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AT DEADLINE

**Interim Dean Named
for CSUSB College of
Business and
Public Administration**



Montgomery Van Wart

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The 2011 Economic Outlook: Presented to the Pomona Valley Hospital Medical Center Foundation

By Paul L. Kasriel, Chief Economist,
Northern Trust Corporation



Interest Rate Outlook:

- Our forecasts of the yield on the Treasury 10-year security last year resembled the behavior of loose cargo in the hold of a ship caught in a gale. For example, in our July forecast, we expected the yield to average 3.00% in Q4:2010 and 4.15% in Q4:2011. Then in November our 10-year yield ended up averaging 2.86% in Q4:2010. What confused us was the duration, or lack thereof, of any QE2 effect on bond yields. Our January 2011 forecast for the Treasury 10-year yield in Q4:2011 is 3.85%.
- We do not expect the Fed to raise any of its policy interest rates until early 2012. Given our assessment of upside risk to our 2011 real GDP forecast, however, we also would assign increased risk to an earlier Fed move on policy interest rates.

Preview of Takeaways

- The pace of economic activity is expected to accelerate in 2011 on a Q4/Q4 basis largely because of increased growth in credit created by monetary financial institutions.
 - Housing and state/local governments are sectors that will remain a drag on economic growth.
 - Exports are and likely will remain a star performer of the U.S. economy.
 - Inflation, while remaining low in absolute terms, is expected to increase modestly.
 - Money market interest rates are anticipated to remain near current levels because the Fed is not expected to raise its policy interest rates in 2011.
 - Bond yields are expected to drift higher as real bond interest rates continue to “normalize.”
 - The principal upside risk to economic growth and interest rates is that private monetary financial institutions sharply increase their credit creation.
 - The principal downside

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Special Sections

**Should you
increase
your prices
tenfold?**

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**The 8
Things Your
Staff Hates
About You**

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Dining Out in Corona Del Mar



pg. 35

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CHASE

Banks in the Inland Empire

Ranked by Total Assets, 3rd Quarter Data 2010

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	Bank Name Address (Headquarters) City, State, Zip	Tangible Assets \$ % Change	% Tangible Capital (R.O.A.E.)	% Tangible Capital Ratio	% Risk-Based Capital Ratio	Income \$	Top Executive/Title Address (I.E.) if different City, State, Zip Phone/Fax E-Mail Address
1.	Bank of America California 100 N. Tryon St. Charlotte, NC 28255	2,341,160,426,000 -4.21%	-12.39%	6.41%	15.65%	994,314,000	Brian T. Moynihan/CEO 11570 4th St. Rancho Cucamonga, CA 91730 (909) 980-0287 www.bankofamerica.com
2.	JPMorgan Chase & Co. 270 Park Ave. New York, NY 10017	2,141,595,000,000 25.34%	10.76%	5.80%	15.45%	12,593,000,000	James Dimon/CEO 8108 Milliken Ave. Rancho Cucamonga, CA 91730 (909) 944-2085 /270-1648 www.jpmorganchase.com
3.	Citibank 399 Park Ave. New York, NY 10043	1,983,280,000,000 9.42%	5.39%	6.64%	16.14%	9,293,000,000	Vikram Shankar Pandit/CEO 10590 Baseline Rd Rancho Cucamonga, CA 91730 (800) 274-6660/(909) 948-7618 www.citibank.com
4.	Wells Fargo & Company 420 Montgomery St. San Francisco, CA 94104	1,220,784,000,000 -1.66%	10.88%	7.39%	14.88%	8,948,000,000	John G. Stumpf/CEO 5120 Moreno St. Montclair, CA 91763-1523 (888) 249-3302/(415)396-6829 john.g.stumpf@wellsfargo.com
5.	U.S. Bank 425 Walnut St. Cincinnati, OH 45202	285,762,375,000 10.48%	12.77%	5.79%	11.66%	2,221,471,000	Richard K. Davis/CEO 2280 S. Grove Ave. Ontario, CA 91761 (909) 947-8586/930-1375 www.usbank.com
6.	Union Bank, N.A. 400 California St. San Francisco, CA 94104	79,356,333,000 -21.40%	6.82%	9.02%	13.75%	378,865,000	Masashi Oka/CEO 3998 Inland Empire Blvd. Ontario, CA 91764 (909) 944-3343/(415) 765-3507 masaaki.tanaka@unionbank.com
7.	Bank of the West 180 Montgomery St. San Francisco, CA 94104	58,022,067,000 -20.41%	2.07%	11.64%	14.02%	115,442,000	J. Michael Shepherd/CEO 8311 Haven Ave., Ste. 100 Rancho Cucamonga, CA 91730 (909) 941-2223/765-4858 www.bankofthewest.com
8.	City National Bank 555 S. Flower St. Los Angeles, CA 90071	21,188,455,000 5.62%	7.22%	8.37%	15.13%	98,821,000	Russell D. Goldsmith/CEO 3633 Inland Empire Blvd. Ontario, CA 91764 (909) 481-2470/481-2472 www.cnb.com
9.	East West Bank 135 N. Los Robles Ave. Pasadena, CA 91101	20,393,597,000 9.97%	8.40%	9.45%	18.16%	111,647,000	Dominic Ng/CEO 3237 E. Guasti Rd., Ste. 110 Ontario, CA 91764 (626) 768-6000/817-8880 dng@eastwestbank.com
10.	First-Citizens Bank & Trust 239 Fayetteville St. Mall Raleigh, NC 27501	18,108,502,000 -1.07%	8.72%	8.09%	16.41%	174,518,000	Frank Brown Holding Jr./CEO 3595 Inland Empire Blvd., Ste. 2100 (909) 483-2470/919-7769 www.firstcitizens.com
11.	California Bank & Trust 11622 El Camino Real San Diego, CA 92130	11,071,607,000 -3.79%	4.92%	9.62%	13.10%	41,601,000	David E. Blackford/CEO 2009 W. Foothill Blvd. Upland, CA 91786 (909) 920-6664/595-4504 www.calbanktrust.com
12.	Rabobank, N.A. 3800 Concourse, Ste. 350 Ontario, CA 91764	10,982,132,000 29.73%	-0.60%	11.64%	15.29%	1,777,000	Ronald Blok Chief Executive Officer (909) 758-4758 www.rabobankamerica.com
13.	FirstBank 12345 W. Colfax Ave. Lakewood, CO 80215	10,458,868,000 5.55%	18.61%	7.78%	17.37%	111,275,000	John A. Lkard/President & CEO 39575 Washington St., Ste. 101 Palm Desert, CA 92211 (760) 772-2200/836-3576 www.efirstbank.com
14.	Citizens Business Bank 701 N. Haven Ave. Ontario, CA 91764	6,474,562,000 -22.09%	10.03%	11.06%	17.56%	57,084,000	Christopher D. Myers Chief Executive Officer (909) 980-1080/481-2135 www.cbbank.com
15.	Pacific Western Bank 401 W. A St. San Diego, CA 92101	5,731,753,000 45.89%	3.93%	8.92%	13.72%	47,593,000	Matthew P. Wagner/CEO 2401 South Grove Ave. Ontario, CA 91761 (909) 947-1126/947-9436 www.pacificwesternbank.com
16.	Wilshire State Bank 3200 Wilshire Blvd., Ste. 1400 Los Angeles, CA 90010	3,228,454,000 -23.92%	5.86%	10.16%	15.17%	6,046,000	Joanne Kim/President & CEO 8045 Archibald Ave. Rancho Cucamonga, CA 91730 (909) 919-7755/919-7760 www.wilshirebank.com
17.	Community Bank 790 E. Colorado Blvd. Pasadena, CA 91101	2,552,629,000 2.33%	10.30%	9.07%	12.26%	15,548,000	David P. Malone President & CEO (626) 568-2265/568-2299 www.cbank.com

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CHASE TO PRESENT MULTI-MILLION DOLLAR GRANT TO VEDC TO BOOST SMALL BUSINESSES LENDING

*Grant Will Help Create Much-Needed Jobs
in California*

JPMorgan Chase Foundation will be awarding a multi-million dollar grant to VEDC—the Valley Economic Development Center—to generate the loans small and medium-sized businesses need to sustain and expand their businesses and to hire more Californians. The grant will help VEDC launch a statewide small business lending program—the Chase Small Business California Loan Program—that could generate \$50 million in new loan capital. Over the next three years, VEDC plans to make direct loans to 200 businesses that could create at least 2,000 jobs.

Chase continues to expand how it is helping small businesses, which are the engine of our nation's economic growth. In 2010 alone, Chase increased small business lending by nearly 40% to more than \$10 billion and earned the No.1 ranking among SBA lenders nationwide. This commitment to VEDC will assist even more small businesses by providing the credit they need to grow and create jobs throughout the state of California.

Chase employs more than 6,000 people in Los Angeles and 18,500 across the state. It serves customers through 200 branches and 900 ATMs in Los Angeles County and 800 branches and 2,800 ATMs across the state. More information is available at www.chase.com.

VEDC is the largest non-profit small business lender in metro Los Angeles and offers direct micro and small business loans as well as SBA 7(a) and SBA 504 loans. VEDC has a \$20 million loan portfolio and almost \$40 million under management and originates loans totally more than \$35 million annually to local businesses. With six locations throughout the Los Angeles area, VEDC supports the small business owner for 35 years with the goal of creating and sustaining jobs and businesses in low to moderate income communities by providing high-quality economic development services.

Toward a New American Century

By Michael Milken

Has the American Century come and gone? I don't believe so. Despite high unemployment, declining education standards and greater competition from China and other countries, we can extend America's pre-eminence long into the future if the public and private sectors—and all of us as individuals—assume greater responsibility for our common destiny.

Six areas in particular provide opportunities for positive change:

Energy. When Richard Nixon was in the White House, the United States imported about 36% of its oil—a dependence he vowed to eliminate. A few years later, citing “the moral equivalent of war,” President Jimmy Carter said “this nation will never use more foreign oil than we did in 1977—never!” Yet in the Carter administration, we imported 40.5% of our oil. President Obama pledged last year “to reverse our dependence” on imported energy sources, echoing similar words from each of the last eight presidents. We now import well over 60% of our oil.

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Quotations on “Happiness”

Happiness is a perfume you cannot pour on others without getting a few drops on yourself.

Ralph Waldo Emerson

There is this difference between happiness and wisdom: He that thinks himself the happiest man really is so; but he that thinks himself the wisest is generally the greatest fool.

Charles Caleb Colton

Seek happiness for its own sake, and you will not find it; seek for duty, and happiness will follow as the shadow comes with the sunshine.

Tryon Edwards

There is only one way to happiness, and that is cease worrying about things which are beyond the power of our will.

Epictetus

May we never let the things we can't have, or don't have, or shouldn't have, spoil our enjoyment of the things we do have and can have. As we value our happiness let us not forget it, for one of the greatest lessons in life is learning to be happy without the things we cannot or should not have.

Richard L. Evans

Architectural/Engineering Firms

Ranked By Inland Empire Billings

continued on page 18

Firm Address City, State, Zip	Billing \$ Inland Empire Company Wide	I.E. Offices Co. Wide Headqtrs.	Types of Services	Industries Served	Marketing Contact Title E-Mail Address	Top Local Exec. Title Phone/Fax E-Mail Address
1. RBF Consulting 3300 E. Guasti Rd., Ste. 100 Ontario, CA 91761	\$165,000,000 \$36,000,000	3 15 Irvine	Subdivision & Public Works Engineering, Land Surveying & Planning, Environmental Analysis, Structural Design & Water Resources Engineering, Transportation Planning	Private Developers Environmental Public Works Municipalities	Terryn O'Brien Public Relations Director	Ron Craig Senior Vice President (949) 472-3505/974-4004 www.rbf.com
2. Boyle Engineering Corp. 1131 W. Sixth St., Ste. 350 Ontario, CA 91762	\$65,000,000 \$2,000,000	1 24 Newport Beach	Construction, Management, Landscape, Architecture, Civil Engineering	Municipal, State, Federal	Amber Walde Marketing Coordinator	WND (909) 933-5225/933-5228
3. Stantec 22690 Cactus Ave., Ste. 240 Moreno Valley, CA 92553	\$58,000,000 \$18,200,000	3 17 Costa Mesa	Civil Engineering Planning/Environmental Surveying/GPS	Land Development, Public Works, Industrial Energy/Power, Telecommunications	na	Eric Neilsen Vice President (949) 923-6001/923-6026
4. P&D Consultants 999 Town & Country Rd., 4th Floor Orange, CA 92868	\$26,000,000 \$6,000,000	1 6 Orange	Environmental Civil and Structural Engineering Building and Safety	Local, State Real Estate	Cyd Brandvein Vice President	John Kinley President (714) 835-4447/285-0740
5. TMAD Taylor & Gaines 800 N. Ferrari Ln., Ste. 100 Ontario, CA 91764	\$26,000,000 \$152,000,000	1 23 Pasadena	Consulting Building Engineers	Healthcare Education Government	Ileen Rathnam Director of Marketing	Albert Chu CEO/Chairman (909) 477-6915/477-6916
6. HMC Architects 3270 Inland Empire Blvd. Ontario, CA 91764-4854	\$23,767,860 \$75,970,896	1 10 Ontario	Architecture, Planning, Interior Design, Master Planning, Renovation, Space Planning	Education Healthcare Government	Tracy Black VP of Marketing	Robert Kain, AIA, LEED Exec. Vice President (909) 989-9979/483-1400
7. WLC Architects, Inc. 10470 Foothill Blvd. Rancho Cucamonga, CA 91730	\$20,000,000 \$11,000,000	1 3 R. Cucamonga	Master Planning Architectural Design Construction Administration	Educational Civic Private	na	Jim Dicamillo President (909) 987-0909
8. David Evans and Associates, Inc. 4200 Concoors St. Ontario, CA 91764	\$19,400,000 \$151,700,000	1 22 Portland, OR	Engineering, Surveying, Landscape Architecture, Architecture Planning and Construction Management	Transportation Land Development, Energy and Water Resources	Maria Marzoecki Vice President mlm@deainc.com	Cliff Simental Senior Vice President (909) 481-5750 cas@deainc.com
9. Webb & Associates 3788 Mc Cray St. Riverside, CA 92506	\$15,000,000 \$16,000,000	1 1 Riverside	Public Works Engineers Land Development Engineers Environmental Analyst	Home Builders Public Agencies Infrastructure Financing	Steve Webb Dir. of Business Dev.	Matthew E. Webb President (951) 686-1070/788-1256 matt.webb@webbassociates.com
10. Hernandez, Kroone & Associates 234 E. Drake Dr. San Bernardino, CA 92408	\$14,000,000 \$16,000,000	1 3 San Bernardino	Civil & Traffic Engineering Land Surveying GIS Mapping	Transportation Construction Planning and Development	Anne Hernandez Bus. Dev. Director	Richard R. Hernandez, P.E. Principal (909) 884-3222/383-1577 hka@gte.net
11. Psomas 2010 Iowa Ave., Ste. 101 Riverside, CA 92507	\$9,000,000 \$130,000,000	1 10 Los Angeles	Civil Engineering, GIS, Survey, Land Planning, Environmental	Public Agencies Developers, Architects	Tom Rider Business Dev. Mgr.	Leni Zarate Vice President (951) 787-8421/682-3379 lzarate@psomas.com
12. Associated Engineers, Inc. 3311 E. Shelby St. Ontario, CA 91764	\$8,000,000	2 Ontario	Construction Management, Civil Engineering, Utility Design & Coordination	Governments, Architects, Commercial/Residential	Kay Toliver Bus. Dev. Associate	April Morris President/CEO (909) 980-1982/941-0891 kayt@assoc.eng.com
13. Engineering Resources of So. Cal., Inc. 3550 E. Florida Ave., Ste. B Hemet, CA 92544	\$7,500,000 \$3,500,000	2 1 Hemet	Civil Engineering Municipal Services Water/Wastewater	Government, Special Districts, Private, Water Resources	Robert Righetti Marketing Director	Matt Brudin President (951) 765-6622/342-5489 www.erscinc.com
14. RMA Group, Inc. 12130 Santa Margarita Ct. Rancho Cucamonga, CA 91730	\$6,257,400 \$7,511,700	1 2 Rancho Cucamonga	Geotechnical Engineering, Geology, Construction Inspection, Materials Testing	Public Works, Residential, Transportation, Education, Commercial Retail, Aviation	Kerri Craft Lead Marketing	Slawek Dymerski VP (909) 989-1751/989-4287 marketing@rmacompanies.com
15. AEI-CASC Consulting 937 S. Via Lata, Suite 500 Colton, CA 92324	\$6,000,000 \$8,000,000	1 4 Colton	Civil Engineering, Surveying Environmental Engineering Planning	Private Development Contractors, Public Works Industrial Facilities	Amy Ardis Marketing aardis@aei-casc.com	Rick Sidor P.E./President (909) 783-0101/783-0108 rsidor@aei-casc.com
16. Ludwig Engineering 109 E. Third St. San Bernardino, CA 92410-4801	\$6,000,000 \$6,000,000	1 1 San Bernardino	Civil Engineering, Surveying, Land Planning	Land Development, Transportation, Water Engineering	Jim Fry Vice President	Glen Ludwig President (909) 884-8217/889-0153 ludwig@ludwigeng.com
17. Nolte Associates, Inc. 7245 Joshua Lane Yucca Valley, CA 92284	\$5,200,000	2 2 Yucca Valley	Planning, Civil Engineering, Land Surveying	Public Agencies, Private Developers	Deborah Schroeder Branch Manager	Bill Warner President (760) 365-7638/365-2146

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MANAGEMENT

Create a Mastermind Group That Works for You

By Joelle Jay, Ph.D.

You know the scenario all too well: You're facing a stressful challenge at work, and you're struggling to come up with new, fresh, and creative ideas to solve the issue. Nothing you think of on your own seems right. You're too close to your own challenge to create an innovative solution. Frustrated by your lack of creativity, you decide to sleep on the problem yet another night, hoping the answer will come to you tomorrow.

Now imagine that same scenario, but this time you have two or three other people dedicated to helping you work it out. They listen to your questions, they offer their advice, and they help you find solutions. Then, when your problem is resolved, you turn and listen to theirs. This is the essence of a mastermind.

A mastermind is a small group, usually three to five people, of dedicated peers who share and support each other through the challenges of life and leadership. It provides a mutually beneficial source of inspiration, information, and collaboration for all of its members. Far more than a typical network, a mastermind is your inner circle—your "A" team.

Realize that a mastermind is very different from a networking group, a professional association, or a common interest group. While these types of groups serve important purposes for leaders, that's not the focus of a mastermind. Rather, a mastermind is a group so cohesive that the members operate as one, focusing exclusively on the needs of one member at a time, and then another, and then another.

Masterminds can be as varied and extraordinary as the leaders themselves.

For example, one group

might consist of three consultants who meet once a week for an hour to grow their businesses, while another group might include six investors who meet once a month for an hour to make investment decisions. Another could involve seven small-business CEOs who meet once a quarter for two hours to set goals, or five executive officers who meet twice a year for a full day to strategize, or even eight former-businesswomen-turned-"momprenuers" who meet on an ongoing basis via phone and e-mail to answer questions and share resources.

Many leaders thrive with the support of their masterminds. They discuss business results, leadership challenges, goals and visions, individual and organizational strategy, and more. The support is practical, personal, and tailored to each member's unique characteristics and concerns.

If creating a mastermind sounds like just what you need to take your business or career to the next level, consider the following six steps of mastermind creation.

1. Mindmap It.

Brainstorm. What do you hope a mastermind will help you do? Provide objective advice? Be a sounding board? Hold you accountable? Having a good sense of what you want from the group will help you create it. Put your ideas onto the page in any order—a mindmap—just to explore the possibilities.

2. Arrange It.

Who will help you achieve your purpose? The most important element of a mastermind is the people. Arrange the mastermind so it's made up of the most powerful team. As you consider the possibilities, remember to look for people who are differ-

ent from you. Diversity is one of the advantages to a mastermind. Your mastermind will help best if their perspective is different from yours.

3. Suggest It.

Once you have some names, extend the invitation. A phone call, an e-mail, a meeting, a conversation over lunch—however is most comfortable for you, share your idea about the mastermind and see who's interested. Not everyone understands what a mastermind is, and not everyone wants to join one. That's okay. You're not looking to strong-arm anyone; you're looking for people who are drawn to the idea. A mastermind that doesn't form naturally can be difficult to sustain. Take it easy. Float the idea. See what the response is and move forward with the partners who emerge.

4. Try It Out.

Once you have found people interested in joining your mastermind, get together. Hold an informal meeting to get to know more about each other and what your mastermind could be. To get the meeting started, reiterate what a mastermind is, how you envision it unfolding, what you would hope to get out of it, and why the people you've invited seem to be a good fit. Then go around the room one person at a time and see what they think. Here are some questions to ask:

- What interests you about forming a mastermind?
- What characteristics would be important to you in this group?
- What would you be hoping to achieve?

By the end of the meeting, your goal should be to determine who, specifically, is inter-

ested in formally committing to your mastermind group at this time. Then you can set a date for your first meeting.

5. Establish It.

The first time your mastermind meets as a group is an important day. You will be establishing the tone for your time as a team. You will get off to a good start if you take the time in the first meeting to do it well.

Following a formal agenda will help. Some things to include in your agenda are:

- A welcome message
- Foundational questions:
 - Who are you, what do you do, and what brought you to this group?
 - How can this group support you in the best way possible?
 - What gifts and talents do you bring to this group?
 - What ground rules are needed to make our time together worthwhile?
 - What else do you want us to know?
- Review logistics:
 - How often will we meet?
 - When?
 - Where?
 - What will the format be?
 - Closing thoughts

However you structure your meetings, make sure each member has the opportunity to discuss their goals, needs, and next steps. With these three elements, each member is sure to move swiftly in the direction in their vision.

6. Regulate It.

When a mastermind group is planned thoughtfully by people who are dedicated to each other and their goals, it can be one of

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BB&K Attorney Appointed to International Environmental Law Council

*Members Help Shape Law and Policy on
Climate Change, Renewable Energy, Water and
Other Natural Resources*

Eric Garner, one of California's leading water rights attorneys, was appointed to the International Bar Association council that seeks to shape law and policy worldwide on climate change, renewable energy, water and other pressing natural resources.

Garner's two-year term on the council for the association's Section on Energy, Environment, Natural Resources and Infrastructure Law began Jan. 1. He was elected to the post in late October by the council's officers during an International Bar Association conference in Vancouver.

"It is an incredible opportunity to sit with attorneys from Europe, Africa, Asia and South America and work on the legal issues surrounding the world's natural resources, from water to climate change," said Garner, managing partner of Best Best & Krieger LLP, with eight offices and 200 attorneys across California.

Garner is the only person from a California law firm who sits on the 18-member council, which oversees a membership of 2,400 lawyers from around the globe. The council also coordinates the activities of six committees, including the Water Law Committee that Garner chaired from 2009 through the end of 2010.

As one of the council's officers, Garner will help implement the Toronto Protocol, a blueprint laying out the council's goals that was drafted at a meeting in the Canadian city last April.

The document calls on the council to, among other things, establish a sub-committee to undertake studies of the Arctic as melting ice fuels a rush for the region's natural resources. The disappearing ice has sparked battles between various countries that surround the North Pole over ways to explore the oil, gas, minerals and fish that were once sheltered by the region's inaccessibility.

The protocol also calls for a re-evaluation of the legal settings for energy transmission and distribution infrastructure to facilitate renewable energy sources as the world evolves from a heavily dependent carbon-based power system to a renewable energy future.

As the world makes that transition, the protocol says, legal frameworks will be necessary to lay the regulatory foundation for responsible, long-term decision-making that takes into account environmental impacts of energy choices.

In addition, the council wants to help chart a coordinated approach to nuclear power that balances the interests of the state and ensures safe and reliable power. Nuclear power, although still controversial, is expected to play a more significant role in the global energy matrix, according to the protocol. When it comes to water, the council will continue to look at the growing trend of managing basins and rivers more broadly and sustainably as a whole watershed rather than solely based on individual rights, and to examine whether water laws have kept pace with that trend.

"The council believes, with increased coordination and communication, there can be a greater emphasis on water and natural resource sustainability," Garner said. "In some cases, creating the proper legal frameworks can help ensure that will be the case."

Garner co-authored "California Water II," widely viewed as the definitive text on the history, law and policy that guides the state's most precious natural resource.

He has litigated cases and nego-

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Citizens Business Bank Inland Empire Appointments

Christopher D. Myers, president and chief executive officer of Citizens Business Bank, has announced the following appointments for their Ontario office:

- Bruce McDonald to the position of vice president and assistant controller of the bank's finance and accounting division in Ontario. McDonald's professional career incorporates over 32 years of finance and accounting experience with a background in financial reporting, audit and regulatory reports, and financial statements. Prior to his appointment with Citizens Business Bank, McDonald was chief financial officer with Plaza Bank (a de novo bank), where he was responsible for all financial affairs and the accounting systems and general ledger processes. He was formerly the chief financial officer of CommerceWest Bank in Irvine.

- Kevin Cutter to the position of vice president and credit officer of the bank's credit management division in Ontario. Cutter's professional career incorporates over 18 years of banking experience with a background in credit, lending and sales. Prior to his appointment with Citizens Business Bank, Cutter was assistant vice president – capital markets/commercial real estate finance with Allied Irish Banks, p.l.c., where he was responsible for business development, underwriting and portfolio management.

He was formerly vice president—credit portfolio risk/credit administration with City National Bank in Los Angeles.

- Olivia DeRossi to the position of senior vice president and support services division manager in Ontario. DeRossi's professional career incorporates over 25 years of banking experience with a background in branch operations, sales and resource management. Prior to her appointment with Citizens Business Bank, De Rossi was senior vice president, operations administrator and head of bank operations with Cathay Bank, where she was responsible for branch and bank office operations and administering operational policies and procedures. She was formerly a senior vice president, head of cash vault and electronic transaction services with Bank of the West in Monterey Park.

The 2011...

continued from pg. 1

risk to economic growth and interest rates is that Chinese economic growth decelerates sharply.

- Federal budgetary issues are not a near-term threat to economic growth, but are a long-term threat.

The theoretical importance of monetary financial institution credit:

- When the Federal Reserve purchases a security in the open market or makes a loan to a financial institution, it creates credit figuratively "out of thin air."

- Although an individual commercial bank or savings and loan cannot create credit "out of thin air," the commercial banking and S&L systems can.

- Although the Federal Reserve is not constrained in the amount of credit it can create, private monetary financial institution systems are limited in the amount of credit they can create by the amount of "seed" money or cash reserves provided by the Federal Reserve.

- The unique quality of monetary financial institution credit is that no other entity need cut

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DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL STOCK CHART

THE GAINERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Hansen Natural Corporation (H)	55.68	52.28	3.40	6.5%
Outdoor Channel Holdings, Inc. (H)	7.60	7.17	0.43	6.0%
Watson Pharmaceuticals Inc. (H)	54.09	51.65	2.44	4.7%
Kaiser Federal Financial Grp., Inc. (H)	11.80	11.58	0.22	1.9%
Physicians Formula Holdings Inc.	3.79	3.76	0.03	0.8%

THE LOSERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Hot Topic Inc.	5.63	6.29	-0.66	-10.5%
CVB Financial Corp.	8.49	8.67	-0.18	-2.1%
American States Water Company	34.18	34.47	-0.29	-0.8%
Provident Financial Holdings Inc. (H)	7.20	7.24	-0.04	-0.6%
Physicians Formula Holdings Inc.	3.79	3.76	0.03	0.8%

Company	Ticker	1/21/11 Close Price	12/31/10 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Company	AWR	34.18	34.47	-0.8	39.61	31.20	24.7	NYSE
Basin Water Inc.	BWTR.Q	0.002	0.002	0.0	0.01450	0.00	NM	OTCPK
Channell Commercial Corp.	CHNL	0.09	0.10	-10.0	2.50	0.05	NM	OTCPK
CVB Financial Corp.	CVBF	8.49	8.67	-2.1	11.85	6.61	14.4	NASDAQGS
Emrise Corp.	ERI	-	0.86	-100.0	1.35	0.46	NM	ARCA
Hansen Natural Corporation (H)	HANS	55.68	52.28	6.5	56.32	24.01	23.9	NASDAQGS
Hot Topic Inc.	HOTT	5.63	6.29	-10.5	9.96	4.58	NM	NASDAQGS
Kaiser Federal Financial Group, Inc. (H)	KFFG	11.80	11.58	1.9	12.00	7.26	41.9	NASDAQGM
Outdoor Channel Holdings, Inc. (H)	OUTD	7.60	7.17	6.0	8.05	4.31	NM	NASDAQGM
Physicians Formula Holdings Inc.	FACE	3.79	3.76	0.8	4.24	1.90	NM	NASDAQGS
Provident Financial Holdings Inc. (H)	PROV	7.20	7.24	-0.6	7.47	2.75	6.9	NASDAQGS
Watson Pharmaceuticals Inc. (H)	WPI	54.09	51.65	4.7	54.29	37.26	29.3	NYSE

Notes: (H) - Stock hit fifty two week high during the month, (L) - Stock hit fifty two week low during the month, NM - Not Meaningful

Interim Dean Named for CSUSB College of Business and Public Administration

Montgomery Van Wart, a professor and chair of the public administration department at Cal State San Bernardino, has been named interim dean of the university's College of Business and Public Administration.

Van Wart, who joined CSUSB in August 2005, began his new duties on Jan. 1. He replaces Karen Dill Bowerman, who will retire as the college's dean at the end of this year.

CSUSB Provost and Vice President of Academic Affairs Andy Bodman said he selected Van Wart to lead the college "based on the needs of the College of Business and Public Administration in the interim period and on the basis of the advice I received from faculty and staff of the college.

"I know that Monty will provide strong and principled leadership," Bodman said. "I look forward to working with him and with all of faculty and staff of the College of Business and Public Administration as we ensure a smooth transition to a new, permanent leadership for the college."

In accepting his appointment, Van Wart said, "I look forward to working with the faculty and staff of the college who have done an exceptionally fine job of moving the college to new heights of achievement, despite fiscal and personnel constraints."

Van Wart, who specializes in public personnel management, leadership and organizational the-

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Duff & Phelps, LLC

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Five Most Active Stocks

Watson Pharmaceuticals Inc.	20,413,180
CVB Financial Corp.	11,126,340
Hansen Natural Corporation	10,297,360
Hot Topic Inc.	7,832,760
American States Water Company	1,094,750

D&P/IEBJ Total Volume Month	53,509,610
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Monthly Summary 1/21/11

Advances	5
Declines	6
Unchanged	1
New Highs	5
New Lows	0

Coldwell Banker Commercial ranked #1 commercial firm in the High Desert

For more than 20 years, Jason and Chris Lamoreaux have acquired failing companies and turned them into solid pictures of success. So it should come as no surprise that in less than two years, the Victor Valley couple's latest venture has grown from a start-up commercial real estate business to the top commercial firm in the High Desert. Jason Lamoreaux has been involved with buying, selling and developing real estate in the High Desert over the past 22 years, and launched Coldwell Banker Commercial Real Estate Solutions in January of 2009.

According to the Victor Valley Association of Realtors Multiple Listing Service, Coldwell Banker Commercial Real Estate Solutions employs the top three selling commercial real estate agents in the Victor Valley. Mehdi Mostaeidi

topped the list just shy of \$12.5 million in sales volume followed by Colleen Butcher who produced \$8.3 million and Jason Lamoreaux in a close third with \$8.2 million for 2010. The firm's \$29 million in gross sales comprised more than 45% of the total market share in 2010, which was more than six times the second commercial firm in the region.

"In an environment of declining sales for most franchises, we are experiencing tremendous growth," said company President Jason Lamoreaux. "We have assembled an outstanding team, top in their respective fields, with vast knowledge and experience. We have the largest commercial real estate marketing team in the High Desert, which we utilize in conjunction with Coldwell Banker Commercial's international

corporate marketing department. Our unique approach to client solutions produces results exceeding our client's expectations."

With a team of nine licensed agents/brokers supported by an additional support staff of eight, Coldwell Banker Commercial Real Estate Solutions offers more electronic and print marketing, market research, and client solutions than any other firm in the High Desert. CBC's inventory of nearly 15,000 commercial properties nationally and over 200 locally, provides business owners, investors and developers a wide array of choices when it comes to making real estate decisions in areas such as retail, office, and industrial space, vacant land, multi-family properties or business opportunities.

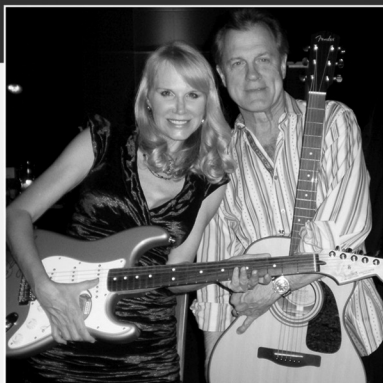
CBC Real Estate Solutions

has also seen success in its property management division. It has doubled the amount of square footage managed with a growth rate of 114% for the past year. The firm's comprehensive client services help reduce owner expenses while increasing tenant retention with their tenant and client-focused practices, thorough accounting department, lease negotiations, and routine facility inspections.

Their recipe for success has served Chris and Jason Lamoreaux well over the past 20 years, providing them a long track record of developing top-producing companies from scratch including 12 Thrifty Car Rental locations throughout Las Vegas, San Diego and Orange County; Budget Rent A Car locations throughout Central California; to launch-

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The Unforgettables Foundation's Annual Events



The Unforgettable Gala

Excellent cuisine and top-drawer entertainment combine with an opportunity to honor area "heroes"—individuals from the local community who share their time and talent to support the critical work of local charities. Watch for event announcements both spring and fall.



Charity Golf Tournaments

Considered among the area's finest golf events, and supported by first-class corporate sponsorships, a spring tournament is played in Palm Desert; a fall tournament is played in Riverside. Call the Foundation to add your name to the invitation list.



Annual Wine Extravaganza

This May event is much more than an opportunity to sample the creations of more than 50 local wineries. Area restaurants provide delicious samples of their menus as an accompaniment. The event concludes with an auction, giving attendees the opportunity to go home with cases of their favorites.



Lights for Little Lives

Held annually on New Year's Eve, Lights for Little Lives is a celebration of new life—children born during the calendar year—and memorializes area children whose lives were lost as a result of illness or injury.

The Unforgettables mission is to financially support families during one of the most unthinkable times they will ever encounter—the loss of a child. The Unforgettables provide financial support to families in need so that these children have a final resting place. Your support of the Foundation's unique mission helps facilitate the vital process of grieving and healing for hundreds of hurting families. It is the help we all hope we'll never need.



Because every child is unforgettable!

To learn more more about The Unforgettables, or to make a gift, visit our website at www.theunforgettables.com, or call (951) 680-9996.

Foundation Office

7197 Brockton Avenue
Suite 5
Riverside, CA 92506
Office/Hotline: 951-680-9996
Fax: 951-680-9981

The Unforgettables Foundation is a nonprofit, 501(c)(3) organization

Desert Chapter

78206 Varner Road, Ste. D275
Palm Desert CA 92211
Phone: 760-837-7373

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Tim Evans

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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

Inland Senators Dutton and Emmerson Assigned to Critical Committee Seats

Senate President pro Tempore Darrel Steinberg announced Senate Committee assignments for the 2011-2012 Legislative Session last month. Inland area Senators Bill Emmerson (37st Senate District) and Bob Dutton (31st Senate District) were assigned to influential committees. Senator Emmerson was named vice chair of the Human Services Committee and the Business, Professions and Economic Development Committee. Senator Emmerson will serve on a total of nine committees including Appropriations and Education. Senator Dutton will serve on the Labor and Industrial Relations Committee, and the joint committees on Legislative Audit and Rules.

465 California Hotels in Default or Foreclosed

Atlas Hospitality Group has just released its 2010 Year-End Distressed California Hotel Survey. The survey found that the number of hotel foreclosed on continues to increase while hotels in default fell. The drop in defaults was due mainly to the Extended Stay of America restructure, which involved 109 California hotels.

4th Quarter 2010 survey highlights include:

- 465 California hotels are in default or have been foreclosed on.
- The number of foreclosed hotels increased 15.9% from the 3rd quarter, from 119 to 138, and up 122% since the beginning of the year.
- The number of hotel rooms that have been foreclosed on was at 10,144, up 9.8% from the 3rd quarter and up 127% since the beginning of the year.
- The largest hotel in the state to be foreclosed on in 2010 was the 512-room Holiday Inn in San Jose.
- Independent hotels accounted for 71% of the hotels foreclosed on.
- San Bernardino County led the state in the number of foreclosed hotels with 17, followed by San Diego County with 16 and Riverside County with 14.
- Los Angeles County led in the number of defaulted hotels with 35, followed by Riverside County with 32 and San Diego County with 31.

Summary

As Atlas predicted at the beginning of 2010, the number of hotels in default and foreclosed increased dramatically throughout the year. In the fourth quarter Atlas saw a decrease of 12.1% of the hotels in default; however, if you exclude the Extended Stay of America hotels, they actually saw an increase of 8.6% over the 3rd quarter.

Forecast

Atlas is predicting that the number of hotels in default and foreclosure will continue to increase through the first half of 2011, and then we will start to see a leveling off. This is due to the fact that the economy is improving and RevPAR's continue to increase. In addition, for those hotels that have survived this downturn, they are now more likely to escape the default process as they regain profitability. The one issue that is still looming for many hotel owners is the fact that a number of loans are maturing in 2011 – 2013 and so there could still be issues with finding new funding for refinancing.

Top Commercial / Industrial Contractors

Listed Alphabetically

	Firm Address City, State, Zip	# I.E. Proj. (completed) 2010	Cmmcl. Bldgs. (in I.E.) Indstrl. Bldgs. (in I.E.) (Sq. ft. completed)	# of Licensed Contractors Company Headquarters	Specialties	Clientele/Projects	Top Local Exec. Title Phone/Fax E-mail Address
1.	Al Shankle Const. Co., Inc. 3309 Grapevine St. Mira Loma, CA 91752	80	775,000 2,125,000	1 Mira Loma	Concrete Tilt-Up, Industrial & Office, Tenant Improvements, Schools	Farmer Bros. Coffee, United Parcel Service, Santa Ana Unified School District	Al Shankle CEO/President (951) 727-8882/681-7599
2.	Capstone Construction Co., Inc. 3651 Third St. Riverside, CA 92501	31	185,000 55,000	2 Riverside	Office Tenant Improvements, Ground up Division, Hospital Division	Tri-City Corp. Center, Riv. Comm. Hospital, University of Phoenix	Tony Andrews President (951) 682-6225/682-6406 bheiliger@capstone-company.com
3.	C.W. Driver Co. 4200 Concours Dr., Ste. 350 Ontario, CA 91764	220	1,080,000 2,540,000	3 Pasadena	Commercial, Public, Industrial Education, Healthcare	Maglight, Victoria Gardens, Cultural Center, American Red Cross	Dana Roberts President (909) 945-1919/483-1955 www.cwdriver.com
4.	Fullmer Construction 1725 South Grove Ave. Ontario, CA 91761	79	8,854,420 (comm. & indus. total) 1,760 Bldgs	N/A Ontario	Commercial, Industrial & Office, Tenant Improvements	Riverside Comm. Investors, Stirling Capital Burlington Coat Factory	Bob Fullmer President (909) 947-9467/947-5241 www.fullmerco.com
5.	Inland Empire Builders, Inc. 10271-A Trademark St., Ste. 22 Rancho Cucamonga, CA 91730	125	N/A N/A	1 Rancho Cucamonga	Commercial Construction	Sacred Heart Church, Rancho Cucamonga Fire Station #173, The Roman Catholic Bistro of San Bernardino, Glennwood Devle.	Tracy Elefante President/CEO (909) 945-2450/944-7563 www.inlandempirebuilders.com
6.	J.D. Diffenbaugh, Inc. 6865 Airport Dr. Riverside, CA 92504	7	2,659,000	1 Riverside	Commercial Construction, Construction Management, Design, Build	Mountain View Industrial, Aloft Hotel, FedEx Freight, Mission Hills Community Church, Canyon Hills Market Place	M. Jack Hawkins Jr. President (951) 351-6865/351-6880 info@diffenbaugh.com
7.	JG Construction 15632 El Prado Rd. Chino, CA 91710	78	2,100,000 4,500,000	4 Chino	Commercial/Retail Buildings, Construction Ground Up, Tenant Improvements	Cad Tree Capital Investment, Diamond Plaza, Pan Pacific Retail, Longs, Sav-On	June Grothe Executive Officer/President (909) 993-9393/993-9394 www.jgconstruction.com info@jgconstruction.com
8.	K.A.R. Construction Inc. 1306 W. Brook St. Ontario, CA 91762	600	780,000 1,200,000	Ontario	Concrete, General Contracting	University of La Verne, National R.V., Rollins Trucking, Union Bank of CA Empire Towers	Kurt Rothweiler President (909) 988-5054/983-4106 kurtrothweiler@karconstruction.com
9.	Mc Carthy Building Companies 20401 S.W. Birch St., Ste. 300 Newport Beach, CA 92660	2	316,000	14 St. Louis, MO	Healthcare, Parking, Education, Office Buildings, Hotels	Hesperia Police Department Headquarters, Hon. Jerry Lewis County of San Bernardino High Desert Government Center	Carter Chappell President (949) 851-8383/851-8398 nb@mccarthy.com
10.	Oltmans Construction 1701 E. Harry Sheppard Blvd. San Bernardino, CA 92408	12	981,162 2,560,697	2 Whittier	Commercial/Industrial Projects, Seismic Retrofit, Tenant Improvements	Corp. Stater Bros., Inland Empire Gateway, Chino South Industrial	Joe Oltmans II President/CEO (562) 948-4242/695-5299 joltmans2@oltmans.com
11.	Panattoni Construction, Inc. 34 Tesla, Ste. 110 Irvine, CA 92618	8	0 639,000	1 Sacramento	N/A	Hino Motors, AMT, Panattoni Development, Piemonte of Ontario	Joe Lutz Vice President (949) 296-2960/387-4940 www.panattoni.com
12.	Prizio Construction, Inc. 151 Kalmus Dr., Ste. N1 Costa Mesa, CA 92626	200	29,000,000 (Total)	3 Fountain Valley	Comm./Ind. Tilt-Up Constr. Comm./Ind. T.I. Rehab., Concr. Only/Superfl. Concr. Floors	Toys R Us of Rialto, Ontario Airport, Goldstar Electronics, Aetna Insurance, SDCII	David Prizio CEO (714) 543-3366/543-3388 www.prizio.com
13.	Ralph Affaitati Construction 393 W. Athol, Ste. 2 San Bernardino, CA 92401	WND	WND	OHC Lic. San Bernardino	Industrial/Commercial	GSA, Federal Government	Ralph Affaitati President (909) 889-0131/381-3881
14.	Snyder Langston 17962 Cowan Irvine, CA 92614	WND	WND WND	8 Irvine	Industrial/Commercial, Office, Retail	Toyota Motor Sales, Sundance Spas, Sekisui TA, Corning, Concours, Corporate Center	John Rochford President (949) 863-9200/863-1087 info@snyder-langston.com
15.	W.B. Allen Construction, Inc. 6191 Jurupa Ave. Riverside, CA 92504	4	20,900 106,875	1 Riverside	Metal Buildings, Apartments Tenant Improvements, Tilt-up	Matich Corp., City of Redlands So. Cal. Edison, General Electric	WB Allen President (951) 688-3221/688-7063 wbemail@wballeconst.com
16.	Yeager Skanska Construction 1995 Agua Mansa Rd. Riverside, CA 92509	WND	WND WND	WND Riverside	Freeways, Railroads, Flood Control Damage, Streets Subdivision, Grading	Caltrans, Corps of Engineers, S.B., Rivers., Orange, LA Counties, Cities (50), Private(200)	William McGuimo President (951) 684-5360/684-1644 www.yeagerskanska.com

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2011 by IEBJ.



San Bernardino High Desert Government Center Completed

In the latest development news from the Inland Empire, the Hon. Jerry Lewis County of San Bernardino High Desert Government Center and the Hesperia Police Department Headquarters facilities were just completed. Both facilities were designed, constructed, and certified to LEED standards. They also provide space for additional growth for at least the next 20 years.

At an estimated cost of \$21.6 million, the High Desert Government Center totals 66.8k square feet and will house multiple county departments including the First District Board of Supervisor’s Office, Agriculture, Assessor, Recorder, Land Use, Fire, Human Resources, Environmental Services, Public Works, Registrar of Voters and Veterans Affairs.

The Hesperia Police Department Headquarters, contracted out from the County of San Bernardino’s Sheriff’s Department, totals 45.7k square feet and is valued at approximately \$18.7 million. The building includes patrol areas, briefing areas, evidence storage, investigations services, office management and records, and other police facility components. The facility also features a community room component that will be utilized as an Emergency Operations Center.

Both buildings were constructed as tilt-up concrete, Essential Service Facilities, the most cost-effective structures on the market. The project architect was Irvine-based LPA, and the project builder was St. Louis, MO-based McCarthy Building Companies Inc. Griffin Structures Inc. handled construction management services for the projects.

The opening of these two new facilities is significant because it completes Hesperia’s Civic Center, which includes a 50k square foot city hall; 20k square foot library; and five-acre Civic Center park, a centerpiece to the project which includes an amphitheater, meeting areas, activity spaces, play areas and other amenities. Since 2004 Griffin Structures has been a part of the overall design of the Civic Center, which in all totals 27 acres and 182.5k square feet of buildings with an overall cost of approximately \$71.7 million.

As an added benefit to taxpayers, grants from the state and federal governments have allowed the High Desert Government Center to showcase a 286-kilowatt solar energy system which is anticipated to reduce electricity consumption for the building by 70 percent, resulting in an estimated annual savings of approximately \$60,000. The estimated total cost to construct the solar project was \$2,823,000 and was funded with a \$1,480,000 energy efficiency grant from the American Recovery and Reinvestment Act (stimulus bill), \$720,000 from the California Solar Initiative, and \$623,000 in contingency funds from the High Desert Government Center.

Additionally, the Police Headquarters features an integrated grid-tied Solar Electric System on both the carport structure arrays and roof mounted arrays. The system is a 193.2 kW DC project that is expected to produce at least 304,150 kWh annually, offsetting nearly 71 percent of the expected 431,448 kWh annual energy usage of the building.

Local Business Owner Purchases 47-Acre Tehachapi Site

One of the largest available parcels of commercial property in Tehachapi – a 46.8-acre site with *continued on page 19*

Interim dean...

continued from pg. 9

Cal State San Bernardino.

Van Wart is the author of more than 70 publications, including eight books and numerous articles in the leading academic and trade journals. His research areas are administrative leadership, human resource management, training and development, administrative values and ethics, organizational behavior and general management. He has taught leadership classes to public sector managers for all levels of government.

He serves as the associate editor for “Public Performance and Management Review” and also serves on numerous editorial boards. His book on leadership, “The Dynamics of Leadership: Theory and Practice” (ME Sharpe, 2005), was highly recommended in “Choice,” which stated that it is a “very impressive and successful effort.” The book was later designated as an Outstanding Academic Title for 2005. A shorter textbook version was recently published called “Leadership in Public Organizations: An Introduction.”

Van Wart holds a Ph.D. in public administration from Arizona State University, a master’s degree in teaching from Lewis and Clark College in Portland, Ore., and a bachelor of arts degree from Marshall College in Lancaster, Pa.

Van Wart will lead a CSUSB college that has been praised and recognized for its accom- *continued on page 25*

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The Future of Your Business is in the Palm of Your Hand— Using the Power of Smartphones to Grow Your Business

By Ford Saeks

If someone had told Alexander Graham Bell that one day his invention would evolve into a device that could turn your lights on and off, he would have taken your temperature with a mercury thermometer, which incidentally, in 1876, hadn't changed much in over 100 years.

Remember when cell phones first emerged? Chances are, you were just as cynical as Mr. Bell. You probably made that first call with a furrowed brow, skeptical to the possibility it promised. You were certain that your call wouldn't connect, or at the very least your voice would be overridden by static. Like the rest of us, your bulky cordless phone had conditioned you to only walk within a certain "range" to avoid disconnect. Then you made that first call... from an oversized bag-type cell phone and shazam... how cool was it to have the umbilical cord of your landline cut and the freedom to connect anywhere in cell phone range?

What started as a must-have device that didn't tie you down has now morphed into a texting, tweeting, multi-tasking productivity and entertainment gadget that offers a wide range of possibilities for you and your business.

The lightning-speed advancement of the Smartphone has left many companies scrambling to keep up with the technology and new opportunities. According to ComScore, there are 45 million Smartphones now active in the U.S. alone.

Like social media, they are the new wave of communication and the only place they are going is into the hands of more and more consumers.

So, how can you capitalize on the growing popularity of this new technology?

Here are four things you can start doing today related to

Smartphone technology to increase brand awareness, build relationships and grow your business:

1. Text Message Advertising
2. Create a Smartphone App
3. Make your Website Smartphone compatible
4. Engage mobile customers through social networks

Text Message Advertising

More people now use their mobile phones for texting, rather than making a phone call. Plus, most users have it attached to their hip; figuratively speaking. Imagine the impact of advertising to your target market via SMS (Short Message Service) text message; you have the opportunity to get their attention... anytime, anywhere. Smart marketers get creative with these campaigns and often include a chance for the recipient to win something by responding to the text. Other ideas include mobile coupons, event invitations, mobile alerts, and special promotions.

SMS text marketing works for virtually any industry, is relatively inexpensive, and allows businesses to create highly targeted campaigns. The first step in launching a text-messaging campaign is to find a company that provides subscriber lists and can distribute your ads. Search your favorite search engine for "mobile marketing," "SMS Text Marketing" or "SMS Advertising," and you'll get plenty of options.

Create a Smartphone App

Like most things, Smartphone apps have been created to solve a problem, increase productivity, offer an intrinsic benefit, or for pure entertainment. Apple's iPhone store alone has more than 150,000

apps available for download and users have downloaded more than 3 billion apps. The HTC and Motorola Droid, a.k.a, Android phones, also have millions of users and offer thousands of apps.

You don't need to be a member of the geek squad to capitalize on this trend; all you need is an idea for an app; there are plenty of companies who can help you develop an app for your idea for you to sell or offer for free. A word of caution; do your due diligence and check the developers' references to ensure your intellectual property and ideas are protected.

If your app can solve a problem (i.e. the Jott app records voice messages and converts them to text messages) then you're on the right track. If you own a Smartphone, think about your favorite apps and how you

heard about them. Most likely you heard about them from a friend. Viral word-of-mouth marketing is why popular apps can grow in use so fast with virtually little marketing expense.

Make your Website Smartphone compatible

The Internet is going mobile. Have you visited your Website using a Smartphone? What type of user experience did you get? If you want to gain a competitive advantage over your competition, your brand needs to be as mobile as your customer. Your customers and prospects don't have the patience to view Websites on their phone that aren't user-friendly.

Start by viewing your current Website on a Smartphone or Ipad. If you haven't designed a

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CLOSE-UP

THE MIDAS TOUCH - CLIFF CUMMINGS

Confident and direct, as president of Toyota of San Bernardino, Cliff Cummings possesses the uncanny gift for success.

His story begins after graduating from Lynchburg College in Lynchburg, Virginia in 1976. Having just earned a degree in political science, Cummings debated as to what his next move should be. Torn between going to law school, and pursuing his dream of becoming a professional golfer, he chose the links over the courtroom.

Realizing he need a financial base that would allow him the flexibility to pursue his dream of being a professional golfer, he walked into a Virginia Toyota dealership and landed a job as a salesman. Determined to succeed, Cummings worked his way into management, and by the mid 1980's, he was a partial owner in a Northern Virginia Toyota dealership.

He worked hard building a new image for the dealership and decided to relocate it 15 miles northwest to Fairfax, Virginia. The strategy was rewarded six months later, when the site was named the number one volume Toyota dealer in the Mid-Atlantic area. While this accomplishment for many would be satisfactory, that was not the case for Cummings. What Cummings wanted was his own dealership. The challenge for Cummings became how to buy one.

"You don't just go out one day and purchase a dealership," said Cummings. "I had to find a location that had potential, one that I could develop and was available at a price I could afford. I found what I was looking for 2,700 miles from home at Toyota of San Bernardino."

Cummings was given an opportunity to move to California and manage the dealership, with an option to

buy it over a period of time. Accepting the offer he moved west in 1990, followed by his wife Bobbi one year later, armed with experience and a simple plan: Give people what they want at a price they can live with. This approach paid off, as sales improved by 50 percent in the first month under his leadership.

Having repeat customers is crucial to the longevity of any business. One of the key factors for Cummings' success has been maintaining a happy staff. Understanding early on that a satisfied employee would project a positive image, leading to repeat customers, Cummings relies on a philosophy he learned from his golfing days – "You are your own referee."

"Each of our departments in the company operates like its own business with separate budgets, employee issues and decision-making ability," explains Cummings. "The key to having a great set of people working for you, is in your ability to allow them the authority to make decisions and then backing them on those decisions."

This philosophy has led Cummings to successfully operate locations in San Bernardino as well as in Indio, receiving the Toyota's President's Award seven times. Continuing to earn some of the highest honors for a Toyota dealership, participating on the National Dealer Council for the last six years, and is the incom-

ing President for the Southern California Toyota Dealers Association, he also is slated to join the Toyota National Dealer Advertising Council, working

with Toyota on national advertising efforts.

So with all these accomplishments, what does Cummings see for the future of the automobile industry, which was hit hard by the recession, especially in the Inland Empire?

"We are climbing out of the recession; the economy is

improving and I am extremely optimistic about the future of the Inland Empire," said Cummings. "At this time, more than ever, we need to be consumer driven and customer friendly. With the shift in the economy, our customers are moving from being a need-based buyer to a desire-based buyer."

While others may view the automobile industry as a highly competitive business, Cummings has the foresight to look beyond this point, and view the San Bernardino Auto Center as a collaborative effort, dependent on each other to drive consumer traffic to their locations. As a result, he played a key role in forming the San Bernardino Auto Center Dealer Association.

"The more awareness and business we bring to the auto center, the more attractive it will be for quality auto dealers to seek this as a location for their franchise, and that is a benefit to everyone involved,"

explains Cummings. "If we are to be successful, we must treat the auto center as a united one-stop location for your auto needs."

This concept has led the San Bernardino Auto Center Dealer Association to partner with Citizen Business Bank and the San Bernardino Economic Development Agency, to create an identity and awareness for the auto center and surrounding area by installing a state-of-the-art LED display screen.

"I was once told that if you get the first 10 words wrong in a conversation, the next 10,000 words won't matter," says Cummings. "The industry has evolved into a highly competitive business, making it necessary to make changes rapidly when delivering messages, promotions and customer incentives in an effort to increase consumer traffic."

Seeing a revitalized auto center as good business for everyone, including franchises, the City of San Bernardino and residents, Cummings has contributed to the revitalization of the auto center by purchasing the former Kennedy Cadillac and Freeway Lincoln Mercury sites along the Interstate 215.

With signs of the economy rebounding from the recession everywhere, Cummings sees the auto center providing the Inland Empire with a source for a variety of well paying jobs, such as mechanics, landscapers, security, sales executives and other administrative professionals.

"We have expanded our work force by 15 percent since the bottom of the recession. Our plan is to add franchises to the auto center in order to stimulate job growth and retail

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Cliff Cummings, president of Toyota of San Bernardino.

Photo by Chris Sloan

It's Okay to Look How Searching Other Companies' Patents Can Keep Your Company Safe

Companies pursue patents for a wide variety of reasons—competitive advantage, company valuation, tax credits and others—but in chasing patent claims, did you know that it actually benefits companies to look at patent applications filed by competitors, too?

That's what one patent expert, attorney Roger Maxwell, believes. In his experience, searching competitors' published patent applications and existing patents has actually helped his clients maximize their commercial advantages and follow the law.

"We can take a lesson from Hollywood," he said. "Every aspiring screenwriter's lament is that no producer will ever accept an unsolicited manuscript. There's a reason for that. In copyright law, just as it almost always is in patent law, lack of intent is not a defense. In other words, if an agent or a producer even opens an unsolicited script, and five years later produces a film with elements from that script entirely by accident, they could be sued for copyright infringement. To prevent that, they simply don't accept unsolicited material unless it comes from a licensed agent they trust."

Maxwell said that the same principle can be applied for companies seeking patents, only in reverse. Whereas access in the copyright arena can lead to inadvertent copying and infringement, access in the patent area can lead to a better understanding of the state-of-the-art, better product design and better patents.

"It is very possible—and even likely in some cases—that one company's patent may well duplicate elements from someone else's application or existing patent," he said. "Because intent is not normally an issue, that company could actually be held liable for patent infringement, even if it didn't know what the other company's patents said. In the case of patents, it's important to refrain from having your patent infringe on anyone else's, even if it's by accident."

So they don't waste time and money proving they are violating the law and/or setting themselves up to pay damages, it is critical for companies that are preparing patent applications to search published patent applications as well as existing patents, according to Maxwell.

"In examining other applications, a company can ensure that no elements of their applications cross over with something already on the books, even if it's in an application filed by someone else," he added. "If you know what your competitors are working on with regard to their patents, as the public records afford you the capability to do, then you can work to not use any of their claimable technology in the pursuit of your own patent. That adds more weight to your claim and helps maintain the integrity of the system. The whole reason for patents is to recognize the proprietary ownership of a company's intellectual property and to ensure unique ideas and executions of concepts can be protected. If a company finds a patent that it feels may arguably cover its products, it can further investigate the issue. If the investigation leads them to believe that their design does not infringe or the patent is not valid, an opinion from counsel may shield the company from enhanced damages that could triple the actual damages. If the investigation reveals that the patent is valid, the infringed company can either redesign their product or negotiate either a license or a purchase of the patent. In my view, the best way to get a great patent is to check all available sources to make sure your application is verifiably unique and free from infringement of anyone else's ideas already in the patent system."

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SALES AND PRICING

Should you increase your prices tenfold?

By Stuart Morley

Greg put down the phone. It was a strange call. Mega Package had called to ask him to bid on a training program for the first line supervisors. Greg's training company had done this work before but not a multi-year project training as many as 2,500 front line supervisors in 40 plants across the USA. There were seven other international training companies bidding. With a \$10 million dollar a year training company, he was the only little guy being asked to bid. This was a mandate worth millions of dollars, and he had never done an assignment larger than a few hundred thousand dollars at a time.

This is a situation many mid-sized companies find themselves in when they take on their first mega contract. Growing the reach and expertise of your company is the goal of many organizations, but under-pricing the first mega project is one of the biggest mistakes to avoid. A large multi-year project is often more complex and, hence, more expensive to manage because of the many variables. The more people involved, the more planning and re-planning is needed. This means the mid-sized company often has to add more overheads to manage the process.

The peaks and valleys of staffing that comes with larger contracts also creates havoc with the billing and cash flow for the mid-sized company.

Larger companies want more choice, and unless the mid-sized company can offer a wider range of modules at different price points to cover the different levels of work and value provided, the whole process can quickly become unprofitable as well as unmanageable.

As Greg brainstormed the approach with his team, he real-

ized he needed some help. He knew this move would be dangerous for his company unless he developed a better understanding of what was involved in undertaking larger projects. He called his buddy Tom, a master strategist in helping mid-sized companies, especially with pricing strategy difficulties. After discussing the opportunity, Tom gave him the following advice:

1. Put together a list of the services your company is offering now, and in a parallel column, list the price you charge for each of these services. Greg spent some time listing his services. He had half-day, full-day and multi-day packages that could be delivered in small or large groups. He also had modules on leadership self-awareness, the leadership phases, how to conduct effective meetings, diagnosing and managing performance gaps and communication effectiveness, as well as a number of add on services.

2. Create a second column to list the bare-bones price for each service.

Greg then went through his list of services to calculate the bare bones service and price he could offer for a client in each case. This exercise was not easy; it took a few iterations until he came up with bare bones prices for each service.

3. Create a third column that lists prices that are at least 10 times the bare-bones price. Tom had warned Greg that large mandates are more expensive to provide than smaller mandates. You need to build in ways to cater to greater variability in audiences, needs and demands that add to your costs to deliver these services. The way to accommodate this variability is

by matching the different value needs to different pricing. For Greg, his first module was now listed as \$70 for bare bones and on Tom's advice of using 10 times as his multiplier, he listed the deluxe version at \$700.

4. In a fourth column list the extra value you can provide, so that as people pay more, they get more value. Greg now looked at the \$70 and the \$700 versions of module one and challenged his team to think what they could add to the \$70 module to make it worth \$700. Tom used the example of, on airplanes, there were some folks who had paid \$300 and some who had paid \$3,000 for the same flight, but they were not all getting the same level of service.

4. Take these new service offerings and wrap them into different ways to make it easy for clients to select. Greg and his team realized they could offer the services per person, per group or with different delivery channels (Webinars, onsite training etc.).

5. Do not quote a total price. Greg provided a schedule of modules (from basic price to 10 times that price for deluxe versions) for Mega Package to select. This approach would be very profitable for Greg's company and he hoped Mega Package would like the idea as they could secure customized training for staff in a way that was very flexible. Mega Package would also not need to get their legal department involved, as they were not signing a multi-million dollar contract. They were purchasing modules that would be customized for their needs at price points per module that were well below the levels that required

senior management or board approval. Greg was hoping this approach would mean Mega Package could give the go ahead for the first few modules without delay and pay for each module in advance.

6. Finally, get the first line supervisors to apply the training to performance measures in the company. Greg included an offer to present a few Supervisor Recognition Certificates to supervisors who applied the training in ways that resulted in better performance at Mega Package. He hoped the supervisors valued the opportunity for recognition and that management would see how this was the link to get alignment to their performance measures. Greg also hoped this would link to his bottom line!

It is not unusual for the senior management of a large public company to be replaced within a few years, and therefore it is important that mid-sized companies make sure that if a large multi-year contract is suddenly cancelled, that they are not out of pocket or do not have to face years of legal battles with a large company to get paid. Finding ways to get paid as you go, and providing incentives to get your services accepted and supported at all levels in the company reduces the risk it will be cancelled.

A few weeks later Greg got the call: he had won the contract! Greg quickly shared the good news with his team and sent a quick text message to Tom: "Just got the magic phone call saying that I have won the contract! Thanks for your coaching. I expect the eventual value will be between \$1M and \$3M."

Many mid-sized companies
continued on page 39

Architectural/Engineering Firms

Ranked By Inland Empire Billings

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20. Hall & Foreman, Inc. 14297 Cajon Ave. Victorville, CA 92392	\$4,720,000 \$11,300,000	2 4 Tustin	Civil Engineering, Surveying, Land Planning, Landscape Architecture	Residential, Education, Commercial, Retail Municipal, Industrial	Kelly Teenor Director of Marketing kteenor@hnfinc.com	Rob Kilpatrick Project Director (760) 524-9100/524-9101 rkilpatrick@hnfinc.com
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31. Rick Engineering Company 1223 University Ave., Ste. 240 Riverside, CA 92507-4563	WND	1 7 San Diego	Civil Engineering, Urban Design and Planning, Surveying	Land Development, Public Works, Institutional	Joan Mumford CPSM Director of Marketing.	Robert A. Stockton Principal (951) 782-0707/908-3583 www.rickengineering.com
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Real Estate...

continued from pg. 13

extensive frontage along Tehachapi Blvd. – was purchased by an entity headed by a local businessman. The buyer intends to develop the site for his own use and a future industrial park.

The site adjoins Tehachapi Boulevard between Turf Street and Steuber Road. It is located within easy access to Hwy. 58, connecting U.S. 99 and U.S. 14.

The buyer, Tehachapi Valley LLC, who operates a contracting business in Tehachapi, will use approximately five acres of the property for his operations, with plans to eventually subdivide the balance for an industrial park featuring modestly sized buildings.

Ash Joshi of Capital Realty Solutions represented FLD Corporation, the seller. Dennis Verner of SCV Commercial Real Estate Services represented the buyer. The price was not disclosed.

Capstone Advisors Picks Up Lots of Lots in La Quinta

Capstone Advisors has purchased 60 residential lots in the Riverside County community of La Quinta. The acquisition, which is comprised of the remaining finished lots in a 97-lot community known as Piazza Serena, was originally developed by K. Hovnanian, a publicly-held home building company. The investment represents Capstone Advisors' eighth recent land purchase in the Riverside County market. The price was not disclosed.

Piazza Serena is a gated community surrounded by numerous golf resorts including PGA West, Andalusia and Trilogy. The lots average over 12k square feet and offer views of the Santa Rosa Mountains.

"This transaction allowed us to acquire a quality, finished lot project in La Quinta at an appealing price," said Justin Bert, senior vice president of Capstone Advisors. "The Piazza Serena community is surrounded by numerous outstanding La Quinta resort communities and golf courses and offers a very private setting with estate-sized lots. The acquisition is in line with our strategic plan of acquiring well-located residential assets at significant discounts to their peak values. We expect to make many similar investments in the near future."

Trio of Land Sales in Ontario Master-Planned Community Total Up to \$30 Million

Whittlesey Doyle has completed the sale of three separate land transactions in the master-planned community New Model Colony in Ontario. The deals, totaling approximately 176 acres, encompass 800 proposed lots and units, for a total consideration of approximately \$30 million.

The New Model Colony (NMC) is a key component of Ontario's long-term growth, and includes 8,200 acres of former dairy lands annexed by the City of Ontario in 1999, and approved as a master-planned community that will be built out over the next 20-plus years. The NMC is bounded by Riverside Drive to the north, Milliken Avenue and Hamner Avenue to the east, the Riverside County line and Merrill Avenue to the south, and Euclid Avenue to the west. About 120,000 new residents are expected to move to the area in the coming decades.

Les Whittlesey of Whittlesey Doyle had the exclusive listings on all three properties and represented both the sellers and buyers in the three transactions. The individual sale prices could not be disclosed, although Whittlesey tells us that all three properties sold at a fair market value, and were not heavily discounted.

Two of the properties are located in the Esperanza Specific Plan in the NMC, adjacent to the San Bernardino and Riverside County boundary line. The sites are approximately two miles south of Hwy. 60 and approximately one-half mile

continued on page 32

Will you ever sell your house? Facts You Should Know If You Do!

Check out this little surprise I bet you never knew!!! Just some facts to pass on:

DID you know that if you sell your house after 2012 you will pay a 3.8% sales tax on it? That's \$3,800 on a \$100,000 home etc. When did this happen? It's in the healthcare bill. Just thought you should know.

REAL ESTATE SALES TAX TO GO INTO EFFECT 2013 (Part of HC Bill)

So, this is "change you can believe in?"

Under the new health care bill—did you know that all real estate transactions will be subject to a 3.8% sales tax? The bulk of these new taxes don't kick in until 2013. If you sell your \$400,000 home, there will be a \$15,200 tax. This bill is set to screw the retiring generation who often downsize their homes.

Oh, you weren't aware this was in the Obama-care bill? Guess what, you aren't alone. There are more than a few members of Congress that aren't aware of it either

Check it out at the link below:

<http://www.gop.gov/blog/10/04/08/obamacare-flatlines-obamacare-taxes-home>

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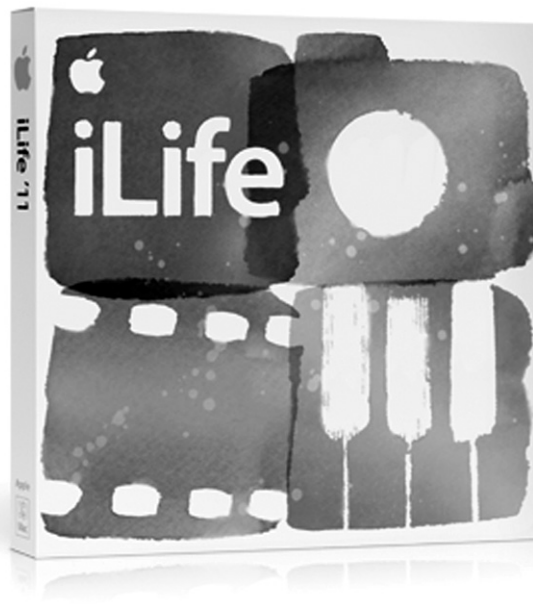
By J. Allen Leinberger

I recently told you about the Microsoft Office for MAC and its Apple cousin, iWork. Originally ClarisWorks, it had become Apple Works and the iWork package is kind of the next generation. Like Office, it has a word processing program as well as a projection show and a spreadsheet.

Apples iLife, on the other hand has no competition. Oh, there are programs out there that do similar things, but to find them in what used to be called a "suite" package is not easy. The new 2011 version includes iPhoto, iMovie, GarageBand, iWeb and iDVD. In a sense, iLife is to entertainment what

iWorks, or Office, is to business.

The iPhoto program works with just about any digital camera. Plug in your camera and the program recognizes it, identifies it and allows you to load the digital photos from it. It can then delete the shots from your disk.



ments for people who want to do more with their pictures than just look at them. Now you can see them on your screen without

You thus have instant photography and no need to go out and buy a new roll of film.

For 2011, iPhoto adds several enhancements

the cumbersome computer framing stuff; just full-frame photos. If you want to add your pictures to your Facebook page, the new program is designed to help. The same is true if you want to e-mail shots of the baby to the grandparents.

Interestingly, iPhoto can suggest names for pictures of your friends based on your Address Book and even the names of Facebook friends.

You can build slideshows with selected shots. You can even add music and movement. This is light-years from the days when my dad had to drop each slide into the slot and hope it

continued on page 34

Banks in the Inland Empire

continued from page 3

Ranked by Total Assets, 3rd Quarter Data 2010

continued on page 25

Bank Name Address (Headquarters) City, State, Zip	Tangible Assets \$ % Change	% Tangible Capital (R.O.A.E.)	% Tangible Capital Ratio	% Risk-Based Capital Ratio	Income \$	Top Executive/Title Address (L.E.) if different City, State, Zip Phone/Fax E-Mail Address
18. Manufacturers Bank 515 S. Figueroa St. Los Angeles, CA 90071	1,872,127,000 -1.11%	-3.58%	14.22%	19.34%	1,912,000	Mitsugu Serizawa Chairman & CEO (213) 489-6200/489-6767 cconte@manubank.com
19. Pacific Mercantile Bank 3257 East Guasti Rd., Ste. 110 Ontario, CA 91764	1,146,319,000 -0.32%	0.61%	7.11%	11.07%	10,074,000	Raymond E. Dellerba Chief Executive Officer (909) 937-7260/390-6404 www.pmbank.com
20. Bank of Hemet 3715 Sunnyside Dr. Riverside, CA 92506	473,124,000 -4.38%	21.00%	10.31%	14.00%	7,073,000	Kevin R. Farrenkopf Chief Executive Officer (951) 248-2000/784-5791 kfarrenkopf@bankofhemet.com
21. American Security Bank 1401 Dove St. Newport Beach, CA 92660	425,763,000 -2.94%	6.53%	9.43%	12.81%	1,733,000	Tom L. Dobyns/CEO 2163 Compton Ave. Corona, CA 92881 (951) 739-7171/(949) 263-1290 www.amsecbank.com
22. Community Commerce Bank 390 W. Foothill Blvd. Claremont, CA 91711	379,736,000 -3.54%	6.99%	9.67%	11.56%	147,000	William M. Lasher Chief Executive Officer (909) 625-7891/265-0342 www.ccombank.com
23. Security Bank of California 3403 Tenth St., Ste. 100 Riverside, CA 92501	336,040,000 18.63%	4.21%	12.19%	15.14%	1,046,000	James A. Robinson Chief Executive Officer (951) 368-2265/368-2271 ccanale@securitybankca.com
24. CommerceWest Bank, N.A. 2111 Business Center Dr. Irvine, CA 92612	310,020,000 6.14%	0.07%	12.79%	20.08%	510,000	Ivo A. Tjan Chairman, President & CEO (949) 251-6959/251-6958 www.cwbk.com
25. Inland Community Bank, N.A. 3999 E. Inland Empire Blvd. Ontario, CA 91764	285,496,000 17.59%	6.30%	9.60%	13.96%	1,302,000	James S. Cooper Chief Executive Officer (909) 481-8706/481-9928 jcooper@icbbank.com
26. Commerce National Bank 4040 MacArthur Blvd., Ste.100 Newport Beach, CA 92660	265,170,000 27.82%	2.61%	10.39%	18.03%	52,000	Mark E. Simmons/President & CEO 279 E. Orangethorpe Ave. Fullerton, CA 92832 (714) 451-8650/578-6727 msimmons@commercenatbank.com
27. Palm Desert National Bank 73-745 El Paso Palm Desert, CA 92260	260,262,000 38.42%	-76.08%	2.70%	5.59%	6,428,000	Gary Lewis Evans Chief Executive Officer (760) 340-1145/340-1387 kmcguire@pdnb.com

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The 2011...

continued from pg. 8
and assets.

• Credit extended by non-monetary financial institutions is, with one exception, merely a transfer of purchasing power from the ultimate lender to the ultimate borrower. On net, there is no new purchasing power created, rather there is a change in the distribution of spending with the ultimate lenders' current spending falling and the borrowers' current spending increasing by the same amount.

Fed quantitative easing (QE) What is it?

- QE implies that the Fed implements monetary policy with an emphasis on expanding the quantity of credit it creates, primarily through the purchase of securities in the open market.
- Because the emphasis is on the quantity of Fed credit created, not the price of Fed credit, in implementing QE, the type of securities (Treasury or MBS) the Fed purchases or the maturity of securities (T-bills or T-bonds) the Fed purchases is of secondary importance.

An analysis of the Fed's QE Policy Immediately After the Lehman Collapse

- "QE1" commenced at the end of November 2008 and terminated in March 2010, approximately five quarters in duration.
- The net change in Fed outright holdings of securities during QE1 was an increase of \$1.52 trillion.
- But, the net change in other elements of Fed credit during QE1 was a decrease of \$1.45 tril-

back on its current spending as the recipients of this credit increase their spending on goods, services

continued on page 22



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The 2011...

continued from pg. 21
lion.

- Thus, the net change in total Fed credit during QE1 was an increase of only \$70 billion.

Any reason to believe that QE2 will result in a net increase in MFI credit?

- The Fed announced that QE2 will tentatively entail the purchase of \$600 billion of Treasury coupon securities between November 2010 and June 2011.

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- In the eight months since the end of QE1 (March 2010), "other" Fed credit has contracted only a net \$34 billion and commercial bank credit has increased a net \$286 billion.

- Thus, it appears as though during QE2 Fed credit will increase nearly dollar-for-dollar with Fed purchases of securities and that private

MFI's will not be a large drag on total MFI credit, perhaps even a plus.

Emerging markets have been and are likely to continue to be a key driver of U.S. exports.

- Assuming continued relatively strong economic growth in the developing economies, discretionary

incomes will be rising for hundreds of millions of households.

- This will provide export opportunities for U.S. in the areas of agricultural, health-care technology/pharmaceuticals, infrastructure, fast food, retailing and entertainment.

continued on page 23

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The 2011...

continued from pg. 22

2011 U.S. economic growth.

A unexpected sharp deceleration in Chinese economic growth is the biggest downside risk to

What are the implications for future real U.S. economic growth if federal entitlement-program spending is not reduced from its projected levels?

- An increased amount of economically-productive resources would be used to care for U.S. retirees.
- Given the finite supply of economically-productive resources, other sectors of the economy would be deprived of the use of these resources.
- Investment in the state-of-the-art equipment/software and R&D by U.S. businesses would be curtailed, adversely affecting labor productivity.
- Resources would be curtailed for education, which would adversely affect the productivity of future workers.
- With current and future labor productivity growth adversely affected, the U.S. economy's long-run rate of growth would be adversely affected.

Investment Implications of the 2011 Economic Outlook

- U.S. top-line corporate profit growth would be expected to be favorably affected by the faster growth in MFI credit and the resulting faster growth in both nominal and real GDP.
- Specific sectors such as agriculture, health-care technology/pharmaceuticals, infrastructure, global fast food, global retailing and entertainment would be expected to benefit from continued relatively strong economic

continued on page 34

Already a...

continued from pg. 24

1Gbps.

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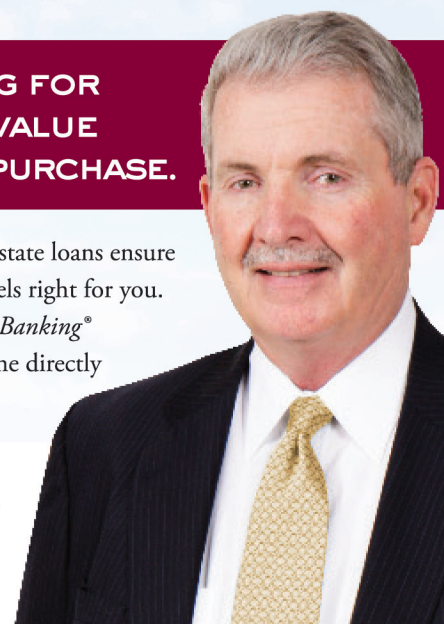
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Free Increase Further Widens Speed Leadership

Charter Communications, Inc. (NASDAQ:CHTR) increased Internet speeds for the company's residential and commercial customers again, at no cost to the customer. This is Charter's second free speed increase in the past year.

The speed for Charter Internet Express is increasing from up to 8 megabits-per-second (Mbps) to up to 12Mbps and Charter Internet Plus speed is rising from up to 16Mbps to up to 18Mbps – a free enhancement for customers. Charter Business customers will also experience a free increase in Internet speeds: Pro40Mbps increases to Pro50Mbps and Pro75Mbps service advances to Pro100Mbps.

“There has been an explosion in the number of devices, applications and cloud-based services that rely on robust Internet connectivity,” said Jean Simmons, vice president and general manager for Charter's operations in California. “The Internet is a destination we go to for work, play, to interact and be entertained. These experiences increasingly require faster Internet access, and by providing ultra-fast speeds in our markets, Charter enables our customers to experience true high-speed Internet.” Ms. Simmons added, “Our flagship Internet Express speed is more than double what it was a year ago, reflecting our ongoing commitment to leverage our superior network to drive value for our customers.”

Faster speeds give the multitude of in-home devices like desktops, laptops, hand held devices and gaming consoles an amazingly fast connection. To do this, Charter leverages its deployment of next generation DOCSIS 3.0 technology.

“The era of the single PC household is history,” said Ms. Simmons. “Every member of

the household has multiple devices and each wants to experience the full wealth of Internet applications available. By increasing Internet speeds, Charter Internet provides each member of the family with the ability to work and play simul-

taneously at the speed they need.”

Upload speeds remain up to 1Mbps for Express and up to 2Mbps for Plus. Max and Ultra60 services are also available with download speeds up to 25Mbps and 60Mbps.

Charter Business customers have access to download speeds up to 100Mbps and upload speeds up to 5Mbps. Charter also provides commercial customers fiber-optic Internet services of up to *continued on page 23*

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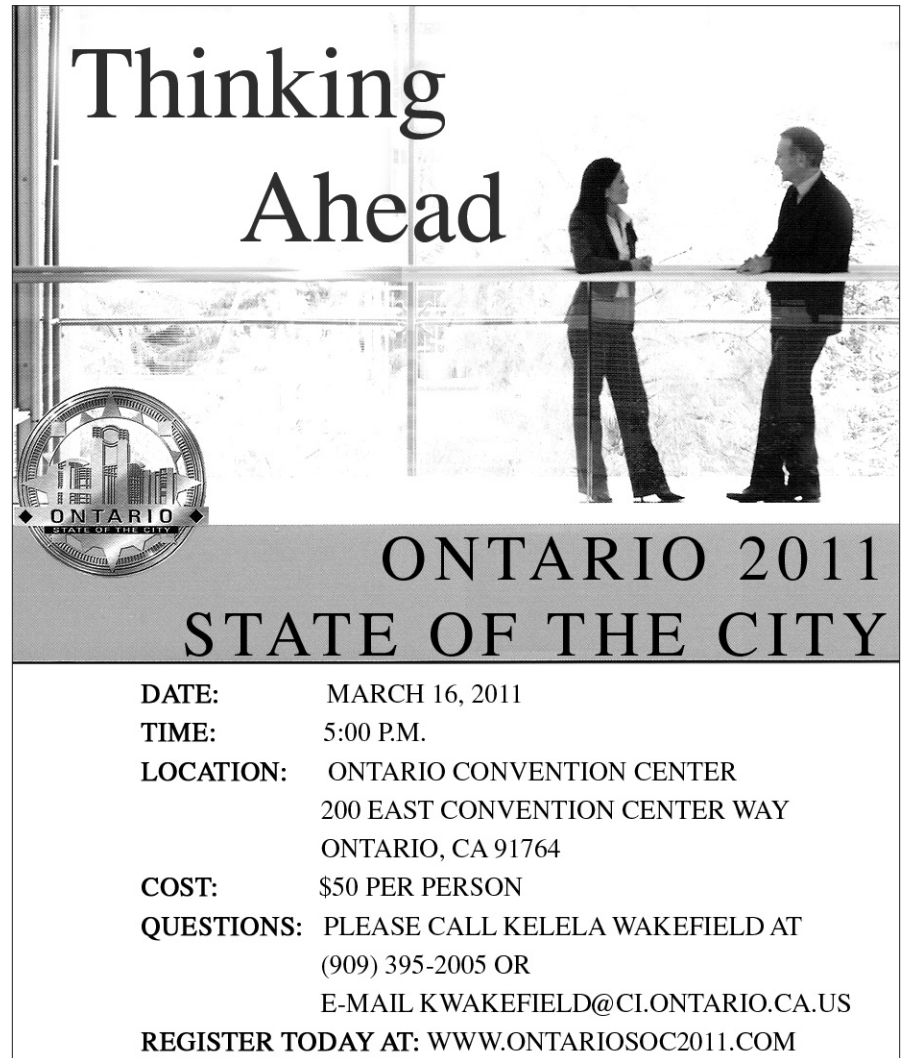
continued from pg. 13

plishments over the years. Most recently the university's College of Business and Public Administration was selected by European CEO Magazine as one of the world's 18 most innovative business schools. CSUSB was one of only four Global Business Education Award-winners from the United States and was named the "most innovative school of business" in the Western U.S. The publication listed one winner for each of 18 regions around the world.

The college secured international reaccreditation from the Association to Advance College Schools of Business. Fewer than 5 percent of business schools worldwide have earned this distinction. In addition, CSUSB's Masters in Public Administration program also earned valuable NASPAA reaccreditation.

The Inland Empire Center for Entrepreneurship, housed in the college, captured the 2010 "Outstanding Specialty Entrepreneurship Program Award" from the U.S. Association for Small Business and Entrepreneurship. The university's entrepreneurship program ranked fourth in the nation for graduate entrepreneurship programs based on a 2006 survey by The Princeton Review and Entrepreneur magazine.

CSUSB was the top public university on the list and the only California State University campus to be ranked. In addition, The Princeton Review has repeatedly recognized the university's business school as among the best in the nation.



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Banks in the Inland Empire
continued from page. 20 Ranked by Total Assets, 3rd Quarter Data 2010

Bank Name Address (Headquarters) City, State, Zip	Tangible Assets \$ % Change	% Tangible Capital (R.O.A.E.)	% Tangible Capital Ratio	% Risk-Based Capital Ratio	Income \$	Top Executive/Title Address (I.E.) if different City, State, Zip Phone/Fax E-Mail Address
28. Canyon National Bank 1711 E. Palm Canyon Dr. Palm Springs, CA 92264	220,677,000 -14.79%	-219.88%	2.48%	4.22%	7,878,000	Mark A. Gustasson Chief Executive Officer (760) 325-4442/325-1138 www.canyonnational.com
29. First National Bank of California 3727 Arlington Ave. Riverside, CA 92506	177,876,000 -30.69%	29.93%	11.18%	14.49%	4,353,000	John R. Clayton President & CEO (951) 788-2265/788-9683 www.fnbncal.com
30. Mission Oaks National Bank 41530 Enterprise Circle S. Temecula, CA 92590	171,771,000 -30.68%	-26.23%	10.79%	15.01%	4,583,000	Gary W. Votapka President & CEO (951) 719-1200/719-1201 gvotapka@missionoaksbank.com
31. Premier Service Bank 3637 Arlington Ave. Riverside, CA 92506	157,389,000 4.00%	-10.34%	8.65%	11.90%	2,551,000	Karry L. Pendergast Chief Executive Officer (951) 274-2400/274-2410 kpendergast@premierservicebank.com
32. Desert Commercial Bank 44-801 Village Ct. Palm Desert, CA 92260	141,928,000 -4.69%	2.72%	11.67%	14.89%	345,000	Tony J. Swartz Chief Executive Officer (760) 340-7595/340-7599 www.desertbanking.com
33. First Mountain Bank 40865 Big Bear Blvd. Big Bear Lake, CA 92315	140,563,000 13.41%	1.68%	10.65%	13.47%	194,000	John G. Briner Chief Executive Officer (909) 866-5861/866-9247 www.firstmountainbank.com
34. Golden State Bank 1080 W. Foothill Blvd. Upland, CA 91786	131,103,000 -45.42%	4.24%	7.42%	10.10%	868,000	Tom Byington Chief Executive Officer (909) 981-8000/579-6369 www.goldenstatebusinessbank.com.com
35. Chino Commercial Bank, N.A. 1551 S. Grove Ave. Ontario, CA 91761	112,472,000 -2.67%	10.85%	8.68%	13.93%	428,000	Dann H. Bowman Chief Executive Officer (909) 230-7600/230-5595 dannhbowman@chinocommercialbank.com
36. Commerce Bank of Temecula Valley 25220 Hancock Ave. Murrieta, CA 92562	46,851,000 8.40%	-7.14%	20.75%	26.26%	950,000	Donald W. Murray President & CEO (951) 973-7400/973-7401 bdemmin@commercebanktv.com
37. BBVA Bancorner USA 815 W. Holt Blvd. San Bernardino, CA 91762	na na	na	na	na	4,145,000	Eugene H. Wood President & CEO (909) 460-0129/460-0679 www.bbvabancomerusa.com

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MANAGEMENT

The 8 Things Your Staff Hates About You Get More Respect by Changing Bad Management Habits

By Rhonda R. Savage, DDS

If you've ever been in a management position, there's a good chance you had several pet peeves regarding your staff members and their behavior. What you may not realize is that your employees probably have a few complaints themselves.

It's true that oftentimes these complaints can be unreasonable and as a manager, you need to accept the fact that you can't always make everyone happy, but it's important to know what you can improve on as a leader. When your staff members respect you and the way you manage the team, it improves morale. When morale goes up, production goes up.

How can you improve your management style to prevent your employees from agreeing with these frustrations?

1. You come to work grumpy

Each day depends on your attitude when you walk in the door. If the moment your staff members see you in the morning, you are rude or give off a negative attitude, it may affect their moods and result in low productivity or bad customer service. Make a mental choice the moment you wake up in the morning to be a positive influence on your staff members.

At the morning team meeting, assign someone to bring in an inspirational thought or a humorous incident or joke to start the day off on a positive note. Do not complain about the day before or dwell on the traffic you dealt with during your commute.

2. You micromanage the staff

Excessive attention to detail can hold back the growth and development of your business

and your team members. Employees that are micromanaged feel frustrated, lose confidence, become timid and are discouraged. Attention to detail is a positive trait of any manager, but if you're correcting every little detail or do everything yourself, you'll hurt your performance and that of the team.

As an owner or a manager, you need to delegate, follow up without micromanaging and hold people accountable. Create a system in which your employees can keep you updated on the projects they've been assigned. This way, they don't feel you are micromanaging or taking over, but you are able to keep updated on the progress.

3. You are too "hands off" and don't hold employees accountable

While micromanaging may not be a sound management strategy, it's also possible to be too "hands off" with your staff members. Good leaders coach and mentor but don't micromanage or let things float along. You know the strengths and weaknesses of your people.

The days of dictatorial leadership are gone. Most employees today thrive on independence, growth and involvement. And yet they also thrive on feedback, accountability and firm, fair leadership. Finding a balance is crucial for the success of your business.

4. You complain about the bad economy and lack of cash flow

This is a difficult time in the economy. Your employees care about you and the company, but if you're burdening them with your woes, the morale will go down. Don't share everything.

They don't need to know it all. Focus on being positive, cheerful and supportive.

Some people may argue that your staff needs to know the facts. Yes, but do not harangue them daily that their job is in jeopardy. Let them know what the goals are and how important each and every one of them is to the success of the business. Before you feel a need to lay off staff members, ask yourself these questions:

- Can you be training and encouraging them to do more and be more in your market?
- How is your customer service?
- Should you be working on your business before you resort to drastic measures?

5. You bring your personal life to work

We all have those days. We all have personal lives outside of our work. It can sometimes be difficult to separate the two, especially as a manager. But regardless of what is happening in your personal life, it's important to keep that separate from your professional life.

Anything from talking to your employees about personal problems to having family and friends stop by the office excessively can hugely affect the way your employees view you as a leader. If you overheard your employee talking about her date last night rather than focusing on work, you probably wouldn't be thrilled. It's important to set a good example for the staff by setting the standard of behavior.

6. You don't deal with problematic employees

If you don't deal with problematic staff, one (or both) of two things will happen:

- a. The others will begin acting like them
- b. You'll lose the respect of the staff

You cannot ignore a problem. The problem will build and you will lose the respect of the rest of your staff if you don't take necessary steps to resolve the issue. Deal with issues early on before they get out of control.

Staying involved in the day-to-day tasks of your staff members will help you stay on top of any problems or potential problems that may exist. Make sure you are visible to employees by walking around the office and visiting a little with each one. Check in with key people to find out if there are any issues you need to resolve.

7. You are always out of the office

There is no doubt that emergencies come up. Sometimes no matter how hard you try, you have to be out of work for personal reasons, whether it is a doctor appointment or family emergency. But if your employees are rescheduling clients to fit your schedule, you'll find the clients, co-workers or partnering businesses won't respect your time.

It's important that employees are able to count on you for assistance, guidance and support. A manager who is always rescheduling appointments and is not available for their staff members will quickly lose the respect of these people. If you do need to be away from the business a lot for personal reasons, try to schedule these appointments or meetings on the same day each week. This

continued on page 32

INLAND EMPIRE People and Events



Guaranty Bank West opened with a ribbon cutting. Rick Svean, manager was honored to cut the ribbon with bank staff, chamber staff of Hemet and ambassadors.

Guaranty Bank West is located at 3989 W. Florida Ave., Hemet, 92548. For information call (951) 791-9200 or visit www.guarantybank.com.



The Healthy Family Foundation held its annual Chairman's Circle Wine Tasting and Cellar Tour Fundraiser, hosted by founding Chairman and Board President Bill Powers and his wife, Anita.

The Healthy Family Foundation, based in Palm Desert, is dedicated to preventing child abuse and neglect in the Coachella Valley.

For more information about this foundation and more, visit www.jfk-foundation.org or call (760) 776-1600.



Stoneridge Dental Group in Moreno Valley celebrated its grand opening with a ribbon cutting.

Stoneridge Dental Group is located at 27110 Eucalyptus Ave., Ste A in Moreno Valley.



Inland Valleys Justice Center (IVJC), an Inland Empire non-profit company specializing in providing low-to-no cost mediation and arbitration services to the local and legal/business communities, joined forces with the Rancho Cucamonga Chamber of Commerce to announce its grand opening in a ribbon-cutting ceremony.

Inland Valleys Justice Center Executive Director, Kym Adams, and her staff welcomed a throng of anxious well-wishers. Rancho Cucamonga Mayor Pro Tem, Sam Spagnolo, and Rancho Cucamonga Chamber of Commerce Director of Business Development, Sandi Stetnagel, were on hand to award IVJC with Certificates of Recognition from the City of Rancho Cucamonga and the California Legislature Assembly, respectively. Also in attendance were Rancho Cucamonga Chamber of Commerce Chairman of the Board, Brian Weide, Rancho Cucamonga Chamber of Commerce Director of membership, Etisyai Harris, notable members of the Rancho Cucamonga business community and San Bernardino County employees, La Keisha Mosley and Lorraine Armenta.

For information on Inland Valleys Justice Center visit www.ivjc.org.

The Future...

continued from pg. 14

mobile specific Website, it probably won't look the same. Text is smaller, graphics may not show up and you have to scroll up, down, left, right, etc to view content. You'll get much more targeted traffic and improved conversions if you create a mobile-enabled version of your site's main content to meet the demands of today's multifaceted Internet mobile user. Creating the mobile version of your Website's content from a layman's point-of-view requires reformatting the navigation, text and graphics to fit the smaller screen size of Smartphones. The files are then published on your Web server and special code is added to your regular Website to identify the type of device accessing your Website. When a user visits your Website, the appropriate version of your Website is displayed.

It's a good idea to provide links from your mobile version to your full site as some users will elect to visit your full-size Website.

Engage mobile customers through social networks

If you're not friending and following, tweeting and YouTubing, you're missing out on a lucrative opportunity to connect and engage with your target market. Social networking has leveled the playing field; it's no longer just the companies with an over-inflated ad budget who can make waves. If you learn to add value and create a presence on Websites like LinkedIn, Facebook and Twitter, you can expand your reach, increase awareness of your brand, and create a loyal following of customers who will help promote you!

Research shows that more people access social media via Smartphones than with their desktop computers. People who access the Internet with their Smartphones are more likely to socialize online than their desktop counterparts, according to a Ruder Finn study. The study found 91% of mobile Web users socialize online, while just 79% of desktop users can say the same. The average

American spends 2.7 hours a day on the mobile Web, the study found, with 45% of those users commenting on social networking sites and 43% contacting with friends through the sites.

Imagine the impact you can have when your customers can view your YouTube videos anytime they want using their Smartphones. Just think of the effect a viral video could have on your business success. This can only happen if you create and upload the videos to content sharing Websites like YouTube or Vimeo. There are hundreds of video sharing Websites, but start with YouTube since it's the 2nd largest search-engine.

Keep your videos short, authentic and to the point. If you have a larger message, you may want to break it down to shorter segments as user's attention spans have shortened.

Don't Wait... Make Your Brand Mobile

Not only is mobile marketing a great way to gain and connect with new customers, it also enables you to add value for your current customers. By making your brand mobile, you will increase awareness about your company, products and services.

The future of your business is in the palm of your hands, and in the handheld devices of your customers and prospects around the world. If you aren't on board already, make sure you jump on or you and your business will surely get left behind.

About Ford Saeks

Ford Saeks is a business growth expert who specializes in helping businesses find, attract and keep their customers through innovative integrated marketing and social media campaigns. He is a renowned keynote speaker, author, successful entrepreneur, and CEO of Prime Concepts Group Inc. Learn more about Ford Saeks and his profit-producing resources at www.ProfitRichResults.com and www.PrimeConcepts.com

"Time Out" With Bill Anthony

Join Bill "The Ambassador of Good Taste" as he reviews gourmet food, travel and world famous restaurateurs—plus guest interviews with award-winning chefs and renowned wine connoisseurs each **Saturday at 3:00 p.m.** on "Hot Talk" 1510 AM KSPA Radio.



Toward...

continued from pg. 5

For the future, let's recognize that energy security is at least as important as cotton and tobacco, whose prices we support. Oil needs similar support to avoid a repetition of the 1980s, when many financial institutions and investors who responded to the call for energy independence were devastated by plunging prices. Lack of that support will discourage new investments in sustainable energy sources.

Regrettably, the political hurdle is high because people want lower prices at the gas pump. They forget that we also pay for energy security with aircraft carriers, antiterrorism measures, environmental degradation and, most tragically, military and civilian lives.

Housing. My early academic research showed that investments in loans against real estate were worse investments than loans to businesses. Collateralized loans to U.S. companies, which create nearly all American jobs, have stood the test of time. Meanwhile, investors have suffered some \$1 trillion in losses on supposedly safe mortgage-backed assets. Consider how many more jobs small businesses would have created if they'd enjoyed the same terms we gave homeowners—easy access to 30-year, government-guaranteed loans at near-prime rates with no prepayment penalties. Those terms encouraged larger houses—the average size doubled in a generation to 2,500 square feet, even as family size shrank. This required more land farther from cities, and we bought bigger cars for longer, energy-wasting commutes.

It was a great misallocation of resources spurred by government policy and individual choices. We justified it on the theory that home ownership is a social good that builds personal responsibility and contributes to stable communities. But our ill-

conceived policies produced the opposite—excessive consumer debt, irresponsible lending, mortgage defaults, unemployment and declining neighborhoods.

Ironically, a larger share of the population own homes in many other countries where borrowers don't have a mortgage-interest tax deduction and put up far more equity (and where

lenders have recourse against their non-housing assets). American policy makers got it backwards: In the long run, jobs support housing, not the other way around. Among other reforms, we could start a gradual phaseout of non-recourse residential mortgages.

Entitlements. Unrealistic promises of overly generous

health and retirement benefits forced General Motors, once the world's largest company, into bankruptcy. Unfortunately the simple math of GM's situation applies to many institutions, including state and local governments that face massive pension commitments.

Looming even larger are the federal government's long-term *continued on page 30*

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Toward...*continued from pg. 29*

obligations to recipients of Social Security and other entitlements. The problem is rooted in (a) unrealistic assumptions about rates of return on assets; (b) falling ratios of current workers to retirees; (c) workers who pay in to the system for too few years; and (d) pensioners who live longer than the original planners assumed. It's a complex problem whose solution will almost surely involve a political compromise between higher wage taxes and lower real benefits. But an important first step would be to periodically adjust minimum retirement age to 85% of average life expectancy.

Education. In 1982, the Milken Family Foundation began to study which factors had the greatest impact on student achievement. What we found was that teacher quality is far and away the most important school-related factor. In response, we launched an educator awards program to seek out, recognize and reward exceptional teachers.

In 1999, as more nations moved ahead of America in student performance, our foundation launched TAP (The System for Student and Teacher Advancement) to attract, develop, retain and motivate the best teaching talent.

TAP, now run by the National Institute for Excellence in Teaching, a public charity, works with school districts in a growing number of states to hire and keep the highest-quality teachers possible. It does this through powerful, embedded professional development, transparent and fair teacher evaluation, and performance-based pay. Widespread adoption of such programs would provide a major long-term stimulus to the U.S. economy, and help regain the educational leadership we once enjoyed among nations.

Health. Out of every \$10 our nation collects in taxes, the government invests only a few pennies on medical research aimed at reducing suffering and death from heart disease, cancer and other dreaded conditions. Faster medical advances would lessen pain and grief while yielding enormous productivity benefits. More publicly supported research will help, and we should demand it.

But we should also demand more of ourselves. The Milken Institute's 2007 study, "An Unhealthy America," notes that 70% of health costs (more than \$2 trillion a year) are related to lifestyle. So

prevention is at least as important as finding cures through research. Government programs are no substitute for personal responsibility in reducing the costs that flow from smoking, poor diets and inadequate exercise.

Immigration. While the public debate centers on undocumented, low-skill workers, we should be equally focused on high-skill professionals in whose faces we've too often slammed the door. From Alexander Graham Bell and Albert Einstein to Jerry Yang, Sergei Brin and thousands of others, immigrants have historically boosted our economy. One example: More than half of Silicon Valley's science and engineering workforce is foreign-born.

Canada, the United Kingdom and Australia encourage immigrant investors. China, Russia and Israel, among other countries, appeal to their highly trained technical diasporas to "come home." Singapore entices leading researchers and technologists to its \$2 billion Biopolis biomedical center. The real immigration issue is not only huddled masses yearning to be free—it's smart entrepreneurs and scientists who can change the world. Any nation that fails to welcome them will fall behind.

I have long proposed expanded visa programs for skilled workers and for substantial investors who purchase property or create jobs. (These workers and investors are also consumers, so let's not discourage them by taxing their foreign income.) And we should grant permanent residence to graduates from accredited science and engineering programs.

These are not new issues. In most cases we can address them without more taxes and government spending. What we do need from both parties in Washington and our statehouses is leadership. That includes a determination to tell the often-uncomfortable truth. Stop telling Americans they can have it all and start doing a better job of allocating the resources we have.

Our competitors are directing increasing resources to human-capital development and energy security. We have the capacity to match them. But do we have the will?

Mr. Milken is chairman of the Milken Institute in Santa Monica, Calif. The above is adapted from the forthcoming book "Where's Sputnik?" to be published in 2011.

Architectural/Engineering Firms*continued from page 18**Ranked By Inland Empire Billings*

Firm Address City, State, Zip	Billing \$ Inland Empire Company Wide	I.E. Offices Co. Wide Headqtrs.	Types of Services	Industries Served	Marketing Contact Title E-Mail Address	Top Local Exec. Title Phone/Fax E-Mail Address
34. Smith Consulting Architects 78-000 Fred Waring Dr., Ste. 201 Palm Desert, CA 92211	WND WND	1 2 San Diego	Master Planning, Architectural Design, Interior Design	Manufacturing, Office, Retail	Thomas Noto Director of Business Development	Cheryl Smith President (760) 797-1377/269-3889 info@sca-sol.com
35. Turner & Associates 661 E. Baseline Rd. Claremont, CA 91711	WND	1 1 Upland	Architectural Design, Interior Design	Commercial, Institutional, Industrial Healthcare	na	Rufus Turner Owner (909) 608-9200/626-7583 rufus@uia.net
36. Walling & McCallum/Limited 45-190 Club Dr. Indian Wells, CA 92210	WND	1 N/A Indian Wells	Architecture, Planning, Engineering	Residential, Hotel/Restaurant, Commercial, Industrial, Cities, Recreation, Medical	John C. Walling President	John C. Walling President (760) 360-0250/360-0786
37. Willdan Associates 650 Hospitality Ln., Ste. 400 San Bernardino, CA 92408-3317	WND \$5,000,000	1 19 Anaheim	Municipal Engineering Service	Public Agencies	Crescent Wells Marketing Director	Win Wesfall Chairman of the Board (909) 386-0200/940-6300 respalin@willdan.com

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2011 by IEBJ.

ARMC Pediatrician Honored

By Unforgettables Foundation

Arrowhead Regional Medical Center pediatrician Webster Wong was recently named as a winner of the Top Doctors Award by the Unforgettables Foundation, for his special and longtime commitment to children. The award was presented at the "10th Annual Lights for Little Lives" ceremony honoring the memory of children's lives.

Dr. Wong, chairman, department of pediatrics, was nominated by the San Bernardino County Medical Society. He was described as a "leader with 15 years of experience in primary care, who is improving medical management, enhancing patient care, and exploring innovative methods for more efficient care."

The Unforgettables Foundation Top Doctors Award is presented to doctors who show exemplary service and accomplishment in the region, and who are advocates for children. Dr. Wong, one of six local physicians to receive the award, helped establish ARMC as a baby-friendly hospital, one of just 100 in the nation. ARMC received the Baby-Friendly designation from Baby-Friendly USA for providing care emphasizing the benefits of breastfeeding and skin-to-skin contact for newborns.

"I'm honored to have received this award," said Dr. Wong. "Treating children is a gift in itself; to be recognized for the work is truly appreciated."

ARMC is a state-of-the-art acute care facility offering a full range of inpatient and outpatient services, three family health centers, Level II trauma center, 24-7 emergency department, mobile medical clinic, primary stroke center and a regional burn center. For more information, please visit www.arrowheadmedcenter.org.

Coldwell...

continued from pg. 10

ing a master franchise for Portable On demand Storage (PODS) in British Columbia, Canada. They attribute their success to working with the best people, providing strong marketing and selecting great real estate.

"We put in tremendous

effort right from the start to run a first class operation," explained company Vice President Chris Lamoreaux. "By employing the right team, understanding client relations and investing money into advertising and marketing, will help us continue the success as the market leader."

Chris and Jason Lamoreaux keep themselves involved with

the community. Jason Lamoreaux is a member of the Apple Valley Rotary Club, and was recently appointed to the Town of Apple Valley Planning Commission by Councilman Curt Emick. Chris Lamoreaux is an active member the region's chambers of commerce and a committee member of High Desert Opportunity.

Marcus & Millichap

Real Estate Investment Services

Up 5 Places 2011 Rank: 32 2010 Rank: 37

Apartment Recovery Gains Momentum, Led by Western Submarkets

Inland Empire apartment operations will strengthen in 2011 as payroll expansion resumes and the pace of new construction remains constrained. The surge in apartment demand late last year stemmed from single-family residential foreclosures and the de-bundling of households. In 2011, however, job gains will become a primary driver of renter demand growth. Total employment will post net gains for the first time since 2006, and occupancies will continue to rise, led by strong absorption near dense job centers along the western boundary, like Ontario and Chino. As a result, concessions in properties near coastal counties will burn faster than in other parts of the Inland Empire as rents continue to recover. Elsewhere, large-scale commercial projects in Moreno Valley, including the 6 million-square foot March LifeCare campus and 1.8 million-square foot Skechers distribution facility, will add thousands of construction jobs in 2011 and boost renter demand for nearby complexes. Challenges will linger, however, particularly in far-reaching communities like Hemet, Victorville and Perris, where the threat of shadow rentals continues to moderate the pace of recovery.

Investment activity in the region will continue to improve in 2011 as long-term hold buyers purchase bank-owned assets. Opportunities to acquire REO listings and value-add properties will remain prevalent to the east and north, where the effects of the downturn were most significant, making apartment operations in both areas weaker than elsewhere in the metro. Cap rates for these assets will average in the mid-7 percent to low-8 percent range this year, 175 basis points above first-year returns for close-in, stabilized properties in the west. Demand for assets closer to Los Angeles County employment centers will outstrip supply, which, barring a dramatic uptick in interest rates, will likely place downward pressure on yields as the year progresses.

2011 Market Outlook

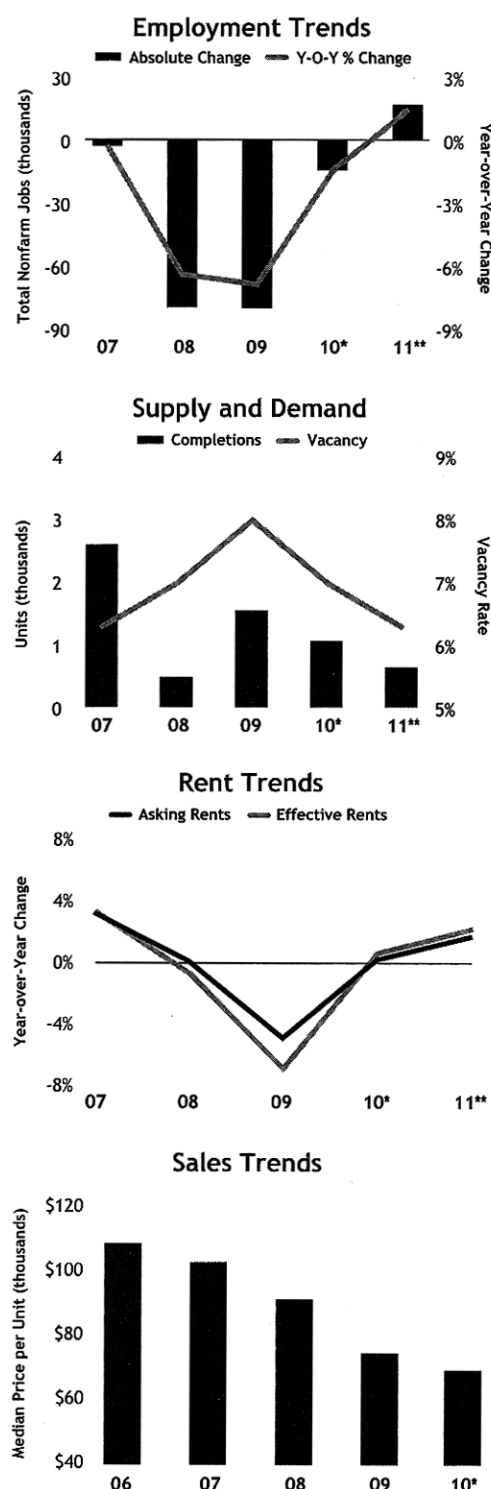
- ◆ **2011 NAI Rank: 32, Up 5 Places.** The Inland Empire gained five positions in the NAI, though above-average vacancy kept the market in the bottom half of the ranking.
- ◆ **Employment Forecast:** Total employment in the two-county region will expand by 16,300 positions this year, or 1.5 percent. In 2010, employers shed 15,000 workers.
- ◆ **Construction Forecast:** Apartment stock will increase by 600 units in 2011, down from 1,000 units last year and nearly 70 percent below the five-year average.
- ◆ **Vacancy Forecast:** The average vacancy rate will fall 70 basis points this year to 6.3 percent. Vacancy improved 100 basis points in 2010.
- ◆ **Rent Forecast:** Asking rents will end the year at \$1,025 per month, while effective rents will reach \$975 per month, gains of 1.7 percent and 2.2 percent, respectively.
- ◆ **Investment Forecast:** Although REO and top-tier deals will dominate sales this year, some unique opportunities will emerge for buyers willing to explore middle-market properties. With the recovery taking shape, however, the window to acquire traditional listings with significant upside will last only a few quarters.

Market Forecast Employment: 1.5% ▲ Construction: 420 ▼ Vacancy: 70 bps ▼ Effective Rents: 2.2% ▲

2011 Annual Report

Marcus & Millichap
Real Estate Investment Services

Apartment Report Riverside-San Bernardino



* Estimate ** Forecast
Sources: Marcus & Millichap Research Services, CoStar Group, Inc., RCA

Ontario
One Lakeshore Center
3281 E. Guasti Rd., Ste. 800 | Ontario, CA 91761
Tel: (909) 456-3400 | Douglas J. McCauley

Real Estate...*continued from pg. 19*

Roughly 64 unimproved residential acres sold in the southeastern portion of the Esperanza Specific Plan. The property currently has a Specific Plan and approved Tract Maps for 371 units. There is also a development agreement approved and signed. The seller was Amberhill Development. The buyer was Genstar/GDC Communities and RCCD.

In the southwestern portion of the Esperanza Specific Plan, 74 unimproved residential acres traded in an REO sale. The property, which is situated between the Cantu-Galleano Ranch Road and Limonite Avenue off-ramps on I-15, has approved Tract Maps for 289 units and 10 acres for a future school site. The seller was US Bank. The buyer was Genstar/GDC Communities.

In the West Haven Specific Plan in the NMC, 38 unimproved residential acres located at the northeast corner of Turner and future Schaefer Avenues also sold in an REO sale. The site is approximately 1 mile south of the 60 Fwy and approximately 1 1/2 miles west of I-15, and is located between the Archibald and Haven Street off-ramps off of the 60 Fwy.

The property currently has a completed Specific Plan, and a Tentative Tract Map for 143 units. It sits adjacent to existing residential housing on the north and west sides of the property. The properties to the west and north are part of the Archibald Ranch Specific Plan, which is completely built-out and the homes are occupied. The seller was US Bank. The buyer was CV Communities.

According to Whittlesey, the buyers plan to hold the properties for approximately three years before they move forward with their development plans. He also let us know that the firm had recently negotiated the sale of eight separate SoCal land transactions totaling approximately 335 acres, encompassing over 1,500 lots and units, for a total consideration of more than \$39 million.

Riverside Corp HQ Facility Trades for \$10.5 Million

In corporate real estate news from the Inland Empire, Aviar Investments LLC paid \$10.5 million for a 175k square feet (\$60/sf) HQ/distribution property in the city of Riverside. The property, located at 900 S. Dupont Avenue, was purchased from Principal Life Insurance.

Aviar, operating under Innova Champion Discs, a leading manufacturer of disc golf equipment, plans to immediately begin using approximately 50 percent of the property for its corporate headquarters and distribution facility. The remainder of the property is occupied by Proctor & Gamble. The plan is for Aviar to occupy the remainder of the building when Proctor & Gamble's lease expires.

"This is a Class A distribution facility that is strategically located in the Inland Empire near major roads and freeways. It provides the perfect layout for Innova Champion Discs' facility needs and also offers a slow transition for the company to consolidate and grow its operations," Rhoades said.

The property is located within close proximity to Interstates 10 and 15. Mike McCrary and Ruben Goodsell of Jones Lang LaSalle represented Principal Life Insurance in the transaction. Roger Rhoades of Grubb & Ellis brokered the deal for Aviar.

Ontario Extends Development Impact Fee Deferral Program

Ontario's mayor and City Council unanimously voted to extend the City's Development Impact Fee (DIF) deferral program, in an effort to foster continued investment and development in the community. The DIF Deferral Programs *continued on page 39*

west of I-15, located at the northwest corner of Bellgrave and Milliken Avenues.

The 8 Things...*continued from pg. 26***8. You overreact when we approach you with concerns or problems**

You can be a good leader 90% of the time, but if you're losing it 10%, that's what they'll remember. Overreacting in any way to an employee bringing an issue to your attention is a bad idea. It's important for the staff to know they can come to you with problems and keep you updated on the business. You don't want to make them feel guilty for doing this; rather you want to encourage this behavior. Your team knows things about the business that you may not be aware of sometimes. You need to know what they know, or your business may be in danger. Overreacting to anything your staff members tell you will only discourage them from keeping you informed.

Everyone, even management needs to work at being a better team member. Begin by realizing the strengths and weaknesses that you have as a leader and work on the things you could improve on. By being aware of the frustrations your staff members have, you can work to change those habits.

You'll earn the respect of your employees, they'll be happier and more productive and the business will benefit.

For more information, visit www.DentalManagementU.com or e-mail Rhonda@MilesandAssociates.net.

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2011 EDITORIAL SCHEDULE

	EDITORIAL FOCUS	SUPPLEMENTS	LISTS
February	<ul style="list-style-type: none"> • Commercial R.E. Developers • Residential Real Estate • Architecture/Land Planning • Redevelopment 	<ul style="list-style-type: none"> • 2011 Economic Forecast • Building and Development-Who's Building • Business Banking 	<ul style="list-style-type: none"> • Banks • Commercial/ Industrial Contractors • Residential Builders • Architectural Engineering, Planning Firms
March	<ul style="list-style-type: none"> • Major/MultiEvent Venues • Financial Institutions • Health Care 	<ul style="list-style-type: none"> • Environmental • Executive Education • City Economic and Demographic Data 	<ul style="list-style-type: none"> • MBA Programs • HMOs/PPOs • Residential R.E. Brokers • Women-owned Businesses
April	<ul style="list-style-type: none"> • Meetings & Conventions • Airports • New Home Communities • Malls & Retail Stores 	<ul style="list-style-type: none"> • Women Who Make a Difference • Meetings/Conventions • Travel/Hotels/Tourism • Commercial R.E. Brokers • Small Business Handbook 	<ul style="list-style-type: none"> • Indian Gaming • So Cal Vacation Spots • Hotel Meeting Facilities • Visitors and Convention Bureaus
May	<ul style="list-style-type: none"> • Economic Development (Riverside Cty.) • Marketing/PR/Media Advertising • Insurance Companies 	<ul style="list-style-type: none"> • Women-owned Businesses • Human Resource Guide • Chambers of Commerce • Who's Who in Law 	<ul style="list-style-type: none"> • Environmental Firms • Employment/Service Agencies • Law Firms • I.E. Based Banks
June	<ul style="list-style-type: none"> • Financial Institutions (1st Quarter, '11) • Travel and Leisure • Employment Agencies • Home Health Agencies • Economic Development (San Bernardino County) 	<ul style="list-style-type: none"> • Health Care & Services • High Technology • Golf Resorts • Senior Living Centers • What's New in Hospital Care 	<ul style="list-style-type: none"> • Hospitals • Savings and Loans • Motorcycle Dealers • Medical Clinics
July	<ul style="list-style-type: none"> • Manufacturing • Distribution/Fulfillment • Credit Unions • Event Planning • High Desert Economic Development 	<ul style="list-style-type: none"> • Marketing/Public Relations • Media Advertising • Casual Dining • Building Services Directory 	<ul style="list-style-type: none"> • CPA Firms • Commercial Printers • Ad Agencies/Public Relations Firms • Largest Insurance Brokers • SBA Lenders • Staff Leasing Companies Serving the I.E.
August	<ul style="list-style-type: none"> • Personal/Professional Development • Employment/Service Agencies • Health & Fitness Centers • Caterers 	<ul style="list-style-type: none"> • Environmental • Expansion & Relocations • Women in Commercial Real Estate • Who's Who in Banking 	<ul style="list-style-type: none"> • Largest Companies • Small Package Delivery Services • Tenant Improvement Contractors • Credit Unions
September	<ul style="list-style-type: none"> • Mortgage Banking • SBA Lending • Independent Living Centers 	<ul style="list-style-type: none"> • Health Care & Services • Airports • Who's Who in Building Development 	<ul style="list-style-type: none"> • Largest Banks • Largest Hotels • Golf Courses
October	<ul style="list-style-type: none"> • Lawyers/Accountants-Who's Who • HMO/PPO Enrollment Guide • Economic Development Temecula Valley • Financial Institutions (2nd Quarter, '11) 	<ul style="list-style-type: none"> • Telecommunications • Office Technology/Computers • International Trade • Holiday Party Planning 	<ul style="list-style-type: none"> • Internet Services • Long Distance/Interconnect Firms • Copiers/Fax/Business Equipment • Private Aviation
November	<ul style="list-style-type: none"> • Retail Sales • Industrial Real Estate • Commercial R.E./Office Parks • Educational Services Directory 	<ul style="list-style-type: none"> • Human Resources Guide • Executive Gifts • Building and Development • New Communities 	<ul style="list-style-type: none"> • Commercial R.E. Development Projects • Commercial R.E. Brokers • Fastest Growing I.E. Companies • Mortgage Companies • Title Companies
December	<ul style="list-style-type: none"> • Financial Institutions (3rd Quarter, '11) • Top Ten Southern California Resorts • Temporary Placement Agencies 	<ul style="list-style-type: none"> • Health Care • Professional Services Directory 	<ul style="list-style-type: none"> • 2012 "Book of Lists" • Business Brokerage Firms

This Year's...

continued from pg. 20

was right side up when he slid it into the projector. You can also create a photo book. For myself, I am combining the iPhoto functions with a little program in Microsoft Word to create a calendar of local cats for my wife.

The iMovie function is pretty much the same thing as iPhoto for motion pictures. Plug in your video camera and download the footage. You can then edit out the parts you don't want in a drag-and-drop function. This beats the heck out of cutting and taping those old 8-millimeter films. Like iPhoto, iMovie has a People Finder function, sort of like the FBI's photo recognition things. And yes, it even works on the cats. The new iMovie also lets you edit the sound, for which the Academy has an Oscar, which so far has gone to people like Lucas and Spielberg. Now you can be in the running.

Also, you can publish your work. You know how TV news shows are always asking you to send in video of any news you may shoot. This will allow you to send in polished reports. Every man, his own Geraldo.

GarageBand, all one word, is the answer to every high school groups dream. Rather than having to move the cars and mike with the group out there in the garage, you can record instrument after instrument one at a time in sync with the rest and create your own music. Like the guy who sang, "Don't Worry, Be Happy" you can do all of the tracks by yourself.

Most of this has been in the program for a while, but the new 2011 version has added some point of sophistication. Flex Time and Groove Matching makes it possible to sweeten the sound by putting everything in proper sync and matching the rhythm.

GarageBand also acts as a music teacher, with basic lessons for the guitar and piano. Now you get *continued on page 39*

The 2011...

continued from pg. 23

growth in developing economies.

• Although U.S. money market interest rates are expected to remain steady and low as a result of the Fed delaying any policy interest rate increases until early 2012, longer-maturity interest rates are likely to drift higher because of stronger credit demand, a mild increase in the actual inflation rate and the expectation of Fed interest rate hikes in 2012.

• Relative to the U.S., foreign sovereign fixed income is likely to outperform in those economies where central government fiscal environments are more favorable and their currencies might be expected to appreciate relative to the U.S. dollar. Examples of such economies are Canada, Australia, Norway and South Korea.

• With the U.S. economy expected to grow faster in 2011 and with corporations holding large amounts of liquid assets, corporate bond default risk would be expected to diminish.

• In contrast, with the severe operating budgetary and public pension challenges being faced by state and local governments, municipal bond default risk would be expected to increase.

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RESTAURANT REVIEW

Dining Out in Corona Del Mar

By Joe Lyons



Ambiance is such a pretentious word.

It has something to do with atmosphere and decor and the smells that hit you when you walk in the door. Some restaurants are like magic castles. Some are like bus stations.

Rothchild's in Corona Del Mar is very much a French

chateau. It has a wood decor with 19th century original oil paintings. It is small and quaint with only 18 tables. Dare I use the word "romantic?"

It's not a place to go with the guys to watch a game.

In fact, they proudly declare that they have no

entertainment and no dancing. That's just fine with me, as I hate having an intimate conversation that has to be hollered over the band. Besides, if I'm taking the lady to Corona Del Mar I want to impress her with my wit and charm, not my lack of dancing talent.

As for dinner, expect northern Italian cuisine. Yes, that will include pasta but this is no spaghetti house. You will find chicken, rack of lamb, beef and veal dishes. They have a number of daily specials, which include fresh fish.

(Somebody once said, "If it's not fresh, the customer will know right away.")

And here's a special treat. Rothchild's serves lunch and dinner seven days a week. Don't let the Corona Del Mar location intimidate you either. There is no dress code. (Well, be reasonable.)

Starting with the appetiz-
continued on page 36



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

Dining...

continued from pg. 35

ers—it would help to point at the menu if you can't pronounce the names. You could go with the easy ones, they're still good---chilled cucumber-dill soup and homemade lobster bisque. (The bisque is homemade, not the lobster.)

Pate Maison comes with crackers and homemade Cumberland sauce. You can figure that one out for yourself.

Their menu does take on a certain savoir-faire. A name like Vitello Rothchild's may sound exotic, but it's just veal medallions. OK, not "just" veal medallions. These are served in lemon and herb butter with lingonberries. Yes, it's pricy by Inland Empire standards, but you will get to find out what lingonberries taste like.

The Filet Mignon au Pivore is more than just the center cut filet. It comes with a peppercorn, brandy cream sauce with shallots and thyme.

Did I mention the fresh pasta dishes? They feature Linguine Marmonte. That would be the crab and shrimp with mushrooms and garlic in cream sauce. There is also Linguine Pescatore with clams and shrimp.

Desserts also have some tongue twister names, but the mandatory tiramisu is right in the middle of the list. If you only have room for one sweet dish, let me recommend the Linzer Torte. This is a raspberry filled hazelnut pastry served warm and topped with Bavarian cream. I'm thinking a small Amaretto would go well here.

Speaking of adult beverages. Rothchild's is rightly proud of their "very extensive wine list." And for Sunday brunch they offer a \$5 "bottomless" Champagne.

Like I said, ambiance is a very pretentious word but you should find that nothing says



"I'm sorry" like a fine dining experience in Corona Del Mar. Reservations are recommended, and I would suggest that you don't wait until you have to apologize before you make the drive.

Consider Rothchild's a reward for surviving the holidays together.

Rothchild's Restaurant is at 2407 E. Pacific Coast Hwy. Call them at 949-673-3750.

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1. KB Home 36310 Inland Valley Dr. Wildomar, CA 92595	\$421,000,000	\$334,000,000	1,480	1,709	0	0	32	Steve Ruffner President (661) 219-6901/677-2802 www.kbhome.com
2. D.R. Horton 2280 Wardlow Cir. Corona, CA 92880	\$312,000,000	N/A	N/A	280	0	N/A	2	Steve Fitzpatrick President (951) 272-9000/272-9797 www.drhorton.com
3. K. Hovnanian Homes, Inc. 800 N. Haven Ave., Ste. 400 Ontario, CA 91764	\$300,000,000	N/A	720	700	0	51	200	Jim Rex President (909) 937-3270 www.khov.com
4. Richmond American Homes 5171 California Ave., Ste. 120 Irvine, CA 92617	\$282,000,000	\$309,000,000	489	681	0	0	N/A	Leonard Miller President (949) 467-2600/467-2601 www.richmondamerican.com
5. MBK Homes Ltd. 175 Technology Dr., Ste. 200 Irvine, CA 92618	\$250,000,000	\$315,200,000	500	320	0	N/A	N/A	Tim Kane President (949) 789-8300/789-9375 www.mbkhomes.com
6. Stratham Homes, Inc. 2201 Dupont Dr., Ste. 300 Irvine, CA 92612	\$41,000,000	\$51,000,000	200	180	0	0	0	Ali Razi President (949) 833-1554/833-7853 www.strathamhomes.com
7. Fieldstone Communities, Inc. 2 Ada St., Ste. 200 Irvine, CA 92618	na	210,200,000	N/A	302	0	0	N/A	Frank Foster President/CEO (949) 790-5400/759-3344 www.fieldstone-homes.com

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2011 by IEBJ.

MANAGER'S BOOKSHELF

“Aftershock: The Next Economy And America’s Future,”

By Robert B. Reich; Alfred A. Knopf, New York, New York; 2010; 174 pages; \$25.00.

Robert Reich has sometimes been called a “liberal economist.” While it’s true that he was President Clinton’s Secretary of Labor, it’s also true that he was greatly influenced by Mariner Eccles, chairman of the Federal Reserve Board from 1934 to 1948. Although that period may have been the high tide of President Franklin D. Roosevelt’s New Deal policies, Eccles was greatly respected by Republicans and Democrats alike. He had extensive successful experience as a banker, and had the practical experience of knowing many of the great financial and industrial kingpins of the pre-Great Depression period. There was no doubt in his mind what caused the Great Depression of the 1930s.

Reich points out, “[Eccles’] analysis of the underlying economic stresses of the Great Depression is extraordinarily, even eerily, relevant to the Crash of 2008. It also offers, if not a blueprint for the future, at least a suggestion of what to expect in the coming years.”

The author goes on to cite Eccles’ belief that the major cause of the Great Depression “had nothing to whatever to do with excessive spending during the 1920s.” Reich elaborates:

“It was the vast...accumulation of income in the hands of the wealthiest people in the nation, which siphoned purchasing power away from most of the rest. This was Eccles’ biggest and most important insight. It has direction bearing on the Great Recession that started at the end of 2007. In Eccles’ words:

‘As mass production has to be accompanied by mass consumption, mass consumption, in turn, implies a distribution of

wealth—not of existing wealth, but of wealth as it is currently produced—to provide men with buying power equal to the amount of goods and services offered by the nation’s economic machinery. Instead of achieving that kind of distribution, a giant suction pump had by 1929-1930 drawn into a few hands an increasing portion of currently produced wealth.... In consequence, as in a poker game where the chips were concentrated in fewer and fewer hands, the other fellows could stay in the game only by borrowing. When their credit ran out, the game stopped.’

For Eccles, widening inequality was the main culprit.”

If you haven’t gotten Reich’s point by now, he goes on to make it especially clear, stating:

“...We did not learn the larger lesson of the 1930s: that when the distribution of income gets too far out of whack, the economy needs to be reorganized so the broad middle class has enough buying power to rejuvenate the economy over the longer term. Until we take this lesson to heart, we will be living with the Great Recession’s aftershock of high unemployment and low wages, and an increasingly angry middle class.”

Reich uses most of this fairly short book to back up the view he attributes to Eccles: the working class and middle class in the United States long ago entered a bargain with the wealthiest class not to suck up a massive portion of total wealth, but to allow the less wealthy classes the opportunity to re-grow a substantial portion for their own use. Or else!

It’s the ‘or else!’ that is the

real concern of the wealthiest class and as a result, according to Reich, to those who have been in the political arena the longest. Using this approach, Reich seems to be saying something else about the 1930s that we have forgotten. We were not only fighting economic problems, but the birth and growth of two of the most evil “isms” in world history: Nazism and Communism. He may have a point there. During the 20th Century, nearly every unresolved economic problem has

been followed by political upheaval and warfare.

Reich suggests seven opening steps to solving the problem of economic aftershock. There is probably value in each of the steps, but after the internal divisions and elections of the past few years, it’s not clear whether Reich, himself, has a positive view of the future. For a short book, it gives us all a lot to think about

-- Henry Holtzman

Best-selling Business Books

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

1. **“All the Devils Are Here: The Hidden History of the Financial Crisis,”** by Bethany McLean & Joe Nocera (Penguin Group...\$32.95)(1)
The 20 year road to financial meltdown.
2. **“Strengths Finder 2.0: A New and Updated Edition of the Online Test from Gallup’s Now, Discover Your Strengths,”** by Tom Rath (Gallup Press...\$22.95)(3)
Discover your strengths and integrate them with your career.
3. **“The Accidental Billionaires: The Founding of Facebook: A Tale of Sex, Money, Genius, and Betrayal,”** by Ben Mezrich (Knopf Doubleday...\$18.12) (7)
A business book that’s so juicy Hollywood made it a movie.
4. **“Aftershock: The Next Economy and America’s Future,”** by Robert B. Reich (Alfred A. Knopf...\$25.00)(5)
The last time so few people controlled the U.S. economy was 1928.
5. **“Winners Never Cheat: Even in Difficult Times,”** by Jon Huntsman, (Wharton School Publishing...\$29.99) (2)
Why integrity is always a competitive advantage.
6. **“The Big Short: Inside the Doomsday Machine,”** by Michael Lewis; (W.W. Norton...\$27.95)(5)
The reality behind The Great Recession.
7. **“Delivering Happiness: A Path to Profits, Passion, and Purpose,”** by Tony Hsieh (Grand Central Publishing...\$23.90)(6)
Moving an online shoe retailer from survival to \$1.2 billion.
8. **“Too Big to Fail: The Inside Story of How Wall Street and Washington Fought to Save the Financial Systems - and Themselves”** by Andrew Ross Sorkin (Penguin Group...\$32.95)(8)
Does the size of a failing company dictate government rescue?
9. **“Drive: The Surprising Truth About What Motivates Us,”** by Daniel H. Pink (Penguin Group...\$26.95)(10)
What you thought you knew about motivation may be wrong.
10. **“Crisis Economics: A Crash Course in the Future of Finance,”** by Nouriel Roubini and Stephen Mihm (Penguin Group...\$27.95)(9)
The prominent economist who saw the financial crash coming.

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

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

Should you...

continued from pg. 17

think they have a pricing problem—especially when tackling a larger contract. Most times the real problem is surfacing the value the client is looking for, dividing it into modules or other bite sized chunks and pricing each chunk so it can be delivered in a range of ways from bare bones to deluxe. Using these steps can help your company make the jump to the big leagues.

For more information e-mail Stuart at stuart@brsjump.com, visit his website at www.brsjump.com or call (705) 646-7722.

This Year's...

continued from pg. 34

40 total lessons covering genres and styles from rock and blues guitar and classic and pop piano. Better yet—the teachers for these lessons are people who made the songs famous. John Fogerty tells you how to play “Proud Mary.” Sting teaches (but does not explain) “Roxanne.” More Artist Lessons are available for download from a function called Lesson Store.

The “How Did I Play?” function turns GarageBand into a sort of rock band game where you can score points on your abilities. It is interesting to note that iTunes was originally supposed to be a part of iLife, but in making it compatible with Windows and just about every MP3 player out there, iTunes became a program unto itself.

In short, programs like MS Office and iWorks help us to do the things we need to do and programs like iLife help us to do the things we want to do. I keep hearing that the smartphones will replace computers, but I have to believe that the basic desktop computer will continue on as long as we need to create the work or play content we look to in putting into those little handhelds. Ain't technology great?

Create a...

continued from pg. 7

the most beneficial forms of support a leader can get. But masterminds can also get off track. You will protect the effectiveness of your mastermind by keeping your finger on the pulse of the value it provides each member with a little self-initiated regulation.

At the end of every mastermind—or at least occasionally—go around the table and ask this question: “On a scale of one to 10, ‘one’ being low and ‘10’ high, what was the value of today’s meeting for you? Why?” Then talk about it. What would the group have to change to make it a “10?” What would you personally have to change?

Assessing your mastermind this way gives members the chance to ask for what they need from the group and to take personal responsibility for anything they’re doing to hold back the mastermind (and themselves). It also gives the group the chance to grow and evolve to become the best possible opportunity for all of the members to get the support they need.

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

BB&K...

continued from pg. 8

tiated key agreements involving major water bodies across the state, including the Sacramento-San Joaquin Delta, the Mojave River, the Santa Ana River, and groundwater basins beneath Santa Maria, Chino, Monterey and the Antelope Valley.

Real Estate...

continued from pg. 32

for residential and non-residential development allows developers to enter into an agreement with the City to defer the payment of DIF from the time of building permit issuance until final inspection.

Ontario's mayor and City Council feel it's important to continue encouraging investment in new residential and commercial development throughout the city. By deferring the development impact fee payments to the completion of the project, this alleviates the burden imposed on developers of having to pay development impact fees at the building permit stage.

Programs like the DIF Deferral Program solidify Ontario's commitment to build the critical infrastructure needed to create a 'Complete Community' for its residents and businesses. The City continues to work with its development partners to move forward on projects such as the Milliken Grade Separation, the Historic Guasti District, Piemonte at the Ontario Center, and the New Model Colony, ensuring that the City's vision moves forward and that Ontario's growth stays the course, no matter the cycle.

With the City Council's extension of the program, the new period will last for an additional 12 months, beginning Jan. 1, 2011 and ending Dec. 31, 2011, during which time the City will provide an option for a developer of a qualifying project to temporarily defer the payment of certain Development Impact Fees.

THE MIDAS...

continued from pg. 15

sales,” continued Cummings. “These are prime locations, which will go a long way in helping us to do just that.”

For more information on Toyota of San Bernardino call (909) 381-4444 or visit www.ToyotaSB.com

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BOB'S CORNER
11957 DAWSON PEAK CT.
RANCHO CUCAMONGA,
CA 91739

**CALIFORNIA AUTO
SPECIALIST**
1370 N LA CADENA
COLTON, CA 92324

CHINO CINEMAS
3750 GRAND AVE.
CHINO, CA 91710

**CLASSIC PARTS
CONNECTION**
7995 HEMLOCK AVE.
HESPERIA, CA 92345

COKI'S SALON
9664 PERIDOT AVE.
HESPERIA, CA 92344

**COMMUNITY HOUSING
NETWORK**
15942 LOS SERRANOS
COUNTRY CLU
CHINO HILLS, CA 91709

COWGIRL CASTLE
13974 SHIRWAUN RD.
APPLE VALLEY, CA 92307

DANCO PGS, LLC
17525 EUCALYPTUS ST.
HESPERIA, CA 92345

**E DOUGLASS
ENTERPRISES**
11210 4TH ST.
RANCHO CUCAMONGA,
CA 91730

**FAST FREDDIE & SON
AUTO GLASS**
13031 CENTRAL AVE.
CHINO, CA 91710

**FERNANDO DUENAS
POOL SERVICE**
13050 TENTH ST.
CHINO, CA 91710

**INLAND EMPIRE CORAL
FARMERS MARKET**
10022 6TH ST.
RANCHO CUCAMONGA,
CA 91730

INLAND WHOLESALE
750 E. CENTRAL AVE.
SAN BERNARDINO, CA
92408

J.C. & J.A. ENTERPRISES
2628 DAWNVIEW DR.
RIALTO, CA 92377

JB CYCLES
14189 FOOTHILL BLVD.
FONTANA, CA 92335

JEM ENTERPRISE
12541 DARWIN AVE.
GRAND TERRACE, CA
92313

JTASIA
14020 SAN SEGUNDO DR.
RANCHO CUCAMONGA,
CA 91739

**LAP TECHNOLOGIES,
INC.**
13442 CAJON CREEK CT.
RANCHO CUCAMONGA,
CA 91739

**MAJESTIC NAILS
AND SPA**
11563 FOOTHILL BLVD.
RANCHO CUCAMONGA,
CA 91730

MEECHIES
3428 CIRCLE RD.
SAN BERNARDINO, CA
92405

MONROVIA THEATRES
410 S MYRTLE AVE.
MONROVIA, CA 91016

MONTE VISTA FINANCIAL
4959 PALO VERDE ST.
MONTCLAIR, CA 91763

MORENA'S GUISSINE
14400 BEAR VALLEY RD.
VICTORVILLE, CA 92392

**MOSS BROS. CHRYSLER
JEEP DODGE SAN
BERNARDINO**
1100 SOUTH E ST.
SAN BERNARDINO, CA
92408

M3 REALTY
1155 DEVORE RD.
DEVORE, CA 92407

**NEW HORIZON
MANAGEMENT GROUP**
12016 AIR EXPRESSWAY RD.
ADELANTO, CA 92301

NP BENEFIT SERVICES
8439 WHITE OAK AVE.
RANCHO CUCAMONGA,
CA 91730

PALATE OF PARADISE
15631 FALLEN OAK LN.
CHINO HILLS, CA 91709

PAPA'S LOVE MUSIC
1402 BLACK HAWK CT.
REDLANDS, CA 92374

PARTH MARKET
5103 RIVERSIDE DR.
CHINO, CA 91710

PHELAN CONTRACTORS
5786 CHEVOIT RD.
PHELAN, CA 92371

**PLATINUM PRESSURE
WASH**
315 LA CASITA
TWIN PEAKS, CA 92391

PROSAT INSTALLS
797 MESA VIEW ST.
UPLAND, CA 91784

**QUIERO MI CASA
PERO YA**
3290 E. GUASTI RD.
ONTARIO, CA 91761

**RANDY'S RACERS AND
ROUTED SIGNS**
56330 29 PALMS HWY.
YUCCA VALLEY, CA 92284

REDLANDS CINEMAS
340 N. EUREKA ST.
REDLANDS, CA 92373

REDLANDS MINI MART
402 E. REDLANDS BLVD.
REDLANDS, CA 92373-5227

RIO RANCH MARKET #5
73544 29 PALMS HWY.
29 PALMS, CA 92277

**ROMANEK EDUCATION-
AL SERVICES**
26197 BOULDER LN.
TWIN PEAKS, CA 92391

**RYAN ANTHONY
IMPORTS**
9002 S. HYSSOP DR.
RANCHO CUCAMONGA,
CA 91730

S.S. BRADFORD HOMES
474 GRANDVIEW RD.
TWIN PEAKS, CA 92391

**SAN GORGONIO
GALLERY**
41003-C VALLEY OF THE
FALLS DR.
FOREST FALLS, CA 92339

SAND CASTLE PLAZA
8990 SIERRA AVE.
FONTANA, CA 92335

SEDANO'S HVAC
460 W. MOTICELLO CT.
ONTARIO, CA 91762

**SERVPRO OF
RIALTO/BLOOMINGTON**
219 S. RIVERSIDE AVE.
RIALTO, CA 92376

SHOWCASE AUTO GLASS
1457 E. PHILADELPHIA ST.
ONTARIO, CA 91761

SO-CAL BREAKERS CO.
1384 WEST LORRAINE PL.
RIALTO, CA 92376

TEAM VERIDIAN
3290 E. GUASTI RD.
ONTARIO, CA 91761

**THE GREAT STEAK &
POTATOES**
14400 BEAR VALLEY RD.
VICTORVILLE, CA 92392

THE HEALING CENTER
1705 E WASHINGTON ST.
COLTON, CA 92324

THE REFRIGERATION CO.
7560 EL CERRITO AVE.
HESPERIA, CA 92345

NEW BUSINESS County of San Bernardino

THE RESQ
758 SOUTH PRIMROSE AVE.
RIALTO, CA 92376

TONY'S STARTERS & ALTERNATORS
124 WEST FOOTHILL BLVD.
RIALTO, CA 92376

TRIPLE O
10475 PALO ALTO ST.
RANCHO CUCAMONGA,
CA 91730

W.E.F. ENTERPRISES
22973 WATERS DR.
CRESTLINE, CA 92325

WEE PLAY OCCUPATIONAL THERAPY
4959 PALO VERDE ST.
MONTCLAIR, CA 91763

WORD OF MOUTH
3428 CIRCLE RD.
SAN BERNARDINO, CA
92405

ALFRED'S GRAPHIX
6617 RAINBOW PL.
HIGHLAND, CA 92346

ALL FOR ONE
6766 CARTILLA AVE.
ALTA LOMA, CA 91701

AQUAPHONICS USA
7954 BARBERRY AVE.
YUCCA VALLEY, CA 92284

B & H MANUFACTURING
15335 MANILA ST.
FONTANA, CA 92337

BACKDRAFT EVENT P
472 SONORA CIRCLE
REDLANDS, CA 92373

BARSTOW GLASS & MIRROR
1111 W. MAIN ST.
BARSTOW, CA 92311

CHRONIC TACOS
11920 FOOTHILL BLVD.
RANCHO CUCAMONGA,
CA 91730

CIN SERVICES
7667 BROADMOOR PL.
RANCHO CUCAMONGA,
CA 91730

CRAWFORD INLAND COMPRESSOR
13851 SANTA ANA AVE.
FONTANA, CA 92337

D & D PAYMENT CENTER
1221 E 4TH ST.
ONTARIO, CA 91764

D CHRISTIANS TRADING
16727 BEAR VALLEY RD.
HESPERIA, CA 92345

DRAGON HOUSE CHINESE RESTAURANT
6248 ADOBE RD.
29 PALMS, CA 92277

EBS GLOBAL CO.
11799 JERSEY BLVD.
RANCHO CUCAMONGA,
CA 91730

EHR TECH
11799 JERSEY BLVD.
RANCHO CUCAMONGA,
CA 91730

EL MANANTIAL MORTGAGE GROUP INC.
9375 ARCHIBALD AVE.
RANCHO CUCAMONGA,
CA 91730

FERNANDEZ INCOME TAX
115 WEST B ST.
ONTARIO, CA 91762

FINANCIAL FUTURE LOOKS BRIGHT
880 HIDDEN LN.
LAKE ARROWHEAD, CA
92352

GABRIEL ENVIRONMENTAL SERVICES
37359 IRONWOOD DR.
YUCAIPA, CA 92399

GLASS ALLIANCE
11629 FERN PINE ST.
VICTORVILLE, CA 92392

GREEN VALLEY LANDSCAPE
17405 BASELINE AVE.
FONTANA, CA 92336

HARAMBE MUSIC
30110 MARIANNE LN.
HIGHLAND, CA 92346

LOOSESCREWS OFF ROAD SUPPLY
20184 RIVERVIEW RD.
APPLE VALLEY, CA 92308

LOZANO SHEET METAL
5829 RIVERSIDE DR.
CHINO, CA 91710-6700

MAGLUYAN WORLDWIDE MARKETING
7354 HARDING CT.
HIGHLAND, CA 92346-5374

MONMART GROUP
12223 HIGHLAND AVE.
RANCHO CUCAMONGA,
CA 91739

MOUNT FUJI
61740C 29 PALMS HWY.
JOSHUA TREE, CA 92252

PIZZA CHALET
34579 YUCAIPA BLVD.
YUCAIPA, CA 92320

PREMIER PERFORMANCE
590 INDUSTRIAL RD.
SAN BERNARDINO, CA
92408

PURILLE PLASTIC CO.
11799 JERSEY BLVD.
RANCHO CUCAMONGA,
CA 91730

REACH AND TEACH CPR
638 VAN NESS CT.
UPLAND, CA 91786

REGENT SCHOOL CATERING UCS
100 W. 9TH ST.
UPLAND, CA 91786

RUSTIC MOUNTAIN LOG HOMES
40238 BONITA LN.
BIG BEAR LAKE, CA 92315

SAC RACING
1777 WOODLAWN ST.
UPLAND, CA 91786

SALES AND MARKETING SOLUTIONS
508 W. 20TH ST.
UPLAND, CA 91784

STATEWIDE ASSET MANAGEMENT
18144 HIGHWAY
APPLE VALLEY, CA 92307

TACOS EL TENAMPA
1915 E. VICTORIA AVE.
SAN BERNARDINO, CA
92408

THIRTEEN TWENTYFOUR CLOTHING
12367 3RD ST.
YUCAIPA, CA 92399

TRAVELHOST OF SAN BERNARDINO/HIGH DESERT
27338 NORTH BAY RD.
LAKE ARROWHEAD, CA
92352

UNDER YOUR PRICE AUTO SALES
221 N MOUNTAIN AVE.
ONTARIO, CA 91762

WESTERN MATERIALS
1935 W. 11TH ST.
UPLAND, CA 91786

Z.E.W. CLEANING SERVICES
7338 N TAMARIND AVE.
FONTANA, CA 92336

22ND CENTURY REALTY PROFESSIONALS
15162 CAMBRIA ST.
FONTANA, CA 92335

ALL SALES AND BUSINESS
556 N. D ST.
ONTARIO, CA 91764

SHOE REPAIR SPECIALIST
4863 MILLS AVE.
ONTARIO, CA 91764

NEW BUSINESS

County of Riverside

EF/RH REAL ESTATE VENTURES, LLC
180 KNOLL RD.
SAN MARCOS, CA 92069

SANDRAIL MFG CO
18808 KROSS RD.
RIVERSIDE CA 92508

RUFF, TAMMY ANN
18808 KROSS RD.
RIVERSIDE, CA 92508

KEN'S TREE SERVICE
19950 6TH ST.
NUEVO, CA 92567

KIDDIE KOLLEGE
1630 TEMESCAL AVE.
NUEVO, CA 92860

KW SCHOOLS, INC CALIFORNIA
16662 WEEPING WILLOW DR.
RIVERSIDE, CA 92503

ATTENTION TO DETAIL PROJECT MANAGEMENT
481 N. MONTEREY RD.
PALM SPRINGS, CA 92262

CAPECCI, LOUIS JOSEPH
481 N. MONTEREY RD.
PALM SPRINGS, CA 92262

HERB HOUSE
3157 W. NICOLET ST.
BANNING, CA 92220

ENOS, DONN SHERMAN
3157 W. NICOLET ST.
BANNING, CA 92220

ENOS, STELLA NMN
3157 W. NICOLET ST.
BANNING, CA 92220

A CALIFORNIA LIMITED LIABILITY
559 SOUTH PALM CANYON DR.
STE. B212
PALM SPRINGS, CA 92264

7 LEAF TRADING POST
69-185 RAMON RD.
STE. D-1
CATHEDRAL CITY, CA
92234

HIGHGROVE VILLAGE MEAT MARKET
1091 CENTER ST.
RIVERSIDE, CA 92507

HOMS FOOD STORE, INC.
5225 OPICI CT.
RANCHO CUCAMONGA,
CA 91739

BECKY'S ALL PURPOSE CLEANING
95 HOVT LN.
STE. 110
PERRIS, CA 92571

BAIAS, REBECA
95 HOVT LN.
STE. 110
PERRIS, CA 92571

KIRK CONSTRUCTION
36596 DEAUVILLE RD.
WINCHESTER, CA 92596

KIRK JR., DANNY LEE
36596 DEAUVILLE RD.
WINCHESTER, CA 92596

OAKSTONE COMMUNITY CHURCH
41065 CARDINAL FLOWER RD.
MURRIETA, CA 92562

LAUDERDALE, TODD ALAN
25785 LA ESTRELLA RD.
WILDOMAR, CA 92595

TAYLOR, ERIC MICHAEL
39675 ALAMANSO CT.
MURRIETA, CA 92562

WOLTER JR., WILLIAM THOMAS
41065 CARDINAL FLOWER DR.
MURRIETA, CA 92562

PICC LINE ACCESS
822 KILMARNOCK WAY
RIVERSIDE, CA 92508

LAVELLE, LAN AI
822 KILMARNOCK WAY
RIVERSIDE, CA 92508

LAVELLE, VALENTINE
822 KILMARNOCK WAY
RIVERSIDE, CA 92508

D.T. CONSTRUCTION
3644 HILLSIDE AVE.
NORCO, CA 92860

DAMMAN, DEAN ARNOLD
3644 HILLSIDE AVE.
NORCO, CA 92860

DAMMANN, AMY MARIE
3644 HILLSIDE AVE.
NORCO, CA 92860

NC POWERHOUSE
25389 MADISON AVE.
STE. 101
MURRIETA, CA 92562

NEW CREATION PARTNERS INC
25389 MADISON AVE.
STE. 101
MURRIETA, CA 92562

MAC'S GEN CONSTRUCTION
28625 SHADY LN.
WINCHESTER, CA 92596

COLEBROOK, ADAM ROSSWELL
28625 SHADY LN
WINCHESTER, CA 92596

WALL MOUNT GUYS
6050 COLONIAL DR.
RIVERSIDE, CA 92506

GARCIA, HECTOR
6050 COLONIAL DR.
RIVERSIDE, CA 92506

SANTIAGO, IVAN JORGE
4025 CEY CT.
RIVERSIDE, CA 92501

ROYAL DAY CARE
976 MIRAFLORES DR.
CORONA, CA 92882

PARSONS, DEBBIE LYNN
976 MIRAFLORES DR.
CORONA, CA 92882

STERLING CO TRUST MILLENNEUM CO.
2834 CARMA CT.
RIVERSIDE, CA 92503

ADAMS, DARRELL LAMOR
2834 CARMA CT.
RIVERSIDE, CA 92503

ANDRE, GERALD
2834 CARMA CT.
RIVERSIDE, CA 92503

METOYER, CHESTER
2834 CARMA CT.
RIVERSIDE, CA 92503

UPS STORE #4204
39252 WINCHESTER RD.
STE. 107
MURRIETA, CA 92563

SS SHIP
9591 JANFRED WAY
LA MESA, CA 91942

ACTION CHILDREN'S THEATER
13843 ELLIS PARK TRAIL
CORONA, CA 92880

FIVE STAR PROGRAM, INC.
13843 ELLIS PARK TRAIL
CORONA, CA 92880

GO
13843 ELLIS PARK TRAIL
CORONA CA 92880

OLYMPIAN KIDS: TEAM SPORTS
13843 ELLIS PARK TRAIL
CORONA, CA 92880

YOUNG AUTHORS' THEATER
13843 ELLIS PARK TRAIL
CORONA, CA 92880

NEW BUSINESS

County of Riverside

WEST COAST AFRICAN STORE
10070 MAGNOLIA VENUE
RIVERSIDE, CA 92502

MANSARAY, AISSATA KOLE
4735 GOLDEN RIDGE DR.
CORONA, CA 92880

JS ELECTRICAL SERVICES
40160 VILLAGE RD.
STE. 121
TEMECULA, CA 92591

SCHMITT, JON STEVEN
40160 VILLAGE RD.
STE. 121
TEMECULA, CA 92591

HAASE ELECTRIC
25085 CALLE VIEJO
MURRIETA, CA 92563

HAASE, RYAN CHRISTOPHER
25085 CALLE VIEJO
MURRIETA, CA 92563

1ST CLASS PLUMBING
37230 STRATFORD
INDIO, CA 92203

MOORE, JASON WILLIAM
37230 STRATFORD ST.
INDIO, CA 92203

HARVEY WELDING SERVICES
54753 INVERNESS WAY
LA QUINTA, CA 92253

MBD PLUMBING
440 8TH ST.
NORCO, CA 92860

BAIN, MICHAEL JAMES
440 8TH ST.
NORCO, CA 92860

MARQUIS CONSULTING
1865 HOWE AVE.
RIVERSIDE, CA 92506

PILLITER, TRACEY COLLINS
1865 HOWE AVE.
RIVERSIDE, CA 92506

BMC MEDIA
1778 VALLEY VIEW AVE.
NORCO, CA 92860

MCCORMICK, BRIAN
1778 VALLEY VIEW AVE.
NORCO, CA 92860

ESSENCE BEAUTY SUPPLY
4070 MADISON ST.
STE. 101
RIVERSIDE, CA 92504

CHAE, JEANNIE JINSOOK
356 FREEDOM AVE.
UPLAND, CA 91786

DOGPATCHANDWEST-ERNRR
38140 CALLE CAMPO
TEMECULA, CA 92592

BARAK, JULIANNE
38140 CALLE CAMPO
TEMECULA, CA 92592

BARAK, RICHARD FRANKLIN
38140 CALLE CAMPO
TEMECULA, CA 92592

B.T. TILE
39878 TEAL DR.
MURRIETA, CA 92562

TRUAX, BEAU AARON
39878 TEAL DR.
MURRIETA, CA 92562

HIGH SPEED NETWORK CABLING
3538 SHELLEY WAY
RIVERSIDE, CA 92503

MARTINEZ, NATHAN JESUS
11711 COLLETT AVE.
STE. 1333
RIVERSIDE, CA 92505

MORALES, GERARDO ASCENCION
3538 SHELLEY WAY
RIVERSIDE, CA 92503

STARR VIDEO PRODUCTIONS
19405 LIVE OAK LN.
LAKE ELSINORE, CA 92530

GORDON, TERRY BRUCE
19405 LIVE OAK LN.
LAKE ELSINORE, CA 92530

THX ELECTRONICS
2202 LAVENDER CT.
SAN JACINTO, CA 92582

BRAVO, MIGUEL ANGEL
2202 LAVENDER CT.
SAN JACINTO, CA 92582

C.A.L. CONSTRUCTION
1040 ELM AVE.
BEAUMONT, CA 92223

LOZITO, CHARLES GERARD
1040 ELM AVE.
BEAUMONT, CA 92223

FUTURA REALTY
495 E. RINCON ST.
STE. 207
CORONA, CA 92879

NEWKEY FINANCIAL CORP.
495 E. RINCON ST.
STE. 207
CORONA, CA 92879

NEWKEY HOME LENDING
495 E. RINCON ST.
STE. 207
CORONA, CA 92879

SPIRIT EQUESTRIAN PRODUCTS
49611 KIOWA DR.
AGUANGA, CA 92536

PHELPS, JANIS MAYO
49611 KIOWA DR.
AGUANGA, CA 92536

PAUL SHERWOOD SALON
42031 MAIN ST.
STE. E
TEMECULA, CA 92590

PAUL, ANDREA DENISE
13132 TAWNY WAY
POWAY, CA 92064

INFINITY COMMERICAL
24910 LAS BRISAS RD.
STE. 114B
MURRIETA, CA 92562

1ST INFINITY ENTERPRISES INC.
24910 LAS BRISAS RD.
STE. 114B
MURREITA, CA 92562

1ST INFINITY LENDING
24910 LAS BRISAS RD.
STE. 114B
MURREITA, CA 92562

FREEDOM ENTERPRISES
24910 LAS BRISAS RD.
STE. 114B
MURRIETA, CA 92562

FREEDOM REAL ESTATE
24910 LAS BRISAS RD.
STE. 114B
MURRIETA, CA 92562

WHOLESALE COMMERICAL CAPITAL GROUP
24910 LAS BRISAS RD.
STE. 114B
MURRIETA, CA 92562

1ST INFINITY ENTERPRISES INC
24910 LAS BRISAS RD.
STE. 114B
MURRIETA, CA 92562

MARCH BUSINESS SERVICES
3755 ROSLYN ST.
RIVERSIDE, CA 92504

COLLINS, BRIGETTE LEE
3755 ROSLYN ST.
RIVERSIDE, CA 92504

D&J ENTERPRISE
6371 CANDLELIGHT DR.
RIVERSIDE, CA 92509

SCHROEDER, DONALD GLENN
6371 CANDLELIGHT DR.
RIVERSIDE, CA 92509

DOM JON ENTERPRISE
6371 CANDLELIGHT DR.
RIVERSIDE, CA 92509

SCHROEDER, JUDY LYNN
6371 CANDLELIGHT DR.
RIVERSIDE, CA 92509

SKIB 2 DISTRIBUTING
2926 WILD SPRINGS LN.
CORONA, CA 92883

SKIBEL, GREG NORMAN
2926 WILD SPRINGS LN.
CORONA, CA 92883

KIDS PARTY SHOP-DULCERIA, INC.
12702 MAGNOLIA AVE.
STE. 28
RIVERSIDE, CA 92503

KIDS PARTY SUPPLIES
12702 MAGNOLIA AVE.
STE. 28
RIVERSIDE, CA 92503

RANDYS CABINETS
41598 EASTMAN DR.
STE. A
MURRIETA, CA 92562

FREDERCKSEN, HAROLD RANDY
32390 HALEBLIAN RD.
MENIFEE, CA 92584

ARRAY OF HOPE
7133 MAGNOLIA AVE.
RIVERSIDE, CA 92504

SAUNDERS, BERNIE
3524 ABBOTSFORD DR.
RIVERSIDE, CA 92506

MEDYA ARTS INTERNATIONAL
31687 CALLE BARCALDO
TEMECULA, CA 92592

ROSEBIANI, JANO
31687 CALLE BARCALDO
TEMECULA, CA 92592

GOTCHA NOW PROCESS SERVING
1709 VIA VALMONTE CIR.
CORONA, CA 92881

CASTILLO, JILL NICOLE
1709 VIA VALMONTE CIR.
CORONA, CA 92881

LCN AUTO
8839 HUNT CANYON RD.
CORONA, CA 92883

CASANOVA, GONZALO
8839 HUNT CANYON RD.
CORONA, CA 92883

DAY BY DAY BROKERS
3607 TAFT ST.
RIVERSIDE, CA 92503

AGING CARE CONCIERGE
29764 VIA LA VIDA
TEMECULA, CA 92591

AKOBUNDU, ADANDE SANURA
29764 VIA LA VIDA
TEMECULA, CA 92591

MAILBOX REPLACEMENT SERVICE
5402 CIRCLE VIEW DR.
RIVERSIDE, CA 92505

RICASA, GEORGE RIOS
5402 CIRCLE VIEW DR.
RIVERSIDE, CA 92505

LAW OFFICES OF MICHAEL KWAN
1353 OLD TEMESCAL RD.
STE. 127
CORONA, CA 92881

A BALM IN GILEAD
4568 HIGH ST.
RIVERSIDE, CA 92507

ASHLEY-WINSTON, DEBORAH ANN
4568 HIGH ST.
RIVERSIDE, CA 92507

PLANET SPRING.COM
455 W. LA CADENA DR.
STE. 14
RIVERSIDE, CA 92501

JARAMILLO JR., ALFONSO
1301 RIVERA ST.
RIVERSIDE, CA 92501

PATRICK HUTSON DESIGNS
1137 PAMPLONA DR.
RIVERSIDE, CA 92508

HUTSON, PATRICK JAMES
1137 PAMPLONA DR.
RIVERSIDE, CA 92508

POLYGON ASSOCIATED SERVICES
206 LA AMISTAD WAY
HEMET, CA 92545

GOODSPEED, PAULA LU
206 LA AMISTAD WAY
HEMET, CA 92545

POLYGON ASSOCIATED SERVICES
206 LA AMISTAD WAY
HEMET, CA 92545

ROBERTS, KRISTI LAVERN
34500 JUDITH ST.
WINCHESTER, CA 92596

PUEBLO ANTIQUES
30620 JEDEDIAH SMITH RD.
TEMECULA, CA 92592

SCHWARZ, SCOTT FRANCIS
30620 JEDEDIAH SMITH RD.
TEMECULA, CA 92592

INLAND EMPIRE MARKETING SERVICES
3680 MONROE ST.
STE. 905
RIVERSIDE, CA 92504

RODRIGUEZ, CARLOS EDUARDO
3680 MONROE ST.
STE. 905
RIVERSIDE, CA 92504

MOD LADY
32948 GRAND AVE.
WINCHESTER, CA 92596

CASAS, TERESA RAMONA
32948 GRAND AVE.
WINCHESTER, CA 92596

SC MOTORS
25115 PACIFIC CREST ST.
CORONA, CA 92883

HUGHES, SHAWN WILLIAM
25115 PACIFIC CREST ST.
CORONA, CA 92883

C & G AUTO RECOVERY
8190 MISSION WAY
RIVERSIDE, CA 92509

LEAL, JOSE VENTURA
22027 WICJACEL
MORENO VALLEY, CA 92553

DRAGSTALGIA
768 GREENWOOD ST.
BEAUMONT, CA 92223

MAROCCO, RONALD ANDREW
768 GREENWOOD ST.
BEAUMONT, CA 92223

AMERICAN CUSTOM PAINTING
43599 MODENA DR.
TEMECULA, CA 92592

HERNANDEZ-CASILLAS, CARLOS
43599 MODENA DR.
TEMECULA, CA 92592

HALO HELLO
30631 E. LOMA LINDA RD.
TEMECULA, CA 92592

MERCER, MICHEL
30631 E. LOMA LINDA RD.
TEMECULA, CA 92592

LAST MINUTE REPAIR SERVICES
40554 ALONDRA DR.
MURRIETA, CA 92562

SMITH, TIMOTHY JAMES
40554 ALONDRA DR.
MURRIETA, CA 92562

SANDBLAST XTREME
40554 ALONDRA DR.
MURRIETA, CA 92562

JAMES SMITHSON
40554 ALONDRA DR.
MURRIETA, CA 92562

MONIQUE HOWARD CARE SERVICE
20382 CIRCLE B DR.
DESERT HOT SPRINGS, CA 92241

HOWARD, MONIQUE LESHAE
114 N ALLEN AVE.
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HOME MERIDIAN INTERNATIONAL OPENS LOCAL DISTRIBUTION CENTER

County's On-the-Job Training funds and hiring assistance help employers create local jobs

Home Meridian International recently relocated its Phoenix furniture distribution center to a new one million square foot facility in Redlands. The company received personnel recruitment and hiring services funded through the County's Workforce Investment Board, and utilized On-the-Job

Training funds to help pay the wages of 10 employees.

The County of San Bernardino Board of Supervisors is committed to investing County resources in projects which will immediately generate jobs and in programs which maximize job creation.

Six months ago, Home Meridian International began working with the County to plan for the move, said Ted Danciart, who oversaw the opening of the distribution center. He was impressed with the organized and efficient hiring services he received from the County.

"Experts at the Employment Resource Center in San Bernardino handled the hiring process for us, including finding and screening candidates, scheduling interviews and setting us up in a private conference room," Danciart recalled. "We are very pleased with all of the individuals we hired using this process."

Home Meridian International, which expects to receive and ship approximately 10,000 containers annually through its new distribution center, chose the Redlands location because of its proximity to the Port of Los Angeles.

"Far more than simply a warehouse, this distribution center will be the hub of our freight negotiations and logistics," said George Revington, president and CEO of Home Meridian International. "In an increasingly global economy, the ability to efficiently track and transport goods is a key differentiator that lowers costs, reduces waste and makes us the preferred provider."

Home Meridian International is in talks to hire more personnel through the Employment Resource Center.

"This program creates an opportunity for businesses in our County to realize substantial cost savings using federal training funds for their employees, while creating job opportunities for our local residents who have struggled with long-term unemployment," said Sandy Harmsen, executive director of the Workforce Investment Board and director of the Workforce Development Department in San Bernardino County.

All employers in the County can access no-cost, business assistance which includes: wage reimbursement for employees in On-the-Job Training, customized programs to upgrade the skills of existing workers, help with hiring and screening candidates, as well as access to labor market information, business workshops and free business consulting.

These programs are federally funded and administered locally by the Workforce Investment Board. Businesses are welcome to contact Vanessa Gilmore at (909) 387-9851 for information on the Workforce Investment Board.

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EXECUTIVE TIME OUT

La Jolla Village is Beverly Hills of San Diego

By Cary Ordway

If “enchanting seaside village” is a cliché, then the very first time it was used had to be while describing the Southern California jewel of La Jolla. We remember precisely our first La Jolla coastline views our first impression of the panoramic ocean views, swaying palm trees and hillside mansions — it’s Hawaii without the five-hour flight.

This was decades ago and we had just returned from our first real long-distance travel experience—an unforgettable, eye-opening journey to Hawaii that exposed a couple of soggy Pacific Northwest college students to bright sunshine and warm saltwater that we never even knew existed. The very next month we were taking a Southern California vacation when we came upon La Jolla and it was, as Yogi would say, *déjà vu* all over again.

To be sure, the water in Southern California was prettier than it was warm. And there weren’t too many native Hawaiians—although Hawaii doesn’t seem to have many either. WHAT La Jolla did have was the views and that bright sunshine, and we were determined that someday we would come back and live there.

We did eventually live and work there, if only for a brief time, and this special coastal haven delivered on all its promises. The “Village,” as the locals call Girard Avenue and the community surrounding it, is a gourmet blend of those spices that make life so enjoyable — fine dining, world-class shopping, countless outdoor activities, surf, sand, incredible views and, of course, almost-constant sunshine.

Nowadays, the local home values have priced out the

average mortal and, if you’re living there, you’ve either done very well for yourself or had the good fortune to grow up in a family that bought local real



La Jolla Cove, next to the village

estate back when local land prices were reasonable—probably sometime just after statehood. But there are two groups of people who are living in the Village temporarily: the renters and the tourists. The renters plunk down several thousand each month for the barest of digs; the tourists stay only briefly but much more economically.

Which is why it’s great to be a tourist in La Jolla. With a choice of several tasteful hotels and spa resorts—and, yes, some are quite reasonably priced—visitors can pretend they’re living the lifestyle for a few days and still go home with money in their pockets.

It all begins with watching the people parade down on Gerard Avenue. Plan to have a gourmet sandwich down at one of several cafes and then plop yourself at an outside table. Leading the parade is a 20-something bombshell dressed in a spaghetti-strapped halter and capris, dragging along a five-inch poodle that is decidedly disinterested in being part

of this parade. Next up: a 30-something clean-cut guy wearing lumberjack boots up to his ankles, his pants squished into the boot tops, and his long-

their way to this part of the shopping district. Just footsteps from Scripps Park are such outdoor cafes as Cody’s, the French Side of the West and Fay’s Gourmet Seafood.

Scripps Park is, in fact, just a block down from the main shopping district, and yet is anything but commercial. You might find an ecology tee-shirt stand but mostly it’s green lawn and meandering walkways that entice friends, lovers and families to stroll along one of the most picturesque shorelines in all of California. The shoreline is jagged and rocky in places while at the same time offering up just enough beach to lay out your beach towels in some privacy. A 10-minute walk south takes you to the La Jolla Cove and the seals that routinely sun themselves there on the beach.

Skirting the east edge of Scripps Park is a scenic roadway that is often used as a bike route between La Jolla and the more touristy beach town of Pacific Beach. The ride takes you through beautiful neighborhoods—never far away from ocean views—and through the fascinating town of Birdrock. It, too, is artsy and trendy but maybe down a notch in price.

If you simply want to drive around the area, the spectacular homes make it worthwhile. One especially rewarding drive is to head up Nautilus Street to the highest elevations in town where the Mt. Soledad Memorial Cross is dedicated to veterans of the two world wars and the Korean War. While there has been a political tug-of-war about whether the cross will remain, the views from this part of La Jolla offer one of the best ways to see the topography of the entire San Diego area.

sleeve shirt well down over his belt buckle. It must be new La Jolla fashion because his stylish 20-something model-like girlfriend doesn’t seem the least bit embarrassed to walk beside him. Then along comes two 30-something men, dressed almost identically in turtlenecks, expensive sports jackets and shades, surely sweltering in the mid-day sun but cool in their own minds. And on it goes all during lunch, making it almost worth the nine bucks it cost for the sandwich.

Gerard is one of two main streets in the Village. The other is Prospect and it, too, has a large quotient of trendy boutiques, art houses and go-there-and-be-cool restaurants. Check out George’s for spectacular views of the ocean and award-winning cuisine. Brockton Villa’s another one just off Prospect that seems a perennial favorite. A Caesar salad on the outdoor deck at Moondoggie’s can be a refreshing and relatively inexpensive pause as the breezes from the shoreline find