We Remember
We Pray
We Will Never Forget
We Are Forever Changed
GROUND ZERO 9/11 MEMORIAL

A first look at New York’s ‘footprint fountains,’ set to open on the site of the World Trade Center on the 10th anniversary of the attacks, reveals an impressive—if exhausting—spectacle.

How big should a memorial be? The fathomless horror of the first world war is remembered by the compact Cenotaph, but also by the aggregate of many cemeteries and monuments across Europe. The London Blitz has almost nothing. Maya Lin’s memorial to the American casualties in Vietnam, in Washington D.C. (widely agreed to be one of the most eloquent and moving memorials of modern times) is—for its impact—relatively small.

In the case of Sept. 11, 2001, the answer is Very Big Indeed. The official memorial, now unveiled to the press in advance of the 10th anniversary of the attacks, has at its center two of the largest fountains, or rather cascades, ever seen. Each occupies the exact footprint of one of the Twin Towers destroyed in the attacks and, as each tower was big, each cascade is a cuboid Niagara, an inverted eruption, falling 30 feet to a flat basin, and then another 30 feet through a smaller square hole in the center.

Around the rim of each is a long bronze strip perforated with the names of victims: of the 2001 attacks on the Twin Towers and the Pentagon, of the hijack of Flight 93, which crashed in a field in Pennsylvania, and of the 1993 bombing of the World Trade Center. The names, after years of agonizing, are grouped by the location of each victim at the time of the attacks, modified by “adjacency requests” whereby relatives could ask for individual names to be by others to whom they were close.

The cascades are simplified versions of Arad’s original idea. He wanted the names to be at a lower level, reachable by walking behind the screens of falling water, but this proved too expensive and complex. What is there now impresses with its size, and makes reasonable decisions about the materials of commemoration—water, stone, trees, bronze—and how they might be deployed.

But memory should include detail as well as majesty, and it has to be said the memorial lacks inti-...continued on page 12
Young Adventurers Honored

This year’s sidebar showcase at the Big Bear Lake International Film Festival honors young local adventurers. Big Bear Lake resident Jordan Romero became the youngest person to ever scale Mt. Everest at age 13. Romero, who is now 15, is one of the featured young adventurers that will be presented filmmaker awards.

Following a dream that started when he was just nine, Jordan has now ascended seven out of the eight tallest peaks in the world. Since 2006, Team Romero has successfully tackled Kilimanjaro (Africa), Kosciuszko (Australia), Elbrus (Europe/Russia), Aconcagua (South America), Denali (North America), the Carstensz Pyramid (Oceania) and Mt. Everest (Asia). Romero hopes to conquer Mt. Vinso in Antarctica next year!

In an effort to share his experience with other youth, Romero wrote “The Boy Who Conquered Mount Everest: The Jordan Romero Story” (which he’ll be signing at the festival).

The Big Bear Lake International Film Festival is scheduled from September 15th through the 18th.

Suzanne Sproul: Habitat for Humanity honors some of its special volunteers

These hometown heroes bring real meaning to the name. In fact, these individuals volunteer their time and energy to help people have a place they can call home at an affordable price.

Pomona Valley Habitat for Humanity recently took time to recognize these homebuilders, who together produce a terrific community, one house at a time.

Felicia Ambrosia received the Ted and Mildred Woodson Award for her passion and commitment to the organization. It is named in honor of the Woodsons, two founders of the affiliate.

Eileen Logan was given the Millard Fuller Leadership Award, named in honor of the founder of Habitat for Humanity and its first leader.

And Bill Heisel and Ben Jarvis each received the “Saw You Doing It Award,” which is given to an individual who shows great enthusiasm above and beyond what is expected.

“Habitat only moves forward continued on page 14

BBB Promises Change......BUT

This story continues our disclosure last month of scandalized complaints against the Better Business Bureau.

The problems, however, are not limited only to local Inland Empire business owners, but are statewide and national. There is a Web site dedicated to the “BBB RipOff.” Check out the following Web site: www.ripoffreport.com/Search/better-business-bureau.aspx.

These complaints have also been reported by The Los Angeles Business Journal this past July. Other media reporting multiple accusations of “fraud” include the L.A. Times, NBC-TV News, “20/20” TV program and the Orange County Register.


All complaints accuse the BBB of selling an annual membership to get an “A” rating—no $395 membership, and maybe the company will get a rating of “C” or worse. Other claims state the BBB does not ethically handle complaints and also challenges the rating system.

There is another Web site continued on page 35
Avoiding Consensus Overload: Seven Tips to Help Leaders Make Thoughtful, Yet Rapid Key Decisions

To take advantage of a competitor’s weakness, as a leader, you have to be able to move quickly, and you can’t do that if you spend too much time trying to figure out what every last person on the team thinks.

How to Get the Feedback You Didn’t Want to Hear (But Really Need to Know)

There is only one way to find out the key things you are missing in business that could help you get even better results—and that’s by getting feedback.

Sick of Consultative Selling—Ask for the Sale Already

At the core of the Asking Formula is that to get the sale we have to ask for the sale. And I say the sooner we do it, the better. Down with never-ending sales cycles. Down with information looping. More selling and less consulting.

The 7 Deadly Sins of Sales Management

John Treace outlines the seven of the deadly sins of sales management...

New Affordable Care Act

The Department of Health and Human Service, Labor, and the Treasury proposed new rules under the Affordable Care Act that will enable consumers to easily understand their health coverage and determine the best health insurance options for themselves and their families. This act will also assist employers in finding the best coverage for their business and their employees.

Public Speaking: It’s Easier Than You Think!

Richard Bonar, president of Dale Carnegie Training gives tips to gain confidence to overcome the fear of speaking to any group.

Quotations on “Hope”

“Hope ever tells us tomorrow will be better.”

Tibullus

“Hope never abandons you; you abandon it.”

George Winberg

“To travel hopefully is better thing than to arrive.”

Robert Louis Stevenson

“Strong hope is a much greater stimulant of life than any realized joy could be.”

Friedrich Wilhelm Nietzsche

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The social revolution has brought a renewed focus to doing business organically. Today corporations and small businesses alike are using the powers of collaboration, participation, innovation, and engagement to win the attention of empowered consumers. These qualities, says author Vickie Milazzo, are at the heart of what women do best. She explains why today’s women are primed for success and what they can do to take advantage of these growing opportunities.

Despite status quo statistics—women earn 75 percent of what men earn; women hold only 15 percent of C-level positions in the U.S.—and a challenging economy, the almost-constant changes to the way we communicate, interact, innovate, and do business today are setting up an opportunity-filled future for women. Why? Because the qualities that are valued in today’s socially driven culture—participation, engagement, collaboration, relationship-building, an appreciation for the greater good—come naturally to most women.

“Ninety percent of success is showing up. Whether you’re selling an idea, trying to land a new job, or learning to paint, the bottom line is that you have to show up. Women today have to be up to the task of inserting themselves into the big picture.”

Unfortunately, many of the same societal barriers that have blocked women for years continue to be in place. A recent report from McKinsey Quarterly listed four main barriers cited by those surveyed: structural obstacles—a lack of networks and role models for women; lifestyle issues—an aversion to the 24/7 nature of corporate leadership; imbedded institutional mindsets; and imbedded individual mindsets. In response to these challenges, the report notes, many women simply temper their expectations. Instead of going after a promotion, they stay in their current position or make a later-al move to a different company.

No successful woman ever got anywhere waiting for the economy to get better or for women to suddenly become as valued as men in the workplace.

“The rise in social media and most importantly a growing appreciation for collaboration, participation, and relationship-building have created a perfect storm for entrepreneurial and enterprising women. These qualities are at the very heart of... continued on page 14
Avoiding Consensus Overload: Seven Tips to Help Leaders Make Thoughtful, Yet Rapid Key Decisions

As a business leader, you don’t always have the luxury of getting all your employees’ input on big-time decisions. Often, you’ve got to make a decision quickly or risk losing the opportunity altogether. Michael Feuer offers advice on how to make profitable mind-to-market decisions without getting sidetracked by consensus overload.

Often, the biggest roadblock to execution at companies is consensus. Leaders spend valuable time and money trying to get everyone on board with a decision, and end up stalled in a state of extended debate—a.k.a. analysis paralysis. But in today’s business environment, it’s those who can make speedy (yet thoughtful) decisions—sometimes in hours, days, and weeks instead of months—who not only survive, but excel.

Michael Feuer says it’s important for leaders to make well-informed, wise decisions, but when time is of the essence, it’s also crucial to know when it’s time to stop talking and start acting.

“The job of an entrepreneur, manager, or CEO is to say, ‘We’re taking this fork in the road, for better or worse, and it’s on my head,’” says Feuer, co-founder and former CEO of OfficeMax. “He or she is the one person who makes the important decisions when it counts. It’s this decision-making responsibility and the pressure that comes with it that causes leaders to constantly go to their teams for input. Unfortunately, doing so leads to analysis paralysis or plain old-fashioned inertia.”

Feuer compares this stalled state to treading water. You’re doing fine until exhaustion sets in, and then you begin to sink like a rock. When you spend too much time trying to build consensus, you quite simply fail to accomplish anything that moves the venture forward, which will inevitably lead to a one-way trip straight to the bottom.

Today, success means executing quickly and effectively. In his new book, Feuer writes that sometimes it’s best to put consensus aside and “just do it.” He presents a leadership style—being a benevolent dictator—that combines an appreciation for consensus and the input of the team with the ability to recognize when debate, conversation, and analysis can’t take you any further.

“When you’re an entrepreneur and a leader, make-or-break decisions are made on a daily basis,” says Feuer. “There’s just no way around it. When you lead as a benevolent dictator, you can move faster than the competition and save time, money, and energy to capitalize on opportunities. Absolutely, you respect the people on your team, but you also realize the point when talking must come to an end and the decision must be made.”

“If you’d like to make decisions like a benevolent dictator, then read on for a few tips from Feuer.

Learn to make “battlefield” decisions. Being a leader in business is somewhat like being a commander on a battlefield—things are happening quickly, and many of them are outside your control.

“Generals and general managers are a lot alike,” says Feuer. “Neither group always has the luxury of going over every little detail or asking their people what they think should happen. They have to move fast. They have to think on their feet. To take advantage of a competitor’s weakness, you have to be able to move quickly, and you can’t do that if you spend too much time trying to figure out what every last person on the team thinks.

“At OfficeMax, when we had to move from mind to market and implement must-make changes, I didn’t have the luxury of time to build consensus and sway everyone over to my position on what would work and what wouldn’t. Instead, I had to, out of necessity, make many pronouncements that became gospel. It wasn’t that my decisions were always better than someone else’s. I simply knew that a decision had to be made, and there wasn’t time for debate. I knew that I could quickly maneuver around flaws in the decision if I was wrong provided I kept everyone focused on the end game and made adjustments as we moved forward.”

Have a “ready, aim, fire” attitude. Feuer writes that his own method for making difficult choices is to follow the time-tested formula of ready, aim, fire. He takes emotion out of the equation, gathers the facts, decides where he wants to aim, fire. He takes emotion out of the equation, gathers the facts, decides where he wants to go, and determines how to get there or hit the brakes.

“After OfficeMax’s first year, we’d actually grown nicely and were operating stores in Ohio, New York, and Michigan,” says Feuer. “Better yet, we’d done so with no real casualties and just a few wounds. In hindsight, the key to that first year’s success was our ability to make on-the-run decisions rather than conduct lengthy analysis that would have meant waiting weeks—if not months—before taking the next step. I was often forced to make decisions on the fly, even if I didn’t have as much information or understanding as I’d ideally like, and the dictator side of me was willing to take that risk. Along the way, I learned a few things that helped me make choices that were as smart and calculated as possible, given the circumstances.

“Most notably, I realized that one runs a business with the head, the heart, and the gut. On a good day, all three kicked in; however, at other times I would rely on my heart or gut to make the right move. Also, one doesn’t always have to be 100 percent sure about something to make a decent decision; you just have to have a good sense that something will work. The smell test is one of the best tools to use if you aren’t positive about a decision. Essentially, that means if something doesn’t smell right to you, it most likely isn’t going to work, so take a pass.”

Remember that leading benevolently means never having to say you’re sorry. Sometimes when leaders must take the initiative to quickly put their decisions into practice, they feel like the schoolyard bully. But, as Feuer explains, that’s where the benevolent side of your leadership must kick in.

“I certainly appreciate the effect my decisions have on all of my constituents, starting with our customers,” he says. “Without them, of course, we wouldn’t have a business. A benevolent dictator style may sound autocratic at first, but when the emphasis is on the benevolent portion, meaning you’re doing what is right for the greater good, the odds for success move in your favor.

“In OfficeMax’s early days, I was making a lot of quick decisions without consulting the team,” says Feuer. “It was during this time that I remembered the quote from the movie ‘Love Story,’ ‘Love means never having—continued on page 16
Should you change your estate plan because of the new healthcare law?

By William K. Hayes

The purpose of estate planning is to arrange your affairs so that they may be managed properly in the event of unexpected and inevitable occurrences such as disability or death and to avoid probate and minimize unnecessary taxation and expenses. It is to create a plan for your affairs such that your estate is conducted in a manner to assure its growth despite the economic climate and ultimately provide for the simplest method of passing the estate on to the persons and institutions that you care about.

The 2010 healthcare bill known as the ‘Patient Protection and Affordable Care Act’ (PPACA) affects the estate planning of just about everyone who is concerned about the proper management of their assets, keeping tax payouts low and avoiding the high cost of healthcare both now and in the future.

The cost of healthcare is a threat to the estates of most Americans. Harvard University researchers found that 62% of all personal bankruptcies resulted from medical expenses and of those bankruptcy filers, 78% had health insurance but were still overwhelmed by their medical debt.

Political battles regarding healthcare have been ongoing for over 60 years with each political party touting what it believes best for the good of the country. The current spate of lower federal court rulings regarding healthcare confuses the issues even further. Much of the focus of the court battles concerns the requirement that everyone have some form of insurance coverage whether it be purchased or otherwise provided. The stated intention of the bill is to extend the benefits provided to healthcare recipients and expand coverage to an additional 30 million people.

It is often difficult to know what to think on this controversial issue given that the politician who is arguing on one side or the other can change with time and circumstances. In 1993/94 a Democratic Congress killed off a major healthcare reform bill even though there was a Democratic majority in both Houses. Then consider that in November, 1993, Sen. John Chafee, R-R.I., introduced what was considered to be one of the main Republican health overhaul proposals: “A bill to provide comprehensive reform of the health care system of the United States.”

As reported in the Kaiser
continued on page 13
How to Get the Feedback You Didn’t Want to Hear (But Really Need To Know)
By Joelle Jay, Ph.D.

What if there are things you are doing—or not doing—that are sabotaging your success? What if there are few key things you’re missing that could help you get even better results? There’s only one way to find out, and that’s by getting feedback.

Unfortunately, feedback is sometimes given a bad rap. Poorly conducted performance reviews, harsh criticisms by thoughtless colleagues, and bad experiences with multi-rater feedback systems all contribute to the temptation to steer clear of feedback if you can help it.

But feedback is how we learn. Without feedback and reflection, you have no way to know how you’re doing. You don’t know what others think of you or how you might be holding yourself back. What you don’t know can hurt you. A lack of self-knowledge can limit your opportunities and even stall your career.

On the other hand, when you seek feedback, you open yourself up to reflection. You become much more thoughtful about what you’re doing and why, how you can improve, how you can maximize your efforts and get better, more predictable results.

When you get high quality feedback, you gain a tremendous advantage. By seeing yourself as others see you, suddenly you realize where, why and how you can improve. You understand where you’re holding yourself back and where you have the opportunity to surge ahead. Asking for feedback can benefit you in the following ways:

• Identifying Your Strengths. Feedback helps you maximize your natural strengths and reach your full potential. This is a good idea anytime, but especially when you’re secure in your skills and competence and want to truly excel.

• Seeing Into Your Blind Spots. You might want feedback because you want to improve your leadership and see into your blind spots. This is particularly important when you have been newly promoted or are in the throes of a new endeavor.

• Meeting Your Goals. Feedback gives you specific direction on how to meet your goals. This approach works best when you are already clear on what your goals are. You don’t need information about what to do, but rather how you are to do it.

• Preparing for Advancement. You might want feedback to prepare yourself for advancement. This method is best when you are seeking less self-awareness and more advice and direction.

• Becoming More Effective. Feedback can help you become more effective in your current job, which is helpful at any time and in fact is a strategy you might want to use over and over. Feedback can even give you a sense of what your clients want and need. By asking questions not just about yourself, but about your clients and customers, you can better serve their needs and therefore increase your value to them.

What are your reasons for seeking feedback? What results do you want to achieve? Think about your reasons for feedback in advance to take the fullest advantage of the learning it has to offer. Then, before you actually get the feedback, give careful thought to what will happen when you receive it.

Leaders all react to feedback differently. Reactions range from tears to elation. Are you interpreting the feedback in the way that will be most helpful to you?

Here are 10 dos and don’ts that will help you make the most of the feedback you receive.

1. Do choose one or two areas to work on. Use your feedback as a jumping-off point for an action plan. Choose one most impactful area to master. Make some decisions about what it will take to improve in that area, and find a commitment you can get started on right away. You can always come back for more later.

2. Do focus as much on what’s working than it is to focus on what’s not. It’s important to build on strengths and competencies. Leaders know it’s not everything. Even when you get harsh feedback, you can learn to put it in perspective.

3. Do save your feedback for a specific time set aside for review and reflection. Give yourself the chance to absorb the feedback. Take the time to get in the right mindset to hear both good and bad news, and be sure you have enough time to work with the information productively.

4. Do seek further detail and clarification as needed. You may come across feedback you don’t really understand. Don’t just speculate. Go find out. While you’re at it, thank the people who gave you feedback for their time and thoughts. Giving feedback can be just as risky as receiving it.

5. Do take notes and explore your observations. Your feedback isn’t the final word on you. It’s just a place to start. Add your own insights to what you learn in order to make sense of it and find the real learning.

6. Don’t choose too many areas to work on. Feedback can be overwhelming. Every comment, good or bad, can be a place to look for improvement. Be careful not to get caught in “analysis paralysis.”

7. Don’t focus on the “bad stuff.” It’s easy to get sidetracked by fixating on what’s not going well. Feedback is important, but it’s not everything. Even when you get harsh feedback, you can learn to put it in perspective.

8. Don’t just skim the feedback. Slow down and analyze it well. You might even want to read or review your feedback several times to really understand the message.

9. Don’t hold feedback against the people who gave it to you. Every single person who gets feedback feels the same way: exposed. You might feel a little defensive, or even angry. Learn to connect with others over the experience for support. Don’t shoot the messenger.

10. Don’t put the feedback in a drawer. Feedback is a message given to you by others who care enough to tell you the truth. If all you do is throw it in a drawer and forget about it, it’s not worth going through the process at all.

continued on page 39
### Stock Chart

**Five Most Active Stocks**

<table>
<thead>
<tr>
<th>Company</th>
<th>Current Close</th>
<th>Reg. of Month</th>
<th>Point Change</th>
<th>52 Week High</th>
<th>52 Week Low</th>
<th>Current P/E Ratio</th>
<th>Exchange</th>
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<tr>
<td>American States Water Company (L)</td>
<td>33.57</td>
<td>34.19</td>
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<td>EMRISE Corporation</td>
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<td>Hansen Natural Corporation</td>
<td>79.80</td>
<td>76.62</td>
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<td>7.47</td>
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<td>NYSE</td>
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**Notes:** (H) - Stock hit fifty two week high during the month, (L) - Stock hit fifty two week low during the month, NM - Not Meaningful

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

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## The Gainers

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## The Losers

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<td>12.78</td>
<td>0.73</td>
<td>-5.7%</td>
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### DLR Group WWCOT and Turner Construction Awarded Riverside Convention Center Expansion

DLR Group WWCOT and Turner Construction have been selected to complete design/build services for the Riverside Convention Center expansion and renovation. This $30 million project will add about 42,400 square feet of much-needed exhibit hall space, meeting rooms, lobbies, ballrooms, pre-function spaces, storage rooms and service areas.

“DLR Group WWCOT and Turner Construction make a strong team, as we have successfully completed several convention center projects together,” said DLR Group WWCOT Principal Pam Touschner. “We are enthusiastic about collaborating with the City of Riverside to enhance this notable civic landmark.”

The team will beautify the facility’s exterior with a new entry tower, and outdoor seating and gathering areas. The adjacent plaza will be redesigned to include gardens, an amphitheater, and a military heritage component. New stairs and walkways will be implemented to improve access to surrounding attractions.

The existing portions of the building will be reorganized so that the majority of meeting spaces can be serviced without the cross-over into public spaces. A new 200-foot long concourse will provide access to all exhibit halls, meeting spaces, and ballrooms.

The project is set to kick-off next month, with construction being finalized in fall 2013.

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**Monthly Summary 8/22/11**

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Ranked by Number of Rooms

continued on page. 29
Draftsmen & Craftsmen

Barnhart Balfour Beatty has completed construction of the $36 million School of Medicine Research Building for the University of California Riverside. This is the first building for the new UCR School of Medicine, which will become the first public medical school in California in more than 40 years.

The three-story, 60k-square-foot building incorporates laboratory environments for biomedical research, including a biosafety level-3 suite, and flexible support spaces for imaging and instructional needs. The project will qualify for LEED™ Silver sustainability certification, meeting the standards set by the US Green Building Council, the first LEED™-rated building on the UCR campus.

G. Richard Olds, M.D., the founding dean, said the new medical school is being built in a region with one of the state of California’s lowest doctor-to-resident ratios. “Inland Southern California’s population will grow by an estimated 24% over the next decade and many of the 44% of current physicians who are age 55 and older will retire, further reducing health care access,” he said.

Projected to enroll its first class in August 2013, the UCR School of Medicine will be turning out as many as 100 medical school graduates a year. The training at UCR will emphasize preventative care and health education, recruit students locally, and encourage graduates to stay and practice in the region.

The architect on the project was SRG Partnership of Portland.

Recent Industrial Sales in Pomona and San Bernardino Portend Increasing User Demand

Seventh Street Development recently closed two industrial building sales, in Pomona and San Bernardino, both to local manufacturing companies. In the Pomona deal, Eden Equipment Company paid $2.2 million for an 18.5k-square-foot ($119/sf) building at the 462k-square-foot Mission-71 Business Park. The fully sprinklered building features 24-foot clear heights, dock high and ground level loading, fenced yards and power service expandable to 800 amps.

Eden, a manufacturer of highly specialized filtration vessels and filter cartridges, was repped by Larry Kliger of Lawrence Allen & Associates. Seventh Street was represented by Lynn Knox & Barbara Emmons of CB Richard Ellis.

In a separate transaction, Technology Solutions & Services Incorporated (TSSI), a remanufacturer of LCD Monitors and computers for Hewlett Packard, paid $1.1 million for a 15.2k-square-foot ($72/sf) industrial building at the Waterman Business Center in San Bernardino. The 191k square feet, master-planned development features office, flex, and industrial space and is located at Waterman Avenue and Commercial Road, immediately adjacent to the interchange of U.S Interstates 215 and 10. TSSI was represented by Grace Machado of Ken Scott Real Estate.

While these are relatively small industrial transactions, the message they are sending is important, says Seventh Street Development Principal Craig Furniss. Manufacturing and food companies, both large and small, are leading, and will lead, the economic recovery nationally and in Southern California as they gain confidence in an improving economy.

Hispanic Grocery Chain Takes 32k Square Feet Space at Ontario Retail Center

Continued on page 17
OurGV Rewards is a unique collaboration that progressively assists merchants and non-profit organizations in reaching their financial goals. By connecting the interests of a merchants’ profit initiatives and the fund-raising efforts of non-profit groups, communities everywhere become stronger. This is Our Global Vision.

Purchases in the “OurGV On-Line International Discount Shopping Mall” generate cash donation referral rebates paid to OurGV. There are over 1600 stores in the OurGV International Discount Mall. Each store has its own contract for its own negotiated referral rebate percentage, paid to OurGV. Upon receipt of rebate by OurGV, 25% - 80% of total rebate revenue, is donated to the non-profit of your choice. The customer making the purchase receives a lowering of operating costs while raising efficiency through price discounts. Purchaser also increases charitable giving when a portion of the rebate is donated to the charity of their choice—donations the charity did solicit and the donor did not take out of pocket.

The founders of OurGV Inc. represent a combined 30+ years of building successful businesses from the ground up. Frustrated with the lack of integrity, and seeming unwillingness of companies to take care of their most important asset, their people, a decision was made to start a new company—one that would be dedicated to having a positive impact on the community we all live in.

Taking every last ounce of their knowledge and expertise, the long process of research and development began. After several years of painstaking research and testing, OurGV.com was born. OurGV stands for Our Global Vision, and that’s exactly what the founders have.

A Global Vision of creating the most powerful business concept the world has ever seen combined with the finest and most advanced personal growth business training in history—all put together to help give back to the world one non-profit group or community at a time.

For further information please contact affiliate Mr. Dexter Pleasure at 909-218-0502, CEO@QuickWealth.ws

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Citizens Business Bank Announces Appointments

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

• Margaret Vasquez to the position of senior vice president and manager of the loan documentation and servicing department in Ontario.

Ms. Vasquez’s professional career incorporates over 20 years of management experience in lending operations and risk/compliance activities. Prior to her appointment with Citizens Business Bank, Vasquez was senior vice president, loan servicing manager with Opportunity Bank, where she was responsible for the overall managing a large division of multiple major segments of internal credit and loan operational activities. She was formerly the senior vice president, credit administration manager for Zion’s Bank/Vineyard Bank.

She has served as a board member of the Fiserve Western States User Group, as well as the chairperson for the Fiserv Western States Loan Accounting System User Group for four years. She has also been responsible for converting loan systems for over 20 bank mergers.

• Pat Irueta to the position of vice president and branch support services manager of the branch support services department in Ontario.

Ms. Irueta’s professional career incorporates over 10 years of banking experience with a background in branch management, operations administration and treasury management. Prior to her appointment with Citizens Business Bank, Irueta was a first vice president, operations administrator with Community Bank, where she was responsible for managing the operations of retail branches and the Central Services Operations Group. She was formerly a vice president, manager of treasury management services for California United Bank.

Irueta received her bachelor of arts degree in business administration and business management from the University of Phoenix in Woodland Hills.

• Kimberly Eborn to the position of assistant vice president and monitoring and reporting officer in the branch support services department in Ontario.

Ms. Eborn’s professional career incorporates over 10 years of subpoena compliance and opera-
Your Time... continued from pg. 5

“Men certainly exhibit many of these qualities. But women synthesize these strengths into a potent energy that is distinctively female, and we should not be afraid to express them. Women have every advantage right now. It’s time for more women to harness their strengths. ‘We’ve never been better positioned to make our mark.’

Read on for a few feminine factors that make women primed to succeed in the social revolution and how you can take advantage of them:

Women aren’t afraid to take action. Whether it’s getting worldwide attention for a new product through a viral video, building support for an important cause through Twitter, or using Facebook to report a nation’s revolution, there’s no denying that social media has made taking action easier than ever before.

“Successful women know how and when to take action,” says Milazzo. “They know that success is not about what you do when the road ahead is golden and every dip and turn smooths your way. It’s about how you respond when you hit the biggest, nastiest roadblock of all time. By taking action every day, you develop the habits and discipline to make your vision a reality. When you focus not just on the idea but on making it happen, you stay in motion, not merely dreaming your passions but living them.”

Women aren’t afraid to ask for help. Be it through message boards, questions posted on Facebook, or informative YouTube videos, much of what makes social media so appealing is its capacity to help us help each other. And because women have often had to fight for everything they’ve achieved in the business world, helping each other has become a common practice.

There’s always someone out there who has already successfully handled that very challenge. Intelligent women know what they don’t know and when to seek answers. Smart women appreciate that what works today won’t necessarily work tomorrow, and aggressive learning is a competitive advantage to achieving any desired goal.

Women know how to trust their intuition. The concept that women are more in touch with instinctive inner guidance is so intrinsic to our culture that most people (even men) accept it without expecting any scientific explanation. On the side of science, the larger splenium of the corpus callosum accounts for greater interconnectivity between the left and right hemispheres of women’s cognitive brains. Some scientists believe this broader connection enables women to access both sides faster and easier than men. Women are not more “right-brained,” as is the myth; their brain functions are actually more holistic and generalized. Women fluently engage the limbic brain, where higher emotions are stored, and the instinctive brain, which is responsible for self-preservation. This holistic combination of emotion, instinct, and cognition equates to women’s intuition.

“Many of our social interactions are driven by intuition,” notes Milazzo. “We can instinctively sense if we should or shouldn’t ask a friend why she’s upset or whether to continue a conversation that is heading down the wrong path. Does it make sense to have such an extraordinary tool and not use it? Not in my book. By trusting my intuition, I created a new industry where a void formerly existed. My extraordinary tool and not use it? Not in my book. By trusting my intuition, I created a new industry where a void formerly existed. My intuition told me lawyers needed nurses, even if they didn’t know it yet themselves. If anyone ever tells you one person can’t accomplish anything big, or you shouldn’t go against the odds, don’t believe it. Intuition worked for me. And it will work for you. It all starts with your intuitive vision.” continued on page 17
Sick of Consultative Selling—Ask for the Sale Already

While it was revolutionary back in the ’70s, today “consultative selling” is considered a mainstream selling approach. And, I want to announce a commission to retire it and replace it with a new approach, called: Just Ask for the Sale Already!

Where did consultative selling go awry? Who can argue with its techniques—the dialoging and the probing? The active listening and mimicking of body language? But, let’s face it, as well intended as one might be, the execution of consultative selling often has the sales professional come off like Billy, the kid down the street whose hard-up for a friend. “You want to play today? I’d like to play. I can play anything you want to play. Just tell me what you want to play and I’ll play it with you.”

And, consultative selling has led to some world record embarrassing moments. Working off a script in a structured training environment is a whole different animal than applying these techniques in the real world.

An insurance agent once asked my wife, “Have you ever thought how you’d feel if you died and left your kids without a mother?” Um, awkward. Unabashed, he continued, “So you’re saying you don’t like to think about those things?”

No she didn’t. He probably thought he had nailed the consultative selling part of his job but all he accomplished—besides irking my wife—was sounding like the sales equivalent of a Stepford wife.

Rule 1 of The Asking Formula: only gather information that is meaningful. The rest is trivial, presumptuous and— as in this case—offensively ill-mannered.

I did a circuit ride with a salesperson and sat observing her as she grilled a prospect like he was a homicide suspect. She was the pro of probing, the ace of active listening, the Rich Little of mirroring behavior. After nearly two hours, I took her out to the hallway told her to zip it. She was mistaking the prospect’s politeness as legitimate interest.

Rule 2 of The Asking Formula: eventually, despite all appearances to the contrary, you have to stop the “consultative” and start the “selling”: get to the point and ask for what it is you want.

A vice president of sales I know once followed his prospect around the prospect’s office tossing out questions left and right doing his consultative selling thing. Finally the prospect turned to him and says, “This has to wait until another day. I’m fighting a fire right now.” The prospect wasn’t kidding, there was a fire in the copy room. The VP was so immersed in his script he missed the smoke and flames.

Rule 3 of The Asking Formula: your audience is busy. Building a relationship with your prospect is great, but over-doing it turns you into a nuisance.

The biggest problem with consultative selling? It lets the consultative get in the way of the selling. It’s technique overload. It targets intimacy over decorum. It allows for procrastination. It enables salespeople to avoid rejection. After all, if I’m busy probing on the needs of the prospect I don’t have to risk asking for the sale.

Can you image a vendor at a ballpark consultatively selling you a hot dog: “On a 1 – 10 scale rate your level of discomfort with your hunger?” “Tell me your main objective with the hot dog?” “When you had a hot dog before, how satisfied were you with the mustard and ketchup ratio?”

Just give me the damn wiener!

Just once I’d like a telemarketer to ask, “I’m selling windows today; you buying?” I’d buy 20 just to express my appreciation for his directness.

At the core of The Asking Formula is that to get the sale we have to ask for the sale. And I say the sooner we do it the better. Down with never-ending sales cycles. Down with information looping. Down with faux friendliness. Down with summarizing, paraphrasing and repeating. As acting commissioner, I declare more selling and less consultating.

Just ask for the sale already. That’s a formula for success.
Avoiding... continued from pg. 6

ing to say you’re sorry,” I thought this would be the perfect preface for strong-armed decisions, and accordingly gave my team a quick synopsis of the movie and the background behind the statement. After the tutorial, I would occasionally use the line when I knew I’d been aggressive in making a decision. I also always made it clear to my employees how much I appreciated and valued them. During high-stress periods, I would explain, “You know the next few days are critical for us, so if I ask for something, infer that I said “please,” and when you do it, know that I mean “thank you.””

Avoid the b.s. People are willing to do just about anything for their leaders as long as the leader is honest about his intentions and avoids falling back on an excuse for why he wasn’t able to use an employee’s idea or ask for others’ opinions on a certain decision.

“We were moving so fast in the early days of OfficeMax and now with Max-Wellness, my new health and wellness retail business, that most of my team members accepted the ground rules that came along with my being a benevolent dictator,” says Feuer. “They understood that it meant that there would be situations where I couldn’t open a decision up for debate or when I would have to rein in a discussion. Most of them appreciated this directness because they respected and understood that we needed to forge ahead quickly.”

Beware the desire for “zero risk.” Yes, analyzing data and making informed decisions is good. The problems start when analysis is used as a crutch or to avoid pulling the trigger. You begin second-guessing yourself and giving more and more thought to “what ifs”...and before you know it, you’ve lost the use of speed as a competitive advantage. The team becomes terrified to move forward, and all involved find themselves playing out woulda-coulda-shoulda scenarios.

“Some entrepreneurs and business leaders get stuck in analysis paralysis and consensus building in an attempt to have ‘zero risk,’” explains Feuer. “But since you’ll never be 100 percent guaranteed to succeed, you’ll be stuck studying, researching, and consensus building in a circular fashion. At that point, analysis will become an excuse for continued delays and can doom a project from ever getting off the ground. Remember that you must always be moving forward—there’s no such thing as a pause button or instant replay in business!”

Sleep on it. There will of course be decisions in your entrepreneurial career that require analysis and deep thinking. Often, the best way to work out these problems is to put your subconscious to work.

“Soon after launching OfficeMax, I started thinking about some of my biggest challenges right before going to bed,” Feuer recalls. “I had read a lot about subconscious and subliminal thinking, and had determined that if I focused on a problem, my subconscious would help me come up with plans A, B, and C. Amazingly, I would wake up after four or five hours of sleep and presto—I would have answers (or at least possible answers) to the problems I had been pondering when I went to bed. Doing this allowed me to hit the ground running every morning. I’d be at my desk at 7:30 a.m. ready to tackle whatever came my way.”

Learn to make decisions for the love of the company. When you do what is right for the company, not just to please this or that group, then you’re halfway there in making your undertaking work. “At all costs, avoid making decisions based on how they will affect the ‘us’ or ‘them’ groups in the company,” Feuer urges. “Sure, some in the ‘us’ camp will disrespect you, continued on page 39
Real Estate... Continued from pg. 11

Cardenas has leased a 32k square foot retail space at Vineyard Plaza Shopping Center in the City of Ontario. The space Cardenas has leased was occupied by Ralphs, which has been at that location since 1981. Ralphs’ lease expired June 30, 2011, at which point Cardenas will begin reconfiguring and rebuilding the space with plans to open in the fourth quarter of this year.

Built in 1980, Vineyard Plaza Shopping Center is located at 1837 E. Fourth Street, at the northwest corner of Vineyard Avenue and East Fourth Street, one of the busiest intersections in the City of Ontario. The property contains 90k square feet of retail space, of which there is currently a total of 3.3k square feet available for lease, with the largest availability being a 2.1k square foot unit. Tenants at the center include Rite Aid, El Pollo Loco and Taco Bell.

Argent Retail Advisors’ Founder Terry Bortnick represented the property owner, Los Angeles-based Mabela VP LP, in the transaction, while Steve Glusker from Pacific Properties Group represented Cardenas, a local company headquartered out of Ontario with over 30 stores. The 10-year lease has an estimated value of $3 million, or about $0.78/sf/mo.

Speaking about the deal with Cardenas, Bortnick said, “Once retailers knew the space was coming available, we started getting multiple offers from national, regional and local grocers and discounters.” He added that, “The owners wanted Cardenas because of their strong name in this region, the first class way they operate their stores, and their ability to generate huge sales.” He noted that given the age of the Ralphs’ lease, the new lease with Cardenas provides the landlord with a substantial rental increase for the space.

Additionally, a tenant such as Cardenas will help to increase the demand for the other space in the center since there is a group of small shops who piggyback off of the traffic Cardenas generates and these stores look to follow the grocer to its new locations.

La Quinta Multifamily Asset Sells for Just Under $20 Million

The Clubhouse, a 149-unit apartment community in La Quinta, recently traded hands at a price of $19.5 million ($131k/unit). Built in 2007, The Clubhouse is located at 80-175 Avenue south of Highway 111 and just east of Jefferson Street. The property contains 38 one-bedroom and 111 two-bedroom units.

Paul Runke and Brian Anderson of the Inland Empire office and Steve Huffman of the San Diego office of Hendricks & Partners represented the seller, Greystone Clubhouse Associates LLC, a Delaware limited liability company of Santa Monica. The buyer was Aspen Square Management.

Rancho Cucamonga Logistics Lease Averages $0.30 Square Foot a Month

Here’s a comp on a recent Inland Empire logistics space lease, as Rancho Logistics LLC inked a five-year, $3.1 million deal for a 172.6k-square-foot ($0.36/sf/mo) facility in Rancho Cucamonga. The property is located at 11671 Dayton Drive, west of I-15.

The tenant provides logistics and warehousing services for importers that distribute youth, dining and accent furniture for retail, with the largest availability being a 2.1k square foot unit. Tenants at the center include Rite Aid, El Pollo Loco and Taco Bell.

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NEST Energy Systems and International Battery Demonstrated VIPUR

Vehicle Integrated Power Unit Regulator (VIPUR) Employs Large-Format Rechargeable Lithium-Iron Phosphate (LFP) Batteries to Reduce Fuel Consumption and “Liquid Logistics” for Troops

International Battery (www.internationalbattery.com), a U.S. manufacturer and developer of large-format Lithium-ion rechargeable batteries, announced that it has joined NEST Energy Systems in the demonstration of NEST’s VIPUR system during the Experimental Forward Operating Base 2011 event held at the Marine Corps Air Ground Combat Center in Twentynine Palms. The Experimental Forward Operating Base (ExFOB) is the Marine Corps’ innovative process to identify and evaluate energy efficient technologies.

“By reducing fuel consumption, threats posed by vulnerable supply lines are reduced and sustainability measures are greatly increased in the field. International Battery modules feature quick charge times, small footprint and light weight, making our LFP systems the best solution for harsh environments.”

During ExFOB, NEST Energy Systems and International Battery demonstrated NEST’s VIPUR system in real-world, high-heat desert conditions. VIPUR provides up to 75 percent fuel consumption reduction for HMMWV (military Humvees), Medium Tactical Vehicle Replacement (MTVR) trucks and other tactical vehicles that use excessive idling as a means of generating electrical energy. MTVRs are frequently used to provide peak (2.5 kilowatts) power for ground-based systems, such as radios, laptops, blue-force trackers, etc. For the demonstration, the VIPUR unit will be paired with a 430-watt portable solar panel to charge the unit.

To improve fuel and energy efficiencies, save costs and logistics, NEST’s VIPUR – which can be installed in less than 30 minutes—operates automatically (no operator intervention needed) and independently of a vehicle’s battery system, utilizing an auxiliary alternator and up to four 1.5kWh or 4.1kWh batteries from International Battery featuring UN certified large-format Lithium-Iron Phosphate (LFP) rechargeable cells. VIPUR components are housed in a reinforced, heavy-duty aluminum container that is secured to a frame and mounted on the tactical vehicle. All components, including the VIPUR’s wiring harness and integrated batteries are weather, heat and shock resistant and are designed for vehicular use. International Battery’s LFP batteries have undergone extensive testing in harsh environments including live round ammunition tests at the Naval Surface Warfare Center (NWSC) Crane and Carderock divisions, and currently are undergoing continued

“...continued on page 27

“A City National SBA loan helped my business grow.”

When we needed to expand our business, City National presented a loan package that completely met our needs. Now we have more space to conduct business and keep growing.

Our new warehouse is a stone’s throw from Sycamore Canyon, where we test ride our products.

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Michael Cachat
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### Banks in the Inland Empire

#### Ranked by Total Assets, 2nd Quarter Data 2011

<table>
<thead>
<tr>
<th>Bank Name/Address</th>
<th>Tangible Assets $</th>
<th>% Change</th>
<th>% Tangible Capital (R.O.A.R.)</th>
<th>% Tangible Capital Ratio</th>
<th>% Risk Based Capital Ratio</th>
<th>Income $</th>
<th>Top Executive/Title Address (I.E.)</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
</tr>
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<tbody>
<tr>
<td>1. Bank of America California 100 N. Tryon St. Charlotte, NC 28255</td>
<td>2,264,439,817,000</td>
<td>-2.14%</td>
<td>-15.02%</td>
<td>6.50%</td>
<td>15.65%</td>
<td>6,776,834,000</td>
<td>Brian T. Moynihan/CEO 11370 E 68th St. Rancho Cucamonga, CA 91730 (909) 980-0287 <a href="http://www.bankofamerica.com">www.bankofamerica.com</a></td>
<td></td>
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<tr>
<td>2. JP Morgan Chase &amp; Co. 270 Park Ave. New York, NY 10017</td>
<td>2,266,764,000,000</td>
<td>8.44%</td>
<td>12.26%</td>
<td>5.94%</td>
<td>15.64%</td>
<td>10,086,000,000</td>
<td>James Dimon/CEO 808 Milkin Ave. Rancho Cucamonga, CA 91730 (909) 364-2013 /275-3121 <a href="http://www.genprochase.com">www.genprochase.com</a></td>
<td></td>
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<tr>
<td>3. Wells Fargo &amp; Company 420 Montgomery St. San Francisco, CA 94104</td>
<td>1,295,730,000,000</td>
<td>8.44%</td>
<td>11.61%</td>
<td>8.31%</td>
<td>15.41%</td>
<td>7,707,000,000</td>
<td>John G. Stumpf/CEO 5120 Main St. Montclair, CA 91761 (888) 289-3392/819-8629 <a href="mailto:john.g.stumpf@wellsfargo.com">john.g.stumpf@wellsfargo.com</a></td>
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<tr>
<td>5. Union Bank, N.A. 400 California St. San Francisco, CA 94104</td>
<td>79,615,144,000</td>
<td>-2.87%</td>
<td>9.66%</td>
<td>9.79%</td>
<td>14.81%</td>
<td>499,347,000</td>
<td>Masashi T. Oka/CEO 3998 Inland Empire Blvd. Ontario, CA 91764 (909) 444-3349/4157 761-5907 <a href="mailto:masashi.tokuda@unionbank.com">masashi.tokuda@unionbank.com</a></td>
<td></td>
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<tr>
<td>7. City National Bank 555 S. Flower St. Los Angeles, CA 90071</td>
<td>22,148,268,000</td>
<td>18.52%</td>
<td>8.92%</td>
<td>8.6%</td>
<td>15.41%</td>
<td>87,835,000</td>
<td>Russell D. Goldsmith/CEO 3635 Inland Empire Blvd. Ontario, CA 91764 (909) 461-2470/4123 <a href="http://www.cnb.com">www.cnb.com</a></td>
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</tr>
<tr>
<td>8. East West Bank 137 N. Los Robles Ave. Pasadena, CA 91101</td>
<td>21,861,502,000</td>
<td>13.72%</td>
<td>10.77%</td>
<td>8.95%</td>
<td>16.63%</td>
<td>119,560,000</td>
<td>Dominic Ng/CEO 327 E. Grant Rd., Ste. 1500 Ontario, CA 91764 (909) 461-2470/4123 <a href="mailto:dng@eastwestbank.com">dng@eastwestbank.com</a></td>
<td></td>
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<tr>
<td>9. First-Citizens Bank &amp; Trust 239 Fayetteville St. Mall Raleigh, NC 27601</td>
<td>20,797,006,000</td>
<td>-3.09%</td>
<td>5.21%</td>
<td>8.98%</td>
<td>16.57%</td>
<td>91,358,000</td>
<td>Frank Brown Holding Co./CEO 3505 Inland Empire Blvd., Ste. 2180 (909) 461-2470/01-9799 <a href="http://www.firstcitizens.com">www.firstcitizens.com</a></td>
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<tr>
<td>10. Rabobank, N.A. 3800 Concourse, Ste. 380 Ontario, CA 91764</td>
<td>11,622,000,000</td>
<td>22.56%</td>
<td>0.93%</td>
<td>11.11%</td>
<td>15.55%</td>
<td>15,000,000</td>
<td>Ronald Risk Chief Executive Officer 761-4558 <a href="http://www.rabobankamerica.com">www.rabobankamerica.com</a></td>
<td></td>
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<tr>
<td>11. FirstBank 12245 W. Cullen Ave. Lakewood, CO 80215</td>
<td>11,102,719,000</td>
<td>7.05%</td>
<td>18.07%</td>
<td>7.93%</td>
<td>18.20%</td>
<td>80,201,000</td>
<td>John A. Lillard/President &amp; CEO 30975 Washington St., Ste. D1 Palm Desert, CA 92261 (760) 772-2108/46-3506 <a href="http://www.eastwestbank.com">www.eastwestbank.com</a></td>
<td></td>
<td></td>
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<tr>
<td>12. Citizens Business Bank 701 N. Haven Ave. Ontario, CA 91761</td>
<td>10,780,980,000</td>
<td>10.49%</td>
<td>10.46%</td>
<td>10.77%</td>
<td>15.03%</td>
<td>70,486,000</td>
<td>David E. Blackburn/CEO 2600 W. Foothill Blvd. Upland, CA 91786 (909) 703-4600/44-4844 <a href="http://www.calbanktrust.com">www.calbanktrust.com</a></td>
<td></td>
<td></td>
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<tr>
<td>13. Pacific Western Bank 401 W. A St. San Diego, CA 92101</td>
<td>6,631,212,000</td>
<td>-2.46%</td>
<td>12.15%</td>
<td>11.37%</td>
<td>18.41%</td>
<td>41,892,000</td>
<td>Christopher D. Myers Chief Executive Officer (909) 983-1094/61-2155 <a href="http://www.pbfinancial.com">www.pbfinancial.com</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Wshington State Bank 5200 Webster Blvd., Ste. 1400 Los Angeles, CA 90010</td>
<td>5,303,900,000</td>
<td>-5.59%</td>
<td>9.9%</td>
<td>10.21%</td>
<td>15.57%</td>
<td>27,465,000</td>
<td>Matthew P. Waggoner/CEO 5200 South Washington St., Ste. 100 Palm Desert, CA 92211 (760) 772-2108/46-3506 <a href="http://www.pacificwesterbank.com">www.pacificwesterbank.com</a></td>
<td></td>
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</tr>
<tr>
<td>16. Citibank 399 Park Ave. New York, NY 10043</td>
<td>1,595,626,000</td>
<td>1.81%</td>
<td>7.55%</td>
<td>7.42%</td>
<td>17.18%</td>
<td>6,340,000,000</td>
<td>Vikram Shamsudeen/CEO 31050 Basline Rd Rancho Cucamonga, CA 91730 (909) 274-6600/(919) 948-7618 <a href="http://www.citibank.com">www.citibank.com</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17. FirstBank 555 S. Flower St. Los Angeles, CA 90071</td>
<td>2,670,608,000</td>
<td>-16.49%</td>
<td>-3.84%</td>
<td>12.92%</td>
<td>18.54%</td>
<td>-35,056,000</td>
<td>Jaa Whan You/President &amp; CEO 701 N. Haven Ave., Ste. 150 Ontario, CA 91761 (909) 983-7350/91-7099 <a href="http://www.firstbank.com">www.firstbank.com</a></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- N/A: Not Applicable
- WND: Would not Disclose
- na: not available
- This 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 to company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Reprinted by Michael R. Natzic with Crowell, Weedon & Co./SNL Securities Copyright 2012 by SNL.
Goodbye Steve, Maybe

By J. Allen Leinberger

Just as I was about to submit an entirely different article for this month, Steve Jobs announced that he was stepping down from his CEO position at Apple. This is the computer equivalent of the pope retiring.

Jobs founded the company with two friends in his folk’s garage back in the late seventies. He and his friends belonged to a computer club, which was akin to the CB radio clubs of the time. They developed and sold the first 50 Apple 1 devices and the legend began. They soon came out with the Apple II, which included TV interface, eventually in color and also eventually a cassette drive. The name Apple has several origins depending on your source. Alphabetically it came before Atari in the phonebook. Or it harkened back to a summer that Jobs spent on an Oregon apple farm. Or it had something to do with Isaac Newton and his apple. This last idea prompted the company’s first logo, which showed Newton under the apple tree.

Jobs’ war against Microsoft had not yet begun. In the early eighties he took on IBM. Once he had the Apple 3 out he toured Xerox and found ideas that he incorporated into a computer he called Lisa. Some say it was his daughter’s name. He said it stood for Locally Integrated Software. Jobs introduced the Lisa in 1983 for nearly $10,000. At that price, it didn’t sell well, but it proved his ideas. Then on Jan. 22, 1984, Jobs ran a commercial produced for him by Ridley Scott (Bladerunner), which changed everything. It made the new Apple Macintosh computer look like the heroic underdog, as well as making Super Bowl commercials an entertainment entity unto themselves.

It also was the declaration of war among computer and program companies. But from it all came a concept called Mac Evangelism. It was not unlike a Yankee-Redsox game. In 1985, an internal power struggle caused Jobs to leave Apple behind. He created the NeXT computer and founded Pixar, which led to the rebirth of the Disney animation business. Jobs returned to Apple in 1997 and immediately made changes. Soon we were saying goodbye to the beige plainness of desktops as he introduced us to teardrop-shaped devices called iMac in bondie blue. He entered into a partnership with Bill Gates of Microsoft who infused about $150 million dollars into the company and helped to develop cross-platform programing like the now universal MS WORD.

Following the iMac came the iBook and the Power Mac G4. Then Jobs dug into his bag of tricks and revived some of the ideas of NeXT to create the operating system called OS10. Among other things it married the UNIX program to the stability of the Mac. Following that Jobs created his own Apple stores to sell his product directly. The one in Rancho Cucamonga has been so successful that it is about to triple in size. Jobs’ war against Microsoft had not yet begun. In the early eighties he took on IBM. Once he had the Apple 3 out he toured Xerox and found ideas that he incorporated into a computer he called Lisa. Some say it was his daughter’s name. He said it stood for Locally Integrated Software. Jobs introduced the Lisa in 1983 for nearly $10,000. At that price, it didn’t sell well, but it proved his ideas. Then on Jan. 22, 1984, Jobs ran a commercial produced for him by Ridley Scott (Bladerunner), which changed everything. It made the new Apple Macintosh computer look like the heroic underdog, as well as making Super Bowl commercials an entertainment entity unto themselves.

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The miracle of the iPod came next as Jobs revolutionized how we listen to music. He managed to wipe out the vinyl record stores and make a vast library of recordings available to anybody any time of the day.

The development of the iPod has grown into what we call the smartphone today. This was based on a simple marriage of the iPod, the Palm Pilot and the cell phone. Today, Jobs’ health has gotten to him. He has been on medical leave on and off for a couple of years now and he always said if he couldn’t do the job right, he’d step aside.

continued on page 32
San Bernardino County has implemented a policy to require all contractors that provide services or products to the county to use the federal government’s E-Verify system to ensure that their employees are legally authorized to work in the United States.

At the request of County Supervisor and Board of Supervisors Vice-Chairman Brad Mitzelfelt, the county began using E-Verify for new hires in May 2010, and he later requested that the policy be expanded to contractors who do business with the county. On Aug. 3, 2011, the purchasing department began notifying vendors and contractors of the E-Verify requirements, and the program will be fully implemented Sept. 1, 2011.

“E-Verify establishes that those who work on, and benefit from, taxpayer-funded projects have the legal right to employment in the United States,” said Supervisor Mitzelfelt. “Implementing E-Verify in this county follows the lead established by the federal government and is the right thing to do to ensure San Bernardino County remains supportive of providing employment opportunities for legal residents.”

E-Verify is an Internet-based system that allows businesses to determine the eligibility of their employees to work in the United States. E-Verify is fast, free and easy to use – and it’s the best way employers can ensure a legal workforce.

In 2009, federal contractors were required to enroll in the E-Verify system and agree to the terms established by the United States Citizenship and Immigration Services. Eleven states currently use E-Verify for contractors, while 14 states have passed legislation for hiring purposes and an additional 12 states have legislation pending.

The E-Verify program has increased its reliability and accuracy with program enhancements such as biometrics and photo tools and through increased coordination with the Department of Motor Vehicles. The Web interface has been redesigned and is now easier for employers to navigate. An employee hotline has also been established and a Department of Justice Memorandum of Understanding has been signed to promote better information sharing among agencies.
Schuiling Named Interim SANBAG Executive Director

At their August 3rd board meeting, the San Bernardino Associated Governments (SANBAG) board of directors appointed Ty Schuiling as interim executive director. The administrative committee of the board will select an executive search firm to conduct recruitment for a new executive director to replace Deborah Barmack, who retired on August 9th after working 20 years at SANBAG, the last four of which as executive director.

Schuiling joined SANBAG in 1990 as director of comprehensive planning, following passage of Measure I, the half-cent transportation sales tax. He was named director of planning and programming in 1997. He has been responsible for regional and countywide transportation and air quality planning, policy analysis, program development, congestion management, fund allocation, and agency representation on various federal, state, and regional forums. He was a key staff person involved with renewal of Measure I for 2010-2040.

“The board selected Ty Schuiling because of his broad experience in transportation and his long tenure with SANBAG,” stated SANBAG President Larry McCallon. “It was in the best interest of the agency to choose an interim executive director who is familiar with the agency, its processes and responsibilities, and who knows the individual players, both internally and regionally. The board envisions a replacement will be hired by the end of the year.”

Schuiling is a native of San Bernardino, a graduate of the University of California at Riverside, and holds advanced degrees in geology/geochemistry and regional planning from the University of Arizona and the University of Colorado.

Prior to joining SANBAG, Schuiling was a project manager with URS Consultants and was responsible for preparing the transportation component of the Environmental Impact Report for the closure and reuse of Norton Air Force Base. He also prepared the Solid Waste Management Plan for San Bernardino County at that time.

Earlier in his career, he was a consulting geologist based in Colorado and a project geologist in the exploration of the Anaconda Minerals Company, a subsidiary of Atlantic Richfield.

Ty Schuiling lives in Redlands with his wife Liz and has two daughters.
San Bernardino-Riverside Unemployment at 14.7% for July

Senator Republican Leader Bob Dutton (R-Rancho Cucamonga), who represents portions of San Bernardino and Riverside Counties in the California State Senate, called on his colleagues to do more in relieving the regulatory burdens that are restraining private-sector job creation after the release of July’s employment figures.

Figures released by the state’s Employment Development Department (EDD) showed that more than 2.2 million Californians remain unemployed. The overall unemployment rate for the state increased to 12 percent, the second highest in the nation. Nationally, the unemployment rate dropped slightly to 9.1 percent in July.

The unemployment picture in San Bernardino and Riverside Counties is substantially worse as the two-county area struggles with a jobless rate of 14.7 percent. In Riverside County, the unemployment rate stands at 15.1 percent for July, while the rate in San Bernardino County is only slightly better at 14.3 percent. There are more than 256,000 residents of the two-county area who are currently out of work.

“Those figures are sickening,” a disgusted Senator Dutton said when reviewing the numbers. “If California’s unemployment rate was just the national average of 9.1 percent, more than 600,000 people in California would have a job. These figures are just more proof that we are not doing all we can to help create a positive job climate in this state.”

As the Senate and Assembly consider hundreds of pieces of legislation over the next few weeks, Senator Dutton urged members to reject any measures that will further harm the economy.

“If we are serious about trying to do what we can to lift the burdens that are hurting business of all sizes in this state, we can start by looking at the bills that are passing the Democrat-controlled Senate and Assembly,” Senator Dutton said. “California has the second highest unemployment rate in the country, in large part, because of government red tape that hurts a business’s ability to grow and expand.

“Sadly, despite California’s high unemployment rate, there are still far too many bills that pass through this Legislature that puts a stranglehold on private-sector job growth and adds to this state’s stagnant job growth,” Senator Dutton continued. “I will continue to fight for real regulatory reform that will help make California a more business-friendly place to create and retain jobs.”
SANBAG President McCallon Takes Office
City of Highland Mayor Larry McCallon was elected president of San Bernardino Associated Governments (SANBAG) board of directors for the coming year. He officially took office as president in July, after having served the past six months as the agency’s vice president. He replaced outgoing President Brad Mitzelfelt. Elected as SANBAG’s new vice president was San Bernardino County Supervisor Janice Rutherford.

McCallon has represented the City of Highland on the SANBAG board since 2004. SANBAG is the transportation planning authority for San Bernardino County and is the Council of Governments—comprised of representatives from 24 member cities in the county and five members of the County Board of Supervisors.

McCallon is currently a member of SANBAG’s administration, plans and programs, major projects, and commuter rail and transit committees. He is the SANBAG representative on the California Association of Councils of Government (CALCOG) board of directors, and alternate representative on the Southern California Regional Rail Authority (Metrolink). He is a city member on San Bernardino County’s Local Agency Formation Commission (LAFCO).

Serving as the immediate past president of the Southern California Association of Governments (SCAG), McCallon represents the City of Highland and the City of San Bernardino on its Regional Council. He is continued on page 31.

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*Applications submitted by businesses headquartered in the state of California between July 1 and September 30, 2011 will automatically receive a 1% reduction in their interest rate. Rate reduction will be applied prior to booking and will reflect a discount from the rate that would otherwise have been applied without regard to this offer; however, in no event can the discounted rate fall below Prime + 2.75%. Accounts bearing the rate reduction remain subject to a change in rate due to a breach of applicant’s obligations pursuant to Wells Fargo BusinessLine Terms and Conditions, a change in applicant’s financial condition or prospects of continued performance, or a general adjustment to a class of accounts of which applicant is a part. Offers available only in the state of California.

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## Banks in the Inland Empire

### Ranked by Total Assets, 2nd Quarter Data 2011

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Address (Headquarters) City, State, Zip</th>
<th>Tangible Assets $</th>
<th>% Change</th>
<th>% Tangible Capital (R.O.A.E.)</th>
<th>% Tangible Capital Ratio</th>
<th>Income $</th>
<th>Top Executive/Title Address (E.U.) of different City, State, Zip</th>
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<tbody>
<tr>
<td>Manufacturers Bank</td>
<td>515 S. Figueroa St., Los Angeles, CA 90071</td>
<td>1,384,310,000</td>
<td>-6.94%</td>
<td>1.61%</td>
<td>14.22%</td>
<td>20,813</td>
<td><a href="mailto:raymond.e.heller@inlandempirebusinessjournal.com">raymond.e.heller@inlandempirebusinessjournal.com</a></td>
<td>(909) 877-7200/744-6644</td>
<td><a href="mailto:reprinter@inlandempire.com">reprinter@inlandempire.com</a></td>
</tr>
<tr>
<td>Pacific Mercantile Bank</td>
<td>5257 East Guasti Rd., Ste. 110 Ontario, CA 91764</td>
<td>986,615,000</td>
<td>-3.81%</td>
<td>7.92%</td>
<td>8.32%</td>
<td>11,597</td>
<td><a href="mailto:raymond.e.heller@inlandempirebusinessjournal.com">raymond.e.heller@inlandempirebusinessjournal.com</a></td>
<td>(909) 877-7200/744-6644</td>
<td><a href="mailto:reprinter@inlandempire.com">reprinter@inlandempire.com</a></td>
</tr>
<tr>
<td>Bank of Homest</td>
<td>3715 Arrowhead Dr., Riverside, CA 92506</td>
<td>452,224,000</td>
<td>7.86%</td>
<td>23.40%</td>
<td>11.62%</td>
<td>15,344</td>
<td>Kevin R. Farnenkopf</td>
<td>(951) 249-2501/744-5791</td>
<td><a href="mailto:klarkenkopf@inlandempire.com">klarkenkopf@inlandempire.com</a></td>
</tr>
<tr>
<td>American Security Bank</td>
<td>1401 Drive St., Newport Beach, CA 92660</td>
<td>410,975,000</td>
<td>-8.86%</td>
<td>7.55%</td>
<td>9.99%</td>
<td>13,444</td>
<td>Tom L. Dobyns/CEO</td>
<td>(760) 340-2200/348-4221</td>
<td><a href="mailto:Tom.dobyns@inlandempire.com">Tom.dobyns@inlandempire.com</a></td>
</tr>
<tr>
<td>Security Bank of California</td>
<td>3030 Tuth St., Ste. 100 Riverside, CA 92501</td>
<td>359,362,000</td>
<td>2.21%</td>
<td>5.26%</td>
<td>13.48%</td>
<td>16,524</td>
<td>James A. Robinson</td>
<td>(951) 249-2200/348-4221</td>
<td><a href="mailto:ceban@securitybanks.com">ceban@securitybanks.com</a></td>
</tr>
<tr>
<td>CommerceWest Bank, N.A.</td>
<td>2111 Business Center Dr., Irvine, CA 92612</td>
<td>314,055,000</td>
<td>3.10%</td>
<td>12.89%</td>
<td>22.27%</td>
<td>725,000</td>
<td>James S. Cooper</td>
<td>(949) 481-8704/319-9284</td>
<td><a href="mailto:jcoppe@inlandempire.com">jcoppe@inlandempire.com</a></td>
</tr>
<tr>
<td>Inland Community Bank, N.A.</td>
<td>3099 E. Inland Empire Blvd, Ontario, CA 91764</td>
<td>254,817,000</td>
<td>3.58%</td>
<td>20.95%</td>
<td>17.22%</td>
<td>353,000</td>
<td>Mark E. Simmons/President &amp; CEO</td>
<td>(951) 719-1711/(949) 263-1290</td>
<td><a href="http://www.inlandempirebusinessjournal.com">www.inlandempirebusinessjournal.com</a></td>
</tr>
<tr>
<td>Commerce National Bank</td>
<td>4040 MacArthur Blvd., Ste. 100 Newport Beach, CA 92660</td>
<td>252,076,000</td>
<td>-6.97%</td>
<td>11.07%</td>
<td>19.21%</td>
<td>335,000</td>
<td>Mark A. Cantas</td>
<td>(760) 925-125-1138</td>
<td><a href="http://www.canyonmtnational.com">www.canyonmtnational.com</a></td>
</tr>
<tr>
<td>First National Bank of California</td>
<td>1321 Arlington Ave., Riverside, CA 92506</td>
<td>173,521,000</td>
<td>-6.68%</td>
<td>49%</td>
<td>11.46%</td>
<td>15,557</td>
<td>John R. Clanton</td>
<td>(951) 355-3866</td>
<td><a href="http://www.FNBocal.com">www.FNBocal.com</a></td>
</tr>
<tr>
<td>Desert Commercial Bank</td>
<td>44-801 Village Ct., Palm Desert, CA 92260</td>
<td>147,548,000</td>
<td>-12.79%</td>
<td>10.58%</td>
<td>14.41%</td>
<td>877,000</td>
<td>Tony J. Swartz</td>
<td>(760) 340-795/340-7990</td>
<td><a href="http://www.desertcommercialbank.com">www.desertcommercialbank.com</a></td>
</tr>
<tr>
<td>Palm Desert National Bank</td>
<td>3715 El Paso Dr., Palm Desert, CA 92260</td>
<td>144,119,000</td>
<td>9.5%</td>
<td>101.32%</td>
<td>7.64%</td>
<td>262,000</td>
<td>Richard D. Schroeder</td>
<td>(951) 340-1145/301-1870</td>
<td><a href="mailto:ken@palmdesertbank.com">ken@palmdesertbank.com</a></td>
</tr>
<tr>
<td>First Mountain Bank</td>
<td>40865 Big Bear Blvd., Big Bear Lake, CA 92315</td>
<td>140,955,000</td>
<td>-8.82%</td>
<td>3.88%</td>
<td>10.74%</td>
<td>13,294</td>
<td>John G. Briner</td>
<td>(951) 896-2300/954-9274</td>
<td><a href="http://www.firstmountainbank.com">www.firstmountainbank.com</a></td>
</tr>
<tr>
<td>Golden State Bank</td>
<td>1045 W. Foothill Blvd., Upland, CA 91786</td>
<td>112,683,000</td>
<td>-12.90%</td>
<td>-66.18%</td>
<td>7.18%</td>
<td>10,390</td>
<td>Donn B. Bowman</td>
<td>(909) 230-10160/2-593</td>
<td><a href="mailto:donner@americanbusinessbank.com">donner@americanbusinessbank.com</a></td>
</tr>
<tr>
<td>China Commercial Bank, N.A.</td>
<td>1511 S. Grove Ave, Ontario, CA 91761</td>
<td>104,490,000</td>
<td>-15.80%</td>
<td>0.35%</td>
<td>9.79%</td>
<td>15,282</td>
<td>Donald W. Murray</td>
<td>(951) 973-3000/101-1481</td>
<td><a href="mailto:bdmurray@commontvbank.com">bdmurray@commontvbank.com</a></td>
</tr>
<tr>
<td>Commerce Bank of Temecula Valley</td>
<td>25220 Hancock Ave., Murrieta, CA 92562</td>
<td>46,990,000</td>
<td>-6.96%</td>
<td>-3.88%</td>
<td>19.90%</td>
<td>27,246</td>
<td>Eugene W. Wood</td>
<td>(909) 840-02940/840-0879</td>
<td><a href="http://www.rvabancomericom.com">www.rvabancomericom.com</a></td>
</tr>
</tbody>
</table>

**Note:** Not Applicable (NA) - Would not Disclose; nd - not available. The information in the above list was obtained from the companies listed. In 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 to company letterhead to The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Michael R. Natzic with Crowell, Weedon & Co./SNL Securities. Copyright 2011 by IEBJ.
The 7 Deadly Sins of Sales Management

By John Treace

I have been part of many business turnarounds in my career, and in all situations I have noted the errors consistently made by sales management, all of which negatively impact team morale and sales. Here are seven of the deadly sins of sales management.

1. Conflicts with Marketing

We have all heard of the traditional conflict between sales and marketing. The sales team says the product is priced too high or not what the customer wants, or that the marketing programs are ineffective. Marketing may say the sales force is not well trained, too small, ineffective, or a myriad of other complaints. Sometimes these are valid complaints, and good management will identify and address them. But if they aren’t valid, or if they merely excuse for poor performance, it is imperative that management recognize this situation. There is nothing worse than having the sales and marketing departments at each other’s throats. This is a formula for business failure, and powerful management will work to create collaboration and understanding between the two groups.

I was once employed to effect a business turnaround in an organization that had conflicted sales and marketing departments. Since the overall corporate sales results were lacking, both groups blamed the other for the failure. Prior management was unable to fix the situation, and the blame game expanded to serious interdepartmental conflict. To overcome this situation, we employed a consultant skilled in strategic planning processes and team-building. We conducted a two-day offsite meeting designed to bring the sales and marketing groups together and show them they must function as a team for success. As a result, the relationship evolved so that if marketing was late introducing a new product, sales management would pick up the slack with promotions on existing products. Conversely, if sales anticipated a tough quarter, marketing would work to release a new product ahead of schedule. Teamwork between sales and marketing isn’t a “sometimes” thing; it is critical to the success of a high-velocity organization.

2. Poor People Management

Powerful investment groups don’t invest in companies; they invest in people. People are the most important ingredient in any organization. At the heart of high-performance organizations is management that obtains the willing cooperation of others to achieve its goals. To gain the willing cooperation of others, employees must see that management genuinely cares about them, that they can trust management’s word, and that management focuses on distinction in all aspect of the business. I once worked for a company whose upper management failed in all those respects. At this company, management continually changed policies, to the point that the sales team no longer trusted its leadership. Sales reps came late to meetings and were unprepared. In short, the message management sent to the sales force was that they didn’t care, were not to be trusted, and were not committed to building a powerful business. This company had a continuous revolving door of salespeople, and it eventually failed.

Another common mistake is not acting on low performers fast enough. In every failed business I have worked with, I have found a number of salespeople who should have been moved to another position. You do no favors by keeping a failing employee around, unless you are confident a correction can be effected. One word of caution, though: most failing businesses do not have metrics that effectively judge individual sales performance, so care should be taken when identifying low and high performers. Another error—the reverse of too few terminations—is aggressive termination. To avoid both extremes, remember that it isn’t who you fire that counts but who you hire. The proper hire will not need to be terminated. Always look for a track record of success in candidates. Hiring the proper people and creating a culture of mutual trust is a vital component of good people management.

3. Not Holding People Accountable

Holding people accountable for their performance is a cornerstone of powerful organizations, but you would be surprised at the number of companies that don’t consistently do this. This is especially true during trying times, when management is inclined to lighten up on performance standards. During a downturn, it is better to reduce quota requirements than look the other way on nonperformance. When we don’t consistently hold people accountable for their performance, all of management is inclined to lighten up on performance standards. During a downturn, it is better to reduce quota requirements than look the other way on nonperformance. When we don’t consistently hold people accountable for their performance, all of management is inclined to lighten up on performance standards.

During a period of adjustment to a new process, expect sales to be impacted. When the sales process is changed, all of management should expect sales as well as sales forecasting to be affected and in a direct proportion to the degree and type of change, at least for the short term.

Additionally, sales reps generally dislike change. They don’t want to spend time learning a new process; they realize that learning the new system will detract from their current efforts. If they see the change as inhibiting their sales, this will impact morale—especially if the change is a non-sales requirement. If you are faced with needing to modify the sales process, quantify the amount of time the average rep will need to spend on the new non-sales activity, calibrate this lost selling time to lost sales, and advise senior management on

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Madrid... continued from pg. 43

**INVASION AND INDEPENDENCE**
Napoleon invaded Madrid in 1808 and the routing and executions of the resisters on May 2, 1808 were hauntingly immortalized by Goya in his famous painting that can be seen in the Prado. A memorial obelisk with an eternal flame honors those that died on that fateful second of May (el dos de mayo). France’s victory was short lived—in 1813 the French were defeated in the Spanish War of Independence and the throne returned to a Bourbon King Fernando VII and Madrid and Spain flourished.

**THE PRADO—THE FINEST**
The Prado is considered one of the world’s finest art museums. It holds over 4,000 universal masterpieces including El Greco, Goya, Boticelli, Correggio, Caravaggio, Titian and Rubens and on and on and on. It would take at least a few weeks to enjoy a small portion of this vast collection. Select a few galleries and savor what the art loving kings of bygone days accumulated for us to enjoy today. Well-trained licensed guides are available.

**DEMOCRACY**
The early part of the 20th century was a rocky time for Spain and the 40 years of Franco’s dictatorship stifled freedom and with that creativity and growth. Franco’s death in 1975 was like a cue to blast forth and develop and enjoy a democratic form of government. This release formed a city that has become the most advanced in fashions, the arts and hi-tech communications. Madrid has never looked back. This is a vital, pulsating, creative city that exudes a special type of joie de vie that is found anywhere else. Sports, outdoor attractions, entertainment and the arts are in abundance.

**SHOPPING**
Shopping is of the highest quality and expensive, (you get what you pay for). El Rastro is Madrid’s outdoor flea market and is interesting and entertaining. Wear comfortable walking shoes.

**OUT AND ABOUT**
Trains have super, dependable reliable records. Excellent bus, taxi and subway service is available. Reliable, major car rentals are an alternative.

**WHERE TO STAY**
There are over 60,000 places plus to stay in Madrid. Prices range from very expensive to very reasonable. Check with your travel agent for the price ranges, categories that will fit your needs. Reservations are highly recommended.

**GETTING THERE**
Iberia Airline, UAL, AAL, Air France has daily flights from Los Angeles.

Camille Bounds is the travel editor for Sunrise Publications and The Inland Empire Business Journal.

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**NEST**... continued from pg. 18

Tom Lederle, NEST Energy’s vice president of product development and VIPUR’s primary architect, is enthusiastic about the USMC’s commitment to the ExFOB program. “Over the years a lot of lip service has been given to incorporating sustainable, hybridized systems as a means of reducing fuel consumption in theater, but the Marine Corps has actually done much of the heavy lifting. NEST Energy and its partners are exceptionally proud to be a part of a team and a program that’s finding practical solutions – like VIPUR – that will help save lives and create green jobs in these very troubled times. “We’re pleased to join NEST Energy Services to demonstrate this innovative solution in providing a more efficient method of generating electrical power in the field,” said International Battery’s vice president of government relations, Rex Luzader. “By reducing fuel consumption, threats posed by vulnerable supply lines are reduced and sustainability measures are greatly increased in the field. International Battery modules feature quick charge times, small footprint and light weight, making our LFP systems the best solution for harsh environments.”

Pennsylvania-based International Battery is a leading manufacturer of large-format prismatic cells and energy storage systems that incorporates the company’s Battery Management System (BMS) that performs monitoring and balancing at the individual cell level. International Battery’s energy storage systems offer superior high temperature performance, over 90 percent efficiency and more than 4000 cycles at 100 percent depth of discharge. This less complex system with an efficient electrical bus continued on page 34
Real Estate...

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the competitive lease rates available in the Inland Empire marketplace,” Anthony said. “We continue to see improving fundamentals in the 150k square feet and larger segment of the industrial warehouse category in the IE.”

Anthony also represented the seller in the recent closing of a 235k square foot property at 1400 Victoria Avenue in San Bernardino for $5.7 million. The office also closed on the $8.5 million sale of 190k square foot property at 13780 Central Avenue in Chino.

Fontana Warehouse Facility Fetches $25 Million

A 410k square foot, Class A industrial warehouse in Fontana recently traded hands in a transaction valued at around $25 million ($61/sf). The property is located at 10721 Jasmine Street in the West Inland Empire submarket.

Anna’s Linens, headquartered in Costa Mesa, signed a long-term lease for the entire building, which will serve as the national retailer’s new, centralized distribution center for the Western United States. The facility also includes 20k square feet of office space.

The building was owned by BlackRidge Real Estate Group, who was represented in the transaction by Tom Taylor and Steve Bellitti of Colliers. Jeff Cannon, corporate managing director, and Paul Jones, associate, of Studley’s Southern California Industrial Services Group repped the buyer, 10721 Jasmine LLC, in the transaction.

“This was an opportunity to buy a building at below replacement costs and secure a long-term lease for the tenant at very favorable rents,” said Cannon. “The Inland Empire submarket is on the cusp of a monumental shift due to increased demand, and we anticipate significant rental rate increases over the next 12 – 24 months. In fact, rental rates are already on the march upwards.”

Major Renovation Nearing Completion at Ontario Industrial Facility

CapRock Partners is wrapping up renovation work on 500 S. Rockefeller Avenue, a 57k-square-foot industrial facility in Ontario. The building will be ready for occupancy this month.

CapRock acquired the property in March from the previous occupant, an electronics importing company that had downsized. CapRock, based in Irvine, has been actively buying industrial properties and non-performing notes throughout California and this acquisition marks the firm’s third investment in the Inland Empire.

Tal Siglar, who was with Daum Commercial at the time of the acquisition, represented the seller in the transaction. CapRock represented itself in the purchase and has retained Siglar, who has since joined Colliers International’s Ontario office, to market the property for lease or for sale. Rich Saeger at California Republic Bank provided acquisition financing.

500 S. Rockefeller was constructed in 1989 on 3.18 acres. The divisible building is of concrete tilt-up construction, with 24-foot clear height, six dock-high doors, two ground-level doors and 2k square feet of office space. Upon closing, CapRock commenced a complete cosmetic overhaul of the property, directed by Ontario-based Fullmer Construction, which included new offices, paint, landscaping, and new slurry in order to return the property to “like new” condition.

The property is located on the northwest corner of South Rockefeller Avenue and East Brickell Street, a high-image intersection within the California Commerce Center. It is close to Interstates 10 and 15 and is less than a mile east of the Ontario International Airport.

COMING AUGUST!!

“Time Out”

With Bill Anthony

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

THE SPA

AM 1510
### Inland Empire’s Largest Hotels

#### Ranked by Number of Rooms

<table>
<thead>
<tr>
<th>Hotel Address</th>
<th>City, State, Zip</th>
<th># of Rooms</th>
<th># of Suites</th>
<th>Total Meeting Sq. Ft.</th>
<th>Largest Group</th>
<th>Max. Sq. Ft.</th>
<th>Exhibit Area</th>
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<td>Spa Resort Casino</td>
<td>100 N. Indian Canyon Dr. Palm Springs, CA 92262</td>
<td>230</td>
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<td>6,500</td>
<td>200</td>
<td>1,800</td>
<td>CR,F,FP,GS,H, N,P,X,LRR,RS</td>
<td>Brian Handsbery General Manager (760) 385-1000/325-3346 <a href="http://www.spasresorthotel.com">www.spasresorthotel.com</a></td>
<td></td>
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<td>Residence Inn by Marriott</td>
<td>2025 Convention Center Way Ontario, CA 91764</td>
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<td>B,F,FP,R, CR,L,LH,CL,LI,ST</td>
<td>Ben Carter General Manager (909) 573-2469/917-2462 <a href="mailto:ontariogm@doubletreehotels.com">ontariogm@doubletreehotels.com</a></td>
<td></td>
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<td>DoubleTree Hotel Claremont</td>
<td>555 W. Foothill Blvd. Claremont, CA 91711</td>
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<td>400</td>
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<td>B,G,CR,FP,FN,D, CR,L,LH,HU,OC</td>
<td>Andrew Behnke General Manager (909) 557-0081/917-1436 <a href="mailto:andrew.behnke@doubletreeclaremont.com">andrew.behnke@doubletreeclaremont.com</a></td>
<td></td>
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<tr>
<td>Ayres Hotel &amp; Suites</td>
<td>3065 E. Hult Blvd. Ontario, CA 91761</td>
<td>167</td>
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<td>4,000</td>
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<td>E,LP,CF,FP,N,X, R,J,CR</td>
<td>Amy Delgadillo General Manager (909) 300-7778/910-4988 <a href="http://www.upwas.com">www.upwas.com</a></td>
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<tr>
<td>Sheraton Ontario Airport Hotel</td>
<td>1301 University Ave. Ontario, CA 91764</td>
<td>164</td>
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<td>B,C,CR,F,PN,S,CL, LI,RS,SD,ST,W</td>
<td>Alfonso Torres General Manager (909) 957-8000/97-4828 <a href="mailto:atores@sheraton.com">atores@sheraton.com</a></td>
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<tr>
<td>Courtyard by Marriott</td>
<td>1310 University Ave. Riverside, CA 92507</td>
<td>163</td>
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<td>na</td>
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<td>B,F,FP,G,S,J,L,N, P,RS,SD,ST,W</td>
<td>Melony Gibson General Manager (951) 276-1200/747-6783 <a href="mailto:mgibson@marriott.com">mgibson@marriott.com</a></td>
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<tr>
<td>Shilo Hills Suites &amp; Hotel</td>
<td>3101 Temple Ave. Pomona, CA 91768</td>
<td>161</td>
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<td>6,000</td>
<td>B,C,CR,F,FP,G,S,J,L,L,N, P,RS,SD,ST,W</td>
<td>Justine Haight General Manager (909) 855-0600/95-5634 <a href="mailto:justine.haight@shilohom.com">justine.haight@shilohom.com</a></td>
<td></td>
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<td>Northwoods Resort</td>
<td>4030 Village Dr. Big Bear Lake, CA 92315</td>
<td>144</td>
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<td>400</td>
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<td>B,C,CR,FP, GS,S,J,L,N,P, R</td>
<td>Sam Baca General Manager (909) 866-1218/696-1431 <a href="mailto:s.baca@northwoodresort.com">s.baca@northwoodresort.com</a></td>
<td></td>
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<tr>
<td>La Quinta Inn &amp; Suites Ontario Airport</td>
<td>3335 Indian Empire Blvd. Ontario, CA 91764</td>
<td>144</td>
<td>44</td>
<td>675</td>
<td>40</td>
<td>675</td>
<td>F,PN,CJ,B, W,C,CR,L</td>
<td>Alex Oli General Manager (909) 476-1124/778-1121 <a href="mailto:a.oli@laquintainn.com">a.oli@laquintainn.com</a></td>
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<td>Ayres Suites Ontario at the Mills Mall</td>
<td>4570 Mills Circle Ontario, CA 91764</td>
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<td>80</td>
<td>1,100</td>
<td>F,PN,CJ,B, W,C,CR,L</td>
<td>Juan Carlos Montes General Manager (909) 883-0740/98-2651 <a href="mailto:cmontes@creates.com">cmontes@creates.com</a></td>
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<tr>
<td>Alphi Ontario</td>
<td>10480 Fourth St. Rancho Cucamonga, CA 91730</td>
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<td>B,C,CR,F,FP,G,S,J,L,L, N,O,C,PS,D,NO, LI,FX</td>
<td>Christina Sim General Manager (909) 434-1844/494 <a href="mailto:christina.sim@alphiota.com">christina.sim@alphiota.com</a></td>
<td></td>
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<tr>
<td>Hyatt Place</td>
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<td>B,F,PN,CJ,B, H,C,CL,R,LI,FX</td>
<td>Dianne Feyran General Manager (909) 940-2201/76-5732 <a href="mailto:dfeyran@hyattplace.com">dfeyran@hyattplace.com</a></td>
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<td>Fairfield Inn By Marriott</td>
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<td>N/A</td>
<td>B,C,CR,F,PS,ST</td>
<td>Denise Gerard General Manager (909) 939-0855/939-0835 <a href="mailto:fleming.g@marriott.com">fleming.g@marriott.com</a></td>
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Note: N/A = Not Applicable; WND = Would not Disclose; na = not available. The information in the above list was obtained from 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.
Should you...

continued from pg. 13

• A national voluntary insurance program be established for purchasing community living assistance services and support. This program requires that the beneficiary of the program pay a monthly premium.
• Additional support for medical research and the National Institutes of Health.
• Some healthcare insurance benefits will be essential coverage for which there will be no co-pays.
• Policies issued before the law came into effect are mostly not affected by the new rules.

Given the changing of political positions by the political parties and the complexity of the bill which was passed, consumers can be forgiven if they are uncertain about their own view of this debate.

Specific categories of persons affected by the bill are:

Senior Citizens:
One major issue which the Act seeks to address is the cost of in-home health services for the elderly. This issue is dealt within the healthcare revisions under the Community Living Assistance Services and Supports Act, or CLASS—a voluntary, consumer-financed insurance plan to cover long-term care expenses.

In my experience, most seniors would like to remain in their homes rather than having to be placed in a nursing home. According to a Metlife Market Survey, in 2009 the average cost for a semi-private room in a nursing home was $196 per day, and for a private room, $238.00. That’s $5,940 to $6,570 per month without considering medications and miscellaneous expenses. Few families can shoulder that expense for too long before going broke. According to a Metlife Market Survey, the average hourly rate for a home health worker in 2009 was $19.00/hour or approximately $3,000 per month for a 40 hour week.

The Medicare “Donut Hole”
Those on Medicare have found that there is usually a gap between what Medicare covers and the amount you pay for your prescriptions. This gap is known as the “donut hole” and the new health care reform attempts to compensate for the donut hole with a tax free $250 rebate from Medicare to help pay for prescriptions.

After 2011, if you still have a donut hole issue, you will receive prescriptions at a 50% discount.

Women:
Under the Affordable Care Act, women’s preventive health care would include among the new services which are provided: mammograms, screenings for cervical cancer and prenatal care with no cost sharing for new health plans.

Tax Provisions
Among the many tax provisions in the Patient Protection and Affordable Care Act are the following:

Premium Assistance Credit
The act provides for refundable tax credits that eligible taxpayers can use to help cover the cost of health insurance premiums for individuals and families who purchase health insurance through a state health benefit.

The premium assistance credit will be available for years ending after Dec. 31, 2013.

Small Business Owners
The act provides tax credits for small businesses and individuals designed to increase levels of health insurance coverage. Small businesses with 25 or fewer employees and average annual wages for the employee of less than $40,000 would be eligible for a credit of up to 50% of non-elective contributions the business makes on behalf of their employees for insurance. Employers with 10 or fewer employees and average wages of less than $20,000 would get 100% of the credit.

This tax credit is available for years beginning after Dec. 31, 2009.

Excise Tax on Uninsured Individuals
The act requires U.S. citizens and legal residents to maintain minimum amounts of health insurance coverage. Minimum essential coverage includes various government-sponsored programs, eligible employer-sponsored plans, plans in the individual market, grandfathered group health plans as well as other forms of coverage.

Medical Care Itemized Deduction Threshold
The threshold for the itemized deduction for unreimbursed medical expenses is increased from continued on page 36

Highland...

continued from pg. 20 that “human beings with a backbone are an endangered species.” To rebound from challenging times, Supervisor Gonzales argued for difficult but necessary reform to encourage business development and “stop the bleeding.”

“We don’t want to knock the state... we just want to do business here. We love California,” said Judy Lopez.

Our newest color copier technology is well traveled.
In fact, he’s been to over 22 of the 30 big league ballparks.
The Departments of Health and Human Services (HHS), Labor, and the Treasury proposed new rules under the Affordable Care Act that will enable consumers to easily understand their health coverage and determine the best health insurance options for themselves and their families. Likewise, these proposed rules will assist employers in finding the best coverage for their business and their employees. Under the proposed rules announced, health insurers and group health plans will provide consumers with clear, consistent and comparable information about their health plan benefits and coverage. The new forms, scheduled to be available in 2012, will be a critical resource for more than 180 million health insurance consumers with private health insurance coverage.

“Today, many consumers don’t have easy access to information in plain English to help them understand the differences in the coverage and benefits provided by different health plans,” said HHS Secretary Kathleen Sebelius. “Thanks to the Affordable Care Act, that will change.”

“Workers and their families need clear and understandable information regarding their health coverage,” said Secretary of Labor Hilda L. Solis. “This proposal is a common-sense step that will help workers quickly and easily compare different coverage options, in order to make more informed decisions.”

The rules proposed will enable consumers both to more easily understand the coverage they already have and, when purchasing new coverage, to make apples-to-apples comparisons of available options. Specifically, the proposed regulations would ensure consumers have access to two forms that will help them understand and evaluate their health insurance choices, including:

- An easy to understand Summary of Benefits and Coverage; and
- A uniform glossary of terms commonly used in health insurance coverage, such as “deductible” and “co-pay.”

All health plans and issuers will provide a Summary of Benefits and Coverage, along with a uniform glossary of terms, to shoppers and enrollees upon request and before they buy coverage. Often, health plans and issuers only provide selective details on the plan or policy before it’s purchased, giving consumers a limited understanding of what they are buying. The proposed rules give consumers straightforward, standardized information on their choices upfront, helping them understand the key features of the policy or plan and allowing them to make a more informed decision. The summary will use a uniform glossary to replace the jargon that makes it impossible to compare plans or figure out what is covered. Health plans and issuers must also provide notice at least 60 days before any significant modification is made in the plan or coverage during the plan or policy year.

This Summary of Benefits and Coverage will include a new, standardized health plan or policy comparison tool for consumers known as “Coverage Examples,” much like the Nutrition Facts label required for packaged foods. The Coverage Examples would illustrate what proportion of care expenses a health insurance policy or plan would cover for three common benefits scenarios—having a baby, treating breast cancer, and managing diabetes. Additional scenarios may be added in the future. The examples will help consumers understand and compare their share.
### Inland Empire’s Largest Hotels

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<tr>
<th>Hotel Name</th>
<th>City</th>
<th>State</th>
<th>Zip</th>
<th># of Rooms</th>
<th>Total Meeting Sq. Ft.</th>
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<td><a href="mailto:sean@bestwesternbigbear.com">sean@bestwesternbigbear.com</a></td>
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**Executive... continued from pg. 31**

Roberts has also assisted clients in drafting conditions, covenants and restrictions, purchase and sale agreements, easements, options, community association documentation, subsidy agreements, limited warranties, Homeowner Association (“HOA”) rules and regulations, disclosures and deeds.

Prior to joining Gresham Savage, Roberts worked as a project manager where she gained invaluable experience in managing building development process for residential and retail projects located in the inland southern California region including entitlements and public agency approvals.

**BB&K Adds New Attorney in Riverside Office**

Yonit M. Kovnator, an associate, who represents school districts in general school law matters, including special education, student rights and discipline, and litigation, has joined Best Best & Krieger in the Riverside office.

She received her law degree in 2010 from the University of the Pacific, McGeorge School of Law in Sacramento with a concentration in public law and policy. Prior to joining BB&K, Kovnator worked with a solo practitioner in Claremont and volunteered with the United Way of the Inland Valleys.

**University President Deavorah Lieberman Agrees to Join American Council on Education... continued from pg. 36**

But wait. He hasn’t quit. He has just turned the CEO position over to the man whom he always intended his successor. Jobs will remain as chairman of the board.

He claims that he anticipates even more changes in the technology that he led the way in. He may well have revolutionary ideas to cover at least the next couple of years. Having already led the way in portability with the iPhone, the iPad, the iPod and the MacBook, he has left Microsoft in the dust. Microsoft has tried to compete but is still perceived as the business machine—the desktop. Apple goes everywhere. It has proven itself to be the personal device for everyone. Even professionals. Watch the network newsmans check his iPad for notes. Watch your doctor refer to it for diagnostics.

To credit Steve jobs for the work he has done over the last four decades, I must credit one other man. Jobs has been a classic example of Iacocca management. He had used his own ideas to lead. That is true. But he also surrounded himself with talented people and let them do their job. He combined those with technical knowledge and those with creative skills. This is because he has understood that a machine that can do things is good, but if that machine looks good, if it fits the surrounding of the new millennia, then it scored on both the left-brain and right-brain expectations.

I have written this column for more than 15 years and I have chronicled many innovative ideas that Jobs and Co. have presented. Just because he is stepping back does not mean that I expect anything less from him in the near future.

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The information included in this table is sourced from various resources and may not be entirely accurate. It is recommended to verify the details directly with the appropriate sources to ensure the most accurate and up-to-date information.
6. Poor Metrics

Metrics are the numbers that tell us where we have been and where we are headed. They should act as the radar that lets us know well in advance of impending problems. A large number of sales management teams get into trouble due to ineffective metrics—or in extreme cases I’ve seen, no metrics at all. Usually, when we find poor metrics, it is because sales management doesn’t appreciate their value or does not know the business well enough to develop them. Good metrics should allow sales management to confidently predict the quarter’s sales, identify high- and low-performing reps, and develop solutions to problems. In today’s high-velocity markets, it is imperative to have a solid dashboard of metrics to guide the sales ship and keep it out of trouble.

7. Lack of Deep Understanding of the Business

Failing to know the business at a deep level is one of the surest paths to failure. This has been a prime issue in every struggling business I have worked with. Management that does not know the business at the customer, product, or service level will have difficulty identifying solutions to problems and will lack confidence in the directions they take. At one company where I worked as a sales rep, our regional sales managers were unable to make any presentations to customers, and they didn’t bring any value to the sales process. At another, they were able to present products to customers better than most of the reps. The company with management that had a better understanding of the customer and products was much more powerful. The sales force could not use excuses for poor sales, and conversely, management understood the valid problems the sales force faced and worked to correct them without blame. The sales force was confident with this management group, but not the other. When sales are going well, the lack of deep business understanding usually does not appear as a problem, but when business is challenged by sagging sales, it is. These are the times when a thorough understanding of the company’s customers, products and services, and sales process is critical. Without it, sales reps cannot be confident in the course taken by management.

Changes in the sales process, poor metrics and award programs, ineffective management, conflicts with marketing, and a lack of business understanding are all deadly to the performance of business. In today’s tough business climate, wise management will review these topics frequently to ensure excellence in their organizations.


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<td>copiers/fax/business equipment</td>
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New Affordable...

continued from pg. 31

of the costs of care under a particular policy or plan, and see how valuable the health plan will be at times when they need the coverage.

The proposed rules benefit from the public process led by the National Association of Insurance Commissioners (NAIC) and a working group composed of stakeholders. These stakeholders include representatives of health insurance-related consumer advocacy organizations, health insurers, health care professionals, patient advocates including those representing individuals with limited English proficiency, and other qualified individuals. During its process, the working group met monthly, invited public input, and conducted consumer testing of the language and forms. Today’s proposed regulations adopt the recommendations submitted by the NAIC after that process, and request comments on how the forms can be improved.

DMV...

continued from pg. 11

enforcement is aware of the registration renewal grace period and will not cite vehicles until the first day of the second month after the vehicle registration expires. For example: A vehicle with a registration expiration date of July 10th would not be cited for delinquent registration prior to Sept. 1, 2011.

Suzanne...

continued from pg. 3

staple for several years, but there are a few changes this year. Instead of the usual on-site home-building, volunteers are being sought to become a Habitat for Humanity Ambassador charged with the job of promoting the idea of home ownership for everyone and perpetuating a bit of the American Dream.

Habitat volunteers are needed to attend the fair during its usual fall run from Sept. 3 through Oct. 2. Parking and fair admission will be provided.

All those interested, though, must attend at least one of two scheduled training sessions.

For information about becoming an ambassador and joining the team, call 909-596-7098, extension 204.

NEST...

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and low thermal management requirement allows for compact packaging and good system energy density. International Battery is involved with various fuel saving programs including the U.S. Marine’s Ground Renewable Expeditionary Energy Network System (GREENS) as well as the Hybrid Advanced Microgrid Power System (HAMPS) which several branches of the military are adopting.

Created in 2009, ExFOB brings together stakeholders and industry vendors from across the Marine Corps’ requirements, acquisitions and technology development communities in a dynamic process to quickly deploy technologies to reduce the need for “liquid logistics” today and to establish requirements for tomorrow.

For more information on International Battery’s advanced technology batteries, please visit: www.internationalbattery.com or call (610) 973-3730. For more information on the VIPUR system, please contact NEST Energy Systems (www.nestenergysystems.com) at (877) 640-4701.
BBB...

continued from pg. 3

which will give you more information than you possibly can use, and it is www.betterethicsbureau.org

The office of the Attorney General in the states of Washington, Oregon, Connecticut, Florida and Arizona have and are investigating the Better Business Bureau in their states.

After many calls to “The Council of Better Business Bureaus, Inc.” in Arlington, Virginia, we received this response from Susan P. Kearney, SVP, chief marketing officer:

“I believe you were asking about the disposition of the investigation into the Colton/Southern California BBB. We have completed our governance process with this BBB. While I cannot share the details I can say that the Colton BBB remains a part of the BBB system. Since the process began a number of changes have occurred at Colton including the hiring of a new CEO, Vince Gottuso. I am sure that Vince would be happy to share the positive changes he is making with you.”

Although Susan speaks of the Colton/Southern California BBB, the actual name as shown in the Jan. 24, 1958 corporate filing with the California Secretary of State is “The Better Business Bureau of the Southland, Inc.” Their address presently on file with the California Secretary of State is 315 N. Cadena Drive, Colton, CA 92324.

A call to the office of the Attorney General of the State of California resulted in a short comment, “We do not comment on any ongoing investigations.” It should be noted that Vincent Gottuso was already shown to be president of the Colton franchise months prior to the “government process.” Seeking comment from Gottuso has been unsuccessful.

Continued next month!
Public Speaking: It’s Easier Than You Think!

By Richard Bonar, president, Dale Carnegie Training

Your heart starts racing. Your hands get clammy. You can’t remember your name. Your knees are weak. And everyone is staring at you. Yes, you’re about to give a presentation. And, if you’re like many people, you can’t think of anything worse. In fact, all you can envision is totally humiliating yourself in front of an audience that matters to you.

It doesn’t matter who that audience is. In fact, I know a salesperson who is perfectly comfortable giving a presentation to a large company’s senior management team but quakes in his shoes at the idea of making a thoughtful toast at his parent’s anniversary party.

One of my daughter’s teachers once told me her greatest fear was public speaking. Yet she gets up in front of a class of 20 often harsh critics five days a week! At the same time, I have a friend who can make a complete fool of herself if she’s acting a part on stage. But ask her to say something serious in a business meeting and she runs away.

Over the many decades Dale Carnegie Training has been working to help people communicate, we’ve become very well-known for teaching people how to speak in public. Yet, I must admit, there’s very little teaching involved. It really is just a matter of gaining the self-confidence to do what comes naturally.

To gain the confidence to overcome the fear of speaking to any group, consider these three things:

1. You have earned the right to speak on this subject. Chances are, you wouldn’t have been asked to talk about the subject if somebody didn’t think you were an expert. If you really aren’t the best person to talk about the subject, give someone else the opportunity. You’ll be helping the audience as well as yourself. I mentioned this to the salesperson before his parents’ party and he thanked me profusely. He agreed that no one else knew his parents as well as he did. In fact, after our conversation, he wasadamantthat no one else could have this important role at the party.

2. Get excited about the subject. If you’ve earned the right to talk about something, chances are you have something pretty exciting to say to people. Is it a new work process that you helped develop? Is it the fact that your parents’ marriage survived 50 years of hardship? Is it your devotion to a political cause?

It doesn’t matter how mundane the subject, you CAN get excited about it. A few years ago, one of our training sessions had a nurse who was asked to speak about washing hands at an upcoming convention. “Everybody learns this in nursing school,” she lamented. “What could I possibly tell them that’s new?” By the session before the convention, she was truly excited. She realized that with all the attention being given to contagious diseases such as AIDS and hepatitis, it didn’t matter if she had anything new to say. She could save lives just by giving the audience a refresher course.

3. Be eager to project the value to your listener. The nurse had found the value in her message. You can do the same. Simply decide what the one thing is you’d like to say about this subject and how it could change someone’s life or their view of a situation. For example, after the anniversary party, my friend said a cousin came up to him and told him his toast to his par...
**“Beyond the Lean Revolution: Achieving Successful and Sustainable Enterprise Transformation,”**

*By Deborah J. Nightingale and Jayakanth Srinivasan; AMACOM Books, New York, New York; 270 pages; $34.95.*

We have finally begun to take a new, long look at how modern organizations work internally and how they achieve productivity, profitability, and growth. Authors Nightingale and Srinivasan, both of MIT, are part of the movement to analyze what makes companies tick and become successful.

The conclusion they have reached is that there are three components involved in transforming an enterprise from a slow-moving, cumbersome organization (not to mention capital intensively) organization.

The first is well known and still with us. It is a “classical lean thinking, which has its limitations. It is focused primarily on eliminating waste at the shop-floor level. There is little acknowledgment that the enterprise from which — Toyota— was and remains predominantly a top-down organization.

The authors continue, “The second is lean enterprise value, which highlights the need to recognize stakeholder value.” In other words, it includes not only stockholders, but creditors, employees, suppliers, and others who reap the rewards of a successful enterprise.

Nightingale and Srinivasan term the first component “episodic change” and the second one “continuous change.”

The third component is at the heart of the authors’ viewpoints. They call this an “holistic approach.” They also note that the first two “philosophies often fall short, even though they certainly speak to enterprise transformation. Neither provides specific methods and analytic approaches that enable you to actuate what the philosophies teach at a holistic, enterprise-wide level to make things actionable and drive genuine enterprise transformation.”

In the “holistic approach” the authors state: “When transformation is framed as an adaptation of the Enterprise as a whole to meet the needs of its stakeholders, we see that transformation requires both episodic change and continuous change that are aligned. It needs top-down directive intervention of the senior leadership team and at the same time it must empower stakeholders to make the required adaptations at the work-practice level. Enterprise transformation begins with the commitment of the senior leadership team, which must invest the resources needed to change the way the enterprise works on the large scale. At the same time, leadership must require the personal dedication of all stakeholders to make local changes on an ongoing basis.”

In some ways the book is a bit too scholastic in approach, it is for the most part plainly written and its objective is clear: to give greater depth and understanding of how the modern enterprise needs to adapt to change successfully. Here’s one example: “If your enterprise can change fundamentally the way it thinks and operates, it can achieve something greater and more enduring than any traditional change management program could even hope to provide. That fundamental change in thinking is to see things holistically. Once you take the wide, broadened view, you can see what to work on that matters strategically and that has benefits for the entire enterprise and for the enterprise value proposition.”

Most important of all, the book’s value rests on the on-how to information that’s arranged to make the entire holistic approach work for your enterprise. The authors blend the earlier tools of the “lean revolution,” into a comprehensive format that combines that combines a scholarly touch with highly practical how-to.

There’s much in “Beyond the Lean Revolution” to interest a wide range of stakeholders from owners to junior managers at an affordable price. In these days a good look at the future at a fair price is a pretty good deal.

Henry Holtzman

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**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. “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)(1)*
2. “The Little Book of Leadership: The 12.5 Strengths of Responsible, Reliable, Remarkable Leaders That Create Results, Rewards, and Resilience,” by Jeffrey Gitomer & Paul Hersey (John Wiley & Son…$22.00)(2)
4. “EntreLeadership: 20 Years of Practical Business Wisdom From the Trenches” by Dave Ramsey (Simon & Schuster…$26.00)(3)*
7. “Nothing to Lose, Everything to Gain: How I Went from Gang Member to Multimillionaire Entrepreneur,” by Ryan Blair (Penguin Group…$16.00)(2)

*1(1) -- Indicates a book’s previous position on the list.
** -- Indicates a book’s first appearance on the list.
Your Time... continued from pg. 17
Women understand the power of giving. Friends will often Facebook, text, or leave quick voicemail messages reminding their thinking about you. They always ends them with ‘Love you.’ I get a big smile from each one.

“Giving does not always mean pulling out your wallet. Time is a valuable gift. Mentoring is a valuable gift. Spiritual or emotional support is a valuable gift. Sending a person positive thoughts costs nothing and benefits you as much as the people you’re thinking about. If there’s something you want more of, give it away. If you want more money, encouragement, or love, give it today and you will receive it tomorrow, but not necessarily from the people you give it to. It comes through other manifestations. By giving back, I have received more abundance in every aspect of my life than I ever dreamed possible.”

This is one of the most basic and simple secrets to wicked success. “It’s always easier to dance on. And quit the dance but much more rewarding to become better and more comfortable with making smart decisions.”

About the Author:

Avoiding... continued from pg. 16
and many of the ‘thems’ will dis you at every turn. Others will refuse to utter your name. But rest easy. You made your decisions for the greater good and love of the company. All things being equal, you will not only survive, but also succeed.”

“Decisions aren’t supposed to be easy, especially for leaders,” Feuer concludes. “Business is not a popularity contest. To make your move, you must listen and learn. Always study the consequences of your decisions from all perspectives—short-term, intermediate-term, and long-term—but learn to do so quickly and effectively. As time goes by, you’ll become better and more comfortable with making smart decisions.”

About the Author:
Michael Feuer cofounded OfficeMax in 1988 starting with one store and $20,000 of his own money, a partner, and a small group of investors. As CEO, he grew it to more than 1,000 stores worldwide with annual sales topping $5 billion. He is also CEO of Max-Ventures, a venture capital and retail consulting firm, and founder and CEO of Max-Wellness, a comprehensive health and wellness retail chain that launched in 2010. After opening initial laboratory test stores in Florida and Ohio, a national roll-out is now underway.

How to Get... continued from pg. 8
If you adhere to these suggestions, you will be in a much stronger place to capitalize on the learning available in the feedback you receive.

Of course, feedback isn’t the only way to learn about yourself. It’s also helpful to round out the feedback you get from others with the reflection you do on your own, by taking psychological or scientific assessments, and having good old-fashioned one-on-one conversations with people who can help you be a better you. But feedback is a powerful tool. Like all tools, it serves a particular purpose. The more you learn about how to use feedback for what it can and can’t do, the more productive the experience will be. The process of receiving feedback is a vulnerable one, but ironically the feedback can strengthen you as a leader. Follow these dos and don’ts to be sure you make the most of the opportunity.

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Banking... continued from pg. 13
of the opportunity.

continued from pg. 16
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For additional information contact me at rbonar@dale-carnegie.com or call me directly at: 909-938-5422.

Public Speaking... continued from pg. 36
You have the wherewithal to keep dancing and go for your wicked success.”


Avoiding... continued from pg. 16
and many of the ‘thems’ will dis you at every turn. Others will refuse to utter your name. But rest easy. You made your decisions for the greater good and love of the company. All things being equal, you will not only survive, but also succeed.”

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A STUNNINGLY-BEAUTIFUL CITY
Majestically sitting 2,135 feet above the sea level of the Mediterranean, Madrid gloriously holds the record of the highest capital in Europe. This stunningly, beautiful city greets the traveler like a long lost relative and embraces the visitor like no other place on earth. Claiming that, “The next best place after Madrid is heaven,” the city has a way of really making the foreigner feel at home.

THE YOUNGEST CAPITAL
In 1561, King Philip II proclaimed Madrid the capital of Spain and all her colonies. The simple reason for his choice was because of the healthy air and brilliant skies, and because it was located in the center of the peninsula. One of the youngest capitals of Europe, Madrid grew fast, and places built on the outskirts soon became a part of the middle of the town. Commerce and trade flourished and people from other areas of the country came to inhabit this beautiful land.

THE “VILLA”
Currently the city has grown into a sophisticated metropolis of over four and a half million of great outgoing mix from all over other areas in Spain. Even with its skyscrapers, high fashions and superb technology, Madrid still refers to itself as a “villa” or town. Its official name during the 16th century was “Very Noble, Loyal, Heroic, Imperial and Distinguished Village and Court of Madrid, Capital of Spain”—or simply “Villa.”

THE APERTIVO
Most businessmen and women of Madrid now work the usual hours from 9:00 a.m. until 5:00 p.m. in large corporations and businesses. However, the laid back way of life is still enjoyed by some of the smaller businesses in and around Madrid. Around 1:00 p.m. when it’s time for the midday aperitivo, stores, museums and offices close, and thousands of tapas bars, tabernas and upscale cafes are filled with hordes of the population until lunch time when the restaurants are descended upon. Between 4:00 p.m. and 5:00 p.m. in the afternoon the commerce of the city starts again when the stores and offices and museums reopen until 8:00 p.m.—the aperitivo tradition starts all over again preceding dinner at 10:00 p.m. and theater, concerts, shows and discos really get going after midnight. In midsummer the sun doesn’t set until 10:00 p.m. or 11:00 p.m. These are a hard-working, hard playing population that really enjoys their “town” and life.

A PLACE CALLED MAGERIT
The beginnings of medieval Moorish Madrid is sketchy, and as legend would have it, in 852 the Emir of Cordoba Muhammad I, chose the lofty ravine atop the Manzanares River, as a site for a fortified castle to guard a strategic route against the Christians that were in the process of trying to reconquer the area. The Moors called the village Magerit, which meant “plentiful flowing water.” The Castilians later mispronounced Magerit as Madrid and the name held into history.

MEDIEVAL WALLS
Walls were built and rebuilt to fortify the “villa,” and many of these old walls and underground passageways to the Alcazar (castle) have been uncovered in the past 25 years. These areas are available for interesting viewing and can be seen at Cuesta de la Vega, near the Royal Palace. The house and tower of the Lujanes family and the adjacent Periodicals Library building, both at the Plaza de la Villa are well preserved pieces of medieval Moorish Magerit.

THE WRITTEN WORD
Christian forces led by King Alfonso VI reconquered Madrid in 1083, and used the castle as his headquarters. King Philip II of the Hapsburg House of Austria was responsible for moving the capital and court from Toledo to Madrid. While he ruled from 1556 to 1598 and with his 17th-century successors, Madrid de los Austrias or the Madrid of the Hapsburgs was built. The clergy founded churches, convents, monasteries and hospitals, the nobility built mansions; innkeepers, artisans, and merchants created a healthy commerce. Hapsburg Madrid grew into a winding, narrow, cobble-stoned village. The Golden Age of Renaissance literature was born here and statues to Cervantes, Tirso de Molina, Calderon de la Barca, Lope de Vega, can be found honoring these men who lived here and embedded the history of the era in the written word.

A GLORIOUS CASTLE
The Hapsburg dynasty faded out at the end of the 17th century and King Philip V, grandson of France’s King Louis XIV, claimed the throne and established the Bourbon dynasty in 1770. When the Alcazar (castle) burned down on Christmas Eve 1734, he commissioned the finest architects to rebuild it with a palace that could be compared to Versailles. It took 26 years to rebuild with 13-foot thick walls, over 2,800 rooms, 23 courtyards and gloriously designed and decorated interiors. Carlos III became the first royal resident.

The palace has English-speaking guided tours available, with different sections shown on different tours.

THE MODEL CITY
Avenues were made wider, large squares were set up in an organized manner and Madrid was transformed into a model for moving the capital and court from Toledo to Madrid. While he ruled from 1556 to 1598 and with his 17th-century successors, Madrid de los Austrias or the Madrid of the Hapsburgs was built. The clergy founded churches, convents, monasteries and hospitals, the nobility built mansions; innkeepers, artisans, and merchants created a healthy commerce. Hapsburg Madrid grew into a winding, narrow, cobble-stoned village. The Golden Age of Renaissance literature was born here and statues to Cervantes, Tirso de Molina, Calderon de la Barca, Lope de Vega, can be found honoring these men who lived here and embedded the history of the era in the written word.

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