to.

- **Leverage Lesson:** Leverage is the use of borrowed capital to increase the potential return on investment. The less money you put into the purchase of a home, the higher your return on investment. Using “Other People's Money” (OPM) is a proven method to accumulate wealth.

- **Liquidity, Use and Control (LUC Factor) Lesson:** Paying cash for a house violates a very core economic and financial principle I teach my clients which is that at all times, CASH is KING. You must do everything you can in the way you manage or invest your money to make sure you maintain liquidity, use and control of your funds. To be financially successful in life, I tell my clients they'll need a lot of “LUC.”

- **Collateral Capacity Lesson:** Having collateral capacity on where your funds are invested allows you to use “Other People's Money” to create even more wealth. This fact alone is why Mark obtained a preferential rate of 1 percent on his mortgage loan.

- **The Spread or Arbitrage Profit Lesson:** This refers to the amount of money that can be made on the difference between the costs of borrowing versus what can be earned on those borrowed funds. This is one way that banks make a ton of money and a very powerful money lesson for you in regards to your own money.

- **Velocity of Money Lesson:** This speaks to the ability to get multiple investment uses out of the

continued on page 39

Ask, Don't Tell...

continued from pg. 11

“Can you describe what innovation means to you? How would we know if we had more of it?” Or if there is a call for more teamwork, ask, “What do you mean when you say ‘teamwork’?”

- **They help you zero in on what matters most to the other person.** The next time you're talking to someone and realize you've “lost” her—she's fidgeting, she's stopped asking questions, maybe she's sneaking glances at the clock—ask this question: What is the most important thing we should be discussing today? You will instantly connect with what really matters to her—and the conversation that ensues will help her see you as relevant and valuable.

“Even if your agenda doesn't get met, hers will,” asserts Sobel. “And then she will want to enthusiastically reciprocate. In business it's critical to be seen as advancing the other person's agenda of essential priorities and goals. When time is spent together on issues that are truly important to both parties, the relationship deepens and grows.”

- **They help others tap into their essential passion for their work.** One of the highest-impact power questions you can ask is, Why do you do what you do? It grabs people by the heart and motivates them. When they seriously consider and answer this question, the room will light up with passion. Dull meetings will transform into sessions that pop with energy and generate ideas that vault over bureaucratic hurdles and create real impact.

“We do things for many reasons,” writes Sobel. “But when you put ‘should’ in front of those reasons, you can be certain all the pleasure and excitement will soon be drained away. No one gets excited about should. In contrast, when you unveil the true why of someone's work and actions—when you get them to start sentences with ‘I love to’ or ‘I get excited when’—you will find passion, energy, and motivation.”

- **They inspire people to work at a higher level.** The late Steve Jobs was notorious for pushing employees. He asked people constantly, “Is this the best you can do?” It's a question that infused Apple's corporate culture from the beginning. It's one that helped revolutionize the desktop computing, music, and cellular phone industries. And it's one that you can use too—sparingly and carefully—when you need someone to stretch their limits and do their very best work.

“Often, we settle for mediocrity when we need to do our best,” reflects Sobel. “Mediocrity is the enemy of greatness. Asking, ‘Is this the best you can do?’ helps others achieve things they did not believe possible.”

- **They can save you from making a fool of yourself.** Before responding to a request or answering someone's question to you, it's often wise to get more information about what the other person really wants. When a potential employer says, “Tell me about yourself,” you can bore them to tears by rambling on and on about your life—or you could respond by asking, “What would you like to know about me?” When a prospect asks, “Can you tell me about your firm?” the same dynamic applies. Most people go on and on about their company, but the client is usually interested in one particular aspect of your business, not how many offices you have in Europe. Ever seen someone answer the wrong question? It's painful to watch. Asking a clarifying question can save you huge embarrassment.

“A potential client asked me for the names of three references to call,” Sobel tells us. “Instead of running around and drumming up the names, I pushed back, and asked, ‘What particular information are you seeking? Any references I give you are only going to rave about me!’ It turned out the prospect had no interest in actual references. And in fact, had she called my past clients under that pretense, it could have been potentially embar-

continued on page 28

High Desert Report



The Bradco Companies, located in Victorville, reports on a wave of positive real estate activity in the High Desert. More on the High Desert real estate economic results in November's issue.

- Mr. Nicholas DiCosola, senior vice president of The Bradco Companies exclusively represented Arrowhead Federal Credit Union on the sale of the Kid's Planet located at 15075 Main Street in Hesperia—a building consisting of 10,013



square feet with a listed price of \$949,000 which sold to Kenneth and Cindy Lee, Arnold and Diane Yu for \$750,000. The buyer was represented by Paul Suh of Vista Real Estate Company.

- Joseph W. Brady, CCIM, SIOR and president of Joseph W. Brady Inc. dba The

Bradco Companies in conjunction with Robert Socci, executive vice president of Voit Real Estate Services represented Michael Howarth and his partner Harry Mohrschladt, the former owners of Cabo Yachts, and the developers of the Cabo Yacht facility in Adelanto on a nearly (3) three year lease to a privately owned Wind Turbine Company for 177,000 square feet—the second largest lease transaction completed in the High Desert region in the last five years, both by The Bradco Companies. Flow Design Wind Turbine Corporation was represented by Kent Turner, commercial associate for Voit Real Estate Services Ontario.

- Ronald J. Barbieri, Ph.D., CPA, senior vice president and principal of Joseph W. Brady Inc. dba The Bradco Companies exclusively represented Cosco Fire Insurance on a 14,400-square-foot facility located at 34768 Daggett Yermo Road in Newberry Springs. The

property was exclusively represented by Joseph W. Brady, CCIM, SIOR of The Bradco Companies, the confidential terms of the lease were not disclosed due to the nature of the transaction.

- Nicholas DiCosola, senior vice president and principal of Joseph W. Brady Inc. dba The Bradco Companies exclusively represented First National Bank of So Cal, seller in the 6,210 square footage transaction of the

buyer and seller of 12152 Cottonwood in Hesperia. The building size is 14,744 square feet. The buyer was The Pentecostal Church of God of Victorville and the seller was AJ Pension Investments. The building was listed for \$2.1 million.

Joseph W. Brady, CCIM, SIOR and president of Joseph W. Brady Inc. dba The Bradco Companies sold a vacant land parcel of 67.58± acres on Bear Valley Road in Apple Valley.



former "On The Border" facility located on Amargosa Road in Victorville with a new buyer Frank Jara owner of Pancho

The buyer was Jing Hvang and the seller was IMH Financial Corporation. The property included 8 acres of property



Villas that developed the facility into an upscale Mexican restaurant named Pancho Villas. DiCosola represented buyer and seller in the transaction.

- Nicholas DiCosola, senior vice president and principal of Joseph W. Brady Inc. dba The Bradco Companies represented

zoned for commercial development and 103 lots of tentative map with a minimum lot size of 18,000 square feet. The property will be held for investment. The asking price was \$1,471,004.

- Nicholas DiCosola and Ronald J. Barbieri, Ph.D., CPA

continued on page 39



A \$15.2 Million...

continued from pg. 1

Food Group LLC, in the long term lease of the property from the landlord, CenterPoint Properties. The value of the sales transaction was \$8.5 million, the length of the lease was 10 years and the value of the lease transaction was over \$6.7 million; the combined value was

approximately \$15.2 million. The buyer purchased the property to relocate Passport Food Group, a food manufacturing company, from Los Angeles to Ontario.

“This was a major victory for the client as not only did Passport Food Group achieve the lease of the building with a fantastic and extremely low, ‘below market,’ lease rate for a

USDA food grade facility, but the building included the majority of the improvements needed to operate, another cost savings to the client.” said Attalla. “After an exhaustive search for a new facility, when the property presented itself, Passport Food Group moved quickly. This was a very complicated transaction which included the purchase of the building, negoti-

ation of the new 10-year lease with CenterPoint Properties, and a negotiation with the existing tenant for the cold storage improvements; all within a 45-day period,” continued Attalla.

After Passport Food Group identified that the building could work to satisfy their need for production and operations, NAI Capital, then identified a potential landlord, CenterPoint Properties, as the building was being marketed on a “For Sale” only basis. CenterPoint Properties placed the building under contract, opened escrow, and then began the discussions with Passport Food Group to lease the facility on a long term basis.

“CenterPoint Properties was great to work with and all parties were focused on making this transaction happen. Helping Passport Food Group complete this transaction with fantastic terms and conditions allowed Passport Food Group to minimize their real estate operating expenses. This was truly a success story in servicing our client. It felt great!” said Horn.

This transaction also allowed the buyer and new landlord, CenterPoint Properties, to acquire an outstanding industrial distribution building (a “CORE Industrial Asset”) which included a 30’ foot minimum ceiling clear height, ESFR sprinkler system, 20 dock high loading positions, and was constructed by Fulmer Construction in 2007.

You'd never give your customers the same solution. Neither would we.

RATES AS LOW AS
2.99%
APR*
QUICK LOAN

Our Business Banking Specialists will style solutions that fit your business, helping you with cash flow, payments, and loans for future growth. And now you can get a U.S. Bank Business Quick Loan with rates as low as 2.99% APR*, for equipment, vehicles and more.

Call Jay Henslee, Business Banking, at 619-744-2195.

*Applications subject to credit approval. The 2.99% rate applies to new or used vehicle & equipment loans up to 80% LTV and terms up to 36 months for credit qualified applicants. Disclosed rate reflects 0.25% discount based on automatic monthly payments from a U.S. Bank Business Checking account. Standard fees apply. Rates are subject to change. Some restrictions may apply. Deposit products offered by U.S. Bank National Association. Member FDIC. © 2012 U.S. Bank MMWR19030

All of serving you®



Subscribe to the

**INLAND
EMPIRE
BUSINESS
JOURNAL**

Call

(909) 605-8800

or visit

www.busjournal.com

The Other...

continued from pg. 3

The appellation receives abundant sunshine and relatively low rainfall. Again, the cooling influences of coastal fog and breezes are ideal for long growing seasons with well-developed fruit.

Chardonnay and Pinot Noir excel in the cooler north. Monterey Chardonnays are rich in apple, citrus and orange blossom aromas and flavors. The Pinots have intense raspberry and wild berry character, with some of the best coming from the renowned Santa Lucia Highlands.

In Monterey's warmer inland climates, Cabernets feature elegant cherry flavors with herbal and black olive notes, surrounded by medium tannins. Many of the wines from the Carmel Valley are more traditional Bordeaux blends of Cabernet and Merlot,

continued on page 38



Benefiting
The Unforgettables Memorial
&
OTHER LOCAL CHARITIES

TOM PERNICE, JR.
Charity Golf Classic

Sponsored By
BMW of RIVERSIDE
MURRIETA

TITLE SPONSORS

BMW of RIVERSIDE
The Ultimate Driving Machine®
There's No Place Like It!

BMW of MURRIETA
Stop Dreaming. Start Driving.

PRESENTING SPONSOR

Dignity
MEMORIAL

PROCEEDS BENEFIT

The Unforgettables FOUNDATION & LOCAL CORONA CHARITY

AUGUST 6, 2012
BEAR CREEK GOLF CLUB
MURRIETA, CA

EARLY BIRD PRICE: \$1550-FOURSOME
AFTER JUNE 30TH: \$1650
ONLINE REGISTRATION:
www.pernicejrgolf2012.kintera.org

Primary Contacts:

The Unforgettables-Tim Evans or Debbie Jenkins
(909) 335-1600
djenkins@theunforgettables.com

Dr. Anthony Pirritano, Golf Chair- (951) 906-3495
Cam Johnson, Golf Co-Chair- (951) 533-4199

AT BEAR CREEK GOLF CLUB
a private championship golf course



WELLS FARGO

My business could always use some extra money

Get a \$100 Reward when you open a new Merchant Services Account

You work hard to keep your business running, so we'd like to offer you a double reward. Take advantage of our Double Promotional Offer and receive \$100 when you open a Merchant Services account with Wells Fargo. With a Merchant Services account you get reliable payment processing along with superior 24/7 customer support, plus the tools you need to help broaden your customer base, increase sales, and boost your cash flow. Call, click wellsfargo.com/biz/merchant, or stop by to start a conversation with a Wells Fargo banker today to learn more.

Together we'll go far



Offer valid from July 1, 2012, through September 30, 2012. Wells Fargo Merchant Services (WFMS) will give qualifying customers a \$100 direct deposit. To qualify, customers must (1) open a new WFMS account, (2) direct deposit their WFMS funds into a Wells Fargo deposit account, (3) activate their WFMS account by processing at least \$50 in Visa®, MasterCard®, or Discover® transactions within 30 days of account open date, and (4) submit the required offer fulfillment form within 30 days of WFMS account approval date. The \$100 direct deposit will be made to the customer's Wells Fargo deposit account within 60 days after the customer has submitted the required online offer fulfillment form and met offer qualifications. Double offer of \$100 is based on doubling the \$50 Visa® Gift Card offered by WFMS from July 1, 2012, through September 30, 2012. Limited to one \$100 deposit per Tax ID. The WFMS account and Wells Fargo deposit account must be open, active, and in good standing at the time of the \$100 deposit. Not valid with any other WFMS offer or Payment Suite. Offer subject to change at any time.

© 2012 Wells Fargo Bank, N.A. All rights reserved. Member FDIC. (726704_05547)

Join us for our
Tribute Band
 Free Concert Series
Friday Evenings • 6 to 8 pm • July 13th to Aug. 10th

ROCKIN' MEMORIES

the shoppes
 at chino hills

JULY 13th BOB SEGER TRIBUTE
 Performed by "Turn the Page"

JULY 20th JOURNEY TRIBUTE
 Performed by "Lights"

JULY 27nd EAGLES TRIBUTE
 Performed by "Desperado"

AUGUST 3rd BEATLES TRIBUTE
 Performed by "Paperback Writer"

AUGUST 10th ROLLING STONES TRIBUTE
 Performed by "Jumping Jack Flash"

Giveaways, Prizes and Family Fun Every Concert
 Be Sure to Bring Your Own Chairs

Kota 99.9 SAVAGE BMW MINI OF ONTARIO

RA
 Sushi Bar Restaurant

For more information go to TheShoppesAtChinoHills.com

Food and beverage will be available. Outside food and beverages are not permitted. No alcoholic beverages permitted outside restaurants. Quality, family-oriented performances.

The mission of the Rancho Cucamonga Chamber of Commerce is to promote a business friendly environment, to enhance the quality of life and the economy of Rancho Cucamonga.




Rancho Cucamonga Chamber of Commerce
 Hosts California's Oldest
Grape Harvest Festival
 August 17th-19th 2012


Greetings!

Please join us at California's 73rd Grape Harvest Festival Multi-Chamber Mixer on Friday August 17, 2012 from 5:30pm-7:00pm.

VISION

LISTEN TO THE ENTREPRENEURS
 CREATING OUR NEW ECONOMY.

CALIFORNIA'S COACHELLA VALLEY
VISION
 CLIMATE FOR SUCCESS



Cathedral City
 Coachella
 Desert Hot Springs
 Indian Wells
 Indio
 La Quinta
 Palm Desert
 Palm Springs
 Rancho Mirage

Coachella Valley Economic Partnership
 Palm Springs Desert Resort Communities CVA
 Riverside County Economic Development Agency
 2011-12


SUPPLY-CHAIN MANAGEMENT & LOGISTICS

TOURISM & EVENTS

PHILANTHROPY

Watch exclusive interviews with those behind the Coachella Valley's economic blueprint for innovation and free thinking. Visit CVEP.COM and click on the VISION digi-mag, or scan the QR code with your smart phone.

For a free print copy of VISION, call 1-800-775-7256.



VISION

73RD GRAPE HARVEST FESTIVAL 2012

- Friday, Aug 17th 5 p.m. – 11 p.m.
- Saturday, Aug 18th 10 a.m. – 11 p.m.
- Sunday, Aug 19th 10 a.m. – 8 p.m.





Featuring Vendors, Crafters, Carnival, Old Fashioned Grape Stomping & Wine Tent Entertainment All Weekend Long

Hosted at Epicenter Parking Lot
 (across from Epicenter Stadium)

\$5.00 Admission • 12 and under Free! • Free Parking

Call for Details: 909-987-1012
 or visit www.ranchochamber.org




MARKETING

Are Words Becoming Obsolete in Marketing?

By: Laura Ries, President of Ries & Ries

It sure looks like it. Most of the recent marketing successes are visual successes, not verbal ones. Here are 10 examples from my recent book, "Visual Hammer" (www.visualhammer.com).

- **The lime**

Until 2009, there had never been a Mexican brand on Interbrand's list of 100 most valuable global brands. There is now: Corona, the beer with the lime on top of the bottle.

Today, Corona is the 86th most valuable global brand, worth \$3.9 billion. In the United States, Corona outsells Heineken, the No. 2 imported beer, by more than 50 percent.

- **The chalice**

A second imported beer is moving up the ladder in America and for exactly the same reason Corona was so successful. It's Stella Artois from Belgium.

Stella Artois is the Budweiser of Belgium, so ordinary fast-food restaurants sell it in plastic cups. No plastic cups for Stella Artois in the U.S. market. The importer provided bars and restaurants with its unique, gold-tipped chalice glasses.

Today, Stella Artois is one of the top 10 imported beer brands in America.

- **The silver bullet**

The only mainstream beer that has increased its market share in the past few years is Coors Light, the silver bullet.

Coors Light has already passed Miller Lite, the first light-beer brand, and recently Coors Light also steamed past Budweiser to become the second largest-selling beer brand in America.

- **The duck**

Then there's the remarkable transformation of Aflac, the company that brought us the duck. In the year 2000, the company had name recognition of

just 12 percent.

Today it's 94 percent. And sales have gone up just as dramatically.

The first year after the duck arrived, Aflac sales increased 29

percent. And 28 percent the second year. And 18 percent the third year.

- **The pink ribbon**

In 1982, Nancy Brinker started a foundation to fight

breast cancer in memory of her sister, Susan G. Komen, who had died from the disease. Since then, Susan G. Komen for the Cure has raised nearly \$2 bil-
continued on page 30



City National – your prescription for financial success

A busy medical practice needs a trusted advisor. Your City National trusted advisor provides financial solutions for the business and wealth management strategies for its principals. With more than 80 City National Certified Healthcare Bankers, you could say that we have a *healthy* understanding of your industry.

Experience the City National Difference.SM

Call us today at (866) 792-8316 or visit us at cnb.com/healthcare.

©2012 City National Bank

CITY NATIONAL BANK

The way up.[®]



City National Healthcare Banking

Member FDIC

INLAND EMPIRE
business journal

Book of Lists 2012 on Disk \$65



To purchase your
2012 Book of Lists on
Disk or Digital Download
for \$65.00
Call (909) 605-8800
or visit
www.busjournal.com

INLAND EMPIRE TOURISM COUNCIL PRESENTS THE DISCOVER IE:

TOURISM SUMMIT

WHERE TOURISM IS NO LAUGHING MATTER!
AUGUST 9, 2012 | 7:30AM-11:30AM
THE IMPROV AT ONTARIO MILLS
BREAKFAST HOSTED BY MARKET BROILER



INLAND EMPIRE

California find yourself here

Visit California

Panel Discussion

breakfast

location

Drum Circle MC

f t

About the Panel

Summit Partners

Steve Pontell, Moderator, CEO and President - National Community Renaissance



Steve Pontell is the Chief Executive Officer and President of National Community Renaissance® (National CORE), a national nonprofit housing firm with the capacity to complete large-scale community development projects.

National CORE was once named by Affordable Housing Finance magazine as the Top #3 developer in the country and as such was the #1 top ranked nonprofit developer on the Top 50 list.



Gillian Zucker, President - Auto Club Speedway



Gillian Zucker became the fourth president of Auto Club Speedway (formerly California Speedway). She is the first female president of a track that hosts auto racing's most popular event, the NASCAR Sprint Cup Series and was recently named by FOX Sports and MSN as one of the top five most powerful women in motorsports.



Rick Shoup, President & CEO - Big Bear Lake Resort Association



After receiving his degree in Economics from the University of Colorado, Rick has spent over 30 years as a marketing professional.

Since the RA was formed in 1994, Big Bear tourism spending, as measured by TOT, has increased by an average of 12% a year, far outpacing the mountain resort industry.



Ontario Mills



Kimberly Adams, President & CEO - Temecula Valley CVB



More than 22 years of proven leadership with U.S. and international, theme park attractions in operations and start-ups qualified Kimberly Adams to become founding president and CEO of the Temecula Valley Convention & Visitors Bureau in 2004. One of her first priorities was initiating and developing a Tourism Improvement District to generate sustainable funding for the bureau. That district is the first in inland Southern California to use marketing assessment fees rather than taxpayer money to market the region and funds a current, annual budget of \$1.4 million.



In Partnership with:



continued on page 43

The Prison...

continued from pg. 16

2010). One of CCA's shareholders, Pacific Life Insurance Company, offered a \$200 million restructuring plan, while Lehman Brothers refinanced Prison Realty's \$1 billion credit line. At the close of business on April 26, 2000 prices closed below \$3 per share and on June 7 the stock went back down to \$2 per share. However, the very next week the stock rose by \$1 per share after news that they had been awarded a \$780 million federal contract thanks to the assistance of the former head of the Federal Bureau of Prisons, Michael Quinlan, who became a board member of Prison Realty Trust (typical of private prison companies, which often lure former prison officials to be on their board of directors). A report on the web site of The Tennessean noted that two former executives for Prison Realty Trust were to receive severance payments totaling \$1.3 million. According to this story, Prison Realty announced plans in December, 1999 to "give up its structure as a real estate investment trust and receive an infusion of up to \$350 million from an investor group." This "investor group" includes The Blackstone Group, Bank of America and a group with an appropriate name, Fortress Investments (Ward, 2000).

To this date Corrections Corporation of America is the number one private prison corporation in the world, as seen in the following extract from its web site (CCA, 2010):

As a full-service corrections management provider, CCA specializes in the design, construction, expansion and management of prisons, jails and detention facilities, as well as inmate transportation services through its subsidiary company TransCor America. The company is the fourth-largest corrections system in the nation, behind only the federal government and two states.

CCA houses approximately 80,000 offenders and detainees in more than 60 facilities, 42 of which are company-owned, with a total bed capacity of more than 80,000. CCA currently partners with all three federal corrections agencies (The Federal Bureau of Prisons, the U.S. Marshals Service and Immigration and Customs Enforcement), nearly half of all states and more than a dozen local municipalities.

Since its inception, CCA has maintained its market leadership position in private corrections, managing more than 50 percent of all beds under contract with such providers in the United States. The company joined the New York Stock Exchange in 1994 and now trades under the ticker symbol CXW. Headquartered in Nashville, Tennessee, CCA employs nearly 17,000 professionals nationwide in security, academic and vocational education, health services, inmate programs, facility maintenance, human resources, management and administration. The company has been named among "America's Best Big Companies" by *Forbes* magazine and ranked number one in the publication's "Business Services and Supplies" category. *G.I. Jobs* magazine also named CCA as a "Top 50 Military-Friendly Employer."

CCA offers offenders a variety of dynamic rehabilitation and education programs, including addictions treatment, GED preparation and testing, post-secondary studies, life skills, employment training, recreational options and work opportunities. The company also provides valuable economic benefits to its local community partners by paying property, sales and other taxes, and providing a stable employment base that focuses on building careers with unlimited growth and development opportunities. As a strong corporate citizen, recognized by *Corporate Responsibility Officer* magazine, CCA contributes generously to host communities through volunteerism and charitable giving. Apparently the "restructuring" has not paid off as well as they had hoped, as the latest price of its stock was \$24.93 as of Nov. 26, 2010, down from \$38.93

continued on page 39

Former Upland...

continued from pg. 3

tenced—that comes Aug. 6. He faces a maximum sentence of 10 years in prison and a \$250,000 fine, but such a heavy-handed sentence seems unlikely for a guy who only admitted to accepting a \$5,000 bribe. At a minimum, Pomierski faces an 18-month sentence.

I reached out to Pomierski's San Clemente-based attorney, H. Dean Steward, to see if he, by way of the plea bargain, was able to make a sentencing recommendation. That's how many plea bargains work: You admit to X charge and in return, you get Y consideration when it comes to sentencing.

Steward ignored a couple of phone messages and an email, but Mrozek managed to call me back and break everything down.

"It's hard to say what's common and what's uncommon," Mrozek says. "A federal bribery case is not a terribly common offense, fortunately.

"It is a regular occurrence that a grand jury issues an indictment that makes various allegations and for the case to be resolved through an agreement between prosecutors. That is extraordinarily common."

And that's because prosecutors are just like anyone else, he says. They want a guaranteed conviction. A plea bargain gives them that without exposing their case to the rigors and risk of a full-blown trial.

And taking a look at the plea agreement led me to that same conclusion, or at least it did after

continued on page 30

STIMULATE YOUR SALES

BY REACHING MORE POTENTIAL CUSTOMERS

BROADEN YOUR SALES TERRITORY

WITH BUSINESS CONNECTIONS IN ALL OF
SAN BERNARDINO AND RIVERSIDE COUNTIES

NO ONE COVERS THE INLAND EMPIRE
LIKE THE BUSINESS JOURNAL

ASK ABOUT OUR
2012 STIMULUS PROGRAM

INLAND EMPIRE
business journal

1801 Excise Avenue, Suite 111

Ontario, CA 91761

Office: (909) 605-8800 Fax: (909) 605-6688

www.busjournal.com

Recycle, Reduce, Reuse, Rebuild!

Donate



Pomona Valley

Habitat for Humanity®

Volunteer

Shop ReStore



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

All proceeds are used in funding the construction of Habitat homes.

For delivery or pick-ups call
909.399.0202

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



Ask, Don't Tell...

continued from pg. 19

passing to me for them to make such a big deal about a small speaking engagement. What she really wanted to understand was how other clients of mine had tackled the organizational resistance she was expecting. This question—and the subsequent conversation—turned a small lead for a keynote speech into a major, year-long project.”

• **They can salvage a disastrous conversation.** Sobel's co-author, Jerry Panas, recalls the time he asked a man named Allan for a million-dollar donation to his alma mater's College of Engineering. Though he knew better, the author failed to gain rapport and explore Allan's true motivations before jumping in with the big request. When Allan rebuked him for his presumptuousness, Panas realized he had made a serious error. He apologized, left the room, and 20 seconds later knocked on the door and asked the power question, Do you mind if we start over?

Start over they did, and Panas ultimately discovered that Allan might indeed be interested in making a gift—but to the university's theater program, not its engineering program!

“Things like this happen all the time in business—and at home,” reflects Sobel. “Interactions get off on the wrong foot, and someone gets angry or offended or just shuts down. But people are forgiving. They want to have a great conversation with you. Asking, ‘Do you mind if we start over?’ will disarm the other person and make him smile. That smile will ease the way to a new beginning.”

One of the greatest benefits of becoming a master questioner is that it takes a lot of pressure off us, notes Sobel. It's a huge relief to know that you don't have to be quick, clever, or witty—that you don't have to have all the answers.

“All business interactions are human interactions,” he says. “And part of being human is acknowledging that you don't know everything about everything—and that you certainly don't know everything about the other person and her needs. Questions help you understand these things more deeply.”

“The right questions unleash a cascade of innermost feelings and vibrant conversations,” he adds. “They help you bypass what's irrelevant and get straight to what's truly meaningful. They make people like you, trust you, and want to work with you—and once you've achieved that, the battle is already won.”

Celebrating The...

continued from pg. 14

bounty by relieving their wants. Nor let them view this inheritance of national freedom and independence, as a fortune that is to be squandered away, but as an estate to be preserved only by industry, toil, and vigilance.

“Now let us resume our stations in life, and cheerfully attend to the duties assigned us, of improving the advantages, secured to us by the toils of the revolutions, and the acquisition of independence.”

In closing, though many times many disagree on this floor, we can all agree today that we would not have the privilege, freedom or right to speak freely on this floor, or elsewhere, without this Declaration, and without the sacrifice freely given by those who fought to secure those rights and those who continue to fight to protect them. As John Adams declared to his wife on July 3, 1776, I am well aware of the toil and blood and treasure that it will cost to maintain this Declaration, and support and defend these states. Yet through all the gloom I can see the rays of ravishing light and glory. This is our day of deliverance.”

So thank you for sharing—and an esteemed thank you to those of you on this floor who have fought to protect our God-given rights.

Are You Leading...

continued from pg. 12

analogy for your company and the individuals who work in it. Consider a pinch point as anything that slows, impedes, or stops desirable results. It could be a process, a policy or procedure, a tradition, even a way of thinking. (Heck, maybe it's you.) It is your job to seek out and eliminate pinch points—and just as important, to free your people to openly and clearly identify them as well.

“Too many leaders turn up the pressure in the hose when they need more output from their people,” says Staver. “They push employees harder or offer new programs, initiatives, and incentives to try to push them into compliance. Imagine how much more effective it would be to summon up your courage and address the pinch points that need addressing.”

You're too harsh. Do you recognize the achievements of your employees? If you don't—or if you don't do it properly—you'll be unable to motivate your team. If you find yourself withholding recognition until the goal is completely accomplished, guess what? You're too harsh. If you say “good job” but then immediately shift your focus to the next goal, you're too harsh. If you qualify your recognition or take a little back after you've given it, you're too harsh.

The idea is to celebrate your employees' accomplishments without compromising their momentum. That means acknowledging progress with full and complete focus on the success of what is right here, right now.

“Sometimes leaders fear that pouring on the recognition before the job is done will demotivate followers,” says Staver. “Other times, they're uncomfortable with the intimacy and vulnerability it takes to sincerely thank an employee. Sometimes courage looks like trusting your employees; sometimes it looks like getting out of your comfort zone long enough to provide face-to-face recognition that people crave.”

You're an over-recognizer. On the other end of the spectrum from the harsh leaders are those who are so ready to praise and encourage everybody for anything that their acknowledgment loses all effectiveness. This can take the form of gushing (recognizing so much and with such flair that it isn't trustworthy or meaningful) or fake recognition (recognizing in a way that seems inconsistent with the rest of your behavior). Both forms come across as inauthentic and actually erode trust.

“If you're an over-recognizer, ironically, your problem might be the same as the harsh leader who never recognizes: You fear the intimacy involved in having a heartfelt, honest conversation,” observes Staver. “Or maybe at the root of the behavior is a fear of the ‘confrontation’ involved in giving meaningful critical feedback. Regardless, you owe it to your followers to make your acknowledgments trustworthy.”

You reward effort rather than achievement. It's a mistake to be too “soft” about expectations. It's a mistake to say, “Just do your best.” People will not achieve just because you encourage and motivate them. Somebody must drive performance. Somebody must plant the flag on the hill and refuse to accept anything but success. That somebody is you. Courageous leaders lay out expected results in the most effective and humane way possible and are clear about the consequences of not meeting them.

“Bosses worry about upsetting their employees so they don't set high expectations,” writes Staver. “I am in full support of a respectful workplace where people enjoy their jobs and look forward to coming to work, but I am also in full support of less whining and more doing, less passing the buck and more personal responsibility, less explaining why you didn't and more showing how you did.”

You're a helicopter leader. Accountability is a major buzzword for leaders. And it is important for

continued on page 32

The Brave New...

continued from pg. 13

So what happens to the customers who only deal in cash? Many people do and it's their choice. For them, there needs to be cash in a till. You need people behind the counter to talk to about what you think you want. Does this shirt fit right? Does this makeup go with my color?

Let's not forget the people who are still needed to stock the shelves. The big box stores have cut some of the need, but they still need to open the box that the individual items come from.

Then too, there is the security issue. The fewer employees, the greater the chance to slip something into your pocket unseen. Security in general can be a problem, as someone is probably already working on a way to clone your smartphone and break into your account. You know what it's like when someone steals your card and starts shopping at a store you've never been to. Also, you will need a smartphone or mobile device for this kind of purchase. Not everyone has one.

The "paper-less" society has been predicted for a long time. The eventual elimination of paper money has been slowly moving forward. For sometime now your dollar bill has been a federal bank note. It says it is good for "all debts, public and private." Yet we all send a check into the IRS. Few companies have a cash box to pay us on Friday afternoon. Automatic deposits pay many of us. Many of us get our state or federal benefits the same way. A lot of us also have automatic deduction for some monthly bills.

On top of all of this there has been talk of eliminating the penny, and maybe the nickel too. They weigh too much. They don't represent the true cash value they are supposed to cover. And they're a nuisance. They slip around the floor of our car or under the sofa.

The truly cashless society may be in our near future. And our new 21st century computer technology may be what gives birth to it. But it must have security built in. It is

continued on page 39

Save Time...

continued from pg. 5

compounding. IRA rollovers may offer continued tax-deferred treatment of retirement assets. There are two ways to accomplish an IRA rollover. Request a "direct" IRA rollover from your former employer or an "indirect" rollover.

With a "direct" rollover, the funds being rolled over must be paid directly to the receiving organization, NOT to you. If the assets are paid directly to the new IRA trustee/custodian, this does not create a taxable event, although it will be reported for tax purposes as a distribution and rollover.

With an "indirect" rollover the funds are made payable to the account owner, and the employer must withhold 20 percent of the withdrawal, which is sent to the Internal Revenue Service for taxes. You would still have 60 days to deposit the rollover into the IRA, as well as an amount equal to the 20 percent if it's available from another source in order to maintain continued tax-deferral. In addition, if you are younger than age 59-1/2 when the distribution occurred, a 10 percent penalty may be assessed on any amounts not rolled over within 60 days of the withdrawal.

- **Simplified calculation of required minimum distributions (RMDs).** Required minimum distributions (RMDs)—the minimum amounts that a retirement account owner must withdraw annually starting with the year that he or she reaches age 70-1/2 or, if later, the year in which he or she retires—must be calculated for a combination of all your tax-qualified retirement accounts. Consolidating retirement accounts into one rollover IRA simplifies the calculation of a required minimum distribution.

Required minimum distributions cannot be included in a rollover IRA.

Additional factors to consider

continued on page 39

Messenger/Courier Services Serving the Inland Empire

Ranked by Inland Empire Staff

Company Name Address City/State/Zip	Staff: Inland Empire Co. Wide	Headquarters Yr. Est.	# of Vehicles: Inland Empire Co. Wide	Intl. Delivery? Parcel Delivery?	24 Hr.? Overnight? Rush?	Top Exec. Title Phone/Fax E-Mail Address
1. United Parcel Service 2930 Inland Empire Blvd. Ontario, CA 91764	4,800 358,000	Atlanta, GA 1907	1,100 93,637	Yes Yes	Yes Yes Yes	Scott Davis CEO (800) 742-5877 www.ups.com
2. U.S. Postal Service 4150 Chicago Ave. Riverside, CA 92507 390 W. 5th St. San Bernardino, CA 92401	3,541 11,281	Washington DC 1853	1,470 4,598	Yes Yes	Yes Yes Yes	James Owens /Postmaster-Riverside Garry Miller /Postmaster-San Bernardino (800) 275-8777 www.usps.com
3. UPS-Supply Chain Solutions 1590 Archibald Ave. Ontario, CA 91761	63	Palo Alto, CA 1946	47 na	Yes Yes	Yes Yes Yes	Bruce Crumb General Manager (909) 605-7740 www.ups-scs.com
4. All Counties Courier Inc. 1425 Victoria Ct., Ste. A San Bernardino, CA 92408	86 550	Irvine, CA 1984	70 400	No Small Packages Only	No Yes Yes	Steve Chavez Operations Manager (800) 874-0687/796-4100 www.accdelivers.com
5. Rapid Express Delivery P.O. Box 4252 Ontario, CA 91761	20 N/A	Ontario, CA 1985	5 na	No Yes	Yes Yes Yes	Larry Pasley President (909) 923-1000/930-2628 www.larryrapid-express.com
6. Federal Express P.O. Box 727, Dept. 1841 Memphis, TN 38194-1841	na 290,000	Memphis, TN 1971	na 75,000	Yes Yes	Yes Yes No	Fredrick W. Smith Chairman/CEO (800) 238-5355/(901)345-8967 www.fedex.com
7. OnTrac 3401 E. Harbor Dr. Phoenix, AZ 85034	na	Phoenix, AZ 1992	na	No Yes	Yes Yes Yes	Rob Humphrey COO (800) 334-5000 www.ontrac.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.

California Attorney General Creates Privacy Enforcement and Protection Unit; National Association of Attorneys General Internet Privacy Initiative

By Sidley Austin LLP

California is again vying to lead the states in privacy enforcement. Attorney General Kamala Harris announced on July 19, 2012 that the California Department of Justice is creating a Privacy Enforcement and Protection Unit. The purpose of the unit is to consolidate the department's existing privacy efforts into a single unit that will "enforce laws regulating the collection, retention, disclosure and destruction of private or sensitive information by individuals, organizations and the government." The Privacy Unit will be located within the eCrime Unit (the Unit), which will include six prosecutors.

Significantly, the new president of the National Association of Attorneys General (NAAG), Maryland Attorney General Doug Gansler, noted in a July 2012 interview that "the attorneys general really have become the Internet police." In fact, NAAG President Gansler has established Internet privacy and data collection as the focus of his yearlong presidential initiative as NAAG president.

Consistent with this national trend, the new California privacy enforcement unit is the latest effort by the California Attorney General to maintain its prominent role among the states in addressing privacy issues, particularly those involving high-tech companies. In December 2011, the California Attorney General announced the creation of the eCrime Unit—attorneys and investigators dedicated to prosecuting identity theft and other cyber crimes. In February 2012, the Attorney General announced an agreement with Amazon, Apple, Google, Hewlett-Packard, Microsoft and Research in Motion regarding mobile applications. That agreement required these companies to provide consumers the opportunity to review an application's privacy policy before downloading the application. In June 2012, Facebook became the seventh company to join the agreement.

The creation of the California unit could lead to additional private actions against companies, because the announcement of an enforcement action frequently leads to the filing of civil actions based on the same alleged facts. The private actions could involve laws relating to cyber privacy, health privacy, financial privacy, identity theft, government records and data breaches—all of which will be enforced by the new unit.

Enforcement actions and follow-on civil actions regarding California's data breach law could take particular prominence given the recent announcements of high-profile data breaches, which will undoubtedly be followed by more such announcements. The California Information Practices Act, S.B.1386, was the first data breach notification law and set the initial standard for responding to security breaches. California recently strengthened its data breach notification law, Civil Code § 1798, to require that data controllers notify the California Attorney General where a breach affects more than 500 California residents, to prescribe greater detail for notification letters, and to mandate that notice letters be posted on a state website at www.privacy.ca.gov/privacy_laws/breach_notices.shtml.

California has indeed acted as a trailblazer in adopting a variety of information security and privacy measures. At present, California has enacted several dozen privacy statutes and several new bills are typically passed and sent to the governor each year. For a current listing, see www.privacy.ca.gov/privacy_laws/index.shtml.

The significance of laws and enforcement in shaping the future of information privacy and Internet

continued on page 39

Are Words...

continued from pg. 24

lion. Today, it's the world's-largest non-profit source of money to combat breast cancer. A recent Harris poll of non-profit charitable brands rated Komen for the Cure as the charity that consumers were "Most likely to donate to."

- **The red soles**

Look at the success of Christian Louboutin, a French designer who regularly tops The Luxury Institute's index of "most prestigious women's shoes."

In 1992, he applied red nail polish to the sole of a shoe because he felt the shoes lacked energy.

"This was such a success," he reported, "that it became a permanent fixture." And ultimately built the phenomenally successful Louboutin brand.

- **The green jacket**

In the world of professional golf, there are four major championships: (1) The U.S. Open, (2) The British Open, (3) The PGA Championship and (4) The Masters. The first three are hosted by major golf organizations, but the Masters is hosted by a private club, the Augusta National Golf Club.

Every year the Masters gets more attention than any of the other three events.

- **The colonel**

Consider KFC, now the leading fast-food restaurant chain in China with more than 3,800 units in 800 cities.

To most Chinese people, the letters "K F C" mean nothing, but Col. Sanders is known as a famous American and the leading fried-chicken brand.

- **The Coke bottle**

What Coca-Cola calls its "contour" bottle is 96 years old. Few are currently sold but recently, the company gave its iconic bottle a major role to play in its advertising programs.

The results have been impressive. Recently Diet Coke passed regular Pepsi-Cola to become the second best-selling cola drink.

- **The cowboy**

And look what the cowboy has done for Marlboro cigarettes. The year Marlboro was introduced, there were four strong cigarette brands in America: Lucky Strike, Camel, Winston and Chesterfield.

Yet today, Marlboro is by far the leading brand, outselling the next 13 brands combined. It's also the world's best-selling cigarette brand.

Visit www.Visual-Hammer.com for additional information.

Former Upland...

continued from pg. 26

Mrozek walked me through it, what with being all full of those big words lawyers are so fond of.

The agreement sets what is called a "base offense level," which warrants a certain amount of years in prison, according to federal sentencing guidelines. Pomierski's base offense level, as set by the plea agreement, will be no less than a 15. A base level 15 offense level warrants a prison sentence of 18 to 24 months, according to the federal guidelines.

So, based on Pomierski's plea agreement, federal prosecutors and Steward more or less decided that an 18 to 24-month prison sentence was reasonable based on Pomierski's admission of accepting the \$5,000 bribe.

But that number really serves as a recommendation to the sentencing judge, who will also consider other factors and recommendations before making a final call on how long the former Upland mayor will sit behind bars.

So I guess we'll find out in

continued on page 43

Inland Empire's Largest Employers

continued from page 18

(Ranked by Number of Inland Empire Employees)

Company Name Address City, State, Zip	# Employees (IE) # Employees (Nationwide) Yr. Est. IE	Nature of Business	Employee Services: Van or Carpool Health Club on Site Daycare on Site	Marketing Contact Title	Top Local Executive Title Phone/Fax E-Mail Address
82. Fantasy Springs Resort Casino 84-245 Indio Springs Parkway Indio, CA 92203	1,100	WND	WND	WND	WND (800) 827-2946/238-5606
83. City of Corona 815 W. Sixth St. Corona, CA 92882	1,058 N/A 1896	Municipal Government	Yes No No	Greg Irvine Assistant City Manager	Brad Robbins City Manager (951) 736-2376/736-2493
84. Morongo Unified School District P.O. Box 1209 Twentynine Palms, CA 92277	1,032 N/A 1914	Public Schools	No No No	N/A	James Majchzak District Superintendent (760) 367-9191/367-7189 www.morongo.kizca.us
85. Victor Valley Union High School District 16350 Mohave Dr. Victorville, CA 92395	1,000 N/A 1915	School District	No No No	N/A	Julian Weaver Superintendent (760) 955-3200/245-4634
86. California Steel Industries, Inc. 1 California Steel Way Fontana, CA 92335	950 950 1984	Steel Rolling Mill	Yes Yes No	Kyle Schulty Mngr. Communications & Corp. Services	Vincente Wright President/ CEO (909) 350-6300/350-6223 kschulty@californiasteel.com
87. Naval Surface Warfare Center Corona Division P.O. Box 5000 Corona, CA 92878-5000	937 18,000 1964	Independent Assessment	Yes Yes No	Troy Clarke Public Affairs Officer	Eric Verhate Commanding Officer (951) 273-5135/273-4205 coronainfo@navy.mil
88. Mountain High Resort P.O. Box 3010, 24510 Hwy. 2 Wrightwood, CA 92397	850 Seasonal N/A	Ski Resort	No No No	John McColly Marketing Director	Judy Pritts Human Resources Director (888) 754-7878
89. Parkview Community Hospital 3865 Jackson St. Riverside, CA 92503	930 N/A 1958	Hospital Medical Center	Yes No No	Marlene Burnett Marketing Director	Douglas Drumwright President/CEO (951) 352-5400/352-5427 www.pchmc.org
90. Fender USA Corona 311 Cessna Cir. Corona, CA 91720	800 1,700 1985	Manufacturer of Electric Guitars & Amplifiers	Yes No No	N/A	Jeff Allen Vice President Operations (951) 898-4000/734-4250
91. Alta Loma Elementary School District 9340 Baseline Rd. Alta Loma, CA 91701	780 N/A 1885	Education	No No No	Mike Whisenand Asst. Super of Personnel	Mike Whisenand Superintendent (909) 484-5151/484-5155 www.alsd.k12.ca.us
92. City of Pomona 505 S. Garey Ave. Pomona, CA 91769	734 N/A 1888	Municipality	Yes No No	N/A	Linda Lowry City Manager (909) 620-2314/620-3707 www.ci.pomona.ca.us
93. Hemen G. Stark Youth Correctional Facility 15180 E. Euclid Ave. Chino, CA 91710	685 N/A 1959	Corrections	No No No	Ramona Contreras Administrative Assistant	Ramon Martinez Superintendent (909) 606-5000/606-5001
94. Amtrak 7920 Lindbergh Dr. Riverside, CA 92508	650 25,000 1993	Transportation (Reservation Office)	Yes Yes No	N/A	Yolanda Mentz Director (800) 872-7245/789-4634 www.amtrak.com
95. The Westin Mission Hill Resort 71333 Dinah Shore Dr. Rancho Mirage, CA 92270	600 170,000 1991	Resort	Yes No No	Michael Maclead Director of Sales/Marketing	Ross Meredith General Manager (760) 328-5955/770-2173 www.westin.com
96. Goodrich Corporation Aerostructures Group 8200 Arlington Ave. Riverside, CA 92503	562 23,000 1952	Aircraft Components	No No No	N/A	Shirin Folsom Plant Manager (951) 351-5400/351-5166 www.goodrich.com
97. North American Medical Management - California 3281 E. Guasti Rd., Ste. 700 Ontario, CA 91761	360 N/A 1983	Physician Practice Management	No No No	Stephanie Hughes Director of Marketing	Dr. Rick Shinto CEO (909) 605-8000/605-8031 www.nammsocal.com
98. Fairplex 1101 W. McKinley Ave. Pomona, CA 91768	300 1922	Event Entertainment	No No Yes	Scott Kelly Marketing Director	James Henwood President/CEO (909) 623-3111 www.fairplex.com
99. The Toro Company 5825 Jasmine St. Riverside, CA 92504	214 5,000 1962	Irrigation	Yes No No	J. Locasio Executive Assistant	Phillip Burkart Vice President/General Manager (951) 688-9221/785-3680 www.thetorocompany.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.

Are You Leading... leaders to keep people focused on what matters and performing in alignment with expectations.
continued from pg. 28

Unfortunately, some leaders think accountability means constantly standing over employees to make sure they're doing what they're supposed to be doing, in the way you think they should be doing. This is not accountability, says Staver. It's hovering. And yes, it's yet another manifestation of fear. "Helicopter leaders are afraid to let go because they believe the work won't get done if they don't oversee every detail," says Staver. "Either this fear is unfounded or it's a sign that employees really aren't capable of doing the job they're paid to do. The solution is simple: Do your job and let them do theirs, or get rid of incompetent employees and replace them with people who can get the job done." Your job, insists Staver, is to identify the outcomes you expect and then to develop strategy. Your direct reports' jobs are to commit to the results. You set the parameters, but remain flexible about how your people accomplish their tasks. Accountability, in most cases, is about making sure the results are achieved.

You solve problems for people. Problems and conflicts are a part of life. If you aren't dealing with a problem, or eighty, you will have some show up very soon. Learning to solve these problems is a big part of leadership. And guess what? It's also a big part of followership. Your employees will face problems of their own, and in the same way they need to figure out how to accomplish results, they need to find their own solutions. "Do not solve all of your followers' problems," warns Staver. "Don't even solve most. Remember that the more you are involved in solutions, the more likely it will be that your reports will depend on you. The more they depend on you, the more they will hesitate when solving problems. If they know you will come in and fix the problem, they will wait. They will also feel that you don't have confidence in them. "If you're a parent this may sound hauntingly familiar," he adds. "Many parents fear that their kids don't have what it takes to handle life's problems, so they step in and do it for them. Of course, it becomes a self-fulfilling prophecy. Manage your anxiety and have a little faith in others. Your employees will rise to the occasion and you'll be a lot happier."

Mental clutter is keeping you from noticing. The more you fear, the more you try to do. The more you try to do, the more you have to think about. You have more meetings. More calls to make. More emails to read and send. More commitments to obsess over. Once you can let go of some of the fear, you can turn down some of the activities and commitments. This will free up the time and space to do the things that inspire and invigorate you—that allow you to be fully present and quiet in the moment. "Without those moments of peace and clarity, you will keep on rushing until you burn out, never realizing that you could have stopped, adjusted, and continued with less stress and greater success," writes Staver. "These moments will be the times when you notice that your veteran sales rep needs you to back off a bit, or that your morning grumpiness is affecting everyone's enthusiasm. These will be the moments that show you how to kindle your followers and inspire them to greater success. These moments will refresh your ability to notice the rest of your life."

Ah yes...the rest of your life. When you think selfishly for a moment, you'll realize this may be the best reason of all to confront your hidden fears and, ultimately, vanquish your inner coward.

"Fear-centered leadership wreaks havoc with your entire life," says Staver. "The anxiety that comes from not doing what you know deep down needs to be done—and from managing the fallout from your poor decisions—drains the energy you could be spending on friends, family, and the outside interests that make life worth living."

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

Executive Notes... university leverage more opportunities for students and their academic pursuits."
continued from pg. 5

In addition, Konowitch provides assistance to the university's various program-based units and institutes, including athletics and corporate relations. "I look forward to working with Cal State San Bernardino's directors of development to help them shape the university's future," Konowitch said. "The university is a leader in Southern California higher education based on its dedicated faculty and its commitment through quality undergraduate and graduate programs to students. With new advancement and university leadership, the university is positioned for fund-raising success."

She has enjoyed a successful career as a development professional in the field of education. Prior to joining CSUSB, Konowitch specialized in federal grants as the grant manager for the San Bernardino City Unified School District, the eighth largest school district in California. At Scripps College in Claremont, she served as director of foundation and corporate relations, building relationships with several private and corporate foundations, including the Ann Peppers Foundation, J. Paul Getty Trust, Thomas J. Watson Fellowship Program, Kenneth T. and Eileen L. Norris Foundation, Weingart Foundation and Joseph Drown Foundation.

In addition, she was an instructor in Cal State San Bernardino's College of Extended Learning, teaching courses in fund-raising and grant writing. As San Bernardino County's first full-time grant professional at Children's Network, Konowitch guided various child-focused departments on federal grant proposal submissions, generating funding in excess of \$30 million. And as a fund-raising consultant, she created grant applications that ranged from \$1 million from Kaiser Permanente to \$50,000 from the Henry L. Guenther Foundation.

Konowitch has served as a grant

continued on page 38

When Planning Your 2012 Advertising Budget, Consider...

THE INLAND EMPIRE BUSINESS JOURNAL



For Advertising Information Call (909) 605-8800 or visit www.busjournal.com

Real Estate...

continued from pg. 14

sists of a dual-structured deal, with one lender placing \$35 million in construction debt and the other placing \$17 million in mezzanine construction debt financing.

The Paseos is located directly across the street from a major regional mall, the Montclair Plaza, and one block south of the Metro link commuter rail with service to Downtown Los Angeles and Pasadena. Upon completion, the apartment community will contain 385 Class A units situated on 15.4 acres with 722 parking spaces.

Malcolm Davies and Michelle Lee of George Smith Partners arranged the financing.

STIRLING CAPITAL UNDERWAY WITH 176K-SQUARE-FOOT FACILITY EXPANSION IN VICTORVILLE

In the latest development news from Victorville, Stirling Capital Investments has commenced construction on a 176.8k-square-foot facility expansion at the Southern California Logistics Centre (SCLC), the big, 2,500-acre industrial and commercial complex. With anticipated completion slated for year's end, the expansion is being completed on Distribution Centre 3 to accommodate the increased nationwide distribution needs of an existing, major tenant who originally located at SCLC in 2007 and recently signed a 10-year lease extension. Once complete, the construction efforts will bring the current 407.6k-square-foot facility at SCLC to a total of 584.4k square feet in size.

“This expansion represents a significant commitment by one of our largest tenants to remain at SCLC through 2022,” said Stirling Capital Investments’ Chief Operating Officer Brian Parno. “It also demonstrates our ability to accommodate tenants as their business expands over time.”

Construction of the expansion began in early July. The facility is the first corporate distribution centre built from the ground-up at SCLC and the largest industrial development in the Victor Valley since 2009. The new space will directly connect to the existing facility via pre-designed knockout panels for efficiency and optimized distribution.

The building features energy efficient T5HO warehouse lighting with motion sensors, abundant natural daylighting from skylights, cross-dock design, 32-foot clear height, ESFR fire protection, secured full concrete truck courts and ample power. The architectural firm leading the design is RGA with Fullmer handling construc-

tion. Once complete, over 100 employees will work in the expanded facility.

To date, Stirling Capital Investments has developed almost 3 million square feet of Class A industrial space at SCLC with overall occupancy over 98 percent. Build-to-suit opportunities ranging from 50k square feet to over 1 million square feet are readily available with flexibility, expansion, expedited timing and environmentally conscious features in mind.

Darla Longo, Barbara Emmons, Jay Dick and Mark Latimer of CBRE represented Stirling Capital Investments in the lease negotiation. Ralph Gilbertson and Erik Wanland, also of CBRE, represented the tenant, a global marketer of high-profile consumer and commercial products.

REUSABLE CONTAINER

continued on page 35

SUBSCRIBE NOW!

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

One year \$24 annual subscription Two Year \$78 — Includes 2012

My check is enclosed Digital Book of Lists (A \$65 Value)

Charge to my credit card: MasterCard Visa

Exp. Date _____

Credit Card No. _____

Signature _____

Company _____

Name _____

Address _____

City/State _____

Zip _____

Phone# _____

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

For Planning 2012 Advertising, Marketing, and Publicity With The Inland Empire Business Journal		
2012 EDITORIAL SCHEDULE		
EDITORIAL FOCUS	SUPPLEMENTS	LISTS
SEPTEMBER • Mortgage Banking • SBA Lending • Independent Living Centers	• Health Care & Services • Airports • Who's Who in Building Development	• Largest Banks • Largest Hotels • Golf Courses
OCTOBER • Lawyers/Accountants-Who's Who • HMO/PPO Enrollment Guide • Economic Development Temecula Valley • Financial Institutions (2nd Quarter, '12)	• Telecommunications • Office Technology/Computers • International Trade • Holiday Party Planning	• Internet Services • Long Distance/Interconnect Firms • Copiers/Fax/Business Equipment • Private Aviation
NOVEMBER • Retail Sales • Industrial Real Estate • Commercial R.E./Office Parks • Educational Services Directory	• Human Resources Guide • Executive Gifts • Building and Development • New Communities	• Commercial R.E. Development Projects • Commercial R.E. Brokers • Fastest Growing I.E. Companies • Mortgage Companies • Title Companies
DECEMBER • Financial Institutions (3 rd Quarter, '12) • Top Ten Southern California Resorts • Temporary Placement Agencies	• Health Care • Professional Services Directory	• 2013 "Book of Lists" • Business Brokerage Firms

RESTAURANT REVIEW

This Month a “First” — an Internet Review

By Bill Anthony

I have, over the past 25 years, reviewed over 900 restaurants, and when I include restaurants within a resort, that number swells to over 1,000 reviews. This month will be the first time that I submit to you online options to experience some interesting food and beverage products, which can be purchased through the Internet and delivered fresh....even alive direct to your home.

Here goes my first Internet food review:

Dogfish Head Craft Ales

One of their beers, Midas Touch, is a sweet, yet dry ale inspired by an ancient Turkish recipe. Another one, Chateau Jiahu, uses an ancient Chinese recipe from around 7000 B.C. and is brewed with rice, honey and grapes. Immort ale is

brewed with peat-smoked barley, juniper berries, vanilla and maple syrup. Festina Peche is a tart refreshing Neo Berliner Weise fermented with lots of peaches. Dogfish Head's motto is “Off centered ales for off centered people.” Located in Delaware, visit www.dogfish.com for additional information.

Little Soya

This is a significantly sodium-reduced soy sauce that received a “Top Trend Setters” award at the Fancy Food Show held this year in San Francisco. Offered in individual plastic fish shaped dispensers, the sauce is only 270 mg sodium per portion. Screw off the cap and squirt as much or as little as you want into sauces or as a dollop for wasabi. Caesar's Palace

properties had commissioned founder and CEO Gary Murphy to find the world's best soy sauce and apparently they were more than satisfied as it is the new house soy sauce for the MGM Grand and Mirage hotels, as well as the Marquee restaurant at the Cosmopolitan Hotel in Las Vegas. This gluten-free soy sauce is produced in China and the flavor is more intense than most other soy sauces. Visit www.littlesoya.com for additional information.

BCGA Concept Corporation

Ever wonder why most ginger ale tastes like a pale imitation of the product it's named after? Well, Bruce Cost has produced a ginger ale with actual fresh ginger, rather than the ginger oil or oleoresin used by

other manufacturers. It's sweetened with pure cane sugar. Using the whole root maintains the health benefits of ginger, such as alleviating nausea, improving digestion and helping to combat the common cold. This is one case where the adage “you can taste the difference” is true. It might remind you of a first-class Jamaican ginger beer you can find in the supermarkets of Montego Bay. Visit www.freshgingerale.com for further information.

Garlic it!

This is another Sofi Gold Award winner at this year's Fancy Food Show. It consists of caramelized sliced garlic made in small batches that are hand de-glazed. The flavors are sweet and toasty, while the

continued on page 35

THE HISTORIC GALLEANO WINERY



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



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

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

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



909 / 987-1928

950 Ontario Mills Drive, Ontario
Mon / Thur 11:30 a.m. - 9:30 p.m.

Fri 11:30 a.m. - 10:30 p.m. • Sat 4:30 p.m. - 10:30 p.m.
Sun 4:00 p.m. - 9:30 p.m. • Reservations Recommended

It's New York without the attitude! This award-winning restaurant is where famous fare is finely defined. Our menu features prime steaks, Australian lobster tail, garlic roasted chicken, rack of lamb, prime rib and fresh seafood specialties. Join us for jazz in our Manhattan Room where acclaimed artists have made us the Inland Empire's most intimate jazz experience! We take care of every detail with innovative menu items, specialty dishes, dramatic desserts, outstanding wine selection and entertainment to complement your dining experience - and discover our magnificent banquet rooms, perfect for hosting your next event.

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

Reusable Container Corporation signed a new \$1.6 million, 52-month lease for 100k square feet (\$0.31/sf/mo) in Rancho Cucamonga. The firm's space is located at 8950 Rochester Avenue, south of Foothill Boulevard and just west of the I-15. The property is within Rancho Technology Park, near the 10 and 15 Freeways.

Reusable Container Corporation, a subsidiary of IFCO Systems N.A., already occupied 101k square feet within the building since 2003, and was seeking additional space to accommodate its expanding manufacturing operations. With this new lease, the company will fully occupy the 201k-square-foot building.

Frank Geraci, Walt Chenoweth and Juan Gutierrez of Voit Real Estate Services represented Reusable Container Corporation, which manufactures and distributes reusable plastic containers used to transport fresh produce from producers to leading grocery retailers, as well as the property owner, DCT Industrial Trust. According to Geraci, the 100k square feet of space was not yet available for lease, but they were able to structure a lease agreement before the space ever hit the open market.

"This deal was a win-win for both parties. The landlord now has a long-term, high-quality tenant occupying the entire building, and the lessee successfully expanded while remaining in a location that has proven to be a good fit for its operations," commented Geraci.

MG PROPERTIES COMPLETES TWO MULTIFAMILY BUYS WORTH \$58 MILLION

San Diego-based MG Properties Group (MGPG) recently closed on the acquisitions of two multifamily properties, one in Temecula and the other in Daly City. The assets contain a total of 416 units and sold for a combined price of just over \$58 million.

In Temecula, MGPG purchased Sage Canyon Apartments, a 344-unit multi-family property in the city's downtown area, for \$38 million (\$110.5k/unit). The seller was the Bascom Group LLC, out of Irvine.

Built in 1988, the property consists entirely of two- and three-bedroom units and features extensive common area amenities and park-like grounds. Sage Canyon is a short walk from the Temecula Town Center shopping mall, the YMCA, and local sports parks and other recreational amenities. Temecula Elementary School is steps away across Moraga Road, and other Temecula schools are within easy walking distance. Sage Canyon is located near the I-15 Freeway corridor, offering quick access to employment centers in San Diego, Riverside and Orange counties.

CONTINENTAL TIRE KEEPS ROLLING ALONG FOR ANOTHER 24 MONTHS IN REDLANDS SPACE

Continental Tire North America recently signed a large SoCal industrial lease renewal, agreeing to a 24-month extension of their 487.7k-square-foot space in the city of Redlands. The property, located at 27223 Pioneer Avenue, is close to the I-10, I-210 and I-215 Freeways.

Continental Tire, a global manufacturer and distributor of performance tires, has fully occupied this industrial property since 2009, and will continue to use the property for its North American operations. The property is owned by Prologis, the global industrial REIT, which represented itself in the transaction.

Continental was repped in the deal by Frank Geraci, Walt Chenoweth, Juan Gutierrez and Patrick Wood of Voit Real Estate Services' Inland Empire office. The Voit team had also previously negotiated the initial 42-month lease of the building for Continental

CORP LEASES ADDITIONAL 100K SQUARE FEET OF INLAND EMPIRE

Tire in 2009.

RIVERSIDE RETAIL PAD BUILDINGS FETCH \$363 SQUARE FOOT

Two 8k-square-foot pad buildings in Canyon Springs Marketplace in Riverside recently sold for \$5.8 million (\$363/sf). The buildings are located across from the Moreno Valley Mall and are tenanted by Payless, Subway, Verizon, Game Stop and others.

The buyer plans to hold the buildings as an investment. Jim Slaughter and Jon Friesen of Lee's retail team represented the undisclosed seller in the deal. The Lee team also assisted with tenant lease renegotiations prior to and during the sale process, which increased value for the seller.

"This power center is anchored by major retailers that include Target, PetSmart, Best Buy, Michael's and Wal-Mart, making it an extremely attractive and popular shopping destination," said Slaughter. "The transaction is one of the highest per square foot retail transactions in the Inland Empire."

WATSON LAND COMPANY TO DEVELOP 49 ACRES IN CHINO FOR INDUSTRIAL USE

Watson Land Company will be adding a 49-acre property to their portfolio in Chino located on the southeast corner of Kimball and Mountain Avenues. The 2,134,440 square feet of land will be developed into three buildings for industrial use. The building sizes will be 530,000, 400,000 and 100,000 square feet and make up the next phase of Watson Commerce Center Chino. The first phase of Watson Commerce Center Chino is 1.4 million square feet and comprised of four LEED certified buildings. Each building will meet LEED Gold specifications as well as more stringent Watson standards, which include a minimum 32-foot clearance height, 185-foot concrete yard, 7" thick reinforced, 4,000 psi concrete floor slab and 3% skylights.

The development is part of *continued on page 39*

This Month a...*continued from pg. 35*

pieces of garlic are soft, yet slightly chewy with none of the burning pungency associated with fresh garlic. It's best when used as a garnish with salads, or drizzled on a steak, or, for that matter, with any spicy, sweet or savory item. It was voted as the outstanding new product at the show. Other products in the private reserve line include Dijon, twilight and merlot, while their classic taste line includes Sichuan pepper sliced garlic and Thai peanut sliced garlic.

For more information, visit www.garlicit.com.

Seafare Pacific Wild Caught Tuna in a Pouch

This is first-class albacore that doesn't have to be drained of any appreciable oil or water after opening. The fish is all caught by sustainable northwest fisheries and processed in Coos Bay, Oregon. It's easy to store and when tested by the food innovation center, 70 percent of participants said they would buy this product monthly. Their pouches provide a fresher product than a can and the packaging is better for the environment. The four currently available products are smoked tuna, sea salt tuna, jalapeno tuna and salt-free tuna. There are no mercury concerns with tuna caught along the U.S. coast and the product contains no fillers or preservatives. Cooking only once and packaging at ice cold temperatures results in the preservation of six times more healthful omega-3 fatty acid than in most twice-cooked commercial tunas. Additional information can be found at www.SeaFarePacific.com.

Next month, back to "brick and mortar" Southern California restaurants. Bon Appetit!

MANAGER'S BOOKSHELF

“The Accidental Sales Person: How to Take Control of Your Sales Career and Earn the Respect & Income You Deserve,”

By Chris Lytle; AMACOM, New York, New York;
2012; 224 pages; \$17.95.

Hundreds of books about becoming a better salesperson are published each year. Most of them target readers who are new to business and even newer to selling. Some started life in engineering and computer hardware or software development, but realized that they had greater income potential in sales.

Then there is the small, but steadily growing number of people who realize that regardless of what they do for a living, they become more valuable to themselves, their supervisors, and their businesses by learning the realities and techniques of how to sell.

Author Chris Lytle, well known as a leader in sales training and now the president of his own company, recognizes that comparatively few people have childhood dreams about becoming a salesperson. He states:

“Ask some elementary school kids what they want to be when they grow up. You’ll find more future firefighters than prospective salespeople. How many children are anxiously anticipating a career of cold-calling, rejection handling, dealing with price-sensitive procurement officers, coping with delayed flights in center seats, and spending 90 nights a year sleeping in different hotel rooms all next to the same ice machine?”

“For some of us it just sort of worked out that way.

“You may have ‘ended up’ in sales as a second or third choice when something else didn’t work out. You may still be wondering if a career in sales is right for you.

“Whether you are an engineer or shop foreman, CEO or account executive, your job increasingly requires excellent sales skills. When I told my neighbor, a prominent veterinarian, I was writing a book called ‘The Accidental Salesperson,’ he said, ‘I’ll buy a copy.’ No matter how you got into sales, this book is going to show you how to sell on purpose.”

One of the techniques that author Lytle uses to maintain reader interest is somewhat different. He calls it his “Accidental Salesperson Axiom” and “Corollary.” An axiom, of course, is a self-evident truth. A corollary is a concept that flows from the axiom.

One of these is:

“Accidental Salesperson Axiom: Your clients get better when you get better. Corollary: Your clients are praying for you to get better. They want to work at the highest levels with the best salespeople in the business.”

A better combination with a lot more value deals with presentation strategy at a first meeting with a prospective buyer. The author sets it up this way:

“The strategy is simple. Starting with your next meeting, tell your prospects how you are going to sell to them before you try to sell them your product or service. There is tremendous power in the approach. Skipping this one simple step is very common and costly to salespeople.”

Its “Accidental Salesperson Axiom is: Your strategy is to reveal your strategy.”

The “Corollary” is: “When clients know what’s going to

happen, they can quit defending against your tactics and start participating in the process.”

“The Accidental Salesperson” not only covers all the points found in the best classic books selling, it achieves that goal without using much technical sales slang. This result is a book that’s very easy to read and even easier to remember. Perhaps, one of the most important put forward by Lytle is this:

“Selling is teaching. Teaching is selling. Teach your

clients what you do for them that no one else is doing and good things happen. You get customers who are more loyal to you and customers who are willing to pay more for what you’re selling, because they now know all the work that goes into what you are selling.”

“The Accidental Salesperson” takes the mystery out of selling. The result is a banquet of ideas for the price of a good lunch.

—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. **“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.
2. **“It Worked for Me in Life and Leadership,”** by Colin Powell (with Tony Koltz)(HarperCollins Publishers...\$27.99)(2)
How to succeed in the workplace and elsewhere.
3. **“Bailout: An Inside Account of How Washington Abandoned Main Street While Rescuing Wall Street,”** by Neil Barofsky (Free Press...\$26.00)**
How and why TARP saved banks while abandoning everyone else.
4. **“Unintended Consequences: Why Everything You’ve Been Told About the Economy is Wrong,”** by Edward Conard (Penguin Group...\$27.95)(3)
One explanation why economic planning rarely works as planned.
5. **“By Invitation Only: How We Built Gilt and Changed the Way We Shop,”** by Alexis Maybank and Alexandra Wilkis Wilson (Penguin Group...\$18.63)(4)
How to innovate the high-end outlet version of “sample selling.”
6. **“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)(5)
How and why business culture impacts on business performance.
7. **“Strengths Finder 2.0: A New and Updated Edition of the Online Test From Gallup’s Now, Discover Your Strengths,”** by Tom Rath (Gallup Press...\$22.95)(3)
Discover your strengths and integrate them with your career.
8. **“Steve Jobs,”** by Walter Isaacson (Simon & Schuster...\$35.00)(5)
The story of a modern Thomas Edison.
9. **“The Start-up of You: Adapt to the Future, Invest in Yourself, and Transform Your Career,”** by Reid Hoffman and Ben Casnocha (Crown Publishing...\$26.00)(6)
Managing your career as if you were starting a new business.
10. **“Great by Choice: Uncertainty, Chaos, and Luck—Why Some Thrive Despite Them All,”** by Jim Collins (HarperCollins...\$29.99)(8)
Why some people succeed against all the odds.

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

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

SAVE THE DATE

Saturday, September 15, 2012



PSHA
Palm Springs Hospitality Association

PALM SPRINGS RESTAURANT ASSOCIATION

PRESENTS

2ND ANNUAL CLUBS FOR KIDS GOLF TOURNAMENT



Benefiting the Boys & Girls Club of Palm Springs
Palm Springs Hospitality Association
Palm Springs Restaurant Association

8 a.m. Shotgun Scramble Format
at

escena
GOLF CLUB
PALM SPRINGS

For sponsorship and additional information please call
760-416-0052
kathleen@resortmktg.com

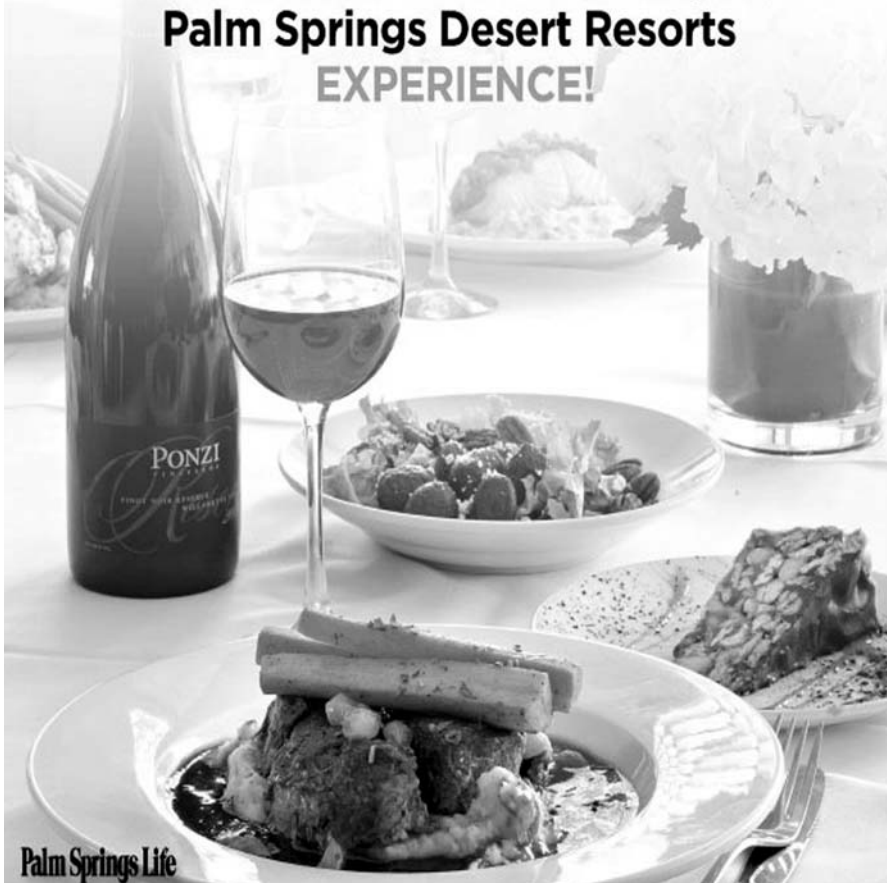
SPONSORED BY

- JESSUR AUTO PLAZA
- Palm Springs Life
- DESERT GRAFTS
- RESORT MARKETING SOLUTIONS THAT WORK
- DIXONgolf
- CLASSIC WINES Of California
- party lab
- LEXUS
- Alan's Award Winning Photography and Video

Contributions received after September 15th may not receive the full benefits due to e.g. production deadlines. A not-for-profit organization under IRS code 501(c)(3). Tax ID: 95-1907907

www.palmspringshospitality.org

GETTING the information you need to make THE MOST of your Palm Springs Desert Resorts EXPERIENCE!



Palm Springs Life

TOP OF THE TOWN

RECEIVE SPECIAL TEXT MESSAGING OFFERS FROM TOP RESTAURANTS, RESORTS, ATTRACTIONS, EVENTS & MORE.

SIGN UP FOR GIVEAWAY & SPECIAL PACKAGES!
TEXT PSLIFE TO 90947 OR VISIT WWW.PALMSPRINGSLIFE.COM/TOT

"TIME OUT"

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

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

FINANCIAL NEWS & TALK




Executive Notes... reviewer at the local, regional, state and federal levels. She is currently a member of both the Inland Empire and national chapters of the Grant Professionals Association and a past board member of the Inland Empire chapter. She is designated as a Grant Professional Certified by the Grant Professional Certification Institute.

continued from pg. 32

She earned her bachelor's degree in English from Rutgers University and master's in English from the University of Connecticut-Storrs.

MISSION INN FOUNDATION RECEIVES FEDERAL GRANT FOR PROGRAM EXPANSION

The Mission Inn Foundation has received a \$127,000 grant through the federal Institute of Museum and Library Science (IMLS) Museums for America program. The foundation is a non-profit organization that preserves, interprets, and promotes the cultural heritage of the Historic Mission Inn through educational programs, outreach activities, and the services of the Mission Inn Museum.

The two-year Museums for America grant period will begin in October, 2012, and was awarded to 18 California institutions. The Mission Inn Foundation, the only recipient in the inland region, will utilize grant funding to develop its StoryShare program. "The IMLS grant is intended to broaden efforts to engage and serve the community, and we will fulfill that goal through the creation of StoryShare," said John Worden, executive director of the Mission Inn Foundation. "We need to make a new generation aware of the relevance of arts and cultural heritage, and StoryShare is designed to do that."

StoryShare is a three-pronged initiative. First, regional workshops will train teachers to use the foundation's existing Hands on History website (funded by a previous IMLS grant), with lesson plans linked to history and social science, as well as language arts standards for students in grades 3 thru 12.

StoryShare will also develop a "Young Ambassadors" docent program that will train high school students to conduct abbreviated history tours of the Historic Mission Inn for their peers. Additionally, the grant will help the Foundation continue a program that has been piloted in the Eastside and Arlanza neighborhoods of Riverside in partnership with the City's PrimeTime afterschool programs and funded by the E. Rhodes and Leona B. Carpenter Foundation and The Community Foundation Serving Riverside and San Bernardino County. The program links youth with photographers and figures of local historic interest to explore, document and share the history of their own neighborhoods.

For more information regarding the Mission Inn Foundation and its programs, please contact the Mission Inn Foundation office at 951-781-8241.

The Other... and the Arroyo Seco area is known for black-fruit Syrahs with hints of cocoa and silky tannins.

continued from pg. 22

There's so much to explore in the Central Coast. In its expanse, you can discover new appellations while seeking your favorite grape varieties in some of the most scenic settings found anywhere. The best part of wine tasting is, indeed, the journey. Enjoy!

Annette Alvarez-Peters oversees Costco's wine, beer and spirits program. To find which Costco warehouses carry wine, go to Costco.com, click on "Costco Connection Magazine," then "Beer, Wine & Spirits Locator." You can also find notes on Kirkland Signature™ wines under "Kirkland Signature Wine Connection."

Inland Empire Bank's Five Star Rating

*****	Bank of Hemet
*****	California Bank & Trust
*****	Citizens Business Bank
*****	City National Bank
*****	Commerce National Bank
*****	Community Bank
*****	East West Bank
*****	First Citizens Bank & Trust
*****	Manufacturers Bank
*****	Pacific Premier Bank
*****	Union Bank N.A.
****	Bank of the West
****	CitiBank N.A.
****	Commercest Bank N.A.
****	FirstBank
****	Pacific Western Bank
****	Security Bank of California
****	US Bank N.A.
*** 1/2	American Security Bank
*** 1/2	Chino Commercial Bank N.A.
*** 1/2	Commerce Bank Temecula Valley
*** 1/2	JPMorgan Chase Bank N.A.
*** 1/2	Rabobank N.A.
*** 1/2	Wells Fargo Bank N.A.
*** 1/2	Wilshire State Bank
***	Bank of America California N.A.
***	Community Commerce Bank
***	Desert Commercial Bank
***	Inland Community Bank N.A.
***	Pacific Mercantile Bank
**	First Mountain Bank
**	First National Bank of Southern California
**	Premier Service Bank
*	Mission Oaks National Bank
zero	Golden State Bank
n/a	BBVA Banconer USA
n/a	Palm Desert National Bank

Explanation of Criteria Used to Determine BauerFinancial Star Rating

Financial data is compiled for U.S. banks and thrifts from call report data as reported to federal regulators. Although the financial data obtained from these sources is consistently reliable, the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc.

All banks are subject to federal regulatory capital requirements, but those requirements vary among institutions and are dependent on many factors. In general, institutions are required to maintain a tangible capital ratio of at least 4%, a tier 1 risk-based capital ratio of at least 4% and a total risk-based capital ratio of at least 8%.

In addition to the capital ratio, other criteria are used to determine BauerFinancial's Star Rating. Some of these include but are not limited to: profitability/loss trend, evaluating the level of delinquent loans and repossessed assets, the market versus book value of the investment portfolio, regulatory supervisory agreements, the community reinvestment rating (CRA), and liquidity. Potential losses on available-for-sale securities, delinquent loans and repossessed assets are forecasted in assigning our star rating. De Novo banks generally can not qualify for a 5-star rating for at least two years.

Real Estate...

continued from pg. 35

Watson Land Company's Legacy Building Series—which is an initiative to develop and offer highly flexible, Class-A industrial facilities with distinctive architectural detail. Watson's Legacy Buildings are designed to offer maximum efficiency and flexibility for both distribution and manufacturing operations.

Development will start in the second quarter of 2013, with completion expected later in the year. Watson will be working with RGA Architects of Irvine, Calif. to design the expansion to Watson Commerce Center Chino.

This transaction is Watson's third major land acquisition in Chino, which now totals almost 200 acres and will total 4 million square feet of industrial space upon completion. "The Chino sub-market is the best logistics location within the Inland Empire due to its close proximity to the Los Angeles and Long Beach ports and major population centers of Los Angeles, Orange, San Bernardino and Riverside counties," said Craig B. Halverson, vice president of acquisitions with Watson Land Company.

Watson Land Company acquired the 49 acres of property from four different owners over the course of a one year period. Jim Leininger and Syp Vander Dussen from Vander Dussen & Haringsma Brokers represented Watson Land Company in the acquisition.

High Desert...

continued from pg. 20

both senior vice presidents and principals of Joseph W. Brady Inc. dba The Bradco Companies represented the buyer of 12219 2nd Avenue in Victorville. The property sold for \$2,150,000. The property contained 30,192± square feet. The listing agent was Donald P. Brown, president of Lee & Associates-Inland Empire North.

The Prison...

continued from pg. 26

on July 2, 2004 (CCA, 2010a). One of the most recent examples concerns the connection between Arizona Governor Jan Brewer, the notorious sheriff of Maricopa County Joe Arpaio and CCA. Over the summer, reports started to emerge that revealed that two key advisors for Arizona Governor Jan Brewer had close ties to Corrections Corporation of America. Local CBS affiliate KPOH reported that "two of Brewer's top advisers have connections" to private prison giant Corrections Corporation of America (CCA). Lawrence Lewis, writing for the *Daily Kos*, reported that "Paul Senseman, Brewer's deputy chief of staff, is a former lobbyist for CCA. His wife continues to lobby for the company. Meanwhile Chuck Coughlin, who leads her re-election campaign, chaired her transition into the governorship, and is one of the governor's policy advisors, is president of HighGround Public Affairs Consultants, which lobbies for CCA" (Lewis, 2010). Lewis also noted that it just so happens that CCA has a contract with Immigration and Customs Enforcement "to lock up illegal immigrants picked up in Arizona" and obviously sending millions of dollars into the coffers of this company (Lewis, 2010).

Redevelopment...

continued from pg. 1

sion and has approved the continued disbursement of redevelopment funds for several local community improvement construction projects including the renovation of the Municipal Auditorium, the construction of the downtown Fire Station, Doty Trust Park and renovation of the City Corporation Yard. Communities throughout the state have faced significant funding and financing challenges since the dissolution of redevelopment agencies earlier this year.

The Brave New...

continued from pg. 29

necessary for the trust of the customer and the success of the merchant. Even now, with the safeguards that are built into today's shopping experience, there are criminal minds with devious means of circumventing the system. By the way, just as gambling and drinking have made it too convenient for people with weaknesses to run rampant at their own expense, so too will the marketplace—without the action of "purchase," many people will lose control. The brave new world can be a dangerous place for all of us.

California...

continued from pg. 30

commerce cannot be understated. As NAAG President, Doug Gansler also said in his July 2012 interview: "Clearly, what the Internet companies are doing is an invasion of privacy. ... It certainly could very well be an acceptable and appropriate invasion of privacy. ... Most of the things we look up on the Internet are free, but there's a legitimate interest for those companies to make money... Where to draw that line is the dialogue we'll be having in NAAG."

Riverside...

continued from pg. 1

Northern Arizona University. He is a certified Main Street manager and earned certificates in crime prevention through environmental design and community economic development. Prior to joining Fullerton in 2008, Zelinka spent 11 years and was a vice president and Shareholder with RBF Consulting. Prior to joining RBF, he obtained additional professional experience at The Planning Center, Sedway Cooke Associates, the City of Phoenix, Arizona, and as a VISTA program coordinator in Fairbanks, Alaska.

Save Time...

continued from pg. 29

before rolling your retirement assets over to an IRA include the fees and expenses charged by your employer plan vs. those charged by the IRA, as well as the impacts of combining pre-tax and after-tax assets, the 5-year waiting period for Roth assets, net unrealized appreciation, and early retirement. Consult a tax advisor before making the decision to do a rollover.

Additional regulations apply to IRA rollovers, but knowing a few of the basic principles can be helpful. Rolling over to an IRA may be what is needed to help you more effectively monitor and manage your retirement assets—and dreams.

You can find more information at www.thrivent.com/IRA

About Thrivent Financial for Lutherans Thrivent Financial for Lutherans is a not-for-profit, Fortune 500 financial services membership organization helping approximately 2.6 million members achieve financial security and give back to their communities.

Money Lessons...

continued from pg. 19

same dollar. It's the equivalent of having \$100,000 in two separate investments and reaping the benefits of what each investment yields.

Apply these principles to help you win the money game!

BERGMAN WINDOW WASHING

YOU DON'T BUT WE DO WINDOWS

TOM BERGMAN
909-518-6678

FAMILY RUN BUSINESS
CUSTOMER SATISFACTION
LIC#621019 & INSURED
COMMERCIAL/RESIDENTIAL
FRIENDLY DEPENDABLE SERVICE
FREE ESTIMATE
FREE 8 DAY RAIN TOUCH-UP
www.BergmanWindowWashing.com

NEW BUSINESS *County of San Bernardino*

MST 661 S YUCCA AVE. RIALTO, CA 92376	STATIC BROKER 38755 FINCH DR. YUCAIPA, CA 92399	WORD4ASIA2 CONSULTING 1903 E. DEODAR ST. ONTARIO, CA 91764	CALIFORNIA BUDGET FINANCE 3936 PHELAN RD. STE. D3 PHELAN, CA 92371	ELLE SHOES AND ACCESSORIES 250 NORTH LINDEN AVE. STE. 116 RIALTO, CA 92376	MARTIN AND ASSOCIATES 1528 WEDGEWOOD WAY UPLAND, CA 91786
OMNI BUILDERS 1515 ALESSANDRO RD. REDLANDS, CA 92373	SUMMER BREEZE POOL AND SPA 5928 LAURA LN. SAN BERNARDINO, CA 92407	A HEALING TOUCH MEDICAL MASSAGE THERAPY 22400 BARTON RD. STE. 20 GRAND TERRACE, CA 92313	CHABELO'S TIRE WHOLESAL 582 W VALLEY BLVD. COLTON, CA 92324	EPILOGUE 5163 MONTCLAIR PLAZA LN. MONTCLAIR, CA 91763	MASTER AUTO BODY SHOP 137 SOUTH LILAC AVE. STE. B RIALTO, CA 92376
PSYCHIC TAROT CARD READINGS 354 S EUCLID AVE. UPLAND, CA 91786	TEKITRONICS 1255 W COLTON AVE. STE. 527 REDLANDS, CA 92374	A'SENSUAL ROMANCE 12218 CANYON MEADOWS DR. RANCHO CUCAMONGA, CA 91739	CIRCLE P RANCH 28442 SAN TIMOTEO CANYON RD. REDLANDS, CA 92373	HEART 2 HEART EQUINE RESCUE 2976 MOJAVE CT. HIGHLAND, CA 92373	MATRIX GLASSWORKS 738 S. WATERMAN AVE. SAN BERNARDINO, CA 92408
REAL PROPERTY MANAGEMENT RESIDENTIAL 15338 CENTRAL AVE. CHINO, CA 91710	THE BEAUTY BOX 16785 BEAR VALLEY RD. HESPERIA, CA 92345	ALPINE OLVERA APARTMENTS 559 W. ALPINE ST. UPLAND, CA 91786	COLE HOME 27254 PACIFIC ST. HIGHLAND, CA 92346	JOSE HERNANDEZ 658 W. BLOOMINGTON AVE. STE. 204 RIALTO, CA 92376	MELISSA'S HAIR SALON 14592 PALMDALE RD. STE. D05 VICTORVILLE, CA 92392
ROSENBLOOM QUILTS 19055 STODDARD WAY APPLE VALLEY, CA 92308	THE PURSE-SUIT OF HAPPINESS 1399 BOUQUET DR. UPLAND, CA 91786	B & V ASSET PROTECTION 8951 HONEYSUCKLE AVE. HESPERIA, CA 92344	CORDOVA'S TAILOR SHOP 168 E. ST. STE. I SAN BERNARDINO, CA 92401	KOR@CTIVE BODY THERAPY 1440 W. EDGEHILL RD. STE. 37 SAN BERNARDINO, CA 92405	MICHAEL'S HIGH PERFORMANCE LAWN CARE 34759 PECAN AVE. YUCAIPA, CA 92399
SKYNCE.COM 15528 JOLIET CT. FONTANA, CA 92336	THE THEATRE OF ART 21800 BARTON RD. GRAND TERRACE, CA 92313	BONITAS MEXICAN FOOD 35134 YUCAIPA BLVD. YUCAIPA, CA 92399	DAVE NEWELL COLLECTIBLES 13904 IRVING LN. LYTLE CREEK, CA 92358	LLESENIA JUAREZ 658 W. BLOOMINGTON AVE. STE. 207 RIALTO, CA 92376	MICHAEL'S TREE SERVICE 34759 PECAN AVE. YUCAIPA, CA 92399
SLIDERIGHT 12567 YUBA RD. PHELAN, CA 92371	THRIVE 1511 SOMERSET WAY UPLAND, CA 91784	OFFICE SUPPLY DDG 8243 SUNSET ST. UPLAND, CA 91784	EGYAAMAN 1076 BROOKSIDE AVE. STE. 506 REDLANDS, CA 92373	MARTHA HERNANDEZ 658 W. BLOOMINGTON AVE. STE. 204 RIALTO, CA 92376	AGE AUTO DETAILING 380 N LINDEN AVE. STE. 2701 RIALTO, CA 92376
SMART-TAB 1249 TYLER LN. UPLAND, CA 91784	U SAVE MARKET 10 W COLTON AVE. REDLANDS, CA 92374		MARK, SHOOT, GUN SHOP 54 WIDOW ST. APPLE VALLEY, CA 92308		D & J WINDOW CLEANER 5583 SPINMOW AVE. HIGHLAND, CA 92346
SPEEDY CHECK CASHING 9964 BLOOMINGTON AVE. BLOOMINGTON, CA 92316	UNIQUE THRIFT STORE 21880 US HIGHWAY 18 APPLE VALLEY, CA 92308				

NEW BUSINESS *County of Riverside*

R&D DOGGIE GIFT BASKETS 43275 HACIENDA ST. STE. J HEMET CA 92544	APG CO. 4872 PINNACLE ST. RIVERSIDE CA 92509	JAMBA JUICE #1282 40930-A CALIFORNIA OAKS RD. MURRIETA, CA 92562	BAHAMA MAMA FROZEN YOGURT 67730 E. PALM CANYON DR. CATHEDRAL CITY, CA 92234	KINFOLK ENTERTAINMENT 24323 JACKSON AVE. STE. 732 MURRIETA, CA 92562	FRAUSTO PROTECTION PRIVATE SECURITY 777 SMITH RD. HEMET, CA 92544
CHRISMAN OPTOMETRIC CENTER 1302 W. FLORIDA AVE. HEMET, CA 92543,	PACINOS NEW YORK PIZZA 39112 WINCHESTER RD. STE. 107 MURRIETA, CA 92563	BAGMASTERS FACTORY DIRECT 1160 CALIFORNIA AVE. CORONA CA 92881	B.M. FROZEN YOGURT 67730 E. PALM CANYON DR. CATHEDRAL CITY, CA 92234	VGI WRAPS 11626 STERLING AVE. STE. G RIVERSIDE CA 92503	DOCPRIN'S INNER GENERATOR, LLC 41774 MAYBERRY HEMET, CA 92544
HEMET EYECARE ASSOCIATES 1302 W. FLORIDA AVE. HEMET, CA 92543,	STEVE'S AFFORDABLE AUTO 1655 E SIXTH ST. STE. A-5A #108 CORONA CA 92878	PYTHON GUARDS 1760 W 6TH ST. STE. 100 CORONA CA 92882	DESERT FOOD MART 13525 PALM DR. BLDG. 4 DESERT HOT SPRINGS, CA 92240	VGI GRAPHICS 11626 STERLING AVE. STE. G RIVERSIDE CA 92503	MAD FORMATTER 58175 BLISS RD. ANZA, CA 92539
D. N. W. QUALITY SYSTEMS 988 W. CRESTVIEW CORONA CA 92882	PINEDO TREE SERVICE 22827 KINROSS LN. MORENO VALLEY CA 92557	LAS PALMITAS 65-115 GLORIA CIR. MECCA, CA 92254	BROTHERS TIRES 81-854 INDUSTRIAL PL. STE. 11 INDIO, CA 92201	TEMECULA WINE MAGAZINE 31670 SERRENTO DR. MURRIETA, CA 92563	RAINSTORM PRESS 58175 BLISS RD. ANZA, CA 92539
CHAVEZ TRUCKING 950 N. STATE ST. STE. B HEMET, CA 92543	PROMOTIONAL DESIGN CONCEPTS.COM 1049 W. LA CADENA RIVERSIDE, CA 92501	ALL STAR IRRIGATION & TURF CARE PRODUCTS 37 MARRICOPA CT. PALM DESERT, CA 92211	HARMONY HOUSE 34917 STACCATO ST. PALM DESERT, CA. 92211	LEP GRAPHICS 38340 INNOVATION CT. STE. 502 MURRIETA, CA 92563	ICAMPUSTIMES 41690 ENTERPRISE CIR. BLDG. N STE. 208 TEMECULA, CA 92590
BARGAINMIND PRODUCTS 13600 PALOMINO CREEK DR. CORONA, CA 92883	MAGNOLIA COMMUNITY HEALTH CENTER 9380 MAGNOLIA AVE. RIVERSIDE CA 92503	WORTHINGTON TERRACE 1666 SAGEBRUSH RD. PALM SPRINGS, CA 92262	LESTER'S POOL SERVICE 73095 SAN NICHOLAS AVE. PALM DESERT, CA 92260	WESTCOAST MATTRESS DIRECT 7715 SOLVANG RIVERSIDE, CA 92503	KEEP IT CLEAN 42200 MORAGA RD. STE. 30G TEMECULA, CA 92591
BARGAINMIND PRODUCT SERVICES 13600 PALOMINO CREEK DR. CORONA, CA 92883	RAINBOW PROPERTY MANAGEMENT 24361 POSTAL AVE. STE. 1 MORENO VALLEY CA 92553	NEEDI SUPPLY 68845 PEREZ RD. STE. H19 CATHEDRAL CITY, CA 92234	B. LAMONT TRANSPORTATION SERVICES 4115 BALLANTREE ST. LAKE ELSINORE, CA 92530	THINGS FORGOTTEN 6692 BROCKTON AVE. RIVERSIDE CA 92506	DESERT HEAT CUSTOM ACCESSORIES 41731 CORPORATE CENTER CT. MURRIETA, CA 92562
	R.P ASSOCIATES 53019 SWEET JULIET LN. LAKE ELSINORE, CA 92532			THINGS TO REMEMBER 6692 BROCKTON AVE. RIVERSIDE CA 92506	KELLY MANUFACTURING 41731 CORPORATE CENTER CT. MURRIETA, CA 92562

INLAND EMPIRE People and Events



Eisenhower Medical Center has been named the second most beautiful hospital in the nation by healthcare staffing provider Soliant Health. The medical center campus at 39-000 Bob Hope Drive has 540 beds and includes the Barbara Sinatra Children's Center, the Annenberg Center for Health Sciences and the Betty Ford Center.

For more information on Eisenhower Medical Center visit www.emc.org.



The Steakhouse restaurants at the Agua Caliente Casino Resort & Spa in Rancho Mirage and the Spa Resort Casino in Palm Springs each received a 2012 Wine Spectator Award for Excellence.

Ribbon Cutting Ceremonies



American Pacific Mortgage
43430 Business Park Drive
Temecula, CA 92590
(951) 506-3181
www.APMLoans.net



Temecula Valley Communications, Inc.
29990 Technology Drive
Murrieta, CA 92563
(951) 677-4422
www.TVCinc.net

Former Upland...

continued from pg. 30

August what kind of Pomierski is really looking at. Is it possible that Pomierski and his buddies will see their maximum sentences? Sure, but it's not looking all that likely, if you're looking at the deal Pomierski signed his name to.

As for the other bribery counts the grand jury filed against him? Well it's likely they will just fall away, Mrozek says, but that, too, will be up to the judge.

"I anticipate that the remaining charges will be dismissed when (Pomierski) is sentenced," he says.

So we'll wait and see what the sentencing judge has in store for Pomierski, but even when that decision is made, the city will still be forced to deal with the fallout based on his actions, both the ones he admitted to and those he allegedly committed.

Remember that lawsuit filed against the city by Chronic Tacos Cantina? Yeah, well, they're seeking \$6.1 million. Even if the city wins, Upland residents will be paying the attorney fees for years.

I think it's safe to say that after Pomierski's paid his debt to society, he may want to find a new city.

INLAND EMPIRE TOURISM COUNCIL PRESENTS THE DISCOVER IE:
TOURISM SUMMIT
WHERE TOURISM IS NO LAUGHING MATTER!
AUGUST 9, 2012 | 7:30AM-11:30AM
THE IMPROV AT ONTARIO MILLS
BREAKFAST HOSTED BY MARKET BROILER

continued from page 25

Sharon Estep, Marketing Director - Mission Inn Hotel & Spa



Sharon Estep is a hospitality industry professional with over 25 years of industry experience.

Prior to joining the Mission Inn Hotel and Spa in November of 2011, Sharon Estep ran Estep Consulting for 4 and 1/2 years. She consulted during that time period for various hotel management companies around the country and internationally allowing her to utilize her skill set in both sales and marketing as well as in hotel operations.

[Read More](#)

Thursday, August 9, 2012
Ontario Mills
Improv Theater
1 Mills Circle
Ontario, CA 91764
7:30 am - 11:30 am
Please visit DiscoverIE.com for more information.

About the Summit



OFFICIAL PROMO VIDEO

No Joke - California is currently the number one travel destination in the country. Domestic and International visitors spent \$102.3 billion in California in 2011. This spending supported 893,000 jobs and accounted for combined earnings of \$30.4 billion. Travel spending generated \$2.3 billion in local taxes and \$4 billion in state taxes.

REGISTER NOW

EXECUTIVE TIME OUT

The Old West at Its Best

By Brian Hoerning

About 20 years ago I had the occasion to have a business stop in Jackson Hole Wyoming and right then and there I vowed to someday come back—next time with my wife, and spend time in this beautiful area.

Jackson Hole sits just south of Yellowstone National Park and is home to Grand Teton National Park as well, and while it seems at first glance that one might be able to explore both parks, it is best to pick one or the other as they are so vast and offer so much to see and do.

Jackson Hole itself is a valley 48 miles long and 15 miles wide. It sits at 6,779 feet above sea level and has peaks that reach to 13,770 feet. What makes this area so unique is that the Teton Range starts at the valley floor and just goes up from there—truly majestic!! The Snake River winds its way through the entire valley. Teton County is now home to the highest personal per capita income in the U.S. easily surpassing Manhattan.

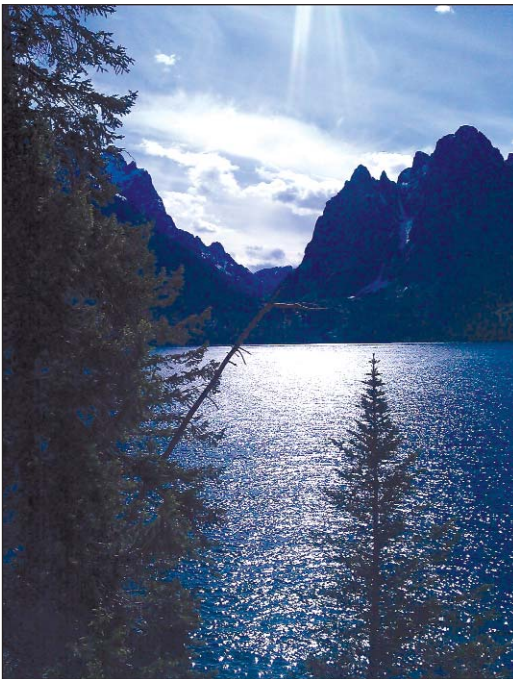
Our trip began with a quick flight to Salt Lake City. There are flights direct to Jackson Hole airport, but the price of these flights are about double than to Salt Lake. The drive from Salt Lake to Jackson Hole is about five hours and there are several ways to go—I suggest you take two—one for going

and one for coming back—all are beautiful and different from one another.

We hotel hopped for the first two nights before settling into a town home we rented through Rendezvous Mountain Rentals (www.rmrenatls.com).

Folks, this is the way to go—Jackson Hole is similar to Bishop in California. A small town filled with little shops, restaurants (everything from great to so-so) and mostly over-priced hotels. Your best bet is to get away from town for your accommodations. A large portion of the homes in the area have been bought for investment, and as such, are available for rent. Our one bedroom town home had a fully equipped kitchen and a lot of glass that looked out at the mountains.

OK, so, now what to do? First, get in the car and just drive north on 191. The sights you will see are unique to America. Stop often and take pictures. Keep an eye out for wildlife—it's not unusual to see a herd of elk or bison near the



road. Rt. 91 takes you into Grand Teton National Park (pass required) and ends at the entrance to Yellowstone National Park.

You can continue on into Yellowstone, and it's just

an hour and a half of scenic driving to Old Faithful, where you can easily spend an afternoon at these thermal pool wonders. However, be warned—your trip back will take about three hours, so plan accordingly. Wyoming is far enough north that in June darkness doesn't come till about 9 PM—and oh those sunsets!!! If you can plan your day, try to be back to the Jackson Lake area before sunset—you'll see why when you get there.

Next, take a trip to Teton Village, home of Jackson Hole Mountain Resort—this is a ski resort with offers year-round activities. It most reminded me of Whistler Village in Canada. Take the 100-passenger Aerial Tram up 4,139 vertical feet (in just 12 minutes) to the top (10,450 feet). Once up top, you

can marvel at the 360 panoramas of beauty that are literally everywhere you look.

Try lunch at The Four Seasons Resort in the village. The views were wonderful and the food was extremely good, but came without the huge price you would pay for dinner. While on that side of the valley, take the time to visit Jenny Lake, get in a canoe or take their boat ride. Jenny Lake goes way beyond my humble ability to describe its beauty.

Since the Snake River is in your backyard, no trip to the area would be complete without a raft ride. They range from purely scenic to white water excursions. We chose scenic, and were not disappointed, as our guide gave us more information about the river than I could have gained in a college course.

Last but not least—get on a horse and take a trail ride. Now, if you're going to do that, how about taking the #1 rated two-hour trail ride in the U.S.? You'll get that at Mill Iron Ranch (www.milliron-ranch.net).

This ride takes you up 2,000 vertical feet to the top of a plateau that looks out at even more beauty. It can also be followed (and I recommend it) by a T-bone steak dinner in their barn.

Jackson Hole—go there, take it slow and enjoy.

