FDIC: ‘Problem’ Banks at 775

A total of 775 banks, or one-tenth of all U.S. banks, were on the Federal Deposit Insurance Corp.’s list of “problem” institutions in the first quarter, as bad loans in the commercial real estate market weighed on bank balance sheets.

Poor loan performance in other sectors also continued to hurt banks, with the total number of loans at least three months past due climbing for the 16th consecutive quarter, FDIC officials said in a recent briefing.

“The banking system still has many problems to work through, and we cannot ignore the possibility of more financial market volatility,” FDIC Chairman Sheila Bair said.

There were 702 on the FDIC’s “problem” bank list at the end of 2009 and 252 at the end of 2008.

FDIC officials said they expected the number of failed banks to peak this year after climbing steadily over the past three years. Regulators have shut 72 banks so far this year, more than double the number closed by this time last year. Bair said regulators were preparing for a steady pace of additional closures through the end of the year. A total of 237 banks have failed since the beginning of 2008.

The failures continue to strain the FDIC’s fund to protect consumer deposits, although officials signaled they were confident they had enough cash on hand to deal with the expected spate of failures, without having to assess new fees on the banking industry. The agency’s deposit insurance fund stood at negative-$20.7 billion at the end of the first quarter, a slight

Inland Empire region of Southern California Trade Advisors appointed By Secretary of Commerce

Director Fred Latuperissa of the U.S and Foreign Commercial Service, U.S. Department of Commerce presented certificates to new members appointed to the California Inland Empire District Export Council (CIEDEC) by the Secretary of Commerce.

Appointment is based upon an individual’s leadership, role as an exporter, or in an export service in the local business community, knowledge of day-to-day international operations, interest in export development, and willingness and ability to devote time to

Costco Wholesale Corp.’s profit climbed—sales and membership revenue both rose.

Greater confidence in an economic recovery has let consumers shop beyond basic necessities like food.

Inland Empire region of Southern California Trade Advisors appointed By Secretary of Commerce

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continued on page 36
In Southern California, it costs more to produce electricity in the summer, when energy demand is at its peak, and less to produce electricity in the winter, during periods of lower demand. To address this reality, SCE recently shifted rates for small business customers with demands of 20 kilowatts or less and who are on the company’s GS-1 rate. This shift in rates is not an increase for impacted customers. In fact, customers who take advantage of available programs and manage their energy usage may even experience a decrease in their electric bills.

The rate shift, which was implemented last October, lowers rates during an eight-month “winter” period (October-May) and increases them during a four-month “summer” period (June-September). This rate shift is designed to allow you to pay for electricity when you use it and will promote greater energy awareness and conservation across the region.

Customers impacted by the rate shift have seen a 14 percent decrease in rates beginning in October which will continue through May. When the four-month summer period begins in June, these customers will see rates increase approximately 17 percent. These changes are in comparison to September 2009 rates.

SCE recognizes that this change may be difficult for some customers and is available to help them with information about the change and offer solutions to help manage energy bills. Understanding your energy usage is the first step to managing your bill. Learn how your business can benefit from SCE programs by taking our free online energy survey at www.sce.com/smartbiz.

**EXPORTS = JOBS**

A key component of the goal of creating 20 million jobs over the next 10 years is our call to double U.S. exports over the next five years. We were pleased that President Obama echoed this call during his State of the Union speech, calling for the doubling of U.S. exports within five years. This growth in exports can be achieved through a combination of finishing Doha, fighting trade isolationism at home and abroad, including reforming export control rules, and enacting pending trade agreements with Colombia, Panama and South Korea. While imminent movement on Capitol Hill is not expected, our TradeRoots program continues to actively make the case for trade in districts all around the country. To learn more about opportunities to promote trade and exports in your community visit: www.traderoots.org.
How Wide Is a Bandwidth?

By J. Allen Leinberger

One of the most basic and most misunderstood things in the new communication links of the 21st century is bandwidth. At its simplest, you know it best on the AM radio dial. AM carries radio signals from below 550 kilocycles on up to nearly 1700 KC. What you may not know is that the switch from analog to digital TV opened up bandwidth allowing the cell phone industry to expand the Smartphone functions.

Hardly a decade ago I was telling you that movies on the computer would not be possible because the bandwidth available would not permit it. Oh, it could have been done, but not to the degree it’s done today, and the heat generated by your machine would have made things prohibited.

Today available bandwidth allows us to carry on video conference meetings and lets our troops in the Middle East watch their kid’s first steps on their iPhones. Granted, the technology that exists today has also made bigger hard drive space possible in smaller sizes. That helps too.

So what is bandwidth?

According to Wikipedia it has several meanings. In computer networking and computer science, bandwidth, digital bandwidth, or network bandwidth is a measure of available or consumed data communication resources expressed in bits/second or multiples of it (kilobits/s, megabits/s, etc.).

Bandwidth typically means the net bit rate, channel capacity or the maximum throughput of a logical or physical communication path in a digital communication system. For example, bandwidth tests measure the maximum throughput of a computer network. The reason for this usage is that according to Hartley’s law, the maximum data rate of a physical communication link is proportional to its bandwidth in hertz, which is sometimes called frequency bandwidth, radio bandwidth or analog bandwidth, the last especially in computer networking literature.

Bandwidth may also refer to consumed bandwidth, corresponding to achieved throughput or goodput, i.e., the average rate of successful data transfer through a communication path. This sense applies to expressions such as bandwidth shaping, bandwidth management, bandwidth throttling, bandwidth cap, bandwidth allocation (for example bandwidth allocation protocol and dynamic bandwidth allocation), etc. A bit stream’s bandwidth is proportional to the average consumed signal bandwidth in Hertz (the average spectral bandwidth of the analog signal representing the bit stream) during a studied time interval.

Digital bandwidth may also refer to: average bitrate (ABR) after multimedia data compression (source coding), defined as the total amount of data divided by the playback time. Some authors prefer less ambiguous terms such as gross bit rate, net bit rate, channel capacity and throughput, to avoid confusion between digital bandwidth in bits per second and analog bandwidth in hertz.

If none of this makes any sense to you, think of Interstate 15. In its simplest, you know it best on the AM radio dial. AM carries radio signals from below 550 kilocycles on up to nearly 1700 KC. What you may not know is that the switch from analog to digital TV opened up bandwidth allowing the cell phone industry to expand the Smartphone functions.

The outlook for housing is mixed. We anticipate the stabilization in house prices to continue during this year. Sales should also improve modestly but not enough to eliminate the inventory overhang. The number of foreclosures is expected to increase as delinquency rates mount. The picture for commercial real estate sector is even bleaker; it is likely to get worse before it improves.

The Fed is expected to start raising the federal funds rate in the second half of 2010 from its current record-low rate of 0-0.25%, but the pace of the tightening should be slow and gradual. The fiscal thrust of the government stimulus program will wane in the second half of 2010.

The global economy is expected to continue to recover with emerging market economies bouncing back faster than developed nations and providing the bulk of global growth. Despite the lift from emerging economies, the volatile recovery of developed nations will restrain the global economy over the next couple of years, causing world economic growth to settle at around 4%, below the pace of the boom years.

Southern California economies suffered heavily in this recession due to greater reliance on the housing sector. In its benchmark revision in March 2010, California Employment Development Department revised sharply downward its estimates, increasing the 2009 payroll job losses from 306,000 to 461,000 for Southern California. As a result, we expect only a small increase in payroll jobs of approximately 0.3% for the six county Southern California region. Employment growth will pick up in 2010. The unemployment levels in Southern California will also improve somewhat but remain higher than the long-term levels following the national trends discussed above.

Median housing prices has increased in the last 12 months after losing 47% from its highest value. The January 2010 median price (based on California Association of Realtors data) of $481,000 is still 35% below its peak of $743,000 reached in April 2007. We expect only moderate price increases over the next 18 months. Further increases will have to wait for a robust general recovery of the economy which we expect will happen in 2012 and beyond.

How Wide Is a Bandwidth?

continued on page 30
News and Features

The Business Doctors  The Business Doctors is a strategic alliance of local experts in the areas of business law, public relations, commercial banking, advertising, marketing, medical insurance, payroll services and other services doing business in the Inland Empire. They meet twice a month and mentor one another. A topic of business valuation is discussed in this issue by Ted Collins—a member of The Business Doctors.  8

Close-Up:  Combustion Associates, Inc.  Awarded “Exporter of the Year,” this company has been recognized for its achievements by the U.S. Small Business Administration and the U.S. Department of Commerce as a full-service engineering manufacturing company located in Corona.  10

“How to Market Your Way Out of Tough Times”  In these tough times, Patricia Fripp and David Garfinkel explain how increasing your marketing without increasing the amount of money you spend will protect you from sales declines.  12

“Lead and Motivate—Not Just Your Team, But Yourself Too”  Joelle Jay discusses how does the one who motivates others every day stay motivated as well.  15

“The Science of Sales Growth in a Recession:  The 5 Most Dangerous Mistakes a Company Can Make”  Few of today’s executives have ever faced today’s recession in their career. Former executives of Fortune companies reveals some useful truths—it’s time to rethink how your company sells.  17

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NEWEST AYRES HOTEL & SPA SET TO OPEN IN MORENO VALLEY

Hotel will be a centerpiece of Moreno Valley’s popular TownGate Promenade

Convenience, comfort and concern for the environment are highlights of the Inland Empire’s newest hotel, Ayres Hotel & Spa Moreno Valley, which is set to open shortly.

Located at 12631 Memorial Way in the TownGate Promenade on Moreno Valley’s west side, the luxurious four-story hotel was developed under the direction of Ayres Hotels’ Principal Bruce D’Eliscu. It is the eighth to be built in the Inland Empire by the family-owned chain of European-style boutique hotels, which is headquartered in Costa Mesa. Previously, D’Eliscu oversaw development of Ayres Hotel Redlands. “We are pleased to bring the Ayres Hotel brand to Moreno Valley and are confident that it will be one of Southern California’s top metropolitan markets,” said D’Eliscu.

A reinvigorating spa experience awaits guests in the hotel’s private full-service spa facility, Sandalwood Spa, which includes five dedicated rooms where guests can select from a full menu of treatments. A state-of-the-art fitness center and outdoor solar-heated swimming pool and spa are also available for guests to enjoy.

The emphasis on comfort continues in the hotel’s 127 well-appointed guestrooms that feature special touches like exclusive Ayres Dream Sleeper pillow-top mattresses with triple sheeting, flat screen televisions, complimentary high-speed Internet access, microwaves, refrigerators, luxuriously appointed bathrooms and more.

The amenity-packed property features a spacious lobby with fireplace, a business center, and meeting or event space. Creature comforts also include a complimentary full cooked-to-order breakfast served daily. The Ayres Lounge will be open nightly from 5 pm to 10 pm serving inventive appetizers, signature cocktails and local beer and wine. Parking at the hotel is continued on page 30.

CALIFORNIA BANK & TRUST OPENS A NEW SMALL BUSINESS DIVISION IN CORONA

California Bank & Trust announced that the bank has opened a new small business division in Corona, with additional bankers located in Chino and Rancho Cucamonga, to service the Inland Empire.

The new team will provide services and financial advice to small- to mid-level businesses seeking a bank that is relationship-based and community-oriented.

“California Bank & Trust is a special bank that works to get to know their customers’ businesses, and what is important in the community where we work and serve,” said Patrick Davern, senior vice president and regional manager of the Orange/Inland Region. “We have the best team of bankers available to serve the area, and we are looking forward to growing our business, and growing businesses, in the Inland Empire.”

Leading the Inland Empire Small Business Division of California Bank & Trust is Ted Hildreth, vice president and small business relationship banker team leader. He has a long history in banking since 1986 and has held the same title and duties of small business manager since 1998.

The rest of the team consists of established bankers. Edwin Liu is vice president with over 10-years in business banking experience. Sonia Yenche is a vice president of...
Triton Communications, Inc.
663 Brea Canyon Road  Ste. 4
Walnut, CA 91789
Phone: 909.594.5895
Fax: 909.598.2832
www.tritoncomm.com

Please allow us to introduce ourselves: Triton Communications, Inc., a full service telecommunications company. Originally formed in 1981, and incorporated on August 12th 1982. We began as a contractor providing installation service for Rolm of California. In 1985, Triton Communications, Inc. became an interconnect and began to serve its own customers.

We are very proud to say that many of our original customers are still with us today. Please review the list of services and qualifications below. We are certain you will find that Triton Communications, Inc. can be of assistance to you and your company. We have a very well trained technical staff and our installation and service technicians have an average of fifteen years experience each. The following is a list of our services:

- Sales and Service of refurbished (Nortel, Toshiba) & new (NEC) telephone systems and equipment.
- Complete System cabling of voice, data, and computer networking.
- Voice Mail and Paging systems to Video conferencing and Call Accounting systems.
- Providing Local Dial Tone, T1, Long Distance and 800 numbers.
- VoIP solutions.

When:
Friday, June 11th, 2010
Where:
Inland Empire 66ers
Arrowhead Credit Union Park
280 South E Street
San Bernardino, CA 92401
Time:
5:00 p.m.—Mixer & Food
7:05 p.m.—Game Time
Inland Empire 66ers-Dodgers Class ‘A’ Partner
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Beaver Medical Group Doubles Capacity Through Pulmonary Lab Expansion

Beaver Medical Group (BMG) has moved and expanded the space allocated to its pulmonary services, providing easier access and more convenience to patients. The expansion has essentially doubled the number of patients that can be treated or seen for respiratory conditions or pulmonary function testing at BMG.

“Our new lab offers a quieter and more attractive waiting room, and because we have added additional exam and treatment areas, waiting times are shorter. Overall, it’s a much more patient-friendly environment.”

The newly remodeled lab is now located on the first floor, and offers six exam rooms, a separate procedure room and prep area, and dedicated areas for pulmonary function testing, sleep studies and blood gas analysis. The bright, airy new lab is also closer to the main entrance, offering easier access to patients. Patients routinely seen in the lab include those with asthma, bronchitis, emphysema or chronic obstructive pulmonary disease. The lab also does outpatient testing for sleep disorders such as sleep apnea.

“Our new lab offers a quieter and more attractive waiting room and because we have added additional exam and treatment areas, waiting times are shorter. Overall, it’s a much more patient-friendly environment,” notes James Dexter, MD, chairman for the critical care and sleep disorders division of BMG.

“And now that BMG has converted all of its imaging from film to digital storage, every exam room features digital X-ray viewing, which is a quicker and more efficient way for our doctors to evaluate patients.”

Beaver Medical Group
13251 E. Arrow Hwy.
Claremont, CA 91711
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June 2010
Making the World a Greener Planet

Last month the first China-U.S. Business Summit opened at the largest hotel in the West coast—the Westin Bonaventure Hotel & Suites in Los Angeles. As a brand new non-governmental exchange and communication platform for Chinese and American enterprises, this year’s summit has attracted many political and business VIPs to attend including Consul General Zhang Yun of the Los Angeles Consulate of the People’s Republic of China, United States Congresswoman Judy Chu, California Governor Arnold Schwarzenegger’s economic adviser Kim, California State Senator Bob Huff and nearly 200 entrepreneurs. At the conference, Chairman Wang Zhaoming of the Inner Mongolia Hortsino & Monsod Drought-Resistance Greening Co., Ltd. introduced to the summit’s participants of a new water-savings drought-resistant product the

“Beauty of Chinese Medicine” at the China-U.S. Business Summit

The just concluded 2010 China-U.S. Business Summit served as an unprecedented non-governmental platform for business exchange between China and the United States. Over 200 entrepreneurs and distinguished guests attended this event, including Consul General Zhang Yun of the Los Angeles Consulate of the People’s Republic of China, United States Congresswoman Judy Chu, California Governor Arnold Schwarzenegger’s economic adviser Kim, California State Senator Bob Huff, as well as journalists and special representatives. With the purpose of promoting non-governmental international business exchanges between the two countries, the 2010 China-U.S. Business Summit provided comprehensive services for both Chinese and American enterprises in industries such as education, finance, science and technology and so forth.

At the closing ceremony, those who had opportunities to attract the spotlight included not just members of the summit committee and politicians, but also a “300-year-old gift freshly introduced at the summit,” Tongtaiyong “Gan Shen Zi” (meaning: nourishing the liver and kidney), which stood out among the many health care products and awarded the “Designated Tonic of Entrepreneurs at the summit,” Tongtaiyong “Gan Shen Zi” humorously and invited Hao Yantao, president of Inner Mongolia Datang Pharmaceutical Co., Ltd. to make

continued on page 37

TIME WELL SPENT

OfficeTeam Survey: Formal Evaluations Improve Employee Performance

Not everyone looks forward to it, but the performance review remains a valuable assessment tool, according to human resources (HR) managers surveyed recently by OfficeTeam. An overwhelmingly majority (91 percent) of respondents said formal evaluations are effective in improving job performance. Six in 10 (60 percent) said they conduct these meetings once a year, and nearly one in five (18 percent) hold appraisals at least quarterly.

The survey was developed by OfficeTeam, a leading staffing service specializing in the placement of highly skilled administrative professionals. It was conducted by an independent research firm and is based on telephone interviews with more than 500 HR managers at companies with 20 or more employees.

HR managers were asked, “In your opinion, how effective is your company’s performance appraisal process in improving employee performance?” Their responses:

Very effective. 40%
Somewhat effective. 51%
Not very effective. 6%
Not effective at all. 3%
100%

HR managers also were asked, “How often, if ever, do you conduct formal performance appraisals of your staff?” Their responses:

Quarterly. 6%
Twice a year. 12%
Once a year. 60%
As necessary. 18%
Never. 5%
101%*

* Responses do not total 100 percent due to rounding.

“Despite their bad rap, performance reviews benefit both managers and employees, provided adequate preparation goes into them,” said OfficeTeam Executive Director Robert Hosking. “It’s understood that supervisors must take the time to provide constructive feedback to team members, but workers also should play an active role in the process. This is their chance to highlight key accomplishments and discuss career aspirations.”

OfficeTeam offers five tips for employees on making the most of performance appraisals:

1. Sort out the details. Prepare for the discussion by asking your supervisor for a copy of the assessment form that will be used. Check if your manager has any special requests, such as bringing information about certain projects to the meeting or completing a self-evaluation.

2. Showcase your accomplishments. Highlight any kudos or special awards you’ve received for your work since your last formal review. Keep an ongoing list of key achievements to serve as a reminder to you and your supervisor on how your efforts have benefited the company.

3. Make it a two-way conversation. Your manager will inform you of areas where you are excelling and those where improvement is needed. Don’t hesitate to ask questions about the assessment or request support or guidance.

4. Share your ideas. Discuss what you hope to achieve at the company in the future and make sure these goals are in line with your long-term professional objectives.

5. Follow through. Regularly review the goals you’ve established and keep your supervisor posted on your progress.

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Shanghai Jinan Building a Greener Planet

Wang Zhaoming (left), chairman of Mengcao receives award at the China-U.S. Business Summit

Republic of China, United States Congresswoman Judy Chu, California Governor Arnold Schwarzenegger’s economic adviser Kim, California State Senator Bob Huff and nearly 200 entrepreneurs. At the conference, Chairman Wang Zhaoming of the Inner Mongolia Hortsino & Monsod Drought-Resistance Greening Co., Ltd. introduced to the summit’s participants of a new water-saving drought-resistant product the continued on page 37
THE BUSINESS DOCTORS

Welcome to a column entitled, “The Business Doctors.” Its mission statement is to share helpful information with Inland Empire-based small business owners. “The Business Doctors” is a strategic alliance of local experts in the areas of business law, public relations, commercial banking, advertising, marketing, medical insurance, payroll services, business coaching, investment banking, accounting/taxation, 401-k planning, commercial insurance, business valuation and estate planning. “The Business Doctors” meet twice a month to mentor one another. The topic of today’s column is Business Valuation, and our guest expert is Ted Collins.

Making money in business is never easy. Business owners dedicate a lot of blood, sweat and tears to build a business that can generate profits year after year. A fair amount of risk must be endured before an owner can one day “cash out” of a business. Knowing some of the ground rules about how a potential buyer might view your business is critical. Managing your business with the buyer’s perspective in mind can help build value that one day might benefit from handsomely.

To identify the ground rules, it can be useful to have a conversation with a business appraiser. Because most business owners don’t have an existing relationship with a business appraiser, I conferred with one of my “business doctor” associates and asked a few basic questions.

Ted Collins, director of the Business Valuation Group at Vicenti Lloyd & Stutzman LLP, (based in Glendora, CA) agreed to share some of his insights about business valuation.

What is business valuation and who does it?

Business valuation is essentially an appraisal of the business to determine what the fair market value of the business is. A business is appraised by an analyst who is certified in valuation. Using similar techniques as Wall Street analysts, appraisers determine a price for privately-held business stock.

In what scenarios might a business valuation be needed?

When an owner is considering selling, a business valuation can provide good insight into market price and how the company is viewed. There are also many tax situations that require a valuation such as, when an owner transfers stock to children or management or when an owner dies. In multiple owner companies, it is a good idea to consider a valuation as part of the buy-sell agreement between shareholders. We are frequently called in when no buy-sell agreement is in place and the owners are litigating with each other. Another common area where a valuation is needed is marital divorce. The value of a business must be determined to divide marital property.

Could you describe what techniques are used in a valuation?

Appraisers try to understand the business through the eyes of a potential investor. This requires a thorough study of the business using knowledge of accounting, economics and finance to understand what the business does, how it makes money and what the financial position of the company is. The financial statements tell a lot about a company. They are analyzed to benchmark the company against its past performance and with similar companies in its industry. This analysis gives an outsider a good idea of how well management is running the company.

Cash flow is quantified and future expectations of management are reviewed. An appraiser will then use the data developed and estimate the value using three general approaches: asset, income and market.

• The asset approach looks at what the value of the business is once the assets have been adjusted to fair market value and all liabilities have been subtracted.

• The income approach estimates what an investor requires as a rate of return and then a calculation is done to determine value.

• The market approach looks at what similar businesses sell for and the analyst will calculate a “price tag” from that data. This is similar to the concept of price to square foot used in home sales. Instead of square feet, price to revenues and price to EBITDA (earnings before interest expense, taxes, depreciation and amortization) are commonly used. A value is then calculated by multiplying the company’s numbers with the “price tag” from the similar company.

What you described sounds a lot like what a buyer would do?

Buyers always perform due diligence when looking for a business to buy. They consider what the business history shows, how diversified the customer base is and the risks that that might affect cash flows in the future. They want to know the in’s and out’s of a business before they commit to risking their capital. An appraisal takes an in-depth look.

How can an owner build their business value?

Business value is directly affected by two variables: cash flow and risk. Most owners naturally focus their attention on cash flow, cash is king after all. But spending more time on...
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**STOCK CHART**

**THE Gainers**

<table>
<thead>
<tr>
<th>Company</th>
<th>Current Close</th>
<th>Beg. of Month Close</th>
<th>Point Change</th>
<th>% Change</th>
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<tbody>
<tr>
<td>Provident Financial Holdings Inc</td>
<td>6.13</td>
<td>6.00</td>
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<td>Watson Pharmaceuticals Inc</td>
<td>42.87</td>
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<td>0.1%</td>
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<tr>
<td>Emrise Corp</td>
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<td>1.01</td>
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<td>-1.0%</td>
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<tr>
<td>Physicians Formula Holdings Inc</td>
<td>3.00</td>
<td>3.08</td>
<td>-0.04</td>
<td>-1.3%</td>
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**THE Losers**

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<th>Company</th>
<th>Current Close</th>
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<th>% Change</th>
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<tbody>
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<td>HOT Topic Inc</td>
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<td>7.66</td>
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<td>Hansen Natural Corp</td>
<td>38.29</td>
<td>44.15</td>
<td>-5.86</td>
<td>-13.3%</td>
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<td>CVB Financial Corp</td>
<td>9.75</td>
<td>10.98</td>
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<td>-11.2%</td>
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<td>Outdoor Channel Holdings Inc</td>
<td>6.14</td>
<td>6.91</td>
<td>-0.77</td>
<td>-11.1%</td>
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<tr>
<td>American States Water Co</td>
<td>33.87</td>
<td>37.32</td>
<td>-3.45</td>
<td>-10.4%</td>
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Notes: (H) - Stock hit fifty two week high during the month, (L) - Stock hit fifty two week low during the month, NM - Not Meaningful

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**Monthly Summary**

<table>
<thead>
<tr>
<th>Category</th>
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<tr>
<td>Advances</td>
<td>3</td>
</tr>
<tr>
<td>Declines</td>
<td>11</td>
</tr>
<tr>
<td>Unchanged</td>
<td>1</td>
</tr>
<tr>
<td>New Highs</td>
<td>3</td>
</tr>
<tr>
<td>New Lows</td>
<td>1</td>
</tr>
</tbody>
</table>

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.

**Five Most Active Stocks**

<table>
<thead>
<tr>
<th>Company</th>
<th>Volume</th>
</tr>
</thead>
<tbody>
<tr>
<td>Watson Pharmaceuticals Inc</td>
<td>31,843,995</td>
</tr>
<tr>
<td>Hansen Natural Corp</td>
<td>28,566,362</td>
</tr>
<tr>
<td>HOT Topic Inc</td>
<td>28,039,392</td>
</tr>
<tr>
<td>CVB Financial Corp</td>
<td>16,641,084</td>
</tr>
<tr>
<td>American States Water Co</td>
<td>2,205,431</td>
</tr>
</tbody>
</table>

D&P/IEBJ Total Volume Month 111,354,039
Close-up of Combustion Associates, Inc. “Exporter of the Year”

Combustion Associates, Inc. has been recognized for its achievements by numerous agencies including 2008 “Exporter of the Year” by the U.S. Small Business Administration and the U.S. Department of Commerce; U.S. Export Import Bank’s Exporter of the Year Award for 2009 Spirit of the Entrepreneur Award for Technology presented by California State University, San Bernardino.

Combustion Associates, Inc. (CAI) is a full-service engineering manufacturing company that employs over 45 workers.

Products and services of CAI include:

- Aero-Derivative Gas Turbine power generation systems utilizing landfill methane gas, natural gas or diesel oil. These units are modular for quick installation, provide fuel flexibility and provide continuous reliable source of power 24/7 with long intervals between maintenance cycles.
- Industrial burners, water heaters and igniters that comply with A.Q.M.D. requirements for low NOX and CO emissions.
- OSHA-certified Fall Prevention Systems.

Founder and CEO of CAI, Mukund Kavia, was born in Nairobi, Kenya, and educated in the United Kingdom. After moving to Southern California in 1979 with his wife, Kusum Kavia, Mukund went on to finishing college and began his career in designing high-speed rotating equipment.

In 1987, Mukund established Combustion Associates, Inc., (CAI) in Corona. As CEO, Mukund actively manages and controls the engineering and manufacturing side of the business, developing new products to meet emerging needs, while Kusum supports the marketing, accounting, and human resources side of the business.

Mukund attributes his success to a focused customer-driven business plan that ensures a finished product with a technically superior design, manufactured with the highest quality standards, that is produced cost-effectively. CAI is team driven with focus on becoming stronger through cooperation rather than competition. CAI is known for working in partnership with many local small business suppliers to add value to their clients’ products and enrich community spirit.

With a 22-year track record, CAI exports to Africa, China, and Central America. Currently, the company is producing an 80 MW electric power plant for export to Africa. CAI’s 10-MW power generation systems offer a cost-effective, environmentally friendly solution to industries and communities ever growing need for energy. In addition, Mukund holds two U.S. patents.

Kusum Kavia is a board member of the Corona Chamber of Commerce as well as California Inland Empire District Export Council (http://www.ciedec.org), a non-profit organization appointed by the U.S. Secretary of Commerce to provide sources of professional advice to the Inland Empire region business community seeking to expand international businesses. As a board member, she is an advocate for small-and medium-size U.S. exporters to create ways to educate the business community about exporting, promoting trade initiatives and providing resources to meet growing business needs.

For more information on CAI, please visit www.cai3.com. New CAI headquarters are at 555 Monica Circle, Corona, CA 92880.
## Hospitals Serving the Inland Empire

<table>
<thead>
<tr>
<th>Hospital Address</th>
<th># of Lic. Beds</th>
<th># of Doctors</th>
<th>Current Operating Budget</th>
<th>Specialties</th>
<th>Owner</th>
<th>Top Local Executive Title</th>
<th>Phone/Fax E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loma Linda University Medical Center</td>
<td>939</td>
<td>7,430</td>
<td>$950 million</td>
<td>International Heart Institute, Cancer Treatment Institute, Over 300 Other Specialties</td>
<td>Loma Linda University Adventist Health Sciences Center, Non-Profit</td>
<td>Ruthita J. Fike CEO/Administrator</td>
<td>(909) 538-6000/538-1090 <a href="http://www.lomaclinics.org">www.lomaclinics.org</a></td>
</tr>
<tr>
<td>1. 11234 Anderson Street, Loma Linda, CA 92354</td>
<td></td>
<td>796</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. St. Bernardine Medical Center</td>
<td>463</td>
<td>1,425</td>
<td>$217 million</td>
<td>Full Service Regional Medical Center</td>
<td>Catholic Healthcare West</td>
<td>Steven R. Barron President/CEO</td>
<td>(909) 856-9753/856-3976 <a href="http://www.sbmhc.org">www.sbmhc.org</a></td>
</tr>
<tr>
<td>2101 N. Waterman Avenue, San Bernardino, CA 92410</td>
<td></td>
<td>400</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pomona Valley Hospital Medical Center</td>
<td>453</td>
<td>3,295</td>
<td>N/A</td>
<td>Cancer Treat., Cardiac &amp; Intensive Care, Cardiac Catheterization, Heart Surgery, Regional Kidney Stone Center, Women &amp; Children’s Services</td>
<td>Non-profit facility by Community BDR</td>
<td>Richard E. Voichman President/CEO</td>
<td>(909) 865-9753/865-7976 <a href="http://www.pomvalhospital.com">www.pomvalhospital.com</a></td>
</tr>
<tr>
<td>3. 1798 N. Garey Avenue, Pomona, CA 91767</td>
<td></td>
<td>626</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kaiser Permanente Medical Center</td>
<td>444</td>
<td>6,108</td>
<td>N/A</td>
<td>Full Service Medical Care</td>
<td>Kaiser Permanente</td>
<td>Gregg Christian Executive Director</td>
<td>(909) 427-7714/427-7193 <a href="http://www.kp.org">www.kp.org</a></td>
</tr>
<tr>
<td>4. 9951 Sierra Avenue, Fontana, CA 92335</td>
<td></td>
<td>700</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Desert Regional Medical Center</td>
<td>384</td>
<td>1,500</td>
<td>$178 million</td>
<td>Geriatrics, Rehabilitation, Oncology, Women &amp; Infants, Trauma/Emergency, Impatient Surgery, Heart Services, Home Health/Hospice</td>
<td>Desert Hospital Dist., Timel Healthcare</td>
<td>Karolee Sowle CEO</td>
<td>(760) 323-6511/323-6800 <a href="http://www.desertregionalmedicalcenter.com">www.desertregionalmedicalcenter.com</a></td>
</tr>
<tr>
<td>5. 1150 N. Indian Canyon Dr., Palm Springs, CA 92262</td>
<td></td>
<td>250</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Arrowhead Regional Medical Center</td>
<td>373</td>
<td>3,100</td>
<td>$162 million</td>
<td>Family Medicine, Outpatient/Impatient Care, Maternity, Neonatal, Burn, Kryotherapy Transplant, Cancer, Cardio, Orthopedics, Emergency, Trauma</td>
<td>County of San Bernardino</td>
<td>Teresa Smith Administrator/CEO</td>
<td>(909) 561-6290/561-6196 <a href="mailto:valenciaj@armc.sbcounty.gov">valenciaj@armc.sbcounty.gov</a></td>
</tr>
<tr>
<td>6. 440 N. Pepper Ave., Colton, CA 92324</td>
<td></td>
<td>380</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Riverside County Regional Med. Ctr.</td>
<td>364</td>
<td>1,400</td>
<td>$240 million</td>
<td>Neurosurgery, Child Abuse, Orthopedics, Surgery, Fam. Practice, Obstetrics, Level II Adult &amp; Pediatric Trauma Units</td>
<td>County of Riverside</td>
<td>Douglas Bagley CEO</td>
<td>(951) 484-4760/486-4755 <a href="http://www.rcrmc.org">www.rcrmc.org</a></td>
</tr>
<tr>
<td>7. 26320 Caches Ave., Moreno Valley, CA 92555</td>
<td></td>
<td>350</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Riverside Community Hospital</td>
<td>364</td>
<td>1,583</td>
<td>N/A</td>
<td>HeartCare, 24-hr. ER/Telemetry, Impatient/Outpatient Surgery, Intensive Care, Kidney, Kidney-Pancreas Transplant, Orthopedics</td>
<td>HCA</td>
<td>Michael Rembis CEO</td>
<td>(951) 784-3000/784-3946 <a href="http://www.rhc.com">www.rhc.com</a></td>
</tr>
<tr>
<td>8. 4445 Magnolia Avenue, Riverside, CA 92501</td>
<td></td>
<td>403</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. 1805 Medical Center Drive, San Bernardino, CA 92411</td>
<td></td>
<td>250</td>
<td></td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>Eisenhower Medical Center</td>
<td>289</td>
<td>2,218</td>
<td>N/A</td>
<td>Emergency, Cardiology, Orthopedics, Lung Care, Cancer Care, Diabetic, Parkinson’s Alcohol and Drug Treatment</td>
<td>Community-Based Non-Profit</td>
<td>G. Abrey Sorling CEO</td>
<td>(760) 340-5017/373-1425 <a href="http://www.eisenhowermedicalcenter.org">www.eisenhowermedicalcenter.org</a></td>
</tr>
<tr>
<td>10. 2000 Bob Hope Drive, Rancho Mirage, CA 92270</td>
<td></td>
<td>400</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>San Antonio Community Hospital</td>
<td>279</td>
<td>2,018</td>
<td>N/A</td>
<td>Medical/Surgical, Critical Care, Maternity, Neonatal, Pediatrics, Cancer Treatment, Cardio, and Outpatient Services, Radiology &amp; Physical Therapy</td>
<td>Independent Non-Profit</td>
<td>Steven C. Moreau President/CEO</td>
<td>(909) 985-2611/985-7879 <a href="http://www.saak.org">www.saak.org</a></td>
</tr>
<tr>
<td>11. 999 San Bernardin Road, Upland, CA 91786</td>
<td></td>
<td>500</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hemet Valley Medical Center</td>
<td>244</td>
<td>1,000</td>
<td>N/A</td>
<td>Emergency Department, Cancer, Treatment, Maternity &amp; Women’s Services, Cardiac Care, Outpatient Lab</td>
<td>Valley Health Systems</td>
<td>Fred Harder CEO</td>
<td>(951) 652-2617/653-4115 <a href="http://www.valleymemorial.com">www.valleymemorial.com</a></td>
</tr>
<tr>
<td>12. 1117 E. Devonshire Ave., Hemet, CA 92543</td>
<td></td>
<td>200</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LLI Children’s Hospital</td>
<td>244</td>
<td>372</td>
<td>N/A</td>
<td>Pediatrics, Cardiology, Oncology, OR/OT/GYN Gastroenterology, Neurology, Pathology, Radiology</td>
<td>Loma Linda University Adventist Health Sciences Center</td>
<td>Ruthita Fike CEO</td>
<td>(951) 536-6000/536-1090 <a href="http://www.llihospitals.org">www.llihospitals.org</a></td>
</tr>
<tr>
<td>13. 11234 Anderson St., Loma Linda, CA 92354</td>
<td></td>
<td>107</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Corona Regional Medical Center</td>
<td>228</td>
<td>921</td>
<td>N/A</td>
<td>Full Service Medical Center/Rehabilitation Hospital, Behavioral Health, Comprehensive Cancer Center</td>
<td>Vista Hospital Systems, Inc.</td>
<td>Ken River CEO</td>
<td>(951) 736-6240/736-6130 <a href="http://www.cornalinet.org">www.cornalinet.org</a></td>
</tr>
<tr>
<td>14. 800 S. Main Street, Corona, CA 91720</td>
<td></td>
<td>808</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Kaiser Foundation Hospital</td>
<td>215</td>
<td>3,600</td>
<td>N/A</td>
<td>Full Service Medical Care</td>
<td>Kaiser Foundation Hospitals</td>
<td>Vita Willett Executive Director</td>
<td>(951) 335-4600/335-4611 <a href="http://www.kaiserperi.com">www.kaiserperi.com</a></td>
</tr>
<tr>
<td>15. 10090 Magnolia Avenue, Riverside, CA 92505</td>
<td></td>
<td>400</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Arrowhead Regional Medical Center</td>
<td>206</td>
<td>1,500</td>
<td>N/A</td>
<td>Cardio Rehab., Radiation/Onc., Gen./Laparoscopic Surg., Level Iln. Intens. Care, Nursery, High Risk OR, Neurosurgery, Orthopedic Surgery, Wound Care, Home Health, Hospice, Phys Therapy, Orthopedics, Behavioral Medicine, ICU, Urology, Gastroenterology</td>
<td>Community Non-Profit</td>
<td>James R. Holmes President/CEO</td>
<td>(909) 335-5003/335-6497 <a href="http://www.arrowheadregionalmedicalcenter.com">www.arrowheadregionalmedicalcenter.com</a></td>
</tr>
<tr>
<td>16. 150 Tuscany Blvd., Redlands, CA 92373</td>
<td></td>
<td>384</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parkview Community Hospital</td>
<td>193</td>
<td>849</td>
<td>N/A</td>
<td>In/Out Surgery, Imaging, Bariatric Intensive Care, Nursery Level II, Occupational Sweet Success, Emergency Care, Acute Care Hospital</td>
<td>Arrowhead Health Services Corp.</td>
<td>Douglas Drumwright CEO</td>
<td>(951) 332-5400/332-5427 <a href="http://www.pchmc.org">www.pchmc.org</a></td>
</tr>
<tr>
<td>17. Medical Center 3865 Jackson St., Riverside, CA 92505</td>
<td></td>
<td>426</td>
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</table>

N/A = Not Applicable - Would not Disclose. No e-mail 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 Jonathan Sim. Copyright 2010 by IEB.
There’s gloom and uncertainty in the air, and most businesses are making a terrible mistake right now in their efforts to ride out the tough times. They’re cutting back on marketing and waiting until the economy improves.

In an economy like this, cutting back on marketing is flirting with business suicide. What you should do instead is increase your marketing without increasing the amount of money you spend. This will not only protect you from sales declines, but will also strengthen your business against the threat of deep-pocketed competitors, who may see tough times as a great opportunity to outmaneuver you and grab some of your customers.

How do you get more marketing bang for fewer marketing bucks? By using proven lower-cost, higher-yield methods. Here are five sure cures for marketing woes in tough times:

1. **Get back in touch with old customers.**

   It’s all too easy to ignore your old customers, but they are often your best source for new business. Sometimes sending a personal note, making a phone call or inviting an old customer to lunch is all it takes to rekindle a business relationship.

   If you want to do this through direct mail or e-mail, you can give old customers a special “Welcome Back” offer—a freebie, a discount, or a bonus when they resume doing business with you.

2. **Offer prospective customers a free sample.**

   This is an obvious but often overlooked strategy that certainly can work for your business. Everyone from grocery stores (who offer tidbits of food) to high-priced consultants (who could offer a free first hour) can use this strategy effectively. Don’t think it will work in the corporate world? Hmmm... ever hear of a company called AOL?

3. **Focus your advertising.**

   Many businesses think “keeping your name in front of the public” is a valid advertising strategy. It’s questionable at best, but it’s way too risky and low-yield in tough times. Instead, make sure your advertising is only in publications that reach your best prospects, and—this is the most important part—make a specific offer and call to action to get readers of the ad to call you.

4. **Let your customers help you out.**

   Business is always a two-way street. Some of your customers who you’ve helped in the past will be glad to return the favor. Often, all you have to do is ask. Two things you can ask for: testimonials and case studies you can use in your sales presentations and advertising.

   Another way they can help you: by giving you referrals. And if you have an influential customer who’s appreciative of what you’ve done, ask that customer to write and send an endorsed letter to others recommending your business. Offer to pay for the printing and postage, and help with the writing if necessary.

5. **Give extra attention to high-integrity behavior.**

   If you think you’re the only one who’s a little nervous about a lot of things right now, you’re not. Recent tragic events have increased feelings of distrust across the board. To set yourself apart in the marketplace, go out of your way to conduct business in an especially trustworthy manner. Bend over backwards to be fair about refunds and exchanges.

   Do all you can to act in your customers’ best interest, even if it means referring them to a competitor (if you don’t think you’re the best choice for what they want). High-integrity actions can hurt a little in the short-term, but payback is remarkably quick and well worth any sacrifice you may have had to make. If you get (or strengthen) a reputation for being trustworthy, that can be the most precious marketing asset of all in the times ahead.

Contact Patricia Fripp at www.Fripp.com, (415) 753-6556, or PFripp@Fripp.com.

Contact David Garfinkel at: http://www.davidgarfinkel.com
REAL ESTATE NOTES

• Pearson Food Company Purchases Final Building at Pomona Biz Park

Pearson Food Company Inc. has purchased the final available building at Empire Gateway Business Center in Pomona. The 132,7k sq.-ft., state-of-the-art facility is located on just under six acres at 2303 Mt. Vernon Avenue, south of Valley Boulevard and east of the 57 Freeway. It features 7.5k square feet of office space and a 140’ gated truck court.

This sale completes the final of four buildings recently sold in the project, developed by Overton Moore Properties (OMP). In 2009, buildings 1 and 2, at 2280 & 2288 Valley Boulevard and representing 9.3k square feet and 8.6k square feet respectively, were sold to local users. Building 3, at 389 Humane Way and containing 95.6k square feet, was recently sold to Roxy Realty Investment LLC.

The entire industrial park was completed in 2008 and is comprised of 246.1k square feet of space on a total of 11.94 acres. All four buildings are on separate parcels and offer 22’-30’ clear heights, ESFR sprinklers, large secured yards, excellent freeway access, and Feng Shui infused design.

OMP was represented in this transaction by Stuart Milligan, Phil Lombardo, and Ty Newland of Cushman & Wakefield. David Wu of Grubb & Ellis repped the buyer.

• Premier Business Centers to Develop and Operate Temecula Location on Third Party Basis

Premier Business Centers, the national executive suites operator based out of Irvine, has entered into a long term management agreement with Brea Imperial LLC to help them develop, manage and operate an executive office suite center in Temecula. The center, set to open on July 1, 2010 with 40 offices, is located at 41593 Winchester Road, just west of I-15 and Jefferson Avenue.

Premier is assisting the owner with the design, layout and overseeing the construction of the new executive office suite on the second floor of building, within North Jefferson Business Park. Once construction of the suite is completed, Premier will be responsible for managing and operating the suite on a turnkey basis for the building owner.

The downturn in the economy and the commercial real estate market has left building owners with historically high levels of vacancy and not a lot of prospective tenants to fill large blocks of vacant office space. In contrast, executive suite operators are seeing an increase in demand for their product, given their ability to provide short term flexible rental agreements.

“In an uncertain economic environment, there is no better place to rent space than an executive office suite, where flexibility is one of our greatest value propositions” commented Jeff Reinstein, chief executive officer of Premier Business Centers.

• Burlington Coat Factory Brings New Jobs to Chino and Apple Valley in 2010

In conjunction with Developers Diversified Realty, Burlington Coat Factory announced plans to open an 81,282-square-foot location in the space formerly occupied by Mervyn’s in the Chino Town Square Shopping Center. The new store is slated to open in September 2010, continued on page 30

Southwest Healthcare Threatened

Marc Miller, president of Southwest’s parent company, said that executives will be reviewed on how they run two southwest Riverside County hospitals. As a result, Southwest Healthcare System will be reviewing all of its 1,486 employees and is considering replacing board members in the wake of a state-threatened shutdown. These hospitals include Rancho Springs Medical Center in Murrieta and Inland Valley Medical Center in Wildomar. Regulators are aiming to revoking its license and cutting off Medicare payments. In response, the Pennsylvania-based Universal Health Services has made changes to Southwest’s leadership and operations. Employees have been replaced after assessments with every employee of these hospitals.

CEO Ken Rivers, who has been on the job in recent weeks, said he has been impressed with the hospitals’ front-line caregivers.

Universal is also considering changes to Southwest’s nine-person board of governors. They do not know if it will add members or replace current ones.

Elected leaders of Southwest Riverside County submitted names of local candidates. Some, including Murrieta Mayor Kelly Bennett and Councilman Rick Gibbs, have publicly called for the entire board to be replaced. Rivers will lead the search for new board members.

Southwest has been hit with dozens of violations and financial fines for patient care problems since 2007. The federal Centers for Medicare and Medicaid Services had threatened to cut off payments to these hospitals—a move that could be catastrophic. Recently, however, Southwest announced it had struck a deal to keep the payments coming for a least a year while it regroups and brings the facilities up to federal standards. It will be working with independent experts mandated by the federal government to fix the hospitals’ problems.

Southwest must also appease the California Department of Public Health. The health department started a process to revoke the hospitals’ license.

A work in progress will hopefully help to avoid losing its license.

## Top Health Care Medical Clinics/Groups in The Inland Empire

Listed Alphabetically

<table>
<thead>
<tr>
<th>Medical Group Address</th>
<th>City, State, Zip</th>
<th># of Physicians: Employed Contracted</th>
<th>Organization: IPA/Gp. Prac.</th>
<th>Total Employees</th>
<th>Year Founded</th>
<th>Year</th>
<th>Percentage of Prepaid Patients</th>
<th>Urgent Care Services</th>
<th>Nat. Accredited: Surg. Centers</th>
<th>Clinic/Group</th>
<th>Top Local Executive</th>
<th>Title</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arrowhead Orthopedics</td>
<td>1991 W. Lugonia Ave., Rancho Cucamonga, CA 91730</td>
<td>13</td>
<td>Medical Group Practice</td>
<td>130</td>
<td>1969</td>
<td>90%</td>
<td>Yes</td>
<td>no</td>
<td>no</td>
<td>Nabil Razouk</td>
<td>CEO</td>
<td>(909) 557-1600/557-1740</td>
<td><a href="http://www.arrowheadorthopedics.com">www.arrowheadorthopedics.com</a></td>
<td></td>
</tr>
<tr>
<td>Beaver Medical Group</td>
<td>2 W. Fern Ave., Redlands, CA 92373</td>
<td>170</td>
<td>n/a</td>
<td>Multi-Specialty Group</td>
<td>1,000</td>
<td>1945</td>
<td>80%</td>
<td>Yes</td>
<td>No</td>
<td>John Goodman</td>
<td>CEO</td>
<td>(909) 793-3111/796-0417</td>
<td><a href="http://www.beavermedicalgroup.com">www.beavermedicalgroup.com</a></td>
<td></td>
</tr>
<tr>
<td>Cal-Care Industrial Medical Clinic</td>
<td>502 S. Garvey Ave., Pomona, CA 91766</td>
<td>3</td>
<td>Occupational Health</td>
<td>12</td>
<td>1998</td>
<td>100%</td>
<td>Yes</td>
<td>No</td>
<td>no</td>
<td>Tom Blay</td>
<td>General Manager</td>
<td>(909) 620-8872/620-8817</td>
<td><a href="mailto:ccalcare@earthlink.net">ccalcare@earthlink.net</a></td>
<td></td>
</tr>
<tr>
<td>Choice Medical Group</td>
<td>18564 Hwy. 18, Ste. 105 Apple Valley, CA 92307</td>
<td>5</td>
<td>IPA</td>
<td>480</td>
<td>1990</td>
<td>80%</td>
<td>Yes</td>
<td>No</td>
<td>no</td>
<td>Mamoshan Nayyar, M.D.</td>
<td>President</td>
<td>(760) 242-7777/242-0487</td>
<td><a href="http://www.choicecyg.com">www.choicecyg.com</a></td>
<td></td>
</tr>
<tr>
<td>Community Medical Group of Riverside Inc.</td>
<td>4444 Magnolia Ave., Riverside, CA 92501</td>
<td>10</td>
<td>n/a</td>
<td>Multi-Specialty Group</td>
<td>99</td>
<td>1975</td>
<td>95%</td>
<td>Yes</td>
<td>No</td>
<td>Richard M. Finn, FACMPE</td>
<td>Administrator</td>
<td>(931) 682-5616/274-3411</td>
<td><a href="http://www.cmgriv.com">www.cmgriv.com</a></td>
<td></td>
</tr>
<tr>
<td>Computerized Diagnostic Imaging Center</td>
<td>6000 14th St., Ste. 109 Riverside, CA 92505</td>
<td>10</td>
<td>MRI, CT, Fluoroscopy, Computed Tomography, Ultrasound, Color Doppler</td>
<td>38</td>
<td>1976</td>
<td>80%</td>
<td>No</td>
<td>No</td>
<td>no</td>
<td>Kathy Freguente</td>
<td>Administrator</td>
<td>(951) 276-7500/276-4861</td>
<td><a href="http://www.cmrdiagnostics.com">www.cmrdiagnostics.com</a></td>
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</tr>
<tr>
<td>Cucamonga Valley Medical Group</td>
<td>18465 Sierra Lakes Parkway, Ste. 300 Fontana, CA 92336</td>
<td>4</td>
<td>Prime Care, Medical Group</td>
<td>30</td>
<td>2006</td>
<td>WND</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>Amy Kang</td>
<td>n/a</td>
<td>(909) 420-2840/429-2868</td>
<td><a href="http://www.cmrdiagnostics.com">www.cmrdiagnostics.com</a></td>
<td></td>
</tr>
<tr>
<td>Desert Oasis HealthCare</td>
<td>275 N. El Cielo Rd., Palm Springs, CA 92262</td>
<td>26</td>
<td>Medical Group/IPA</td>
<td>550</td>
<td>1981</td>
<td>90%</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>Marc Hofling, M.D.</td>
<td>Medical Director</td>
<td>(760) 320-8814/320-2106</td>
<td><a href="mailto:ketsell@mydohc.com">ketsell@mydohc.com</a></td>
<td></td>
</tr>
<tr>
<td>Hemet Community Medical Group</td>
<td>1545 E. Florida Ave., Hemet, CA 92544</td>
<td>4</td>
<td>IPA</td>
<td>176</td>
<td>1985</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>Keli P. Chumbari</td>
<td>CEO</td>
<td>(951) 791-1111/791-1120</td>
<td><a href="http://www.hcmg.com">www.hcmg.com</a></td>
<td></td>
</tr>
<tr>
<td>Heritage Victor Valley IPA Medical Group</td>
<td>21270 Hepper Rd., Ste. 3 Victorville, CA 92395</td>
<td>1</td>
<td>High Desert Medical Group</td>
<td>17</td>
<td>2000</td>
<td>N/A</td>
<td>Yes (Off Site)</td>
<td>No</td>
<td>no</td>
<td>Michelle Christensen</td>
<td>VP Operations</td>
<td>(760) 245-4725/533-7010</td>
<td><a href="http://www.dentaltoday.com">www.dentaltoday.com</a></td>
<td></td>
</tr>
<tr>
<td>Hospitality Dental</td>
<td>4942 Arlington Ave., Riverside, CA 92504</td>
<td>1</td>
<td>Dental Orthodontics</td>
<td>16</td>
<td>1971</td>
<td>90%</td>
<td>Yes</td>
<td>No</td>
<td>no</td>
<td>Michael Boyko, DDS</td>
<td>Owner</td>
<td>(951) 359-4111/351-2013</td>
<td><a href="mailto:hdusseau@hospitalitydental.com">hdusseau@hospitalitydental.com</a></td>
<td></td>
</tr>
<tr>
<td>Hospitality Dental Associates</td>
<td>164 W. Hospitality Lane, Ste. 14 San Bernardino, CA 92408</td>
<td>22</td>
<td>Orthodontics</td>
<td>150</td>
<td>1971</td>
<td>90%</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>Chod Tucker</td>
<td>Administrator</td>
<td>(909) 891-6288/608-4068</td>
<td><a href="http://www.hospitalitydentists.com">www.hospitalitydentists.com</a></td>
<td></td>
</tr>
<tr>
<td>Inland Eye Inst. Medical Group, Inc.</td>
<td>1300 E. Washington St., Colton, CA 92324</td>
<td>6</td>
<td>Ophthalmology</td>
<td>30</td>
<td>1985</td>
<td>90%</td>
<td>No</td>
<td>No</td>
<td>no</td>
<td>Linda Gregorich</td>
<td>Practice Administrator</td>
<td>(909) 824-0090/909-825-4778</td>
<td><a href="http://www.integrisurgery.com">www.integrisurgery.com</a></td>
<td></td>
</tr>
<tr>
<td>Inland Faculty Medical Group, Inc.</td>
<td>902 S. Mt. Vernon Ave., Colton, CA 92324</td>
<td>200</td>
<td>IPA</td>
<td>1994</td>
<td>100%</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>no</td>
<td>Guillermo Valenzuela</td>
<td>President</td>
<td>(909) 433-9111/433-9199</td>
<td><a href="http://www.inlandfaculty.com">www.inlandfaculty.com</a></td>
<td></td>
</tr>
<tr>
<td>Inland Health Care Group, Inc. c/o Inland Health Organization</td>
<td>2510 Orange Tree Ln., Ste. 200 Rancho Cucamonga, CA 91734</td>
<td>9</td>
<td>IPP/Group Practice</td>
<td>50</td>
<td>1993</td>
<td>86%</td>
<td>No</td>
<td>No</td>
<td>no</td>
<td>Carey Paul, M.D.</td>
<td>President</td>
<td>(909) 335-7171/335-7140</td>
<td><a href="mailto:carey.paul@inlandhc.com">carey.paul@inlandhc.com</a></td>
<td></td>
</tr>
<tr>
<td>Kaiser Permanente Medical Center</td>
<td>10800 Magnolia Ave., Riverside, CA 92505</td>
<td>245</td>
<td>Multi-Specialty Full Service Medical Care</td>
<td>2,400</td>
<td>1989</td>
<td>100%</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>Richard Rajaratnam M.D.</td>
<td>Area Assoc. Medical Director</td>
<td>(951) 355-2000/355-4611</td>
<td><a href="http://www.kaiserpermanente.com">www.kaiserpermanente.com</a></td>
<td></td>
</tr>
<tr>
<td>Liveson Dental, DDS</td>
<td>8325 Haven Ave., Ste. 130 Rancho Cucamonga, CA 91730</td>
<td>3</td>
<td>Dental Orthodontics</td>
<td>15</td>
<td>1988</td>
<td>90%</td>
<td>No</td>
<td>24 Hour on Call</td>
<td>No</td>
<td>Doig Graham</td>
<td>Office Manager</td>
<td>(909) 960-356/960-8072</td>
<td><a href="http://www.livesondental.com">www.livesondental.com</a></td>
<td></td>
</tr>
<tr>
<td>Loma Linda University Health Care</td>
<td>11370 Anderson St., Ste. 3000 Loma Linda, CA 92354</td>
<td>400+</td>
<td>Medical School Faculty Practice</td>
<td>1,235</td>
<td>1967</td>
<td>15%</td>
<td>Yes</td>
<td>Yes</td>
<td>no</td>
<td>David Wyse</td>
<td>CEO</td>
<td>(909) 556-2155/556-2446</td>
<td><a href="http://www.lmuhealth.org">www.lmuhealth.org</a></td>
<td></td>
</tr>
<tr>
<td>Loma Linda University Health Care</td>
<td>25455 Barton Rd., Loma Linda, CA 92354</td>
<td>4</td>
<td>Medical Group</td>
<td>4</td>
<td>na</td>
<td>100%</td>
<td>Yes</td>
<td>No</td>
<td>no</td>
<td>Alfred Quansah</td>
<td>President</td>
<td>(909) 433-8452/8458-6221</td>
<td><a href="http://www.lmuhealth.org">www.lmuhealth.org</a></td>
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Lead and Motivate—Not Just Your Team, But Yourself Too

By Joelle Jay, Ph.D.

As a business leader, you know one of your key tasks is to keep your team motivated. To do so, you need to constantly remind your people of the company’s vision, hold them accountable to targets and goals, mentor them, and support them in their work. But how does the one who motivates others every day stay motivated as well?

When it comes to leaders, motivation is really about engagement. How engaged are you in your work? How committed are you to the results you’re supposed to be getting? Are you pushing forward with a sense of purpose and drive, or are you simply going through motions? To be your best, you need to give serious thought to what makes you flourish and succeed. When you are motivat-
ed, you are a wholehearted pro-
success. When you are motivat-
ed, you are a wholehearted par-
ed pose for yourself.

The key is to know your val-
es—the principles, standards, and qualities as principles, standards, and values that guide you. To uncover your values, recall a time in your life when every-
thing was “just right.” You could choose something from your personal life or your work. You might revisit a moment, a particu-
lar event, or a whole phase of your life. Once you’ve allowed yourself some time to explore the memory, ask yourself what it was about that memory that made it so memorable, so signifi-
cant, so right. What made it a peak experience? Write down any ideas that come to mind—
words, phrases, images, and symbols. When you’ve finished with your notes, circle the words that meet the definition of val-
ues—the principles, standards, and qualities. There’s no right or wrong during this process. Simply use your own words and
your gut to tell you what your values are.

• Know what it takes to get better.
Motivation comes from con-
stant learning on how to be bet-
ter. Therefore, you should always be asking yourself, “What am I trying to achieve?” and “What do I need to learn to reach my goal?” Realize that this isn’t about taking a work-
shop or reading a book. It’s about challenging yourself to take on something new and to stretch yourself into a new level of results. The fact is that when you practice learning as an ele-
ment of personal leadership, you stay motivated and you get bet-
ter results for yourself and for your work. By learning, you empower yourself to have, do, and be whatever you choose. And with empowerment comes confidence. You don’t second-
guess yourself or worry you’ll fail, because you know if you get it wrong, you’ll be able to figure out how to get it right. How motivating is that?

• Find the right support system.
When you’re a leader, all the people below you lean on you. You guide them, support them, and tell them what to do. However, when you’re on top, you don’t have anyone above you to lean on. That’s when you need to look outside of your organization, your role, or even your industry for the people who can cheer you on, mentor you, and help you be your best.

To do so, look for people whose style you like—people who inspire you by the way they lead and the results they get. Seek out people who resonate with you and who seem to mir-
ror parts of yourself. Connect with them to see what’s possible for you as a leader. Learn how you can become more with the help of others who have already done what you want to do.

The more carefully you build your support team, the more powerful it will be. You don’t just ask people to mentor you because you like them; you make them a part of your team because they enhance you. The people on your support team help you stay motivated because they expand you by giving you access to what you don’t know. Remember, it doesn’t have to be lonely at the top.

• Maintain a sense of balance.
While maintaining a work/life balance is not a way to

Lifestyle and personal prefer-
ces? Depending on your
lifestyle, that could be taking a
morning job, sleeping in on days 
off, reading a fiction book, or
spending time with family. Even
if you can’t carve out chunks of
time, at least create some mental
space where you can relax, turn 
off distractions, and let yourself
grow.

• Motivate the Motivator
Staying motivated in today’s
economy and work reality can
be difficult for anyone. But when you take responsibility for
motivating yourself and others,
you become a true inspiration
and can better reach your goals.
As a result, your vision, your
potential, and your efforts all
leave a mark. Yes, as you
progress there will be times
you’ll lose heart. You’ll get
busy, you’ll get tired, you’ll for-
get, you’ll have setbacks, you’ll drift away. But you won’t get

continued on page 39
Stop the Jobs Tax

With the announcement that signatures are submitted for an initiative that would repeal tax reforms designed to encourage job growth, the Stop The Jobs Tax coalition released the following statement from Bill LaMarr, executive director, California Small Business Alliance. The statewide coalition represents taxpayers, employers, and high tech and biotechnology organizations. More information is available at www.StopTheJobsTax.org.

“With many companies reeling from the recession, the Jobs Tax Initiative would be a giant step backward on California’s road to recovery. It would force more job losses and less tax revenue. "The stated mission of the proponents is to raise revenue. But the initiative doesn’t close a single loophole. The unfortunate truth is the Jobs Tax Initiative would hit the very industries we are counting on to grow us out of the recession, it would stall job creation and slow down California’s recovery.”

THE JOBS TAX INITIATIVE TAXING NEW JOB CREATION

A Giant Step Backward on California’s Road to Recovery

Two million Californians are out of work. Our unemployment rate is higher than 46 other states, the highest it’s been since the Great Depression. States across the country have updated tax laws to attract and grow businesses and jobs. We finally did the same, but an initiative aimed at the November ballot repeals those updates.

The Jobs Tax Initiative would literally tax new job creation, hit California employers and small businesses with $2 billion in higher taxes, and stifle job growth in our most promising industries. In short: More small businesses closing shop, more employees expanding into other states, fewer jobs, and fewer long-term tax revenues to fund vital public services.

Taxes New Job Creation, Sends More Jobs Out of California

With the recent state tax update, multi-state corporations can have their state income tax based on their in-state sales. But the Jobs Tax Initiative would take us back to an outdated formula that increases their taxes every time they create a new job here, or invest in new facilities here. In a nationwide trend, 24 states have moved away from this type of jobs tax because it penalizes job growth and incentivizes companies to expand into other states, taking good jobs and tax revenues with them.

Taxes Small Businesses (and their Employees) Out of Business

More than half of the state’s private sector jobs are created by small businesses. Last year, small business bankruptcies in California rose 81%. To help them survive the recession, federal tax laws were recently updated to allow small businesses to carry back net operating losses five years. The recent state tax update allows businesses to carry back net operating losses three years. The Jobs Tax Initiative takes away that lifeline altogether. It would force more small businesses to close shop, causing even more layoffs.

Stifles Job Growth in Some of California’s Most Promising Industries

We’re counting on our high tech, clean technology, biotechnology, and other innovative, high-growth industries to help pull California out of the recession and provide tomorrow’s high-paying jobs. But the initiative would tax them for each new job they create here, prohibit them from using earned research and development tax credits, and limit their ability to level out their losses over their natural business cycles. We can’t afford to stifle the growth of these industries or lose their jobs and revenues to other states.

Reduces Long-Term Revenues for Schools and Other Public Services

The Jobs Tax Initiative throws roadblock after roadblock in front of the state’s economic recovery and threatens decades of vital service cuts. The slower our recovery, the fewer long-term tax revenues we’ll have to fund our schools and hospitals and roads.

Proponents are relying on a popular “close corporate loopholes” slogan to sell their initiative, but the initiative doesn’t close a single loophole. It closes the door on job opportunities at a time when we can least afford it.
As the global economy continues to tighten, most businesses appreciate they won’t get different results by doing things the same way. But much of the science for growing in a recessionary market is counter-intuitive, and managers whose hands were on the rudder in previous downturns are no longer in the workplace. Few of today’s executives therefore have ever faced this kind of storm in their career.

It’s a situation primed for old mistakes to be made all over again.

Former executives of Fortune companies and start-ups, who captained the ship through the ’70s stock market crash to the ’90s dot-com bubble, reveals some useful home truths. They report a range of signs that it’s time to rethink how your company sells:

• Tenders appear to be an exercise to justify decisions that are already made, and not a serious opportunity to win the business.

• Key customers slash budgets or rationalize their number of suppliers.

• Deals you thought were ‘hot to trot’ go ‘off the boil.’

• Your pipeline blouts with opportunities stuck in a holding pattern, with the seller not achieving any forward progress for several months.

• Decisions become more complex, involving more people and taking longer to get across the line.

• Price and risk mitigation become main topics for discussion in the negotiation phase.

• Sales are for amounts far less than forecast.

• Salespeople spend time on low-yield activities like prospecting because the quantity and quality of leads from marketing is too low or dries up.

• Your forecast is murky when you look out further than six months.

• You win deals, but can’t repeat success across the sales force.

• You lose deals and don’t know why, or when it became irreversible.

• Good salespeople bail out into management roles in other departments or leave the company altogether.

When organizations are dealt with these challenges, their typical gag reflex is to:

• Spend more on advertising.

• Cut back on salespeople.

• Cut back on training and coaching.

• Cut back on pricing.

• Tell salespeople to “work harder and smarter.”

So what happens next?

• A downward spiral commences.

• Managers focus on activity metrics and demand more calls, more leads, more proposals.

• Salespeople chase anything that moves, filling their funnel with unqualified, low potential deals to meet the activity targets.

• Forecasts fill with fiction.

• Managers start weighting the forecast report, which sends the message they don’t trust their team.

• Salespeople invite managers to help close their big deals, knowing that if the manager can’t win, the salesperson is off the hook.

• Customers invite managers to attend the final pitch, knowing they can approve larger discounts.

• Coaching stops as managers don the cape of “SuperRep.”

• Non-standard promises made in the heat of battle are off-menu for what the delivery team actually does, establishing a gap between the customer’s expectations and what they then experience.

• Repeat business drops, as promises are not met.

• Margin erosion begins.

• Managers focus on even more activity metrics, more calls, more leads, and more proposals.

• The downward spiral gets deeper and deeper...

If any of these danger signs look familiar, you’re in good company. Most executives who turned their companies around in former recessions first fell into the same traps because they represent a natural response in times of uncertainty. People go to risk and get tactical.

But these same executives report the secret to pulling out of the nose dive is to act contrary to the natural impulse, keep your head, and take a contrarian path. Those that did so achieved stability and even growth while their competitors fell by the wayside. They cite the five most dangerous mistakes a company can make as:

1. Ignoring the problem

Fear and panic can cause indecision. When they do, business leaders can fail to evaluate options rigorously, and so make inappropriate decisions to maintain the status quo. Poor choices—or safe choices made too late—cause a company to go backwards. When the warning signs appear, take swift action.

2. Increasing advertising

For fast moving consumer goods, brand advertising can sway preference and so take market share away from competitors in the short-term. But in complex B2B sales, advertising does not lift short-term revenue because institutional buying decisions require a protracted period of assessment that outlasts most advertising campaigns. So don’t advertise and expect an impact on B2B sales this year. However consulting firm PIMS Associates reports how companies that advertise more end up growing faster over the long-term than firms that drop off the customer’s radar, seemingly swallowed by the downturn.

3. Cutting the price

Buyers in a tight market will naturally gravitate to low prices. But this simply reduces your margins, which must be paid for by cutbacks to operating expense elsewhere. It leads to short-term gain but long-term pain; the loss of sustainability. Conversely in the B2B space, higher prices positioned as necessary to reduce the customer’s risk, actually plays better to executive perception than “getting a cheap deal.” Sometimes putting your price up is the best way to grow your market.

4. Freezing sales expenses

Putting a hold on sales costs such as travel, entertainment and training are typical areas targeted by nervous CFOs. But a study reports: Only 27% of companies that indulged in intensive cost cutting were growing as a result of their continued on page 39
## Hospitals Serving The Inland Empire

**continued from page 11**

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<thead>
<tr>
<th>Hospital Address</th>
<th>City, State, Zip</th>
<th># of Lic. Beds</th>
<th># of DO’s</th>
<th># of RN’s</th>
<th>Current Operating Budget</th>
<th>Specialties</th>
<th>Owner</th>
<th>Top Local Executive Title</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
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<tbody>
<tr>
<td>St. Mary Medical Center</td>
<td>18300 Highway 18 Apple Valley, CA 92307</td>
<td>186</td>
<td>1,450</td>
<td>400</td>
<td>N/A</td>
<td>General Acute Care, CT Scan, Cath Lab, Open Heart, Neonatal ICU, Transitional Care, MRI, 24-Hour Emergency</td>
<td>St. Joseph Health System</td>
<td>Jason Barker CEO</td>
<td>(760) 242-3312/242-2994</td>
<td><a href="http://www.stmarysyl.org">www.stmarysyl.org</a></td>
</tr>
<tr>
<td>Hi-Desert Medical Center</td>
<td>6601 White Feather Rd. Joshua Tree, CA 92252</td>
<td>179</td>
<td>485</td>
<td>98</td>
<td>$12 million Medical, Surgery, ICU, SNF, Subacute, Home Care, Lab, Rehab, Behavioral Health, Rehab, CPSP</td>
<td>Hi-Desert Memorial Hospital</td>
<td>Lionel Chadwick CEO</td>
<td>(760) 386-6206/386-6251</td>
<td><a href="http://www.hdmemorial.org">www.hdmemorial.org</a></td>
<td></td>
</tr>
<tr>
<td>J.F.K. Memorial Hospital</td>
<td>47-111 Monroe Street Indio, CA 92201</td>
<td>145</td>
<td>650</td>
<td>150</td>
<td>N/A</td>
<td>Surgery, Orthopedics, OB/GYN, Gastro, Oncology, Pediatrics, Internal Medicine, Neurosurgery, Urology, 24-Hr. ER, Acute Care, Cardiac &amp; Vascular Cath Lab, Outpatient, Prenatal, ICU</td>
<td>Prime Healthcare Services Inc.</td>
<td>Dan Bowers CEO</td>
<td>(760) 775-8019/775-8014</td>
<td><a href="http://www.jkmemorial.org">www.jkmemorial.org</a></td>
</tr>
<tr>
<td>Chino Valley Medical Center</td>
<td>5451 Walnut Avenue Chino, CA 91710</td>
<td>126</td>
<td>560</td>
<td>280</td>
<td>N/A</td>
<td>24-Hr. ER, Same-Day Surg., ICU, Transitional Care, Chest Pain Ctr., Inpatient, Care, Birth Place, Pediatrics, Acute Care</td>
<td>Prime Healthcare Services Inc.</td>
<td>Dr. James M. Lilly President/CEO</td>
<td>(909) 464-9164/9164-8982</td>
<td><a href="mailto:djal@fvcmb.com">djal@fvcmb.com</a></td>
</tr>
<tr>
<td>Victor Valley Community Hospital</td>
<td>25246 Eleventh Street Victorville, CA 92395</td>
<td>115</td>
<td>530</td>
<td>250</td>
<td>N/A</td>
<td>Outpatient Surgery, Med/Surg. Units, Inpatient &amp; Outpatient Behavioral Health Unit, MRI/CT/ICU</td>
<td>Community Owned</td>
<td>Catherine Pelley President/CEO</td>
<td>(760) 643-6105/643-6200</td>
<td><a href="http://www.vvch.org">www.vvch.org</a></td>
</tr>
<tr>
<td>Canyon Ridge Hospital</td>
<td>5333 G Street Chino, CA 91710</td>
<td>106</td>
<td>170</td>
<td>8</td>
<td>N/A</td>
<td>Behavioral Health, Alcohol/Drug Abuse, Acute Care, Outpatient Programs, 24-Hr. Services, Adult/Pediatric, Assessment, Referral</td>
<td>PsychoSolutions, Inc</td>
<td>Jeff McDonald CEO</td>
<td>(909) 590-7000/590-4019</td>
<td><a href="mailto:kevin.nolan@psychosolutions.com">kevin.nolan@psychosolutions.com</a></td>
</tr>
<tr>
<td>Montclair Hospital Medical Center</td>
<td>9000 San Bernardino Street Montclair, CA 91763</td>
<td>102</td>
<td>475</td>
<td>300+</td>
<td>N/A</td>
<td>24-hr. ER, Family Centered Birth Program, OB/GYN, Pediatrics, Outpatient Surgery, Medical/Surgical, ICU/CCU, CT Scan, MRI, Cardiopulmonary, Mammography, Physical Therapy, CPSP, Health Education</td>
<td>Prime Healthcare</td>
<td>Lex Reddy CEO</td>
<td>(909) 625-541/826-4777</td>
<td><a href="http://www.montclairhospitalmedicalcenter.com">www.montclairhospitalmedicalcenter.com</a></td>
</tr>
<tr>
<td>Moreno Valley Community Hospital</td>
<td>27300 Iris Ave. Moreno Valley, CA 92555</td>
<td>101</td>
<td>356</td>
<td>104</td>
<td>N/A</td>
<td>Spine Center, OB Services, ER, Acute Care Facility, Outpatient Diagnostic Services</td>
<td>Kaiser Foundation Hospitals</td>
<td>Vita Willett CEO</td>
<td>(951) 243-1241/243-2005</td>
<td><a href="mailto:vwalitte@verizon.net">vwalitte@verizon.net</a></td>
</tr>
<tr>
<td>Rancho Springs Medical Center</td>
<td>25500 Medical Center Dr. Murrieta, CA 92562</td>
<td>99</td>
<td>500</td>
<td>250</td>
<td>WND 24-Hour Emergency, Acute Care, ICU Infusion Therapy, Lab, Anesthesia, Operating Room, Ophthalmology, Orthopedics, Pediatrics, Podiatry, Urology, 24-Hour Emergency</td>
<td>Rancho Springs Medical Center</td>
<td>Donna Knox CEO</td>
<td>(951) 677-9710/677-0566</td>
<td><a href="mailto:donnak@vch.org">donnak@vch.org</a></td>
<td></td>
</tr>
<tr>
<td>Kindred Hospital</td>
<td>560 N. Monterey Avenue Ontario, CA 91764</td>
<td>91</td>
<td>310</td>
<td>75</td>
<td>N/A</td>
<td>Acute Care-Long Term, Intensive Care, Cardiac Pulmonary, Rehabilitation Services</td>
<td>Kindred Health Care Corp</td>
<td>Brauna Grimshaw CEO</td>
<td>(909) 391-0339/91-0282</td>
<td><a href="mailto:peter.adamo@kindredhealthcare.com">peter.adamo@kindredhealthcare.com</a></td>
</tr>
<tr>
<td>Desert Valley Hospital</td>
<td>6980 Earl Valley Rd. Victorville, CA 92395</td>
<td>83</td>
<td>780</td>
<td>104</td>
<td>$347 Million OB, Imaging, Med/Surg., Telemetry, ICU Lab, ER, Step-Down Unit, Outpatient Surgery, Diagnostic Catheterization Lab, Birth Place</td>
<td>Prime Care Services</td>
<td>Margaret Peterson, PhD CEO</td>
<td>(760) 241-8000</td>
<td><a href="mailto:info@primemedicalcare.com">info@primemedicalcare.com</a></td>
<td></td>
</tr>
<tr>
<td>Robert H. Ballard Rehabilitation Hospital 60</td>
<td>355 E. Seventh Street San Bernardino, CA 92411</td>
<td>60</td>
<td>250</td>
<td>65</td>
<td>$14.3 Million Physical Acute Rehabilitation, Industrial Medicine, Pain Management, Pulmonary Rehabilitation</td>
<td>San Healthcare Group</td>
<td>Robert R. Herrick CEO</td>
<td>(951) 673-473-1276</td>
<td><a href="mailto:robert@primemedicalcare.com">robert@primemedicalcare.com</a></td>
<td></td>
</tr>
<tr>
<td>Barstow Community Hospital</td>
<td>555 S. Seventh Street Barstow, CA 92311</td>
<td>56</td>
<td>255</td>
<td>76</td>
<td>WND Impati &amp; Outpatient Surgeries, OB/GYN, CCU, 24-hr. Emergency Dept, Anesthesiology, Cardiology, Family Practice, Gastroenterology, Pulmonology, Internal Medicine, Neurology, Obstetrics, Oncology, Ophthalmology, Orthopedics, Pediatrics, Podiatry, Urology</td>
<td>Community Health Systems</td>
<td>Michael Stewart CEO</td>
<td>(760) 957-3203/957-3488</td>
<td><a href="http://www.barstowhospital.com">www.barstowhospital.com</a></td>
<td></td>
</tr>
<tr>
<td>Palo Verde Hospital</td>
<td>1020 E. Foothill Boulevard Fontana, CA 92335</td>
<td>41</td>
<td>WND</td>
<td>WND</td>
<td>Full Service Comm. Hospital, Adult/Pediatric Acute Care, Inpatient/Outpatient Surgery, Emergency, Maternity, Women’s Health, Home Health</td>
<td>Valley Health Care District</td>
<td>Peter Hines CEO</td>
<td>(760) 391-2518</td>
<td><a href="http://www.valleyhealthcare.org">www.valleyhealthcare.org</a></td>
<td></td>
</tr>
<tr>
<td>Mountains Community Hospital</td>
<td>29101 Hospital Rd. Lake Arrowhead, CA 92352</td>
<td>35</td>
<td>162</td>
<td>35</td>
<td>$15 Million Skilled Nursing Unit, Lab, Radiology, 24-Hr. ER, OB, Physical Therapy, Rural Clinics, Med/Surg.</td>
<td>Hospital District</td>
<td>Charles Harrison Executive Director</td>
<td>(909) 336-3651</td>
<td><a href="http://www.mountainscommunityhospital.com">www.mountainscommunityhospital.com</a></td>
<td></td>
</tr>
</tbody>
</table>

Note: N/A = Not Available, WND = Would Not Disclose.
CalChamber Releases 2010 “Job Killer” Bill List

The California Chamber of Commerce released its annual list of “job killer” bills, calling attention to the negative impact the proposed measures would have on California’s competitiveness and job climate if they were to become law.

“This year’s CalChamber ‘job killer’ list includes 37 proposals that would make it even more difficult for California companies to remain viable in this difficult economy,” said Allan Zaremberg, president and CEO of the California Chamber of Commerce. “Our businesses need to have certainty that they can be competitive before they will begin to reinvest in our economy. Not only do these bills send the wrong signal and create an uncertain environment for investment but, if passed, they would create new costs that would harm our ability to recover and add new jobs.”

The only way out of these economic hard times is a rebound of the private sector. Our policymakers must focus on job creation, reducing regulatory burdens and holding the line on new costs. If enacted, these ‘job killer’ bills would make it even more difficult for us to solve the huge, gaping budget hole that Governor Schwarzenegger announced last month.”

CalChamber annually releases its list of “job killer” bills to identify legislation that will harm economic and job growth in California. CalChamber will track the bills throughout the rest of the legislative session and work to educate legislators about the serious consequences these bills will have on the state.

The 2010 “job killer” bill list is also available at: www.calchamber.com/jobkillers

Costly Workplace Mandates

AB 482 (Mendoza; D-Norwalk) Expanded Employer Liability — Increases potential liability exposure for hiring decisions by unduly restricting the ability of businesses to use consumer credit reports as part of the background check process.

AB 1994 (Skinner; D-Berkeley) Increased Workers’ Compensation Costs — Inappropriately increases costs to employers by expanding workers’ compensation presumptions into the private sector for the first time by allowing hospital workers to be eligible for various presumptions, including H1N1, MRSA, and other diseases and injuries.

SB 2187 (Arambula; D-Fresno) Expanded Employer Liability — Creates a significant disincentive to locate jobs and operations in California by potentially criminalizing almost any legitimate wage dispute with a terminated employee that takes longer than 90 days to resolve.

SB 2727 (Bradford; D-Gardena) New Liability for Hiring Decisions — Increases potential liability exposure for hiring decisions by restricting the ability of employers to make their decision based on a job applicant’s criminal conviction.

SB 810 (Leno; D-San Francisco) Government-Run Health Care — Creates a new government-run, multibillion-dollar socialized health care system based on a yet-to-be specified ‘premium structure’ — in essence, a tax on all employers.

SB 1121 (Florez; D-Shafter) Harms California Farms and Farm Workers — Places farms at a competitive disadvantage, increases cost of doing business for California farmers, and reduces available resources to invest in workers and farms by removing overtime exemption for agricultural employees.

SB 1474 (Steinberg; D-Sacramento) Increased Agricultural Costs — Undermines the process that now guarantees through secret-ballot elections, a fair vote and the expression of agricultural employees’ true sentiments on the selection of a collective bargaining representative. This act will hurt California’s businesses by driving up costs, making employers less competitive in a global market.

Economic Development Barriers

AB 656 (Torriconi; D-Fremont)/AB 1604 (Nava; D-Santa Barbara)/ABX6 1 (Nava; D-Santa Barbara) Gas Price Increase — Increases gas prices and dependence on foreign oil by targeting the oil industry for a tax on only oil extracted in California, in addition to other taxes not levied in other states.

AB 846 (Torriconi; D-Fremont) Anti-Business Cost Increases — Significantly increases the cost of doing business in California by placing an automatic increase on fines and penalties without legislative review and encourages state agencies to levy the highest fine and penalty allowed.

AB 1405 (De León; D-Los Angeles) Climate Change Tax Increase — Increases costs and discourages job growth by granting the Air Resources Board broad authority to implement unlimited fees and taxes with little or no oversight.

AB 1639 (Nava; D-Santa Barbara) Delays Residential Construction Industry Recovery — Hinders the recovery in the residential construction industry by reducing the availability of credit due to delays in resolving delinquent loans by imposing a mandatory mediation program on delinquent residential mortgages.

AB 1836 (Furutani; D-South Los Angeles County) Increased Tax Burden — Harms small businesses, many of whom pay taxes under the personal income tax system, by imposing another temporary personal income tax increase on top of the existing personal income tax increase that was passed in last year’s budget.

AB 1935 (De León; D-Los Angeles)/SBX6 18 (Steinberg; D-Sacramento) Discourages Business Growth in California — Raises taxes for many companies with significant investments of property and payroll in California by making the single sales factor apportionment method mandatory.

AB 1936 (De León; D-Los Angeles) Creates Inequity in the Tax Structure — Harms struggling small businesses and start-ups by repealing the Net Operating Loss (NOL) carry back deduction, a lifeline that helps employers stay afloat, retain employees, and continue investing in their businesses in an economic downturn.

AB 2100 (Coto; D-San Jose)/SB 1210 (Florez; D-Shafter) Targeted Tax Increase/Flawed Budget Philosophy — Threatens jobs in beverage, retail and restaurant industries by arbitrarily and unfairly targeting certain beverages for a new tax in order to fund obesity-prevention programs and services.

AB 2171 (C. Calderon; D-Montebello) Discourages Investments — Creates substantial uncertainty for employers and discourages future investment in the state by effectively creating an annual sunset for all investment incentives, including tax credits, deductions and exemptions, and caps how much can be claimed each year.

AB 2492 (Ammiano; D-San Francisco) Higher Employer Property Taxes — Undermines Proposition 13 protections and could result in higher property taxes for small businesses by creating an arbitrary and unfair standard for determining that a business property has changed ownership and needs to be reassessed.

AB 2641 (Arambula; D-Fresno) Discourages continued on page 25
Wiens Family Cellars is a family-owned and truly family-operated winery, producing a broad range of gold-medal winning, estate-farmed varietal wines. The family is known for their down-to-earth family lifestyle. “Making wine is a family thing,” says Doug Wiens, winemaker and viticulturist for Wiens Family Cellars. “We love spending time together… even when you get all 46 of our extended family members together, there is always fun… and we have amazing cooperation regardless of whether the gathering is for work or play.”

Doug was born and raised in Southern California. He studied horticulture at Colorado State University, continuing with graduate work in agriculture and business administration at Cal Poly and Golden Gate University. Doug’s professional career includes 20 years in production, quality assurance, and information services for food and beverage companies including Del Monte Foods, Seneca Foods, and E&J Gallo Winery.

In 1996, Doug made a life change by moving out to farm country southeast of Sacramento, and with the help of family members, planted a 7 acre vineyard. Eventually, he was joined by his brothers in opening Wiens Family Cellars in 2001. Doug says the family mission is “To make the highest quality wine and provide it at a reasonable price. The winery seal contains the words— Quality, Family, and Integrity. We stand firmly by those three words as our guiding principles.”

Doug Wiens and his brothers did extensive research when deciding to move the winery’s operation from Lodi to Temecula in 2005. Doug found the climate in Temecula to be quite close to the climate at the northern end of Napa Valley where some of the state’s biggest and best cabernets are grown and produced. “We have a large and tightly-knit family with a broad range of talents, all contributing to the success of our business,” says Doug. “We enjoy the company of friends, good food, and fine wines. Our goal is to create a place where people feel right at home—part of our family.”

Doug believes that in order to create intense, flavorful wines, grapevines need to be stressed and grown in extreme conditions with good sun exposure. To produce these quality wines, Doug takes advantage of the variety of growing locations in the local area.

Temecula is a very diverse appellation where a couple of miles can make a big difference. From the lowest to highest point, the elevation varies more than 1,000 feet, and the soil changes dramatically from one end of the valley to the other.

In the heart of the valley, the Temecula Floor, the lowest part of the Temecula appelation, experiences the highest temperatures; Buck Mesa is slightly higher in elevation, with a bit more coastal breeze. The soil in these areas is sandy loam with almost no rocks, and wines produced from grapes grown here are usually lighter and somewhat fruitier. Vineyards tend to be more productive in these conditions; and in order to “hold back” production and increase quality, the winemaker may use deficit irrigation and limited fertilizer to stress the vines. Naturally low-producing varieties like viognier and gewurztraminer do well in these conditions.

La Cresta is about 5 degrees cooler than the Temecula floor with thin and rocky soil, perfect for “big reds” and even more like the Napa Valley. Wiens describes “big reds” as wines that are more intense in flavor and color, with the ability to be aged for five years or more. The rocky soil forces the vines to work harder to produce fruit, and the berries are small and intense in flavor. In addition to color and flavor, the small berries create a wine that is higher in tannins and slightly higher in alcohol, which helps to protect the wine as it ages. These characteristics work together to make a well-balanced, quality red wine.

The Wiens family also farms a large vineyard in Sage, just outside of Temecula in Riverside County. The elevation there is 1,000 feet higher than the Temecula floor. The nights are lower in humidity and therefore cooler, creating a higher night-day variation for optimal grape development.

Every October, Wiensfest is their annual signature event celebrating the anniversary of the grand opening and the completion of the grape harvest. Guests enjoy traditional German food with a modern twist, Wiens wine, craft beer and entertainment including a traditional “Omm Pah” band and grape stomping. Guests are encouraged to dress in German costume.

Wiens Family Cellars is committed to producing world class “big red” wines with fruit sourced from the Temecula Valley. One of their most important current goals is to produce a Bordeaux blend that is on par with the best of the Napa/Sonoma regions. Doug believes their 2007 vintage cabernet sauvignon and cabernet franc, now aging in barrels and scheduled for release late 2009, will prove that Temecula can produce luxury reds among the highest quality in California. At the 2009 California State Fair Wine Competition, the Wiens Family Cellars 2007 Temecula Valley Refugio Cabernet Sauvignon was awarded a gold medal and best-of-class for the South Coast Appellation.

For additional information, visit their Web site www.wienscellars.com.
Health Care:
Businesses, large and small, have many questions regarding the new, 2400-page health care overhaul law. This complex legislation has made sweeping changes to our country’s health care system and will impose many new requirements and mandates for employer-sponsored health care coverage. The U.S. Chamber has compiled a handbook for the business community on how to navigate and comply with the new law. Employers need to be aware of several taxes and penalties that can be levied against them if they are unable to provide minimum health care coverage levels that have yet to be determined. It should be noted that the white book is not intended to be a substitute for the legal counsel, benefits consultants, or in-depth analysis that individual businesses will need to ensure compliance. See the Chamber’s Employer Guide for more information.

Paperwork Burdens in Health Care Bill:
The U.S Chamber is working to make improvements for the business community by supporting H.R. 5141, the “Small Business Paperwork Mandate Elimination Act.” With the “Patient Protection and Affordable Care Act” (PPACA) signed into law, the requirement for businesses to file 1099 MISC information returns is greatly expanded. In 2012, companies of all sizes will have to file a Form 1099-MISC with the IRS for all payments made to businesses in the 2011 calendar year aggregating $600 or more for purchase of both property (goods) and services. The new law lifts the exemption for purchases from corporations and expanded the requirement to include property (goods).

Unless this section is repealed, virtually all businesses especially small business will be subjected to massive amounts of new data collection and information filings with the IRS on all business-to-business transactions aggregating $600 or more in a calendar year. The U.S. Chamber strongly supports H.R. 5141, the “Small Business Paperwork Mandate Elimination Act,” which if passed into law would repeal the onerous paperwork burdens imposed on business by the ill-conceived expanded information reporting mandate contained in Section 9006 of the PPACA.

Legislative Info
New Legislative Analyst Report:
The independent, non-partisan Legislative Analyst (LAO) released a letter answering the question of what would happen if California pursues global warming policies in the absence of other state and national action. Principal findings of the LAO’s analysis include:
“California’s economy at large will likely be adversely affected in the near term by implementing climate related policies that are not adopted elsewhere. This is in large part because such policies will tend to raise the state’s relative prices for energy, such as electricity.
“This in turn will adversely impact the state’s economy through such avenues as causing the prices of goods and services to rise; lowering business profits; and reducing production, income and jobs. These adverse effects will occur in large part through economic leakage, as certain economic activity relocates or locates outside of California where regulatory-related costs are lower.”

A copy of the LAO’s analysis is available at: http://arc.asm.ca.gov/member/3/pdf/LAOAnalysisofAB32EconomicImpac.pdf

The LAO’s findings are very important because at this point California is leading a parade with no other floats. Developing countries such as China and India have declined to impose GHG caps. Australia and France recently announced they are not going forward with their cap and trade policies. In addition, no U.S. states have passed regulations to join California in the Western Climate Initiative.

Join Us in Opposing the Jobs Tax
Just when you thought things couldn’t get any worse, there’s a Jobs Tax Initiative headed for the November ballot that targets California employers and small businesses. States across the country have updated their tax structures to help retain and attract businesses and grow jobs. California finally did the same, but the Jobs Tax Initiative would repeal those updates.

Specifically, the Jobs Tax Initiative:
• Increases business taxes by nearly $2 billion.
• Hits employers with higher income taxes every time they hire new employees or build more facilities in California.
• Prohibits businesses from fully utilizing research and development, or other earned tax credits.
• Takes away a lifeline for small and cyclical businesses by prohibiting them from leveling out their net operating losses over time. (Federal tax laws allow businesses to carry net operating losses back several years and forward up to 20 years to ensure they are taxed on their average profitability rather than taxed out of business. California law was recently updated to allow the same, but the Jobs Tax Initiative repeals those updates and would prohibit any carry back of losses and limit carry forwards.)
• California businesses continued on page 26
Costco posted higher-than-expected quarterly profits as consumers were willing to spend on more than just essentials.

U.S. consumers remain on tight budgets, but greater confidence in an economic recovery has let them shop beyond basic necessities like food, as shown by sales and earnings at retailers ranging from discounter Target Corp. to upscale department store chain Nordstrom Inc. Tiffany and Signet said their results were boosted by revived sales of pricier jewelry. “We were very encouraged by the customers’ continued focus on a discretionary purchase, whether it was furniture, home, or seasonal type merchandise,” Big Lots Chairman and CEO Steven Fishman said during a conference call with investors.

But many industry executives have also tempered expectations for consumer spending for the remainder of the year, citing high unemployment and a European debt crisis that has hit U.S. markets as well. Big Lots also said that sales slowed at the end of the quarter and its margins did not improve as much as some analysts expected.

“There’s starting to be a little bit more of the wallet opening up to discretionary things, but it’s selective,” said Edward Jones analyst Matt Arnold. The lingering caution was evident in a U.S. Commerce Department report on Thursday, showing that first-quarter economic growth was less than previously estimated. At the same time, the Labor Department said new applications for state jobless benefits fell last week.

Costco said its net income was 68 cents a share, in its fiscal third quarter ended May 2, ahead of the average analyst estimate of 66 cents a share, according to Thomson Reuters. Costco’s expenses as a percentage of sales improved, which bodes well for earnings if consumer spending improves even more and lifts same-store sales, Bernstein analyst Colin McGranahan said in a research note. Big Lots, which specializes in sales of excess inventory, posted a profit of 68 cents a share, slightly better than the 67 cents per share predicted by analysts. Sales rose 8.2 percent to $1.24 billion and sales at stores open at least two years rose 6 percent.

J.P. Morgan analyst Charles Grom said the company’s margin in the quarter rose to 40.6 percent, but was lower than his forecast of 41.2 percent, pressured by higher freight costs. For the year, the company now sees earnings of $2.75 to $2.85 per share from continuing operations, up from its previous view of $2.65 to $2.75. It raised its same-store sales view to an increase of 3.5 percent to 4.5 percent from a prior forecast of 3 percent to 4 percent.
Energy and Climate Change:

The U.S. Chamber continues to support efforts to address energy security and climate change, believing that any legislation must be comprehensive and take into account the wide spectrum of issues facing American jobs and our economy. Senators John Kerry (D-MA) and Joe Lieberman (I-CT) recently introduced the “American Power Act,” after months of collaborative meetings and research. We applaud them for their efforts to address concerns of the business community and look forward to working with them and others as this work-in-progress moves forward.

We remain steadfast in our commitment to 1) preserving American jobs and the competitiveness of U.S. industries, 2) providing an international solution that includes developing nations, 3) promoting accelerated development and deployment of greenhouse gas reduction technologies, 4) reducing barriers to the development of climate-friendly energy sources, and 5) promoting energy conservation and efficiencies. For more information on real energy and climate change solutions that address today’s needs as well as those of the future, visit the www.energyxxi.org and take a look at “Solutions for securing America’s energy future.”


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Many retailers lament a third year of sub par sales and worse, but Glen Ivy Hot Springs Spa near Corona is bucking the trend. Gift card sales keep growing and 2009’s record guest count of 192,000 was up 35% over 2007 and 17% over 2008.

Why? Special offers to loyal e-mail subscribers and a $100-gift-card-for-$75 special during gift seasons helped. But when asked, “To what do you attribute 2009’s high attendance, despite the recession?” Glen Ivy’s CEO Jim Root replied, “We’re all being careful with money, maybe postponing vacations and staying close to home. Glen Ivy Spa is an affordable comfort. Most importantly, our guests tell us that now more than ever they need that ‘two week vacation in a day’ they enjoy at Glen Ivy.”

Corporate Founder, John Gray, says Glen Ivy has historically been recession-proof. “Not every year has been an up year over the spa’s century-and-a-half commercial existence, but generations of Southern Californians come to Glen Ivy Hot Springs to relax and renew, to celebrate and socialize, and to feel a deeper sense of well being. The healing and nurturing qualities of the spa experience are timeless.”

In 2010, Glen Ivy Hot Springs celebrates its sesquicentennial: 150 years as an operating business. Abraham Lincoln was campaigning for president in 1860 when the spa first opened to serve weary stage-coach travelers and early vacationers. Millions have soaked in Glen Ivy’s warm thermal waters and relaxed at this Inland Empire landmark.

About Glen Ivy Hot Springs Spa
Stretched across 12 acres of lush landscaping and gardens, Glen Ivy Hot Springs Spa features 19 pools and spas and unique attractions including naturally thermal mineral water baths and Glen Ivy’s famous “Club Mud,” California’s only therapeutic red clay mud bath. Celebrating 150 years of healing water and extraordinary service in 2010, Glen Ivy Spas in Corona, Brea and Valencia welcome over 250,000 guest visits annually and employ 450 people in Southern California. A Founding Seed Spa in the Green Spa Network and member of the International Spa Association (ISPA) and the Day Spa Association, Glen Ivy Hot Springs Spa was named Favorite Day Spa, Favorite Mineral Springs Spa, and Favorite Affordable Spa in Spa Magazine’s 2009 Reader’s Choice Awards.
Investments — Creates uncertainty for California employers making long-term investment decisions by requiring all future-enacted investment incentives to sunset after five years, and eliminating existing incentives that provide no “measurable benefit” without defining how that benefit would be measured.

ACA 6 (C. Calderon; D-Montebello) Discourages Investments — Discourages investments in jobs and operations by imposing an automatic sunset of seven years on any new or extended tax credit, exemption or deduction.

ACA 22 (Torlakson; D-Contra Costa) Targeted Tax Increase/Flawed Budget Philosophy — Exacerbates state budget problems and harms tobacco industry by unfairly targeting it for a new cigarette tax, a declining revenue source, to fund new government spending programs.

SB 967 (Correa; D-Santa Ana) Restricts Business Options — Limits choice and drives up prices for consumers and for state and local government by providing a preference to bidders who commit that 90 percent of the work will be performed by California employees.

SB 974 (Steinberg; D-Sacramento) Targeted Tax Increase/Flawed Budget Philosophy — Threatens California’s economy and economic recovery by effectively gutting the California Enterprise Zone (EZ) program hiring tax credit and in turn increasing employer taxes in order to fund a new education tax credit.

SB 1113 (Wolk; D-Davis) Undermines Taxpayer Rights — Makes it more costly and difficult for taxpayers to fight meritorious disputes and gives the Franchise Tax Board (FTB) the upper hand by allowing FTB to request a new court trial of tax cases it loses at the administrative level.

SB 1275 (Wolk; D-Davis) Discourages Investment — Creates uncertainty for California employers making long-term investment decisions by requiring all future-enacted investment incentives to sunset after seven years.

SB 1277 (Yee; D-San Francisco) Discourages Investment — Creates uncertainty for California employers making long-term investment decisions by requiring all future-enacted investment incentives to sunset after seven years.

SB 1316 (Romero; D-East Los Angeles) Employer Tax Increase — Places California out of step with federal law and creates a disincentive for multi-state companies to invest in California by making it the only state to impose a tax liability when a company needs flexibility to exchange a California property with one owned in another state.

SB 1391 (Yee; D-San Francisco) Creates Employer Tax Credit Uncertainty — Eliminates the incentive effect of future-enacted tax credits by requiring employers to repay the state for credits claimed in years where their businesses experience a net loss of employees, whether or not the reduction of employees was connected to the effectiveness of the credit.

Expensive, Unnecessary Regulatory Burdens

AB 479/AB 737 (Chesbro; D-North Coast) Expanded Waste Bureaucracy — Exposes employers to new requirements that are not cost effective or are unworkable by giving government broad new authority to impose programs that achieve a statewide solid waste diversion rate of 75 percent by 2020.

AB 2138 (Chesbro; D-North Coast) Unworkable Mandate — Imposes new and costly mandates on California’s food service industry by imposing an unworkable framework aimed at reducing marine debris.

continued on page 39
Economic Forecast
California State University, Long Beach
By Lisa Grobar and Joseph Magaddino

2010-11 Riverside/San Bernardino Counties

Forecast:

In 2009, Riverside/San Bernardino held the dubious distinction of being among the top cities in the nation in terms of foreclosure rates. The severity of the subprime mortgage crisis in this set of counties compounded the effects of the national recession, leading to a particularly sharp economic downturn. In 2009, employment in this area fell by 7.5 percent. This year, we expect the rate of job losses to slow. These counties will still see another 3.4 percent decline in employment this year before their economy stabilizes in 2011.

The housing-related sectors have been losing jobs in Riverside/San Bernardino for several years now. This year these losses will ease but will still be significant. The construction sector, which lost jobs at a rate of 6.7 percent last year, will stabilize this year, with a gain of 0.6 percent. Adding to Riverside/San Bernardino’s woes is the effect of the national recession, which hit the wholesale and retail sectors hard. Wholesale activity is usually a source of job growth in this area, but last year the sector shed jobs at a rate of 10.8 percent. This rate of job loss will slow to less than 3 percent this year, and then wholesale jobs will start growing in 2011. The retail sector will not recover as quickly; our forecast calls for continued job losses in this sector, although at a slowing pace, through 2011.

Other cyclical sectors continue to lose jobs this year will include durable and non-durable manufacturing and professional and business services. Of these, only durable manufacturing will return to positive job growth by 2011.

Taxable sales have mirrored the overall performance of the Riverside/San Bernardino economy. Sales started to decline in 2007 and fell by almost 10 percent in 2008. We estimate that taxable sales fell by 20.5 percent last year, the biggest decline in the region. Our forecast calls for taxable sales to fall by 8.2 percent this year and then level off to a 1.9 percent drop the following year. By 2012, sales growth will finally be positive; we expect a 3.5 percent rise in sales that year.

Our forecast calls for taxable sales to fall by 8.2 percent this year and then level off to a 1.9 percent drop the following year. By 2012, sales growth will finally be positive; we expect a 3.5 percent rise in sales that year.

Legislative...
continued from pg. 21

already operate in one of the worst business tax climates in the country. This initiative would add insult to injury. We need your help fighting this initiative and getting the message out that it will cause even more layoffs and slow down California’s economic recovery.

Please sign up today at www.StopTheJobsTax.org and add your company’s name to the growing list of California employers and small businesses opposed to the Jobs Tax.

Capital Goes Where It Is Welcome?

In late May, the Senate passed S. 3217, the “Restoring American Financial Stability Act of 2010.” While we agree that financial reforms are appropriate and necessary, this measure fails to achieve meaningful reform and simply limits access to capital, makes it difficult for businesses to manage risk, and ultimately hurts job retention and creation. In the name of consumer protection, this measure creates an unaccountable new regulator with unprecedented powers and authority over thousands of non-financial companies that aren’t in the business of consumer finance and who had nothing to do with the financial crisis. According to U.S. Chamber CEO Tom Donohue, “In a global economy, capital goes where it is welcome. Today, we have taken a significant step in the wrong direction and it will put American companies and our financial system at a competitive disadvantage to the detriment of our long-term economic growth.” The measure is now moving to the conference process between the Senate and House. As you meet with members of Congress, please remind them that we need to bring the right reforms to the system and restore certainty to our financial markets. For more information on S. 3217 and a better approach to financial reforms see www.stoptheCFPA.com and be sure to click on the link to “A better approach to financial reform.”

continued on page 31

percent

percent

percent

percent

percent

percent

percent
MANY THANKS TO OUR GENEROUS SPONSORS!
The proceeds from the 2010 Wine Extravaganza and Gold Medal Showcase will go to benefit OPARC and Pomona Valley Habitat for Humanity.

PARTICIPATING GOLD, DOUBLE GOLD, AND PLATINUM WINERIES

- Ackerman Winery
- Anthony Road Wine Company
- Barbier Station
- Barefoot Bubbly
- Barefoot Cellars
- Blackstone Winery
- Calloway Vineyard & Winery
- Cedar Creek Vineyard
- Clos du Bois
- Cypress Vineyards
- Coastal Ridge Winery
- Crane Lake
- Domaine Laurier Winery
- Eberle Winery
- Estancia Estates
- Fat Cat Cellars
- Fenestra
- Gloria Ferrer Caves & Vineyards
- Goose Watch Winery
- Joseph Filippi Winery
- Forchini Vineyards
- Forest Glen Winery
- Foxbook Winery
- Franciscan Estate
- Dr. Konstant in Frank
- Frank Family Vineyards
- Fresno State Vineyards
- Rex Goliath
- Hacienda Wine Cellars
- Husch Vineyards
- Indian Springs Vineyards
- J. Lohr Vineyards & Wines
- Kendall-Jackson
- KNAPP Winery
- Korbel Champagne Cellars
- Robert Mondavi—Private Selection
- Montevina
- Motos Liberty
- Navarro Vineyards
- Nevada City Winery
- Nobilo
- Paso Creek
- Quail Ridge Winery
- Ravenswood Winery
- Ray’s Station Vineyards
- Jeff Runquist Wines
- Rutherford Vintners
- Scheid Vineyards
- Sea Glass
- Silver Palm
- Target Wine Cube
- Terra d’Oro Winery
- Tin Roof Cellars
- Toasted Head
- V. Sattui Winery
- Wooleseim Winery
- Woodbridge by Robert Mondavi
- Z by Jeff Runquist
- ZD Wines

RESTAURANTS

We would like to thank the following restaurants and caterers of the donation of their time and efforts, but most importantly for their exquisite food.

Antonio’s Ristorante Italiano
8045 Vineyard Avenue
Rancho Cucamonga, CA 91730
P: 909-941-0047

Cask ‘n Cleaver
8689 Ninth Street
Rancho Cucamonga, CA 91730
P: 909-982-7108

East 180°
23525 Palomino Drive
Diamond Bar, CA 91765
P: 909-396-6180

Grill’s
6620 Carnelian Street
Rancho Cucamonga, CA 91701
P: 909-941-1100

Grabers Olive House
315 East 4th Street
Ontario, CA 91764
P: 909-983-1761

Haandi Indian Cuisine
7890 Haven Avenue, Suite 15 & 16
Rancho Cucamonga, CA 91730
P: 909-381-1951

Hilton Ontario Airport Hotel
700 North Haven Avenue
Ontario, CA 91764
P: 909-980-0400

Impressions Gourmet Catering
1779 South Grove Avenue
Ontario, CA 91761
P: 909-923-8030

New York Grill
950 Ontario Mills Drive
Ontario, CA 91764
P: 909-967-1928

Prospect Mortgage
Martha Rodriguez
Sherie Garcia
Stella McCaskey

Red Hill BBQ
8111 Foothill Boulevard
Rancho Cucamonga, CA 91730
P: 909-929-9558

The Change Smoker BBQ
Ed Bell Catering
P: 951-685-0276

Vince’s Spaghetti
8241 Foothill Boulevard
Rancho Cucamonga, CA 91730
P: 909-981-1003

For more information about Jerry D. Mead’s New World International Wine Competition visit www.nwiwc.com.
Top Health Care Medical Clinics/Groups in The Inland Empire

Listed Alphabetically

<table>
<thead>
<tr>
<th>Medical Group Address</th>
<th>City, State, Zip</th>
<th># of Physicians/</th>
<th>Employed</th>
<th>Contracted</th>
<th>Total Employees</th>
<th>Year Founded</th>
<th>Percentage of Prepaid Patients</th>
<th>Urgent Care Services</th>
<th>Nat. Accredited: Surg. Centers</th>
<th>Clinic/Group</th>
<th>Top Local Executive Title</th>
<th>Phone/Fax E-Mail Address</th>
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<tr>
<td>Magnolia Health Care Management</td>
<td>9495 Magnolia Ave., Ste 206 Riverside, CA 92503</td>
<td>181</td>
<td>IPA</td>
<td>0</td>
<td>1995</td>
<td>N/A</td>
<td>No</td>
<td>N/A</td>
<td>N/A</td>
<td>John Muckherje</td>
<td>CEO</td>
<td>(951) 539-0770/849-6644</td>
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<tr>
<td>Milianus Eye Institute</td>
<td>39701 Bob Hope Dr., Ste. 109 Rancho Mirage, CA 92270</td>
<td>16</td>
<td>Ophthalmology Group Practice</td>
<td>60</td>
<td>1980</td>
<td>80%</td>
<td>24 Hour on Call</td>
<td>Yes</td>
<td>Yes</td>
<td>Tim Milianus</td>
<td>MD</td>
<td>Administrator</td>
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<tr>
<td>NAMM California</td>
<td>3281 E. Guasti Rd., 7th Floor Ontario, CA 91761</td>
<td>21</td>
<td>IPA</td>
<td>1,300</td>
<td>1983</td>
<td>95%</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>Leigh Hutchins</td>
<td>CEO</td>
<td>(909) 685-8008/605-8011</td>
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<tr>
<td>Pinnacle Medical Group</td>
<td>1850 N. Riverside Ave. Rialto, CA 92376</td>
<td>8</td>
<td>Medical Group</td>
<td>50</td>
<td>2003</td>
<td>WND</td>
<td>Yes</td>
<td>Yes</td>
<td>Charles Sabbah</td>
<td>MD</td>
<td>President</td>
<td>(909) 421-2500/421-2922</td>
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<tr>
<td>Pomona Valley Health Center</td>
<td>1770 N. Orange Grove Ave., Ste. 101 Pomona, CA 91767</td>
<td>8</td>
<td>Premier Family Medicine Associates</td>
<td>36</td>
<td>1996</td>
<td>N/A</td>
<td>No</td>
<td>Yes</td>
<td>Gregory Dahldorf</td>
<td>M.D.</td>
<td>Medical Director</td>
<td>(909) 890-0865/890-2892</td>
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<tr>
<td>PVHC at Claremont</td>
<td>1601 Monte Vista Ave., Claremont, CA 91711</td>
<td>N/A</td>
<td>2</td>
<td>Premier Family Medicine Associates</td>
<td>50</td>
<td>2009</td>
<td>N/A</td>
<td>Yes</td>
<td>Sleep Disorders</td>
<td>Karen Levin</td>
<td>Director of Operations</td>
<td>(909) 965-9977/9646-1616</td>
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<tr>
<td>Prime Care of Redlands</td>
<td>1520 Burton Rd. Redlands, CA 92373</td>
<td>3</td>
<td>IPA</td>
<td>15</td>
<td>1982</td>
<td>90%</td>
<td>Yes</td>
<td>No</td>
<td>Sandeep Dheryerry</td>
<td>Executive Director</td>
<td>(909) 795-1770/335-0006</td>
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<tr>
<td>ProMed Health Network</td>
<td>4150 E. Concourse St., Ste. 100 Ontario, CA 91764</td>
<td>0</td>
<td>IPA</td>
<td>87</td>
<td>1984</td>
<td>80%</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>Jeredlend Prasad, M.D.</td>
<td>President</td>
<td>(909) 932-1043/932-1065</td>
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<tr>
<td>Raincross Medical Group, Inc.</td>
<td>4665 Breacon Ave. Riverside, CA 92506</td>
<td>0</td>
<td>Multi-Specialty</td>
<td>70</td>
<td>1996</td>
<td>60%</td>
<td>Yes</td>
<td>No</td>
<td>Deborah Noguillo</td>
<td>Executive Director</td>
<td>(951) 774-2080/774-2846</td>
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<tr>
<td>Rollands-Yucaipa Medical Group</td>
<td>235 Ternacuba Blvd., Ste. 10-A Redlands, CA 92373</td>
<td>10</td>
<td>Medical Group</td>
<td>50</td>
<td>2003</td>
<td>WND</td>
<td>Yes</td>
<td>Yes</td>
<td>Walter Jones</td>
<td>MD</td>
<td>President</td>
<td>(951) 746-6666</td>
</tr>
<tr>
<td>Riverside Medical Clinic</td>
<td>3660 Arlington Ave. Riverside, CA 92506</td>
<td>123</td>
<td>Multi-Specialty Medical Group</td>
<td>725</td>
<td>1935</td>
<td>90%</td>
<td>Yes</td>
<td>Yes</td>
<td>Judy Carpenter</td>
<td>President/CEO</td>
<td>(951) 783-3744/3746-9749</td>
<td><a href="http://www.riversidemedicalclinic.com">www.riversidemedicalclinic.com</a></td>
</tr>
<tr>
<td>Riverside Physician Network</td>
<td>1609 Iowa Ave., Ste. 220 Riverside, CA 92507</td>
<td>0</td>
<td>IPA</td>
<td>55</td>
<td>1984</td>
<td>n/a</td>
<td>Yes</td>
<td>N/A</td>
<td>Howard Saner</td>
<td>CEO</td>
<td>(951) 784-9400/794-6008</td>
<td><a href="http://www.rpvdocs.com">www.rpvdocs.com</a></td>
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<tr>
<td>San Bernardino Medical Group, Inc.</td>
<td>1300 W. Waterman Ave. San Bernardino, CA 92404</td>
<td>25</td>
<td>Multi-Specialty Practice Group</td>
<td>188</td>
<td>1994</td>
<td>65%</td>
<td>Yes</td>
<td>No</td>
<td>James W. Mullin</td>
<td>MD/CEO/Administrator</td>
<td>(909) 883-8618/881-3707</td>
<td><a href="http://www.sbmmedical.com">www.sbmmedical.com</a></td>
</tr>
<tr>
<td>Stanley Traumel, DDS</td>
<td>14287 Seventh St. Victorville, CA 92392</td>
<td>1</td>
<td>Dental Orthodontics</td>
<td>6</td>
<td>1986</td>
<td>90%</td>
<td>24 Hour on Call</td>
<td>No</td>
<td>No</td>
<td>Stephanie Urena</td>
<td>Office Manager</td>
<td>(760) 243-7957/243-1310</td>
</tr>
<tr>
<td>U.S. Health Works Medical Group</td>
<td>6485 Day St., Ste. 302 Riverside, CA 92507</td>
<td>1</td>
<td>Occupational &amp; Industrial Medicine</td>
<td>4</td>
<td>1991</td>
<td>100%</td>
<td>Yes</td>
<td>No</td>
<td>Carmen Wells</td>
<td>Center Manager</td>
<td>(951) 651-3291/653-4400</td>
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<tr>
<td>U.S. Health Works Medical Group</td>
<td>15341 Central Ave. Chino, CA 91710</td>
<td>15</td>
<td>Family Practice, Industrial Medicine</td>
<td>35</td>
<td>1983</td>
<td>35%</td>
<td>Yes</td>
<td>No</td>
<td>Alphonse Jackson</td>
<td>Medical Director</td>
<td>(909) 628-6132/628-7801</td>
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</table>
improvement from the end of 2009.

“We have the necessary industry-funded resources to complete the cleanup,” Bair said, in a reference to the fees that the agency assesses on banks for insuring their deposits.

Banks, squeezed by problem loans and the continued recession, responded by reducing their lending. The industry’s total loan balances grew by 3% during the quarter, but the increase was due to accounting changes that required banks to bring securitized assets back onto their balance sheets. Without taking into account these accounting changes, lending would have declined for the seventh straight quarter, as banks cut back across most major lending categories.

“There is a lot of credit distress still in the mortgage-portfolio area,” FDIC Chief Economist Richard Brown said at the FDIC briefing.

FDIC officials said they saw some signs for optimism. The total $18 billion, first-quarter profit reported by U.S. banks and thrifts was the highest since the first three months of 2008 and more than triple the profit recorded in the first quarter of last year. More than half of insured banks reported growth in net income during the quarter—the highest level in more than three years—and firms set aside less money to reserve for future losses.

The FDIC data suggested that the largest U.S. banks were faring better than their smaller rivals. The former enjoyed the largest year-over-year increase in earnings and saw the biggest reduction in loan-loss reserves, or the money they must set aside to account for future, expected losses on loans. Bair said the rate of decline in lending by larger banks also slowed in each of the past two quarters.

FDIC.. continued from pg. 1
REAL ESTATE NOTES
continued from page 13

being the first in Chino and the 45th in California. When open, the Burlington Coat Factory location will employ approximately 75 sales and management associates.

In addition, in conjunction with the Weingarten Realty Investors, Burlington Coat Factory also announced plans to open a 80,000-square-foot location in the space formerly occupied by Mervyn’s in the Jess Ranch Marketplace in Apple Valley. The store is slated to open also in September of 2010 and will employ approximately 75 sales and management associates.

“The two new Burlingtons will appeal not only to local shoppers by providing a unique shopping experience for the whole family, it will also benefit the local communities,” says Thomas Kingsbury, president and CEO of Burlington Coat Factory. “We are thrilled to bring Chino and Apple Valley new jobs with the opening of the new stores.”

The Chino and Apple Valley stores will feature a wide variety of the latest trends in ladies’ dresses, suits, sportswear, maternity and accessories; top name men’s suits and sportswear; quality, name brand shoes for men, women and children; famous label clothes for kids of all ages, and of course – COATS – the largest selection of coats in the nation with over 5,000 to choose from. The stores will also include home décor and baby depot departments.

“We are pleased to continue to grow our relationship with Burlington Coat Factory and we know consumers in the Chino and Apple Valley markets will appreciate the value and convenience the new locations will offer,” said Bryan Zabell, senior vice president of leasing – anchor store redevelopment for Developers Diversified.

• We Heard This Through the Grapevine PR Machine

A two-building, 85k-sq.-ft. industrial property in Mira Loma was purchased by a private investor in a recent $5.8 million deal. The property, Grapevine Business Center, was built in 2008 and is located on 3.8 acres of land at 3090 Grapevine Street, east of Etiwanda Avenue and north of the 60 Fwy.

The property was acquired by David Deng, whose import and distribution company, Nanjing Electric ProCom, will occupy Building B of the center, a 51k-sq.-ft. building located at 3090 Grapevine Street, Building A, a 34.6k-sq.-ft. building located at 3030 Grapevine Street. Deng intends to lease the building for $0.45 per square foot gross.

Grubb & Ellis Company (NYSE: GBE), a leading real estate services and investment firm, announced that David Wu of Grubb & Ellis represented the buyer in the transaction.

• NuLook Properties LLC

In a Rancho Cucamonga deal, NuLook Properties LLC bought a 13.8k-sq.-ft. industrial building at 9262 Hyssop Drive, north of I-10 and just east of I-15, for $1.25 million ($91/sf). The buyer will occupy the facility as an owner/user. Pierre DeLorenzo of NAI Capital represented both the buyer and the seller, Lupo Family Trust.

Newest Ayres... free.

Among the environmentally friendly practices in place at the hotel include biofiltration in landscaping to accomplish storm water management objectives, using pervious pavements and infiltration to minimize water runoff, and planting mature trees to reduce cooling costs by shading buildings and reducing ambient temperatures.

The company has installed a state-of-the-art energy management system within guestrooms, using fluorescent lighting whenever possible to ensure maximum energy efficiency along with improved lighting for guests, and installing water-saving showerheads.

Jason Ward, who previously managed Ayres Inn Alpine, will manage the hotel. Prior to that assignment, he was the assistant general manager at the chain’s Corona West hotel. At Moreno Valley, he will direct a staff of approximately 50.

At least 10 restaurants are within walking distance of the hotel and include Applebee’s, BJ’s Brewhouse, Chili’s Grill and Bar, On the Border and Mimi’s Café. Also nearby is the popular Moreno Valley Mall, as well as Harkins Theatres featuring 16 screens and California’s only in-lobby children’s Playcenter.

California Bank...

business banking. Her expertise in banking spans an 18-year career. Sue Garcia rounds out the group of experienced bankers. She brings over 29 years of banking experience to the team.

All members are focusing on the development of small-mid level businesses in the area. Key roles are relationship bankers responsible for growth, service, retention and expansion of new and existing customers.

How Wide...

up more channels, so that those old Cobra sets went from 23 to 40.

Today we are overwhelmed with the social networking sites. But even as they grow, the older ones are dropping off. Web sites and blogs have given way to Facebook and Twitter. But wait! Facebook is in trouble. Users are going away and finding other services.

Trust me. In 10 years most of the current online fads will fade away and be replaced by new ones. The only question to be asked is, “Is there enough bandwidth to serve the consumer a decade from now? Or will we go back to passing a note back and forth in class, like our grandparents did?”
### Riverside/San Bernardino Counties Economy

**California State University, Long Beach**

<table>
<thead>
<tr>
<th>Levels</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010f</th>
<th>2011f</th>
<th>2012f</th>
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<tr>
<td>Construction &amp; Mining</td>
<td>113,817</td>
<td>91,950</td>
<td>68,550</td>
<td>59,360</td>
<td>56,925</td>
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<td>Durable Manufacturing</td>
<td>82,067</td>
<td>72,533</td>
<td>58,133</td>
<td>54,595</td>
<td>58,479</td>
<td>63,952</td>
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<td>Nondurable Manufacturing</td>
<td>36,467</td>
<td>34,325</td>
<td>30,383</td>
<td>27,603</td>
<td>25,531</td>
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<td>Wholesale Trade</td>
<td>56,800</td>
<td>54,125</td>
<td>48,275</td>
<td>46,948</td>
<td>47,663</td>
<td>48,836</td>
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<td>Retail Trade</td>
<td>175,567</td>
<td>168,592</td>
<td>154,858</td>
<td>150,998</td>
<td>150,376</td>
<td>151,998</td>
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<td>Transportation, Warehousing &amp; Utilities</td>
<td>69,517</td>
<td>70,183</td>
<td>66,542</td>
<td>66,336</td>
<td>67,131</td>
<td>68,508</td>
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<td>Information</td>
<td>15,392</td>
<td>14,925</td>
<td>14,775</td>
<td>14,297</td>
<td>14,115</td>
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<td>Financial Activities</td>
<td>50,183</td>
<td>46,683</td>
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<td>43,800</td>
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<td>Professional &amp; Business Services</td>
<td>145,033</td>
<td>137,375</td>
<td>127,292</td>
<td>121,930</td>
<td>120,243</td>
<td>122,581</td>
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<td>Education &amp; Health Services</td>
<td>127,008</td>
<td>131,467</td>
<td>132,558</td>
<td>136,428</td>
<td>140,200</td>
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<td>Leisure &amp; Hospitality Services</td>
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<td>131,017</td>
<td>123,025</td>
<td>116,857</td>
<td>114,884</td>
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<td>Other Services</td>
<td>41,158</td>
<td>40,783</td>
<td>36,658</td>
<td>36,927</td>
<td>37,920</td>
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<td>Federal Government</td>
<td>19,433</td>
<td>19,575</td>
<td>20,100</td>
<td>20,370</td>
<td>19,828</td>
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<td>State &amp; Local Government</td>
<td>205,892</td>
<td>210,275</td>
<td>207,158</td>
<td>197,200</td>
<td>191,331</td>
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<td>Total Nonfarm Employment</td>
<td>1,270,908</td>
<td>1,223,808</td>
<td>1,131,859</td>
<td>1,093,649</td>
<td>1,088,202</td>
<td>1,109,717</td>
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#### Year to Year % Change

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<th>Industry</th>
<th>2007</th>
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<th>2010</th>
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<td>Construction &amp; Mining</td>
<td>-11.7</td>
<td>-19.2</td>
<td>-25.4</td>
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<td>Durable Manufacturing</td>
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<td>-5.9</td>
<td>-11.5</td>
<td>-9.2</td>
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<td>-4.5</td>
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<tr>
<td>Wholesale Trade</td>
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<td>-4.7</td>
<td>-10.8</td>
<td>-2.7</td>
<td>1.5</td>
<td>2.5</td>
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<tr>
<td>Retail Trade</td>
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<td>-8.1</td>
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<td>1.1</td>
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<tr>
<td>Transportation, Warehousing &amp; Utilities</td>
<td>9.0</td>
<td>1.0</td>
<td>-5.2</td>
<td>-0.3</td>
<td>1.2</td>
<td>2.1</td>
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<tr>
<td>Information</td>
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<td>-1.0</td>
<td>-3.2</td>
<td>-1.3</td>
<td>0.1</td>
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<tr>
<td>Financial Activities</td>
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<td>-6.7</td>
<td>0.6</td>
<td>-0.5</td>
<td>1.1</td>
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<td>Professional &amp; Business Services</td>
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<td>-7.3</td>
<td>-4.2</td>
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<td>1.9</td>
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<tr>
<td>Education &amp; Health Services</td>
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<td>0.8</td>
<td>2.9</td>
<td>2.8</td>
<td>2.2</td>
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<tr>
<td>Leisure &amp; Hospitality Services</td>
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<td>-6.1</td>
<td>-5.0</td>
<td>-1.7</td>
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<td>-0.9</td>
<td>-10.1</td>
<td>0.7</td>
<td>2.7</td>
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<td>Federal Government</td>
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<td>2.7</td>
<td>1.3</td>
<td>-2.7</td>
<td>-3.2</td>
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<tr>
<td>State &amp; Local Government</td>
<td>1.3</td>
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<td>-1.5</td>
<td>-4.8</td>
<td>-3.0</td>
<td>-0.4</td>
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<td>Total Nonfarm Employment</td>
<td>0.3</td>
<td>-3.7</td>
<td>-7.5</td>
<td>-3.4</td>
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#### Taxable Sales (in $ thousands)

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<thead>
<tr>
<th>Year</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage Change</td>
<td>9.8</td>
<td>16.1</td>
<td>12.7</td>
<td>5.4</td>
<td>2.0</td>
<td>1.9</td>
</tr>
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</table>

#### Taxable Sales (in $ thousands)

<table>
<thead>
<tr>
<th>Year</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage Change</td>
<td>9.8</td>
<td>16.1</td>
<td>12.7</td>
<td>5.4</td>
<td>2.0</td>
<td>1.9</td>
</tr>
</tbody>
</table>

### Attention Business Owners

**San Bernardino County Workforce Investment Board Funds Innovative Program**

**Improve Business...Create More Jobs!**

5 Months of World Class Business Coaching at NO COST to you. Funded by the County WIB to help YOU improve your business and create more jobs in our county!

This is a VERY intense program suited for the business owner driven by success!

**Program includes:**
- Business Health Assessment
- Goal Alignment Consultation
- Operational Plan Development
- Weekly Coaching to ensure plan implementation
- DISC Communication Assessments to improve teamwork
- Opportunity to grow profits save jobs

**Program Funds are EXTREMELY Limited!**
Call 951.543.9901 to see if you qualify!

The County of San Bernardino Workforce Investment Board and Workforce Development Department is ready to assist your business at no cost with the following services:

- Recruitment assistance
- Funds to train new employees
- Labor market information
- Pre-screened qualified applicants
- Access to a large applicant pool
- Facilities available for recruitments
- Layoff prevention assistance
- Outplacement of laid-off workers
- Hiring tax credits

**FREE BUSINESS WORKSHOPS**
9650 9th St., Rancho Cucamonga
To Register Call 951-781-2345 or visit www.iesmallbusiness.com

---

**Building Permits (Single-Family Residences)**

<table>
<thead>
<tr>
<th>Year</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>16,002</td>
<td>5,796</td>
<td>4,875</td>
<td>7,649</td>
<td>12,409</td>
<td>16,921</td>
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<tr>
<td>Percentage Change</td>
<td>-51.9</td>
<td>-63.8</td>
<td>-15.9</td>
<td>56.9</td>
<td>62.2</td>
<td>36.4</td>
</tr>
</tbody>
</table>
Beauty...

continued from pg. 7

an impromptu presentation. Referring to the notion of inter-
dergency between Chinese and American economy, Hao
introduced the 300-year-old medicinal mechanism of
“maintaining a balanced condition from both inside and out-
side” characterized by the Yin-Yang human conditioning sys-
tem. The traditional prescription, coupled with the best-
quality honey from New Zealand as auxiliary material,
has been defined as the combi-
nation of traditional medicine and modern technology that
has been analyzed by world-
class biomedical research insti-
tution of spectrum chromatog-
raphy, the M-scan of UK. The
speaker also proposed that the
advocacy of neutralization and
balance is a development mode
that should be adopted for the
recovery of the world econo-
y, an idea that won a big
round of applause from the
audience.

It is reported that as a “tra-
ditional Chinese medicine is
older than U.S. itself,”
Tongtaiyong’s “Gan Shen Zi”
has become the first choice of
many distinguished people in
China. With the product’s good
quality and reputation, the
company has won exclusive
distributorship collaboration
with Tongrentang. Together,
Tongtaiyong and Tongrentang
would stand the test of history,
while proving that the tradi-
tional Chinese medicine has
been recognized by the world.

As the 2010 China-U.S.
Business Summit has been suc-
cessfully concluded, the sum-
mit’s organizing committee in
association with Global Times
has selected out 30 “Business
Pacesetters in China and U.S.,”
10 “Renowned American
Brands in China,” as well as 10
“Renowned Chinese Brands in
the U.S.” through professional
random survey, on-line voting,
and expert evaluation. These
three grand awards are meant
to commend economic figures
and brands from both China
and the U.S. that have made
outstanding contributions to
the enhancement of business
communication and coopera-
tion between the two countries.
Among the 30 “Business
Pacesetters” are Bill Gates,
Rupert K. Murdoch, Li Ka-
shing, Liu Chuanzhi and Zhang
Ruimin. Among the renowned
Chinese brands in the U.S. are
Yaoming, Haier, and Lenovo.
And among the renowned
American brands in China are
McDonald’s, Coca-Cola, and
Nike, etc.

Honor given during the
summit were for the extraordi-
nary achievements made by the
award winners in the past, and
the appearance of Tong Tai
Yong’s “Gan Shen Zi” may
suggest that the value of
“mutual recognition” between
Chinese and American people
is for a better life and future.
Pomona Valley Hospital Medical Center Offers Multiple Choices in the Treatment of Prostate Cancer

The ability to treat men with more advanced prostate cancer has come a long way in the past 25 years. Pomona Valley Hospital Medical Center (PVHMC), through the combined efforts of its Surgical Services department and The Robert and Beverly Lewis Family Cancer Care Center, provides a dedicated and experienced team to assist men diagnosed with prostate cancer with several choices to aggressively treat this cancer.

“There is more than one choice in treating prostate cancer,” notes Shellee Reese, RN, BSN, MHA, OCN, administrative director at the hospital’s Cancer Care Center. “Whereas treatment in the ‘70s and ‘80s was limited to high energy X-rays that were unable to focus precisely on the cancer, today’s options are all optimized with technology for precision treatment.”

PVHMC’s Regional Prostate Cancer Program offers men and their families the opportunity to consult with their own doctor and the program’s clinical team—surgeons, urologists, radiation oncologists, registered nurses specializing in prostate cancer, etc.—to assist in choosing one or more of the options for treatment.

Three treatment choices are available at PVHMC. The da Vinci Surgical System offers state-of-the-art robotic surgery, guided by a skilled surgeon. Robotic surgery incorporates the latest advances in robotics and computer technology to provide physicians with a sophisticated new surgical tool and offers patients a less-invasive procedure with potentially better outcomes.

Although the physician is not physically in contact with the patient, the da Vinci control console allows the surgeon to see the surgical field in enhanced detail as a result of the three-dimensional (3-D) image transmitted from the laparoscopic cameras located inside the patient. In the hands of an experienced surgeon, robotic prostate surgery can mean less pain or discomfort, less time in the hospital, less blood loss, recovery time, scarring and risk of infection.

Other options for prostate cancer treatment include Intensity Modulated Radiation Therapy (IMRT) and Image Guided Radiation Therapy (IGRT) whereby radiation oncologists deliver higher doses...
Mumbai...
continued from pg. 43
the city. Mumbai is also the center of India’s flourishing film industry. The cinema is a place where a great percentage of the population spends much of their recreational time. Indira Gandhi maintained that the price of a cinema ticket should never be changed from six rupees, and felt that the cinema was one of the best and most reasonable forms of birth control available.

Enchanted Temples, Glorious Views
The city is famous for its many beautiful temples; the best known is a ferry boat ride to the 7th century cave temples of Elephanta Island. Dedicated to Lord Shiva, the caves have been cut deep into the heart of a massive rock-face. For fabulous views, take a trip to Chowpatty Beach in the afternoon, followed by a drive in the evening to the landscaped gardens on Malabar Hill for the glorious view of Marine Drive and the lights of “The Queen’s Necklace.”

Gourmet’s Delight
Mumbai offers a galaxy of restaurants serving good Western, continental and Far Eastern foods and a vast range of entirely distinctive Indian cuisine. Try Dhanak, a Parsi specialty almost synonymous with Mumbai. There is also a wonderful typical Gujarati Thali meal that should not be missed. It is served on a giant silver platter that holds a number of small silver bowls. These contain a variety of vegetable delicacies, lentil curry, yogurt, condiments and sweets. They are eaten with steaming rice or with puris, (crisply fried puffs of flour) dipped into an array of bowls at happy random.

Thali meal that should not be missed. It is served on a giant silver platter that holds a number of small silver bowls. These contain a variety of vegetable delicacies, lentil curry, yogurt, condiments and sweets. They are eaten with steaming rice or with puris, (crisply fried puffs of flour) dipped into an array of bowls at happy random.

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Necklace.”

Shopping Paradise
Mumbai is an exciting place to shop. Browse around its smart boutiques and emporiums and hunt for bargains in printed silks, handicrafts, cloths and leather goods. For a change of scene, wander through the city’s old bazaars. Jhaveri Bazaar is the traditional jeweler’s market where you might purchase an array of enamelled jewelry. Then there is Chow Bazaar, the so called “Thieves Market.” Here one can haggle over anything from a 19th century Russian chandelier to a gaily painted 18th century hand-cranked gramophone that still works. If you love to bargain, this is where you can really enjoy yourself. In the crowded little shops of Bhulessar, you can find a bewildering array of colorful glass bangles, embroidered saris, and expensive jewelry. The shopkeeper, your host for the moment, will insist you have a soft drink, or tea or coffee—and he will not take no for an answer.

Museums and Art Galleries Galore
If museums and art galleries are your pleasure, visit a lovely old domed building that houses the Prince of Wales Museum—with its fine collection of miniature paintings, Nepali and Tibetan art and ancient Indian sculpture. All this in a setting of beautiful palm fringed gardens. The Jehangir Art Gallery is in an adjacent building where exhibitions of contemporary Indian painters are held. Nearby you can find a charming little coffee shop that is a favorite gathering place for the city’s painters, students and poets. If you stroll toward the Hutatma Chowk, you will find the axis about which the entire city revolves. All traffic seems to converge here, busy and impatient; and a serene turbaned policeman, with a large shade umbrella sticking out of the cross straps of his uniform, guides the traffic with the flare of a symphony conductor.

Where to Stay
The Taj Mahal Palace and Tower - The Inter-Continental Hotel Marine Drive and the Inter Continental Lalit, (near the airport) are all five star choices. These are high end luxury properties. There are also many fine places with less luxurious amenities. There is a very vibrant night life in Mumbai.
Still thinking about a dish I had about a year ago, we revisited TAPS Fish House & Brewery and ordered the miso marinated pan roasted Chilean sea bass with Japanese sticky rice, sautéed spinach with red, green and yellow pepper jam. It tasted exactly the same—delicious!

TAPS’ menu blends together the favors of France, Asia and New Orleans in a celebration of fresh seafood, U.S. Choice steaks and thick chops. TAPS Fish House & Brewery has two locations—one in Brea which debuted in 1999 and the Corona location—the one I will describe. It is a 17,500-square-foot restaurant which seats around 500 and is located at The Promenade Shops at Dos Lagos. The restaurant has so many nooks and crannies which offers private dining for small and large groups—creating an intimate dining ambiance in a large facility. In addition, this restaurant has a 14-seat oyster bar, lounge, live entertainment, eight flat screen TVs, four fireplaces, and a cigar-friendly heated patio. The atmosphere is very pleasing but the food is divine. Give credit to the brainchild of proprietor Joe Manzella who wanted to create dishes he loved in New Orleans, Seattle and San Francisco. The flavors at TAPS is definitely a team effort and it shows. TAPS serves generous portions, specializing in fresh fish hand cut daily, a varied selection of just harvested oysters, steaks, and even hand-thrown pizzas.

Obviously from its name, TAPS is known for its beers which are brewed on site. The brewmaster, Victor Novak, creates its brew , importing grains and hops from England and Germany. TAPS has won 30 awards ranging from the Los Angeles County and California State Fairs to the Great American Beer Festival and the World Beer Cup. If you are so inclined, you may take TAPS’ beers home in a 64-ounce growler available for sale.

However, if wine is your choice, the selection is also significant. TAPS’ wine list has received the Wine Spectator Award of Excellence for the last eight years. Over 165 domestic and imported wines, priced from $27 to $500 are stored in a climate-controlled, custom built wine bin visible from the entry. Wine lockers are also available for guests. TAPS thinks of everything!

Their Sunday Jazz Brunch Extravaganza is something not to be missed. It is served from 10:00 a.m. until 2:00 p.m. and the cost is $30.95 per person. The selection is endless. Their decadent desserts are even prepared on premise by their Executive Chef Nelson Barillas—a perfect way to complement your dining experience - and discover our magnificant banquet rooms, perfect for hosting your next event.
Continued from pg. 1

California...
council activities. Members include exporters, export service providers and others whose profession supports U.S. export promotion efforts. After a review process, the nominees are selected and appointed by the Secretary of Commerce.

The U.S. Department of Commerce continues to seek expressions of interest every year from individuals in serving as a member of one of the sixty District Export Councils (DECs) nationwide. The DECs are closely affiliated with the U.S. Export Assistance Centers of the U.S. Commercial Service. DECs combine the energies of more than 1,500 exporters and export service providers who promote U.S. exports and volunteer at their own expense. DECs sponsor and participate in numerous trade promotion activities, as well as supply specialized expertise to small and medium-sized businesses that are interested in exporting.

2010 CIEDEC Members

Dean Angelides, ESRI
Karen Bowerman, CSUSB
Greg Brittain, Attorney
Anthony Capone, Nimbus Water
Chuck Delgado, Attorney

Fred Latuperissa (standing) addresses CDEC members

City National Bank Names Arthur Zavala as Senior Vice President and Manager, Ontario Commercial Banking Services Office

City National Bank has appointed Arthur Zavala as senior vice president and manager of its Ontario Commercial Banking Services office.

Zavala leads a team of financial services professionals responsible for delivering the bank’s full array of credit, depository and cash management services to middle-market companies. He and his team also work in tandem with the company’s Private Client Services and Wealth Management divisions to provide clients with trust, investment management, brokerage and advisory services.

He previously served as a senior vice president and relationship manager in the downtown Los Angeles Commercial Banking Services office. Before joining City National in 2007, he held middle-market and business lending positions with Citibank, U.S. Bank, Community Bank and Bank of America.

Top Savings & Loans and Federal Savings Banks

As of Year End 2008

<table>
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<tr>
<th>Bank Name</th>
<th>Tangible Assets ($ mils)</th>
<th>Tangible Capital ($ mils)</th>
<th>Tangible Capital Ratio</th>
<th>Risk-Based Capital Ratio</th>
<th>Year to Date Income ($ mils)</th>
<th>Top Local Executive</th>
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</thead>
<tbody>
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<td>Kaiser Federal Bank</td>
<td>844.840</td>
<td>70.666</td>
<td>8.45</td>
<td>13.30</td>
<td>4.422</td>
<td>Kay Hoveland</td>
</tr>
<tr>
<td>1. 1319 N. Grand Ave</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(626) 339-9661/858-5745</td>
</tr>
<tr>
<td>Covina, CA 91724</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><a href="mailto:k.hoveland@kffg.com">k.hoveland@kffg.com</a></td>
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<tr>
<td>Pacific Premier Bank</td>
<td>737.266</td>
<td>58.211</td>
<td>9.89</td>
<td>11.11</td>
<td>WND</td>
<td>Steven R. Gardner</td>
</tr>
<tr>
<td>1. 1600 Sunflower Ave., 2nd Floor</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(714) 411-4000/714-33-3080</td>
</tr>
<tr>
<td>Costa Mesa, CA 92626</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><a href="mailto:s.r.gardner@ppb.com">s.r.gardner@ppb.com</a></td>
</tr>
</tbody>
</table>

NA = 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 Nina DeMasi. Copyright 2000 by IEB.
Mongolian Grass.

The Mongolian Grass is a drought-resistant grass seed breed through tissue culturing, genetic transformation, seed selection and breeding technologies. It is characterized by high cost-performance ratio, high vitality, low maintenance cost and low consumption of water. Data shows that the same area landscaped using the Mongolian Grass saves more than 90% of water compared to imported grass seed. Mongolian Grass only needs watering 1-3 times a year to ensure its normal growth and has a life cycle of more than 10 years, whereas imported grass seed has a life cycle of only 3-5 years. Also, imported grass lawn needs regular cutting and ground watering leading to high management costs, whereas drought-resistant grass seed needs little maintenance and costs only 1/8-1/10 of the management cost of imported grass to maintain. In addition, the Mongolian Grass are perennial herbs—their roots are well developed and can fully absorb the water stored in soil, making them effective sand-fixing plants.

Established in 2001, with registered capital of 44.37 million Yuan, the Inner Mongolia Hortsino & Monsod Drought-Resistance Greening Co., Ltd is a national level, landscaping company mainly engaged in water conservation, drought-resistant plants R & D, marketing and technical services, ecological projects, as well as landscape design and construction. The company has several research institutions with 3,000 acres of seedling base and more than 20,000 square meters of greenhouse—providing a solid foundation for dry or desert areas’ green landscape design project. The company has a strong R & D team composed of renowned experts from the industry. The “Mongolian Grass Drought-Resistant Plant R & D Center” is an “Enterprise-Class Research and Development Center of the Inner Mongolia Autonomous Region” and has cultivated hundreds of drought-resistant plant species suitable for Northern China’s climate and vegetation characteristics.

As an “Inner Mongolia Autonomous Region Private Technology Enterprise,” the company has passed the ISO9001 quality management system and the ISO14001 environmental management system certification and has been awarded the National AAA-level Quality and Safety Company award, the Top Ten National Landscape Project Design and Construction award as well as other environmental projects prizes awarded by the Ministry of Construction. As of 2009, the company has completed nearly 100 landscaping projects with areas over 1,000 square meters and has achieved qualified and excellent project rate of 100% and 95% respectively.

Lastly, Wang said, “I know Los Angeles is also an arid region in the western United States. I hope that Mongolian Grass can take this opportunity, offered by the summit and rooted in America, to benefit the people here.”

Sure enough, the next day, a U.S. consulting company’s owner introduced a manager of Cathay Bank to the Summit’s Organizing Committee and hoped to discuss cooperation with Hortsino & Monsod. The manager said excitingly, “The technology and the plant are great for southern California, although right now the United States is in a stage of monetary tightening. However, we will still support and give priority to finance good projects like this. We also hope Hortsino & Monsod will help to make California a more beautiful and environmental friendly state.”
If all that you learned about advertising and marketing came from movies and TV shows about ad and marketing companies, you would learn very little about today’s version of Madison Avenue. What happened? Lots.

And most of it was taking place at speeds that made Star Trek’s hyperspace drive look slow. In other words, if you blinked once or twice between 1995 and 2005, you missed seeing the change take place around you.

To put it bluntly, the media changed the strategies, and then the media changed again and again, before the strategies had a chance to keep pace. Author Rick Mathieson describes the result this way:

“…A generation of consumers weaned on Facebook, iPhones, TiVo, Twitter, chat rooms and instant messaging has grown accustomed to living seamlessly and simultaneously on- and offline, accessing the people, content, services, and experiences they want—when, when, and how they want them—using whatever devices they have at hand. In short, ‘now’ is the new ‘new.’”

And if that’s not enough to make Mathieson’s point, he drives it further home:

“Whether your target audience is 18 years old or 80, traditional TV spots and even expansive online initiatives are no longer even remotely enough.

“Web Sites? Bores-ville. Ad banners? Artifacts of a bygone era. E-mail? What’s e-mail?

“Today, your audience is simply and relentlessly rejecting media—and brand marketers—that fail to fit into their increasingly interconnected, digital lifestyles. Unfortunately, many marketers and their ad agencies find it hard to negotiate this ever-shifting media landscape.”

One of the best features of the book is Mathieson’s technique of bringing in “outside” authors. These are people who represent the cutting edge of what’s taking place in building brands. Among these are entire chapters of interviews with Alex Bogusky, Sibley Verbeck, Adrian Si, Ben Relles, Mike Benson, Derek Robson, and Tom Nicholson. These people define the direction of what is taking place in marketing, advertising, and, most especially, branding.

Running throughout the book is the essential fact that customers own your brand. The author points out, “We’ve talked about the all-important ability for customers to choose, shape, and share interactions as they see fit, at their initiation. Yet anyone who’s ever tried to opt out of a marketer’s unsolicited e-mail promotions, keep magazine publishers from selling their names or addresses, or asked their financial institutions not to share personal information with other divisions or partner companies, knows that’s almost laughably naïve.”

Naïve it may be, but the overwhelming majority of people in the developed nations, know that their names are not only used marketing and sales promotion purposes, many plant “phony” names with advertisers just to see who is taking advantage of them and re-selling names even after promising not to. The customers retaliate by not shopping at the real or virtual stores. They figure, quite logically, that if a business is going to lie to them about the use of their name, there is probably a great deal more about which they lie.

Well written, and extremely interesting. “The On-Demand Brand” is running about five minutes behind what is taking place in the marketplace, especially the fields of sales, marketing, and advertising. As Mathieson acknowledges, that the key to the techniques highlighted in his book originated in the simpler era of the 1970s with Burger King’s famous line, “Have it your way at Burger King.”

The author’s point is that from here on, customers are determined to have it their way—or no way at all. Truly a banquet of new, fresh ideas, Mathieson’s book deserves a spot on every marketer’s bookshelf.

-- Henry Holtzman
The Science... continued from pg. 17

5. Pushing more calls
Pressuring salespeople into making more intrusions on the same number of prospects actually reduces sales. Neil Rackham (author of "SPIN Selling and Rethinking the Sales Force") concludes: "The least successful people are the ones making the most calls. Increasing the call rate results in fewer orders, not more."

To avoid reinventing the wheel, learning from executives who weathered past recessions is a sound approach to reducing risk. In your own organization, your alumni or your online social network there may reside active or emeritus officers with deep experience to share. Talk to them. Pick their brains.

But one thing is certain when an ailing economy mimics a black hole—piecemeal remedies fail to achieve escape velocity. Cutting back on cost, though logical, is the opposite of what has pulled businesses through recessions in the past. Increased investment in the sales process, governed by greater discipline, is a more sustainable revenue growth, even in difficult times.

For more information, please visit www.cxo-selling.com.

Lead and... continued from pg. 15
lost. When you follow these four guidelines, you’ll have a solid foundation for your continued success, now and in the future.

Go to www.TheInnerEdge.com or e-mail Info@TheInnerEdge.com for additional information.

TAPS... continued from pg. 35
clue an enjoyable lunch, dinner or brunch.

Live music is offered on Wednesday, Thursday and Friday nights (playoff games, etc. take precedent, however, so check beforehand). Private dining rooms are available for wedding receptions, company luncheons and meetings. Located on 2745 Lakeshore Drive in Corona, call (951) 277-5800 for reservations or visit www.tapsfishhouse.com. TAPS is opened for lunch, dinner and Sunday brunch.

Pomona... continued from pg. 33
of radiation more precisely directed to the tumors. A third choice for treating prostate cancer, Intestinal Radiation/Seed Brachytherapy, fights the tumor from the inside out. This treatment option places tiny, radioactive seeds via targeted, precision radiation treatment.

Each of these technologies represents the most sophisticated technology and advanced procedures available. The Regional Prostate Cancer Program provides clinical specialists and treatment options within one program so that the benefits and potential outcomes of each treatment choice can be reviewed and discussed, and patients can choose the best option for themselves.

For further information regarding the Regional Prostate Cancer Program at PVHMC please call 1-800-4LOWPSA (1-800-456-9772).

CalChamber... continued from pg. 25
AB 2578 (Jones; D-Sacramento) Inappropriate Price Control — Reduces health care choices, access and quality by creating additional bureaucracy to impose price controls on health insurance policies while failing to address the major cost drivers of rising medical costs.

Inflated Liability Costs
AB 1680 (Saldaña; D-Dan Diego) Interferes with Contractual Agreements — Burdens businesses with unnecessary litigation costs and slows resolution of disputes by prohibiting enforcement of voluntary arbitration agreements if someone is being sued for a hate crime.
AB 2773 (Swanson; D- Alameda) Undermines Judicial Discretion — Unreasonably increases the businesses litigation costs by removing judicial discretion to reduce or eliminate exorbitant legal fees in fair employment and housing cases.

MUMBAI... continued from pg. 34
stars and lower rates.

Getting There
Air India and United/Continental Airlines are a few of the airlines offering excellent flights to Mumbai.

Important Details
Please check with the appropriate offices for Visa and entry details, they can change daily. Needless to say take a current passport especially if you plan to get back into the USA.
Keep in mind nothing can replace a reliable knowledgeable travel agent to assist in your travel choices. They will have updated rates and any specials available. They should also be able to assist you with your Visa, passport information and necessary shots for the destination you are going to.

The Business... continued from pg. 8
understanding the risk in their business is equally critical. When people talk of risk in a business they think of insurance, but risk extends far beyond that. Risk is present in the quality of financial reporting, concentration of customers, lack of management depth and a number of other operational areas.
By looking at their business through the eyes of a buyer, things will start to pop out that need to be addressed. Addressing these early will reduce a buyer’s ability to negotiate a lower price. With good business processes in place, the need to have an owner present may be reduced which can increase the pool of interested buyers.

Eugene E. Valdez is the coordinator of the “Business Doctors,” as well as vice president, senior relationship manager with Community Bank's Business Center located in Ontario. Valdez can be reached at: evaldez@cbank.com. Opinions expressed by Gene (or the authors) are his/her own personal opinions and not the opinions of Community Bank.

Have a great and safe trip.

Camille Bounds is the travel editor for Inland Empire Business Journal. She is also the travel editor for Sunrise Publications.

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(In January 1996 the government of India reluctantly changed the historical name of Bombay to Mumbai. This is an interesting political story in itself with a centerpiece about a powerful controversial man, an Indian nationalist known as Bal Thackeray.)

City of Diversity
Mumbai is a gritty, impossible, unforgettable place—of almost 20 million souls—making it one of the most populated cities in the world. It has child beggars, pavement sleepers, urban slums, noise, tangled traffic, skycrapers, fashionable apartment blocks, and the very poor (who have migrated from the villages in the surrounding regions to seek better fortune), and there are also very rich merchants, industrialists, and film stars. It is, in a very special sense, India’s most cosmopolitan city. The Indian subcontinent is the home of people diverse, ethnically and in terms of language and custom, as those of all countries of Europe put together. No city is more representative of this diversity than Mumbai, to which people from all parts of the country have gravitated.

A Rose By Any Other Name
In 1498, the Portuguese navigator Vasco da Gama had discovered the sea route to India via the Cape of Good Hope. By a treaty signed in 1534, the Portuguese acquired the trading station of Bassein and its dependencies, including Salsette and the seven islands. The archipelago was named Bom Bahia, or “Good Bay,” and some say this is how Bombay got its name. There are two other theories. Some linguistic scholars hold that “Bombay” is a distortion of “Bimba,” the name of an early king; while others (the most supported explanation) believe the city’s name to be a corruption of “Mumbai,” the protective goddess worshipped by the natives of that time.

The Gift
Early in the 17th century the British arrived to trade and immediately came into conflict with the Portuguese. Fifty years later, the British acquired Mumbai (Bombay) not by force but as a gift. Mumbai was included as part of a dowry of a Portuguese princess, the infant Catherine of Braganza, when she married King Charles II of England in 1661. When the British finally established themselves, Mumbai was eventually to fulfill the potential foreseen for the city and its harbor. It was a slow process.

During the 18th century the city gradually developed as a trading station; and from 1839, a much more rapid industrial and commercial expansion took place. The growing prosperity attracted immigrants from all over the Indian countryside and beyond. These millions of settlers who flooded Mumbai in succeeding centuries helped make it not only the most cosmopolitan city in India, but the wealthiest. Mumbai yields about a third of India’s income tax revenue, and about half of all the country’s revenue from air and sea trade. It has the country’s busiest stock exchange and the largest concentration of industries. About a third of the city’s population is engaged in manufacturing and a fourth in trade or commerce. The manufactured goods, such as textiles, plastic products, and electrical and electronics equipment are shipped not only to other parts of India, but to the Arabian Peninsula, Europe and the United States.

Monsoons and Water Rationing
In spite of seasonal deluges (the monsoon season arrives in June), the city suffers from chronic water shortages. Although there are large lakes in the area that are used as reservoirs, they relay entirely on rain water to replenish them, without the aid of rivers or springs. Should the rains be less than usual in any year, the effect is felt immediately. This is a city where industrial and domestic demands continue to grow steadily and where water rationing is accepted as a fact of life.

Delightfully Traditional
Despite the fact that Mumbai is India’s commercial capital, Mumbai remains a delightfully traditional place at heart. It is a city where you may discover the dashboard of your new taxi to be a miniature altar, hung with colorful lithographs of gods and goddesses. Each evening in Mumbai the medieval fishing boats are silhouetted against the soaring glass and concert skyline of Nariman Point.

Culture, Cinema and Birth Control
There is always a dance, drama or a musical festival being presented somewhere in...
THANKS TO ROBOT-ASSISTED SURGERY, PROSTATE PROBLEMS CAUSE FEWER PROBLEMS.

One in six men in America will suffer from prostate cancer. For many, a prostatectomy is the recommended treatment. In the past, that meant painful surgery, a long hospital stay, and a lengthy recovery period.

But, thanks to precise robot-assisted surgery at Pomona Valley Hospital Medical Center, that is no longer the case. The da Vinci surgical device, in the hands of expert surgeons, means less pain, less time in the hospital, less blood loss, less risk of infection, less recovery time, and less scarring.

Not to mention better results when it comes to cancer control, urinary incontinence, and sexual function.

If prostate surgery is in your future, ask your doctor about robot-assisted surgery at Pomona Valley Hospital Medical Center. Like hundreds of thousands of other men, you’ll experience fewer problems—and enjoy better results.

June is Prostate Awareness Month