December 2011

Inland Empire Business Journal

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Seasons Greetings
Tenuous...
continued from pg. 3
kets. As would be expected in light of economic circumstances, little new housing has been added on the High Desert in recent months. During the first half of 2011, a total of 188 new units were authorized by permit for construction in the High Desert area—mostly in Victorville. Extrapolating six months’ data to a full year suggests total permit activity on the order of 370 to 400 units a year, comparable to the full-year permit activity for 2010.

In 2005, 8,295 new units were authorized by permit in the High Desert. Permit activity is down ±95.0 percent from the 2005 level. An interesting aspect of the permit data is the increase in target value of new single-family units being authorized for construction on the High Desert. This indicates an above-average proportion of these units are probably custom homes.

Southern California as a whole and the High Desert, building permit activity recently has been at unprecedented low levels, indicating that new supply is not a threat to the housing market on the High Desert in the near term in any sense of the word. Foreclosures, short sales, etc., occasioned by the unusual financial structure of the housing market prior to the collapse, however, imply ample supply.

The statistics suggest we probably have passed the bottom of the cycle, and that the trends should improve in coming months. Note, however, it is likely to take quite some time to return supply and demand conditions to those we saw in 2007. A simple extrapolation suggests that recovery to this level of market activity is unlikely to occur before 2017—about six years from now.

Even this doleful extrapolation may be optimistic in light of the relatively slower economic recovery evident currently than was the case during recovery from the 1990’s recession.

Unemployment rates continue to be extraordinarily high. The official unemployment rate probably understates the degree of dislocation in terms of employment evident in the real world. One interesting glitz in the employment data is that although establishment-based nonagricultural wage and salary employment increased in the 12 months ended July 2011, the other indicator of overall employment—employment estimates generated by household surveys—showed a net decrease over the same interval, which may mean that the net effect of the improved employment figures may be less positive than they appear, reinforcing Harry Truman’s observation that he preferred one-armed economists so they could not resort to saying…”On the other hand…” Over the 12-month period ended July 2011, nonagricultural wage and salary employment actually declined in the Inland Empire, while on an overall basis in Southern California there was a net increase. The bulk of the increase occurred in San Diego County and Orange County.

continued on page 22
Off the Tracks
Questionable high-speed train projects are on a collision course to nowhere
By Tommy Purvis

It is too bad that Sig Rogich is an influential George W. Bush-era lobbyist with deep roots in the Reagan revolution because the theft of taxpayer money to finance the DesertXpress (DX) high-speed rail line is far worse than Solyndra. But so far the right-wing sound machine remains silent as Senate Majority Leader Harry Reid looks over a loan shark deal between taxpayers and the federal government for his favorite pet project. The perpetually flecking 186-mile, Victorville-to-Las Vegas rail line has already been approved for public financing through a loan from the Federal Railroad Administration (FRA).

The transfer of public land in the Mojave National Preserve to private enterprise to meander a route through the increasingly crowded Ivanpah Valley is the last obstacle that remains for the $5.9 billion train tracks to nowhere to leave the station. Another high-speed proposal—the often criticized and shortsighted high desert dead end for the Obama administration-designated Los Angeles-to-Las Vegas rail corridor—is the proof that the DX is on the runaway course to bankruptcy. There are the serious concerns that have been raised about the viability of the California High Speed Rail (CHSR) project. The increasingly expensive, voter-approved $99 billion rail line that is proposed to travel from San Francisco to San Diego through the Mojave was a necessity for the DX to reach the Los Angeles basin.

A proposed spur from Victorville to Palmdale made it possible for the antiquated technology to navigate around the Cajon Pass. The Government Accountability Office was quick to alert officials that the DX will suffer from lackluster ridership. But do not expect any reporters inside the Beltway to report that the White House’s review of loans from the energy department was disingenuous when it does not account for the Federal Railroad Administration loan to DX.

In the good old days of sound
continued on page 19

Fallacy of the Untaxed Pot of Gold
By Thomas Del Beccaro, CRP Chairman

With increasing frequency, offering new taxing mechanisms to fund ever-growing governments is becoming in vogue. Whether it’s tinkering with California’s Prop 13, marijuana taxes, or the newly proposed 5% “service” tax in California, such proposals under the false premise that there are untaxed pots of gold and that if only we would tap them our budget problems would go away. Rather than solve our problems, however, new taxes would weigh down our economy even more and result in less revenue over time—not more. Keep in mind, as we consider
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News and Features

Harsh Realities: Five Truths Halting Your Company’s Organic Growth  Making a lasting change is usually easier said than done. Most of us spend more time talking about change than actually going through with it. Businesses have just as much difficulty going through with change as individuals. .......... 6

50 and Fired? How to Sell Yourself When No One is Buying  The toughest interview of all is the one you face when you are over 50. The over 50 age group has the highest rate of unemployment today. However, Tucker Mays and Bob Sloane give five important ways the over 50 job seeker can win the interview. ......................... 9

How to Be a Memorable Leader  Jean Kelley outlines characteristics in yourself to become a memorable leader. Few people are natural born leaders, but you can learn to be a memorable leader and have people lining up and asking to work for you. .................. 11

Blue Cross Sued for Illegally Raising “Annual” Deductibles in Middle of the Year  More than 100,000 California Blue Cross consumers are part of a class-action lawsuit brought by the non-profit Consumer Watchdog targeting the health insurer’s May 1 increases to “annual” deductibles and other out-of-pocket costs. .................. 12

Give (and Show) Thanks for Your Employees: Five Ways to Show Gratitude, Love, and Respect to Your Team This Holiday Season  According to Todd Patkin, you don’t need to spend a cent to show your people beyond a shadow of a doubt that you care about them and appreciate their hard work. This advice is so important now that so many leaders just don’t have the financial resources to give out much-deserved raises and bonuses. .... 18

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Quotations on Giving

They who give have all things; they who withhold have nothing.  
Hindu Proverb

The gift without the giver is rare.  
James Russell Lowell

It is better to give than to lend, and it costs about the same.  
Sir Philip Gibbs

Everyone may bring his little stone to assist in the construction of a future pyramid.  
Camille Flannarion

Give naught, get same. Give much, get same.  
Malcolm Forbes

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Despite these cycle declines, Inland Empire’s exports have grown robustly over the past two decades. Total export volumes have risen by more than seven-fold during the period, from around $811 million in 1990 to $6.3 billion in 2010. Export growth was robust at a 12.9% average annual pace from 1990-1999 as the region’s population and economy grew. However, this was short of the astounding 17.4% annual average rate that was recorded during the region’s economic boom of 2003-2008. By 2008, Inland Empire exports had reached a record high of $6.2 billion, almost doubling the $3.2 billion recorded in 2004. Not surprisingly, manufacturing employment grew from 78,000 in 1990 to a record-high of 123,400 in 2006 which supported, in part, the spectacular rise in export volumes.

After a dramatic collapse in 2009, global trade volumes picked up robustly in 2010, exceeding even the most optimistic projections. The IEES estimates that Inland Empire merchandise exports grew by 17.9% in 2010, reflecting increased demand for the region’s products around the world. We estimate that export volumes from Inland Empire reached $6.3 billion in 2010, surpassing their pre-recession levels and setting a new record-high. The global slowdown of 2011 is expected to moderate last year’s growth with export volumes for the region growing at 11.4% for the current year. This trend is also expected to continue in 2012, as advanced economies continue to struggle with high unemployment rates, financial instability, persistent fiscal deficits, and continued fiscal austerity. Emerging markets will also likely reduce to a certain extent their appetite for the region’s exports as monetary and fiscal policy tightening slows down growth in an attempt to reign in persistent inflation, a drastic influx in capital flows, and potential asset price bubbles.

Over the next decade, the overall global expansion and the approval of free trade agreements with South Korea, Panama, and Columbia should support continued growth in Inland Empire’s merchandise exports. In addition, accommodative monetary policy in the U.S. — which is expected to last until at least mid-2013 — should continue to place further downward pressure on the U.S. dollar, which bodes well for the region’s exports.

Inland Empire Exports by Country

In 2009, 57% of Inland Empire’s $5.4 billion of merchandise exports went to the region’s top five trading partners: Canada, China, Japan, Netherlands and Mexico. Over a third (34.7%) of total exports went to the region’s two largest trading partners: Canada (with over $1 billion) and Mexico (with $852 million). Exports to NAFTA countries have accounted for roughly one third of Inland Empire’s exports over the last decade and these countries are expected to remain the major trading partners for the region in the future given their proximity and historical economic ties to the area.

Canada survived the recession much better than the vast majority of industrialized nations and grew by 3.1% in 2010, outperforming many developed economies. Canada is the main destination country for Inland Empire exports with total exports to the country amounting to over $1 billion in 2009. Exports to Canada are projected to increase to $1.7 billion by 2013, a 13.4% increase compared to the 2008 levels. However, after accounting for 24.1% of the Inland Empires exports back in 2008, Canada’s share of Inland Empire’s exports is projected to decrease to below 20% over the forecast horizon.

While the overall share of Inland Empire’s exports to Canada declined significantly during the
Harsh Realities: Five Truths Halting Your Company’s Organic Growth

In today’s tough economy it simply makes sense to grow from within by developing differentiated products and services that win over new customers and keep current ones coming back. Unfortunately, says Dan Adams, few companies are able to implement this kind of organic growth. He explains what obstacles stand in their way.

Making a lasting change is usually easier said than done. Think about it. Most of us spend more time talking about that next diet or exercise program we plan to start than we do actually going through with it. Businesses have just as much difficulty going through with change as individuals. Too often, like those of us who are unwilling to get up a little earlier to go on that morning run or invest in the right pair of running shoes, companies are unwilling or unable to carry out the changes that need to be made in order to grow organically.

Growing organically by creating differentiated products and services is difficult. It requires constancy of purpose and a willingness to invest over time. The problem, says Dan Adams, is that consistent, successful organic growth is steeped in change. And the companies that can’t make the transitions required will always be left behind.

“Investment in profitable, sustainable organic growth must be done at two levels,” says Adams, author of “New Product Organic Growth.” First, you must learn the new skills and tools of direct customer engagement, and second, you must apply what you’ve learned with customers very early in the new product development cycle.

“One important point needs to be made,” adds Adams. “Too many companies hear the word ‘investment’ and immediately decide they can’t undertake this kind of change when the economy isn’t great. But both of these investments are minor compared to letting your R&D department work at a 75 percent fail rate developing products that don’t interest your customers or that aren’t any different from what your customers can get from your competition.”

Adams knows what he is talking about. He has spent his career helping some of the largest business-to-business companies in the world overcome the obstacles that clog up their organic growth engines—the ability to develop new, differentiated “stuff” that customers want to buy. Through New Product Blueprinting (the process described in his book), his company helps clients bring clarity to the “fuzzy front end” of product development.

“You probably work with colleagues who believe in a perfectly rational manner most of the time,” says Adams. “But when your business creates its operating budget and growth plan, do you find that logic and clear thinking yield to a bit of self-deception?”

Adams points out four distinct signs that your company’s plans for growth just aren’t based in reality:

1. Your budget predicts your sales will grow faster than the markets you serve.
2. Your competitors—serving those same markets—believe their sales will do the same.
3. You don’t have a track record of consistently taking market share from competitors.
4. You can’t identify—with a straight face—a key event or initiative that will change all this.

The bottom line is that relatively few businesses know how to achieve profitable, sustainable, significant growth. In fact, notes Adams, most do not. If your business is among the many strugglers, what can you do? Read on for Adams’s organic growth reality check:

Reality Check #1: You can’t sustain faster growth than competitors through better quality, service, or operational efficiency. Those battles were fought in past decades and—while still necessary—are not sufficient for a sustainable competitive advantage today.

Reality Check #2: “Remember, the growth you desire comes only from giving customers differentiated value. In other words, value they can’t get anywhere else,” explains Adams. “I’ve seen businesses that focus on maximizing shareholder wealth and businesses that focus on understanding and meeting customer needs. My money is always on the second group.”

Reality Check #3: Most companies do a miserable job of developing new product differentiation, a.k.a., “new customer value.” On average, three out of four products fail after they enter the costly development stage. Can you think of any other area within your company that abides a 75 percent defect rate?

Reality Check #4: “Most new products don’t fail because R&D can’t come up with good answers,” notes Adams. “They fail because R&D is trying to answer the wrong questions. The supplier doesn’t know what the customer really wants, because the supplier is deciding what the customer wants in his own conference room.”

Reality Check #5: The great thing is that these problems are completely solvable. In a study representing 84 percent of all global corporate spending (The Global Innovation 1000), Booz Allen Hamilton found that directly engaging customers gave suppliers superior results. How superior? These suppliers’ profits grew three times faster than those that just used “indirect customer insight” to develop new products.

“Did you catch that?” asks Adams. “If you are directly engaging customers, and your competitors are using indirect customer insight, you can expect to grow your profits three times faster? Now that would make assembling an operating budget more fun, wouldn’t it?”

“But there’s a problem, and it’s one we’re all familiar with. Real change requires investment. And in a slow economy, these investments rarely seem feasible for cash-strapped companies.”

However, for companies willing to make these investments, Adams promises great results.

“Consider what could happen if you make project-by-project, front-end investments,” says Adams. “Imagine your team spent $50,000 flying around interviewing prospective customers to understand their unmet needs. What would it take to recover this front-end investment? In most cases, you would recover these costs if you improved your probability of success by 1 percent; increased market share by ? share point; accelerated time-to-market by one month; or raised pricing by 0.5 percent.”

Adams says a great example of a company that accepted the organic growth reality check put before them is DuPont.

“DuPont has a rich history of delivering differentiated value through its products,” says Adams. "continued on page 38"
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<thead>
<tr>
<th>Institution</th>
<th>Address</th>
<th>Students</th>
<th>Faculty</th>
<th>Type of Institution</th>
<th>Tuition &amp; Fees: Fall of 2010</th>
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<td>400 W. Temple Ave, Pomona, CA 91768</td>
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<td>$4,272</td>
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<td>University of California, Riverside</td>
<td>900 University Ave, Riverside, CA 92521</td>
<td>18,925</td>
<td>820</td>
<td>Public University</td>
<td>$2,839</td>
<td>$9,709</td>
<td>$13,280</td>
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<td>California State University, San Bernardino</td>
<td>500 University Parkway, San Bernardino, CA 92407-2397</td>
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<td>University of La Verne</td>
<td>1950 Third St, La Verne, CA 91750</td>
<td>8,328</td>
<td>104</td>
<td>Private</td>
<td>$26,910 Undergrad.</td>
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<td>California State University San Marcos</td>
<td>333 S Twin Oaks Valley Road, San Marcos, CA 92096-0001</td>
<td>7,902</td>
<td>223</td>
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<td>University of Redlands</td>
<td>P.O. Box 1300, El Cajon Ave, Redlands, CA 92373-0099</td>
<td>4,317</td>
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<td>4,100</td>
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<td>California Baptist University</td>
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<td>Chapman University (Ontario Campus)</td>
<td>330 S. College Ave, Claremont, CA 91711</td>
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<td>$345 Per Unit/Undergrad.</td>
<td>$415 Per Unit/Grad.</td>
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<td>Western University of Health Sciences</td>
<td>305 E. Second St/College Plaza, Pomona, CA 91766-1854</td>
<td>2,399</td>
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<td>2,043</td>
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<td>La Sierra University</td>
<td>4500 Riverwalk Parkway Riverside, CA 92525</td>
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<td>$620 Per Unit/Undergrad.</td>
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<td>Pitzer College</td>
<td>1500 N. Mills Ave, Claremont, CA 91711</td>
<td>1,000</td>
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<td>944</td>
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Notes: WND = Would not Disclose. na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge, the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2011 by IEBJ.
**THE GAINERS**

Top five, by percentage

<table>
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<tr>
<th>Company</th>
<th>Current Close</th>
<th>Beg. of Month Change</th>
<th>% Change</th>
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<td>35.42</td>
<td>34.94</td>
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<td>Kaiser Federal Financial Group</td>
<td>11.92</td>
<td>11.76</td>
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<td>Hottel Financial Holdings Inc.</td>
<td>9.80</td>
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<td>Hansen Natural Corporation</td>
<td>88.14</td>
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<td>CVB Financial Corp. (H)</td>
<td>9.53</td>
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**THE LOSERS**

Top five, by percentage

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<td>6.95</td>
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<td>Hot Topic Inc.</td>
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<td>Physicians Formula Holdings Inc.</td>
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<td>Watson Pharmaceuticals, Inc.</td>
<td>64.93</td>
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<td>CVB Financial Corp. (H)</td>
<td>9.53</td>
<td>9.71</td>
<td>-0.18</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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**“Time Out” With Bill Anthony**

Sundays at 8 a.m.

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.

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**Five Most Active Stocks**

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<td>Hansen Natural Corporation</td>
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<td>CVB Financial Corp.</td>
<td>11,830,950</td>
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**D&P/IEBJ Total Volume Month**

60,130,940

---

**Monthly Summary**

11/21/11

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There have been a plethora of advice for job seekers on how to conduct a successful interview. However, there has not been much focus on the toughest interview of all, the one you face when you are over 50. The over 50-age group has the highest rate of unemployment today, and the highest level since the Great Depression. And, it takes this group longer than ever to find a job; over a year for most, and two years or more for many.

Interviewing is especially challenging for executives over 50, because most recruiters and company hiring authorities have a bias against hiring “older” workers, and most of whom are not good at interviewing to start with. Promoted up through the ranks or recruited to better jobs with new companies, they never had to learn how to interview seriously for a job while out of work.

There are five important ways the over 50 job seeker can win the interview.

The Five Keys to Interviewing Success

1. Pre-empt the Age Issue

As this is the most important thing you must do, we will devote most of our article to this critical need.

Know that the elephant in the room is your age. Should you sweep this under the rug and hope it does not come up or wait until it does and address it then? Neither. All effective salespeople know that the best way to counter a major, anticipated objection is to address it first.

Don’t be defensive about your age. Instead, subtly introduce examples in your career history that reinforce your “agelessness.” Do this by making your age an asset. Specifically, describe the special abilities you have gained that are most in demand today that will give you an advantage over less experienced younger executives.

2. Problem Solving

At age 50 or over, there are few challenges you have not faced, or solutions you have not considered or tried. You have learned what action steps work best for certain situations, and what do not. Because of this experience, you are now able to solve business problems faster than most job seekers younger than you. You can more quickly identify the important drivers impacting underperformance and the best solutions to shorten the time required to improve sales and profit results. Give relevant examples in your career.

3. People Management

You have learned that people are a company’s most valuable asset. It is given that companies with the best people usually perform the best. Knowing that, you have discovered over time how to quickly assess who should stay and who should go, and how to make those who stay even better. You have helped them to strengthen their innate abilities, make more informed decisions, and work more effectively with others on a team.

Cite examples of people you managed who went on to successful careers, or those who struggled, but flourished when you changed their responsibilities to better match their skills.

4. Judgment

Good judgment is a highly valued trait for all successful executives. Companies now demand it. At 50, your extensive business experience enables you to make better decisions across a broad array of alternative courses of action. From who to fire and who to hire, to where to cut and where to spend, you are in a better position to make these important decisions than younger executives because you have faced and made more of them.

During the interview identify key examples in your career where you quickly identified drivers impacting performance and implemented solutions that improved sales and/or profits.

5. Leadership

As few executives are born leaders, this ability takes time to develop. At your age, you will most likely have more proven leadership experience than those younger than yourself. During interviews describe examples of challenging situations where you led teams, initiated new programs and projects, spearheaded a company’s shift to a new direction, or motivated your people to achieve aggressive goals.

Further, leaders are decisive. They evaluate options, choose what they believe is the best course of action, and commit to it. You must do the same in a job interview. After researching the company, be very clear on the ways you would leverage your extensive experience to help them achieve their goals.

4. Adapt a Flexible Compensation Style

There is a perception that over 50 job seekers have become set in their ways and are reluctant to change how they manage. Describe how you modified your approach to fit different challenges and varied business cultures. For example, you could discuss how you altered management style when working on special projects. You had to adjust to changing priorities, make quick decisions with limited information, produce with fewer resources, and manage individuals on a team that did not report to you. You can also talk about how you responded to unanticipated threats to your business such as late shipments, a product recall, loss of a major client, or a new government regulation.

3. Cite Success Working for a Younger Boss

Recruiters and companies are concerned that executives over 50 will have problems reporting to a younger superior. Egos get in the way, and younger individuals may view your greater experience as a potential threat to their job security. During interviews with recruiters and HR personnel describe examples where you enabled a younger boss or bossess to succeed, grow, and advance their careers. When interviewing with a prospective superior who is younger than yourself, ask him or her what their greatest challenges are, and cite specific examples of how you believe your skills and experience can make their job and mission easier. You will be less likely to be considered a threat when you demonstrate that you respect their authority and are as committed as advancing their career as you are your own.

4. Adapt a Flexible Compensation Position

You will have a significant advantage over younger candidates when you are willing to accept less salary up front in exchange for greater performance-based bonus and or equity. Companies prefer executives who are willing to prove themselves first and “bet on the outcome.” Decide what minimum salary you need during preparation for interviews. When asked what your salary requirements continued on page 38
<table>
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<th>Year Built</th>
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If you look back over your career, chances are you can identify one or two people who stand out as memorable leaders. Even if these people didn’t hold an official leadership role, their actions and words rallied people together to achieve a common goal. And whether that goal was large or small, far reaching or contained, you remember these leaders for a long time.

While there are many great leaders in the world, not all of them are truly memorable—that is, they don’t leave an impression that lasts beyond their current accomplishment or focus. But being memorable is essential if you want long-term success. So what makes one leader memorable and puts another in the “out of sight, out of mind” category? It comes down to three key elements. Develop these characteristics in yourself and you, too, can be a memorable leader.

Know Who You Are

Socrates said, “The unexamined life is not worth living.” While that’s a little harsh, it does make the point that everyone must examine their life. For what? To pinpoint your “moral compass”—your true values. Memorable leaders know their values, why those values are important, and how those values play out in life.

Realize that you can’t have one set of values in your work life and a different set in your personal life. You take your set of values with you everywhere, and a mess up in one area of life can easily affect another. For example, it was a seemingly personal value that derailed Bill Clinton’s career, not a business value, which shows that values are not compartmentalized. So if you don’t examine your life and know what you stand for, you can easily get sidetracked.

Getting to know yourself starts with honesty—with others and yourself. While most people have “cash register” honesty, meaning they’d never steal money from their employer, they aren’t always honest in other ways. Perhaps they tell the world they value one thing, yet display something else. For example, some people will tout the value of hard work and claim they work harder than anyone else. Yet when you really look at their work behaviors, you find that they’re spending most of the day on long conversations that have little to do with work or, instead of surfing the Internet—things that don’t advance the company. That’s not personal honesty or personal awareness.

If you’re having trouble knowing who you are and what you stand for, ask a trusted colleague or family member to give you feedback. You can also opt to do a formal 360-degree feedback assessment, which enables others to give objective insight on how they view you.

Know Your Vision, Communicate It, and Live It

A Harvard Business School professor once said, “The only thing a CEO needs to do is communicate their vision, communicate their vision, and then communicate their vision.” Why is communicating the vision so important? Because if you don’t know where you’re going and tell others where you’re going, then you and everyone around you are going to lose the way. With all the things employees have going on in their lives, they’re distracted during some of the week, so it’s easy for them to get off track.

Memorable leaders keep communicating the vision so everyone is always on the same page.

Living your vision and your company’s core values means everyone—those you report to and those who report to you—knows the vision as well. If you don’t understand your company’s vision or core values, have a conversation with your boss about them. Without vision and values, both companies and people lose their way—people are floundering, no one knows what they should be doing, and people hide their potential talent. Not a good situation for sure! For example, in a manufacturing company, getting the product out on time isn’t a core value and has nothing to do with the company’s vision.

In order to have a healthy and synergistic team, people need to connect to something bigger than a goal of moving product. Vision and values make the difference.

Also realize that communicating a vision does not mean the leader needs to be talkative. Many memorable leaders are quiet and reserved, such as Presidents Truman and Eisenhower. People follow memorable leaders because they exemplify their vision, not just tout it.

Be Teachable

Being open to learning new things and admitting your limitations and your struggles give you power; it’s not a weakness. Realize that people don’t want to think they’re following a robot. They want to know that whoever they’re following is real.

Memorable leaders teach other leaders and are interested in the development of people beneath them. That’s why you need to be in touch with your direct reports and learn their dreams, goals, and career aspirations. As the old quote says, “People don’t care how much you know until they know how much you care.” So the “teachable” part goes in two directions: you have to be willing to learn for yourself and you have to be willing to teach others.

Finally, Peter Drucker, the father of modern management, once said, “Leaders are readers.” That means it’s important you know what’s going on in all industries, not just your own. Staying too focused on one viewpoint of issues makes you one-dimensional. Creativity comes from combining what you know with what other leaders know and then adapting it to your own industry in order to improve or innovate. That’s why “overview” publications like Harvard Business Review, Forbes, and Inc. are favorites of memorable leaders.

A Leader for the Ages

While few people are natural-born leaders, you can learn to be a memorable leader and have people lining up, asking to work for you. All it takes is a commitment to lead others in a way that reflects your deepest held values, embraces your vision, and encourages lifelong learning. The more you commit to practicing and living these three keys, the more memorable you’ll be.

For additional information email jkelley@jeankelley.com or go to www.jeankelley.com.
Blue Cross Sued for Illegally Raising “Annual” Deductibles in Middle of the Year

Hikes and Coverage Changes Make Consumer Contracts a Sham, Says Group

More than 100,000 California Blue Cross consumers are part of a class-action lawsuit brought by the non-profit Consumer Watchdog targeting the health insurer’s May 1 increases to “annual” deductibles and other out-of-pocket costs. The suit also targets other recent changes that allow Blue Cross to alter any terms of consumers’ contracts on just 60 days’ notice, including which health care services and benefits are covered, rendering the contracts “illusory,” according to Consumer Watchdog. Download the complaint – case number BC 473408 – filed in Los Angeles Superior Court here: www.consumerwatchdog.org/resources/conformedcomplaint.pdf

“When Blue Cross changes ‘annual’ deductibles and other costs and coverage at a whim, the result is a moving target. Consumers are left with no certainty about what they will have to pay and what coverage they’ll receive,” said Jerry Flanagan, staff attorney for Consumer Watchdog. “When consumers purchase health insurance they carefully consider the price they’ll pay and the coverage they’ll receive. If Blue Cross is allowed to boost profits by changing prices and reducing coverage every two months, then the ‘contract’ is worthless.”

Consumer Watchdog said by making the unilateral changes to consumers’ health insurance contracts Blue Cross breached those contracts and violated provisions of state law barring deceptive and misleading insurance policies, as well as other laws barring “unconscionable” contract terms. The lawsuit targets two changes that Consumer Watchdog said render the contracts “illusory”:

• In February—just two months into the year—Blue Cross sent its California customers a letter notifying them that as of May 1 the company would dramatically increase “annual” deductibles and other “annual” and “yearly” out-of-pocket costs, including “annual” co-pays and the total amount consumers must pay out of pocket each year.

• In May, Blue Cross implemented the mid-year increases announced in February and sent another notice to consumers—this time informing them in the fine print of the contract endorsement that as of Aug. 1 Blue Cross could make changes to any “terms and conditions” of consumer contracts, including which health care services and benefits are covered, on just 60 days’ notice.

Blue Cross claimed that the mid-year changes to “annual” and “yearly” out of pocket costs were necessary to protect consumers from premium increases, yet Blue Cross:

• Simultaneously increased premiums by up to 20% or more.

• Had five times the required reserves (tangible net equity (“TNE”))—$1.2 billion in excess of state-mandated TNE—as of June 30, 2011 while the company paid $525 million in dividends to shareholders in 2010.

At least 11 polices are affected by the mid-year deductible changes: PPO Share 500, PPO Share 1000, PPO Share 1500, PPO Share 2500, PPO Share 3500, PPO Share 3500-R, PPO Share 5000, PPO Share 7500, Individual HMO, Individual Select HMO, and Individual HMO Saver. (Note: The number in the plan name denotes the “annual deductible.”)

“Years ago I was diagnosed with breast cancer. Even though I have other coverage through my... continued on page 31

Senator Bob Dutton’s “Business Spotlight”

Although unemployment in California remains the second highest in the nation at 12.9 percent and the Inland Empire’s rate is even higher at 13.5 percent, there are some bright spots when it comes to business growth and expansion in San Bernardino and Riverside Counties.

To illustrate some of those businesses succeeding during these tough economic times, Senator Dutton is introducing a monthly “Business Spotlight.” The monthly “Business Spotlight” program will not only tell you about businesses in your neighborhood, but also how they give back to the community to make the Inland Empire a better place to live, play and work. This month Nongshim America and Hones for Heroes are featured. Nongshim America: a noodle factory on Sixth Street in Rancho Cucamonga is actually expanding their business — an unusual circumstance in today’s economy.

The success of their business has actually meant that they will be adding a new production line in addition to their existing three lines. The 260,000-square-foot facility represents the company’s first venture outside of Asia, where they have eight manufacturing plants in Korea and China.

Nongshim is also actively involved in giving back to the community through their Love Concert Program and their Food Banks, which provide necessities to children and families in need. They have also set aside the Youlchon scholarship program to assist students in their educational goals. The Rancho Cucamonga facility, producing what we commonly call ramen noodles, ships its bags and bowls of noodles throughout the United States, Canada and Mexico. Their product is very familiar to those who go camping, live in campus dorms or are looking for an inexpensive meal.

The company produces 1 million bowls of noodles per month, and plans to only double their production in the next two years. To illustrate some of those businesses succeeding during these tough economic times, Senator Dutton is introducing a monthly “Business Spotlight.” The monthly “Business Spotlight” program will not only tell you about businesses in your neighborhood, but also how they give back to the community to make the Inland Empire a better place to live, play and work. This month Nongshim America and Hones for Heroes are featured. Nongshim America: a noodle factory on Sixth Street in Rancho Cucamonga is actually expanding their business — an unusual circumstance in today’s economy.

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these countries will continue to surge: exports to China are projected to grow by 84.8% during the four-year period from 2009-2013, whereas exports to Japan will grow by 64.9% over the same period. The jump in exports will reflect, in large part, currency adjustments as the U.S. dollar depreciates against the yen the Chinese yuan as political pressure mounts on a much-delayed appreciation of the Chinese currency.

In 2009, at the height of the recession, export volumes from Inland Empire fell in all major regions. A large decline was recorded by the European Union with an astounding -18.1% drop compared to a year earlier and a decrease to Asia of -16.2%. The sharp decline in exports to Europe reflects weak fundamentals in Eurozone as well as a dollar appreciation against the euro at the height of the financial crisis as investors flocked to the relative safety of U.S. Treasuries.

Exports to NAFTA fell by a smaller -11.4% reflecting both a milder recession in Canada and a significant depreciation of the Mexican peso against the dollar. Prior to the recession, from 2005-2008, exports to all three regions were expanding at a robust pace of over 13% per year.

The only two regions that recorded an increase in exports from the Inland Empire area during 2009 were Africa and OPEC -- with both regions having experienced a smaller downturn in 2009 compared to the rest of the world. The
The Facts about Medicare Premiums

By David Sayen

You may have heard rumors lately that Medicare Part B premiums are shooting up – by as much as 200 percent. Those rumors are completely false, I’m happy to say.

In fact, for most people with Medicare, the Part B premium will rise by $3.50 per month in 2012. That means the total monthly premium will be $99.90.

Medicare is divided into four parts, A, B, C, and D. Part A pays for hospital inpatient care, skilled nursing care, hospice, and some home health care.

Part B pays for doctor services, outpatient care, and some other types of home health.

Part C, also known as Medicare Advantage, finances managed care plans, like HMOs and PPOs, operated by private companies approved by Medicare. And Part D is the Medicare prescription drug program.

Only about 1 percent of people with Medicare pay Part A premiums, since they paid enough in Medicare taxes over their working lives to qualify for premium-free Part A. We expect Part C premiums to be 4 percent lower, on average, next year. And Part D premiums will be about the same next year as this year.

People with Medicare pay 25 percent of their Part B premiums; the government picks up the rest. The actual amount of the premium is set each year based on expected care costs for all Medicare beneficiaries.

The “standard” Part B premium of $96.40 – the amount paid by most beneficiaries – had stayed the same since 2008, under a law that prohibits increases in Part B premiums in years in which there’s no cost-of-living increase in Social Security payments.

But retired workers will receive an average of $43 more each month in their Social Security checks next year. That will more than offset the $3.50 per month rise in standard Part B premiums.

The Part B deductible for 2012 will be $140, a decrease of $22 from this year.

The Part A deductible paid by beneficiaries when admitted as a hospital inpatient will be $1,156 in 2012, an increase of $24 from this year’s $1,132. This change is well below increases in previous years and general inflation.

I also wanted to let you know that, thanks to the Affordable Care Act, people who fall into the Part D “donut hole” will be eligible for 50 percent discounts on covered brand-name drugs next year. About 1.8 million Medicare beneficiaries have gotten cheaper drugs this year through the discount.

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Rancho Cucamonga Chamber of Commerce

Special Events

• The State of the City luncheon, Wednesday, Feb. 15, 2012, 11:30 a.m. - 2:00 p.m. at Etiwanda Gardens is an address by Mayor L. Dennis Michael of Rancho Cucamonga on the economic health of the city. For more information please contact Paulette at the Chamber 909.987.1012 x107

• The Spring Swing golf tournament is held each year in May (Tuesday, May 1st in 2012) in conjunction with the City of Rancho Cucamonga’s “Business Appreciation Week.”

• 36th Annual Installation Dinner. Held on June 29th in 2012. This event marks the end and beginning of the Chamber year (June 30/July 1). Outgoing officers and chairs are recognized and the new incoming board and officers are sworn in.

• The Grape Harvest Festival will be held Aug. 17-19, 2012.
Rotolo Chevrolet Dealership

In 1981 Mariano Rotolo asked his daughter, Marie, to give up her career in another industry and join him at the Rotolo Chevrolet dealership. Marie joined Rotolo in 1982 and started learning the business. Mariano solely owned and operated Rotolo Chevrolet until September 1995. At that time Marie purchased stock in the corporation and became the dealer operator of Rotolo Chevrolet. Marie purchased land and built a new facility. In August of 2006 Rotolo Chevrolet opened for business in its new location in north Fontana.

As the owner of Rotolo Chevrolet, Marie Waddingham has continued to not only provide an anchor business to the Fontana community, but has also continued to be a community member. The business regularly makes cash donations to Fontana Girls Softball League; Summit High Soccer; American Cancer Society; Wayne Ruble Mentoring Scholarship; Oleander Middle School science club; Summit, Kaiser, AB Miller and Fontana High School Scholarship Annual Program; Knights of Columbus; National Kidney Foundation; Hospice of the Valleys; Rialto Fitzgerald Elementary School; Leukemia & Lymphoma Foundation; Fontana Chamber Web Communication sponsor; Miss Fontana Scholarship, Fontana Little League; North Rialto Little League and South Fontana Little League.

Among their other community involvements under Marie Waddingham’s leadership, Rotolo built to suit a dedicated secure office, working area, and sleeping quarters with bathroom for the Fontana Police Association as appreciation for their service to the community.

Before she took over, Mariano Rotolo founded Rotolo Chevrolet in Fontana. He was a local businessman living and doing business in Fontana since 1929. He always had a love for cars and opened a used car lot across from Eddie Malone Chevrolet with his friend on Foothill Boulevard in Fontana. His friend passed away and the Chevrolet store closed. At that time, General Motors came to Fontana to interview local business people in the community who would be interested in becoming a Chevrolet dealer. GM felt they had a franchise owner who lived and believed in the community, they would have a successful Chevrolet dealership in Fontana. Well, Mariano was one of five local business people interviewed. In 1970, Mariano signed to become the Chevrolet dealer in Fontana. Rotolo Chevrolet opened for business at the closed location on Foothill across from his used car lot in May of 1971.

Mariano loved Fontana and the people in it. He was very active in the Fontana Rotary Club and was a past president. Mariano loved to sing and dance, and it was not unusual to see him moon walking on the showroom floor. He became known in the Inland Empire as the “Singing Car Dealer.” For many years he was one of two tenors in the San Bernardino Civic Light Opera. Mariano led his fellow Chevrolet dealers participating on an awards trip to Paris, France in singing our national anthem on stage at the Moulin Rouge. He was a proud American and loved to sing the Chevrolet jingle along with baseball, apple pie, and hot dogs. Mariano passed away in July of 2006 and unfortunately did not have the opportunity to see the new facility in Fontana.

Inland Empire Exports by Sector

Inland Empire exports are concentrated around a few manufacturing clusters. In particular, the three most important technology-related export sectors from the region are computers and electronic products, miscellaneous manufacturing, and transportation equipment, combining for $2.8 billion or 52.4% of the Inland Empire exports in 2012, and reaccelerate again in 2013 in line with the business cycle outlook for the region. South American economies have grown rapidly during the recovery phase and exports to this region are expected to increase in 2012 and 2013.

International...

continued on pg. 13

most significant decline of -30.4% was to South America following a prior reduction of -8.1% in 2008.

While the outlook for 2011 for Inland Empire exports is expected to be volatile across regions, export growth is projected to remain positive for all areas over the forecast horizon. Exports to the European Union are expected to increase at a lower clip in 2012 (by 9.7%) reflecting turmoil in the region with regards to its sovereign debt issues which should restrain the pace of economic activity in the region. Exports to NAFTA are expected to grow by 11.7% in 2012 and 14.5% in 2013 as the recovery continues to expand in the region. Exports to Asia are also expected to pick up robustly averaging an annual pace of 15.5% over the four year forecast horizon (2010-2013), though the pace of growth should downshift in 2011 and 2012 and reaccelerate again in 2013 in line with the business cycle outlook for the region. South American economies have grown rapidly during the recovery phase and exports to this region are expected to increase in 2012 and 2013.
Wilden Pump & Engineering, LLC

Denny L. Buskirk, is the vice president and general manager of Wilden Pump & Engineering, LLC, the world leader and originator of the air-operated double-diaphragm pump. Wilden is a subsidiary of Dover Corporation, a Fortune 500 firm, and provides products to over 64 countries worldwide.

Buskirk has been with the Wilden Organization for over 30 years and has implemented numerous components within Wilden's operations making it one of the most LEAN manufacturing facilities within Dover. Denny has specialized training in LEAN, Cost of Quality, Problem Solving, ISO and Supply Chain Management. He has an M.B.A. from Colorado Tech., a C.P.M. from the University of California, Riverside and is a Certified LEAN Master from Cal State University.

With his many accomplishments, Denny has also had the immense opportunity to be one of the driving forces and a great supporter of the work that Wilden has done in the surrounding communities, along with charitable contributions that Wilden has made in previous years.

Some of the support that Wilden has given are to organizations such as; Ronald McDonald House who provides comfort and care to ill children and their families in their time of need, Habitat for Humanity and Inland Temporary Homes who helps to build temporary and permanent housing for the poverty stricken, Ability Accounts who helps to provide jobs and job training to the disabled, and along with all this, Wilden will be working with the Wounded Warrior Project in helping to provide jobs for the returning disabled war veterans that have recently served and sacrificed personally to help protect the freedoms and future of our great country.

Note: Wilden Pump & Engineering, LLC was selected by the Grand Terrace Chamber of Commerce as the Business of the Year and honored by Assemblyman Mike Morrell.

Creating Jobs in the Coachella Valley

Hardly a week goes by without seeing something about the Coachella Valley Economic Partnership in the news. Last month, however, the focus was on a CVEP accelerator client. KPSP Local 2 as one of their ongoing segments called The JOBS Project featured Kentucky Denim president and CEO, Liat Tala. Kentucky Denim presently resides within the Rabobank Regional Business Center but recently announced she will be opening her business in Thousand Palms. Currently the manufacturing of Kentucky Denim apparel occurs in China but as of Jan. 2 the clothing will be manufactured here in the Coachella Valley. This new manufacturing business forecasts hiring 400+ local employees over the next five years. Congratulations and best of luck to CVEP partner Kentucky Denim.
The Fallacy... continued from pg. 3

The new tax would tax nearly everyone that provides services including business consultants, most independent contractors, financial advisors, insurance brokers, real estate brokers, travel agents, housekeepers, gardeners, piano teachers, hairdressers, pool service men and the accountants and lawyers that service them.

Because the economy and consumer purchasing is so weak, people are already cutting back on the use of those services— which means less tax revenues from a reduced number of transactions whether they be a home sale or a new will. In response to such weak demand, businesses are forced to lower prices to attract consumers and in periods of weak demand, like today, manufacturers and sellers cannot easily pass on price increases. For instance, despite rising costs for commodities and parts, today’s businesses have not been able to raise prices at the same rate as those rising costs.

All combined, those dynamics are why Keynes wrote in full:

“Nor should the argument seem strange that taxation may be so high as to defeat its object, and that, given sufficient time to gather the fruits, a reduction of taxation will run a better chance, than an increase, of balancing the budget.

For to the opposite view today is to resemble a manufacturer who, running at a loss, decides to raise his price, and when his declining sales increase the loss, wrapping himself in the rectitude of plain arithmetic, decides that prudence requires him to raise the price still more— and who, when at last his account is balanced with nought on both sides, is still found righteously declaring that it would have been the act of a gambler to reduce the price when you were already making a loss.”

California and the nation are already making a loss.

Keynes well understood that business owners of today will not simply be able pass on the 5% service tax increase which, if they tried, would amount to a 5% price increase. Instead, by large, the 5% new tax increase will be an added 5% cost of doing business on those providers. Thus, despite the modest tax decreases offered elsewhere in their proposal, an overall tax increase would await a huge portion of California businesses—not mention future increases to that 5% rate which would inevitably be pushed.

We should also know that just because a portion of the transactions that Californians undertake is not being taxed or is taxed lower than in some other states, i.e. property taxes or services, does not mean that a higher or new tax will... continued from page 39
Give (and Show) Thanks for Your Employees: Five Ways to Show Gratitude, Love, and Respect to Your Team This Holiday Season

No matter how much they want to reward their employees, many leaders just don’t have the financial resources to give out much-deserved raises and bonuses. Fortunately, according to Todd Patkin, you don’t need to spend a cent to show your people beyond a shadow of a doubt that you care about them and appreciate their hard work.

In a perfect world, we’d all be looking forward to the holiday season without anxiety. Unfortunately, for most employees, that isn’t even close to being the case. Times have been tough, and for several years, workers have been stretched thin as they try to do more with less. They’re feeling discouraged, tired, and perpetually stressed, and to make matters worse, many individuals are worried about the higher-than-usual personal expenses associated with the upcoming holiday season. As an employer, you might want to thank and reward your people for their hard work with a raise or holiday bonus—if only you had the funds.

While you can’t distribute money you don’t have, according to Todd Patkin, you can take decisive steps to make your employees feel happier and more appreciated. And all you have to do is tap into the holiday spirit.

“People will never admit it, but money is not the thing they desire most from their work. Instead, showing appreciation, respect, and, yes, even love are the three most important ways to make your people feel great about their work,” points out Patkin, author of the new book Finding Happiness: One Man’s Quest to Beat Depression and Anxiety and—Finally—Let the Sunshine In. “Starting this month, if you really begin to live out the holiday’s spirit, you’ll also find that happy, engaged employees are the single best way to impact your company’s bottom line.”

Patkin isn’t just a talking head—he speaks from experience. For nearly two decades, he was instrumental in leading his family’s auto parts business, Autopart International, to new heights until it was finally bought by Advance Auto Parts in 2005. During that time, Patkin made it his number-one priority to always put his people and their happiness first.

“As a leader, I quickly found that if my team was content and their work environment was a positive one, they would be more engaged and motivated, and they would also treat our customers better,” he elaborates. “Plus, it was even more rewarding for me to see that my employees were happy—and often even ecstatic—than it was for me that we were making money.”

Patkin adds, “It’s more important now than ever before to show your employees love and appreciation, because we’re in the midst of an economic downturn, so you probably won’t have the money to give big raises and holiday bonuses that you once did.”

Furthermore, Patkin adds that if your employees are perpetually stressed out, they’ll be less motivated and more disengaged. And when they’re unhappy, they’ll do only what they must to avoid chastisement…and you’ll lose money in the long term. Also, when the economy turns around, they’ll be more likely to look for a new job elsewhere.

“If there is one thing I would like to tell all leaders at all levels and in all industries, it’s that you have nothing to lose and everything to gain—including an improved bottom line—by making your organization as happy a place to work as possible.”

Read on for five of Patkin’s show-the-love strategies that you can use to say “thanks for a job well done!” to any employee, any time…without spending a cent:

Send “love” notes. Writing and sending a thank-you note is standard practice when you receive a gift. And what is great, thorough work other than a gift from your people to you? When you notice that an individual has done an excellent job or has achieved an important goal, send a specific handwritten (not typed!) note conveying your most sincere appreciation and admiration. This will take only one sheet of paper and five minutes out of your day…but it’ll make a lasting impression on your employee.

“When you’re a leader, you’re busy and often overwhelmed,” Patkin acknowledges. “It’s understandable that you might overlook saying the words ‘thank you,’ much less writing them. Remember, though, that positive reinforcement and sincere gratitude will increase the respect your team has for you and will improve their opinion of your entire organization. Also, it will encourage them to likewise say ‘thank you’ more often to their own subordinates within your company. Think of writing what I call ‘love notes’ as a way to invest in your company’s atmosphere and future!”

Distribute inspiration. Our society tends to think of work as a place of drudgery, obligation, and boredom, as exemplified in the now-iconic movie “Office Space.” People certainly don’t think of receiving inspiration and rejuvenation between nine and five. According to Patkin, though, busying your team’s spirits should be one of your daily goals. If you help them to see the world as a sunnier place and to improve their attitudes and ways of thinking about their entire lives, their professional and personal productivity will increase too.

“If you run across a quotation or story that inspires you, don’t keep it to yourself—pass it along to an employee, and perhaps, if appropriate, also mention that the quote or anecdote reminded you of him and his great attitude,” suggests Patkin. “Alternatively, you might consider sending out a quote or lesson of the day. Yes, the idea might sound hokey at first, but I firmly believe that most people vastly underestimate the power of feeding their minds with inspirational and educational material.”

Tell success stories. Even if they brush off praise or downplay their achievements, everybody loves to be recognized and complimented. When someone in your organization has done something great, tell her that you noticed her outstanding work, and tell the rest of the team, too! Whether correctly or incorrectly, many employees feel that their leaders take them for granted and only point out their mistakes, so make it your daily mission to prove that perception wrong.

“When I was at Autopart International and I saw that one of my people did something noteworthy, I made sure that everyone else knew about it by sending the story about her accomplishment around in an email to the entire chain,” Patkin recalls. “I could literally see the glow on the highlighted... Continued on page 32.
Rio Ranch Leases 45k-Square-Foot Retail Space in Fontana
Hispanic grocery store chain Rio Ranch Markets has leased a 45k-square-foot retail space at Southridge Plaza Shopping Center in the city of Fontana. The value of the 10-year lease is undisclosed.

Built in 1991, Southridge Plaza Shopping Center is located at 11613-11683 Cherry Avenue, at the northwest corner of Cherry Avenue and Live Oak Avenue. The property contains 120.2k-square-feet of retail space. Tenants at the center include Rite Aid, Auto Zone, and McDonald's.

The space Rio Ranch Markets has leased was previously occupied by Ralphs, which had occupied it since 1991. Ralphs’ lease expired Sept. 30, 2011. Rio Ranch Markets will begin reconfiguring and rebuilding the space in order to open the new store at Southridge Plaza during the second quarter of 2012. Rio Ranch Markets is a local company, with its headquarters in Riverside, and operates over 10 stores.

Inland Empire Kohl's Sells for Over $15 Million
A 76.7k-square-foot, single-tenant retail property occupied by Kohl’s in Upland sold for $15.43 million, or about $200/square foot. Built in 1978 and renovated in 2009, the property is situated on just under seven acres at 233 S. Mountain Avenue, just north of I-10. The property is located within Mountain Green Center, which includes other retailers such as Trader Joes and CVS.

Rich Walter, president, and Donald MacLellan, senior managing director, of Faris Lee Investments represented the seller, a Lubert-Adler Management West partnership based out of Los Angeles, as well as the buyer, YFP Kohls Upland LLC, also from Los Angeles. The property received multiple offers, thanks to the stability of a long-term lease with Kohl’s which has approximately 17 years remaining.

The Kohl’s property enjoys excellent visibility along Mountain Avenue with 44,000 cars per day that pass by, and is easily accessed by the adjacent I-10 Freeway that is driven by 248,000 cars per day. Additionally, there are approximately 450,000 consumers in the greater trade area.

Lewis Operating Corp Obtains $34 Million Refi on Rancho Cucamonga Multifamily Complex
Lewis Operating Corp has obtained $34 million in refinancing for Carmel Apartments, a 306-unit, Class A multi-housing community in Rancho Cucamonga. The 12-year, 5.01 percent, fixed-rate loan was arranged by HFF and funded by Northwestern Mutual. Loan proceeds refinanced a maturing loan.

Carmel Apartments is located at 10850 Church Street, across from Terra Vista Town Center and close to Victoria Gardens Center, the LA/Ontario International Airport, and Interstates 210, 15 and 10 in Rancho Cucamonga. The 15.8-acre site has 21 residential buildings that are 97.1 percent leased. Community amenities include a pool, wading pool, clubhouse, business center, fitness center and play park.

The HFF team representing Lewis Operating Corp was led by Don Curtis and Charles Halladay. Lewis Operating Corp is a member of the Lewis Group of Companies. Founded in 1955, the Upland, CA-based Lewis Group of...
My name is Michael Hayes and I am in my senior year at Cal State San Bernardino, majoring in economics. I expect to graduate in June 2012. I’d like to tell you a little bit about myself because I want you to know how important you are to students like me and the nearly 17,000 who attend CSUSB.

I am a veteran, with an honorable discharge from the military and married with two young daughters. When I joined the United States Army on Aug. 30, 2001, I had no idea that just 12 days later, America would fall victim to one of the most horrifying terrorist attacks in our nation’s history. Nevertheless, I found great pride and a sense of duty when my unit was activated to serve in Operation Iraqi Freedom. During my tour, my five-ton truck was hit so hard with explosives that it was thrown 15 feet away from the blast. I was the least injured out of the six of us that night, only suffering burns to my hands and face. But, my other comrades were not so fortunate. I was awarded the Purple Heart for my injuries and the Soldier’s Medal for valor and heroism because I returned into the vehicle fire three times to pull out my fellow soldiers.

My service in the military taught me many things. I learned how to work diligently in the face of extreme odds to complete my objectives. I learned that nothing worthwhile comes without sincere effort and unwavering persistence. More importantly, I learned what duty, honor, and loyalty really mean.

Cal State San Bernardino has reinforced these values and more during my time here. From the insightful lectures in the classroom to the organized activities of the various departments, my time as a student has been one in which the acquisition of knowledge and preparation for life’s tough choices have been paramount. Cal State San Bernardino has worked hard to create the conditions in which any student who wants to be successful can be, and much of this success is because of you.

Private contributions from people like you have eased the impact on students at a time when tuition and fees have more than doubled. The scholarship that I was awarded was a much-needed hedge against the tuition hikes and allowed me to continue my undergraduate work. Whether large or small, gifts from individuals like you make an impact and help to provide vital support for scholarships, library materials, and academic departments.

CSUSB has such a diverse student population. Each student’s story is different, yet just as important. Whether a student is the first in their family to attend college; working full-time, while attending school; a disabled or disadvantaged student; a foster youth or a veteran like me, every one of us benefits from the support you give back to Cal State. I am just one of the many students who have benefitted from the generosity of the university’s donors and because of that kindness, I’ve been able to pursue my dreams.

I know that you have choices for which organizations to support with your annual contribution. More than ever before, your support of Cal State San Bernardino is a direct investment in students and their future success stories. Please consider making a gift to Cal State today. Your support strengthens an educated society that helps to build leaders and the communities we call home.

Sincerely,
Michael Hayes ’12

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**Handling Disagreements Smoothly**

_by Richard Bonar_

How we handle disagreements can make a big difference in all of our relationships. We should try to take the middle ground. Having a different point of view is inevitable. Our skill at dealing with difficult people will determine if we can disagree in a more agreeable manner. Here are a few ideas to present your point of view in an organized way and remember these following points.

1. Acknowledge the other person has several good thoughts. Point out these thoughts and be specific on the good things.
2. Transition smoothly. Don’t negate with the other person’s comments by using words such as “but” or “however” because that will instantly establish the battle lines. Instead, after acknowledging that your boss’s opinion was valid, take a slight pause and say, “I’ve thought of a few more factors that might influence our decision.”
3. Present your data. Boil your argument down to just two main points and present them.
4. Don’t get angry. Disagreements seldom go as planned. Remember that you could only provide the information; you can’t control the ultimate decision. If your boss argues, you could “agree to disagree,” but you shouldn’t get into a verbal battle.

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Stater Bros. Partners With Local Food Banks in Year-Round Program That Helps to Feed Over 8 Million People in Need

Year-round and especially during the holiday season Stater Bros. makes a major commitment to help its friends and neighbors who are faced with hunger. Through mone-
tary donations from the company’s charitable arm, Stater Bros. Charities, as well as through in-kind donations of food, each year Stater Bros. helps to provide meals for over 8 million individuals who are faced with hunger.

• The Stater Bros. Charities’ Customers Care Program at every checkstand in all 167 Stater Bros. Supermarkets provides the funding for over $600,000 in cash donations throughout the year to local food banks and self-help organizations.
• Throughout the year, Stater Bros. contributes over 3 million pounds of food to support the local food banks in the communities it serves.
• The 3rd Annual “Harvesting Hope” in Southern California communities puts extra emphasis on hunger relief during November and December, and food barrels are placed in all 167 Stater Bros. Supermarkets as well as at the company’s corporate offices and distribution center to collect nonper-
ishable food items for struggling families.
• Leading up to Thanksgiving, Stater Bros. makes a substantial contribu-
tion towards the purchase of over 5,700 turkeys to assist nonprofit organizations that feed the hungry.
• Stater Bros. is once again supporting The Salvation Army’s Red Kettle holiday campaign at all Stater Bros. Supermarket locations. The money collected during this campaign remains in the communities where it is donated.

“Many of our hard work-
ing customers have exhausted their resources and are being forced to get extra help this holiday season. Stater Bros.
is going to help in the best way we know how by keeping our prices low and helping our food banks get a big boost for the holiday season,” said Jack H. Brown, chairman and chief executive officer of Stater Bros. Supermarkets.

When we started our business over 30 years ago, we needed guidance. We’ve always partnered with the very best people we can find, and that’s why we chose City National. They’ve been with us since the beginning and it’s been absolutely fantastic. They’ve done everything they can to educate me and help me run a more successful business.

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Terry Vance
President, Vance & Hines Racing
Hear Terry’s complete story at cnb.com/thewayup.
and, to a minor degree, in Los Angeles County.

More detail with regard to the supply-side figures based on building permit data shows that in 2011 the High Desert accounted for the smallest proportion of new single-family units authorized by permit in Southern California in any of the years tabulated since 1980. Only 2.24 percent of the new single-family units authorized by permit in Southern California during the first half of 2011 were in the High Desert area, while during boom periods the High Desert has accounted for more than 12.0 percent of the new single-family units authorized for construction in the six-county Southern California region.

At the national level, unemployment continues at an extraordinarily high level. At a little above 9.0 percent, the national unemployment figure for the U.S. has stubbornly remained at near record highs for several years, reflecting unemployment trends similar to those observed in Germany and France in the first half of the last decade where unemployment levels remained above 9.0 percent for several years before and after 2000. This comparison suggests the possibility that enduring high levels of unemployment may be a characteristic of welfare economies, such as the U.S. is apparently becoming. On the other hand, Sweden and Norway experienced reasonably satisfactory unemployment levels during most of the last decade. The European Union overall generally had unemployment rates on average in excess of 7.5 percent throughout the decade of the 2000’s. Hopefully, this does not imply that as the U.S. moves closer to the European model of welfare state, we have to accept as a concomitant an enduring and sustained level of high unemployment. Welfare states tend to sustain an environment that provides incentive for avoiding work by people with a predisposition to do so, which may account for the difference in unemployment rates at the margin between welfare states and free market economies.

Another analogous period of high and enduring unemployment rate was our own depression (the 1930’s) during which we had high long-lasting unemployment rates despite massive public spending and rapid progress towards a welfare state. Could it be that pursuit of a welfare state and concurrent big public spending are associated with high unemployment over an extended timeframe, contrary to what people my age were taught in graduate school? Maybe my Ph.D. in economics was based on an erroneous theory? Will I be asked to return my diploma?

The U.S. currently appears to be in a contest to define itself as either a free market economy or a welfare state. Economic uncertainty that is a byproduct of this clash of philosophies has the spillover effect of discouraging investment, employment growth, etc., associated with...
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Garner Holt — President of Garner Holt Productions, Inc.

The City of San Bernardino plays host to a diverse spectrum of businesses of all sizes, products, goals, and methods. Perhaps none is more unique, fun, creative, and distinctly magical than Garner Holt Productions, Inc. (GHP). As the world’s largest designer and fabricator of animatronics, special effects, and show action systems for theme parks and other venues, GHP serves many of the greatest names in entertainment and other industries. Among those leaders are the Walt Disney Company, Universal Studios, Knott’s Berry Farm, Chuck E. Cheese, NASA, Coca-Cola, Caesars’ Palace, McDonald’s, and Lockheed Martin—a small sampling of the hundreds of organizations who choose GHP to create real magic for them.

This remarkable company was founded by an equally unique individual: Garner L. Holt. The visionary behind San Bernardino’s most magical business was only 16 when he incorporated his eponymous business in San Bernardino, his hometown. Still a student at Pacific High School, Garner had been inspired by a trip to Disneyland years before and began tinkering with mechanismed magic before he entered his teens. By high school, his imagination was vivid, and his heart set on a career in creating animatronics just like Disney’s. In 1976, he premiered an Uncle dtype that inspired its inception in the first place: Gar-ner Disney. Through 35 years of con-stant growth, GHP has become the world leader in animatron-ics, in addition to dozens of other products and services. From humble beginnings in his parents’ garage, Garner has guided his company through ever-increasing creative chal-

In Garner Holt’s most hum-ble and sincere demeanor, he gives back quietly to individu-als in need and the community around him. He bases his strength and his most humble and sincere generosity on the Christian faith that his mother introduced him to as a child. Upon meeting a business leader in San Bernardino, Garner learned that she had lost her arm due to cancer and was wearing an uncomfortable prosthetic. He suggested that with his technology he might be able to make a more life-like arm for her. He molded her good arm, then flipped it and made a more life-like arm. The reason it looks so real is that it is an actual model of her real hand. This was a gift.

He is a member of the San Bernardino More Attractive Community Foundation. After reading about a woman of deep spiri-tual faith who won an award for regularly fed the home-less, he contacted her and has contributed financially to her endeavors ever since. He also has ordered large quanti-ties of Bibles wholesale for her to distribute to her flock. At the same time he has driven local streets on Sunday where homeless often gather and dis-tributes Bibles to them with small amounts of cash and handwritten Bible verses enclosed.

He serves on the Board of Governors and Board of College of Arts and Letters California State University San Bernardino.

He is president of the Garner Dorothy Holt Ministries.

He opens his facility to indi-viduals and groups giving tours, telling his remarkable story in the hopes of encouraging future entrepreneurs. He employs individuals who have strong work ethics and are passionate about what the job entails rather than those who have many degrees in design, giving many an opportunity to succeed.

Note: Garner Holt Productions, Inc. was selected by the San Bernardino Chamber of Commerce as Business of the Year and honored by Assemblyman Mike Morrell.

International...

The strengthening of the global economy should stimulate demand across all sectors over the forecast horizon. In particular, Inland Empire exports for the three largest sectors are projected to increase in 2011 with computers and elec-tronic products and miscella-neous manufacturing each expanding over 25%. The increase in high-tech products likely reflects the sharp rise in business invest-ments early in the recovery cycle as firms replaced outdated capital. The higher demand for food manufacturing and beverage and tobacco products came largely from Asia as the region began to expand early in 2009 and consumer demand in devel-oping Asia picked up more robustly than in other regions. The strengthening of the global economy should stimulate demand across all sectors over the forecast horizon. In particular, Inland Empire exports for the three largest sectors are projected to increase in 2011 with computers and electronic products and miscellaneous manufacturing each expanding over $1.3 billion and transportation equipment amounts to $1.1 billion. These three sectors are projected to account for over $3.7 billion (53% of the forecasted $7 billion total) of the 2011 Inland Empire exports. Exports from chemical, machinery, fabricated metals and food.
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Holiday Mix and Mingle Dinner

Join us for a Very Merry Holiday Mixer and Dinner hosted by the American Advertising Federation of the Inland Empire and American Marketing Association of the Inland Empire professional associations on December 14th, 2011:

- AAF (www.aaf-inlandempire.com)
- AMA (www.ama-ie.com)

Relax, grab a drink and reunite with old friends. You’ll also make valuable new connections and expand your network for 2012. And did we mention the three course dinner will be prepared by the 4 star steak house at the Pines Restaurant in the San Manuel Casino. Bring a unwrapped toy and be entered to win some great prizes and gifts! Two organizations... one location. Attendance is limited - first come, first served. We hope to see you there!

For sponsorship information please contact Eddie Gonzales 949-370-3973, egonzales@murgent.com

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Monday, December 12, 2011

Christmas Priorities

By Mike Morrell

The Christmas season abounds with traditions and festivities. Trees and lights, stockings and carols, Santa Claus and the elves: these emblems mark the joy of the holidays. They point us to what is truly important, in this life and the next.

One of my favorite Christmas tales is “The Christmas Carol” by Charles Dickens. The famous story of Ebenezer Scrooge’s encounter with the ghosts of Christmas Past, Christmas Present, and Christmas Yet to Come has captured the imagination of every generation since its publication in 1843.

With the crossroads we currently face in the Inland Empire and across the nation, Dickens’ timeless masterpiece serves as a reminder of the real meaning of Christmas. In particular, the relationship between Scrooge and his assistant Bob Cratchit serves as an analogy for two very different mindsets that each of us can choose between this holiday season.

Scrooge prides himself in a greedy, cold-hearted approach to life. He despises intimacy, scoffs at the needy and Christmas…’Humbug’!

Cratchit is kind, warm-hearted, and thoughtful. A man of modest means, he barely has the resources to provide for his large family yet Cratchit treats Scrooge with the utmost degree of charity and respect. He even prays for the old man over Christmas dinner, much to the chagrin of his wife.

In “The Christmas Carol,” the difference between Scrooge and Cratchit is whom they choose to serve.

As Dickens’ story so powerfully shows, wealth and power by themselves fail to deliver the happiness that every person desires. Scrooge owns a successful business, but sees no pleasure in life – even in anticipation of Christmas Day. Cratchit barely gets by off the crumbs of his boss, but bursts with joy at the sight of his family – especially his son. Scrooge may have risen to the height of worldly success, but Cratchit has attained a lasting happiness, one found in virtue and in others.

Only when Scrooge was brought to his knees and humbled does he understand the Christmas spirit and discovers joy.

This Christmas, the families of our district face a variety of economic circumstances. In the midst of the country’s troubled economy, most residents will enter the holiday season with an unusually tight household budget. Others will not have the resources to give as many presents to their loved ones as they have in the past. A few will, for the first time, celebrate Christmas during a stretch of painful unemployment.

As we face our crossroads, remember the purpose of Christmas: to celebrate the birth of Christ, the ultimate source of love and strength. Remember that our circumstances are as unique as how we choose to deal with them.

Joanie and I would like to wish you and yours the merriest of Christmases. Enjoy the lights, enjoy the carols, but don’t forget what the season is all about.

Rosenfield... founder of the advocacy group Consumer Watchdog. “Premiums are going through the roof. A lot of people can’t get health insurance at any price. Benefits are going down. Company CEOs are getting rich.”

Consumer Watchdog submitted a draft of its initiative to state authorities this month, a first step toward placing the measure on the November 2012 ballot. Getting it there won’t be cheap. The Santa Monica group would need to gather signatures from at least 505,000 registered voters, a process that could...
Real Estate... continued from pg. 19

Companies is one of the nation’s largest privately-held real estate organizations engaged in the acquisition, ownership, development and management of residential and commercial real estate throughout California and Nevada. The Lewis Group of Companies has developed more than 65,000 single family homes and apartments and more than 14 msf of retail, office and industrial space.

New $17 Million Affordable Housing Project is Completed in Big Bear Lake

The Crossings at Big Bear Lake represents a milestone for the city, which is home to over 6,000 full-time residents. While the city does offer some affordable housing, its stock consists mainly of aging single-family homes and one affordable senior community. The Crossings at Big Bear Lake Village, the city’s premiere shopping and entertainment recreation areas, and is approximately a 10-minute walk from Big Bear Lake Village.

The Crossings at Big Bear Lake is the city’s first affordable community targeted toward families. UHC partnered with the City of Big Bear Lake’s Improvement Agency in 2009 to increase the city’s affordable housing stock in a manner consistent with the goals of the Redevelopment Plan. The Improvement Agency committed funding through a soft loan and UHC secured financing through the highly competitive 9 percent tax credit program. Additional financing for the project was provided by the Bank of America Community Development Corporation (BACDC), Bank of America, National Equity Fund (NEF) and the American Recovery and Reinvestment Act of 2009 (ARRA).

Grubb & Ellis Lands Leasing Assignment for Spec Inland Empire Industrial Project

Mark Kegans, SIOR, and Ron Washle, SIOR, with Grubb & Ellis, have been awarded the leasing assignment for a 398k-square-foot spec industrial development being constructed within Chino South Business Park in Chino by The Carson Companies. Kegans and Washle are senior vice presidents with Grubb & Ellis’ Industrial Group and members of the company’s Global Logistics practice group.

Located at 16043 El Prado Road, the cross-dock loading facility is planned for LEED® certification with the U.S. Green Building Council and will include a minimum of a 32-foot clear height, 75 dock-high doors and two ground-level doors. The property spans 18.7 acres of land within the 142-acre Chino South Business Park and currently offers 100 trailer parking positions with the ability to expand to accommodate an additional 90 trailers. The project broke ground in early September and is scheduled for completion first quarter 2012.

“...one of the first speculative industrial developments in the western Inland Empire for quite some time,” said Kegans. “It offers users an opportunity to locate to a new facility located within a well-developed business park.”

Inland Empire Self-Storage Property Sells for $5.8 Million

Private investors paid $5.8 million for Date Palm Self Storage, a self-storage property in Cathedral City. Located at 69100 Converse Road, near Highway 111 and Date Palm Drive, the property will be re-branded as Extra Space Storage.

The Class-A single-story facility has 552 self-storage units and 73 outside RV/boat-storage spaces for a total 103.5k square feet net rentable space. The property was 75-percent occupied at the time of the sale.

Stephen Grossman of NAI Capital Self Storage Investment Group, who handled the off-market transaction on behalf of the seller, noted that the property had been available for a very short period of time. According to Grossman, the buyers plan to make improvements to the property and launch a new marketing program with Extra Space Storage management.

Chino Industrial Property Sells for Second Time in 2011

In a recent Inland Empire industrial sale, Yama Seiki paid $4.2 million for a 78k-square-foot ($54/sf) property located at 5740 Schaefer Avenue, north of Edison Avenue and midway between Central and Mountain Avenues in Chino. Yama Seiki is a manufacturer of milling machines.

The building has been used as a manufacturing facility since it was built, in the late 1970s. It will be used as the US headquarters for the new owner, who plans a complete refurbishment of the property, from the offices to the yard area.

Richard Schwartz, vice president, and Brad Yates, vice president, both based in Colliers’ Inland Empire office represented the seller, Shield Packaging. This is

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continued on page 30
December 2011

Financial Brokerage Firms Serving the Inland Empire

Rosenfield... continued from pg. 27

cost around $3 million, according to election experts. If approved by voters, the measure would give California the country’s most stringent regulation of the 35 states that have some form of health insurance oversight.

Health insurers denounce the initiative as big-government meddling that could lead to higher rates and less coverage for everyone.

“Giving a politician the power to set prices does not address the real reason healthcare costs are increasing and could threaten patients’ access to medical care,” said Charles Bacchi, executive vice president of the California Assn. of Health Plans.

The industry could spend more than $100 million trying to defeat Consumer Watchdog’s proposed initiative, said Michael Mattoch, a former insurance committee staffer in the state Legislature and current executive at auto insurer USAA.

But Rosenfield and Jamie Court, Consumer Watchdog’s president, say they like their chances. Private focus groups and polling show 80% of voters queried would support reining in health insurers, they said.

Some independent analysts share their assessment.

“I imagine this would be quite popular going into a [national] election. Insurance companies are

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Financial Brokerage Firms Serving the Inland Empire

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<td>St. Louis, MO</td>
<td>1871</td>
<td>Jamie Havroud</td>
<td>Financial Advisor</td>
<td>(909) 917-1531/883</td>
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<td>Merrill Lynch &amp; Co.</td>
<td>4151 Island Empire Blvd., Ste. 150 Ontario, CA 91764</td>
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<td>Financial Planning, Stocks, Bonds, Annuities, Mortgages, Real Estate, Insurance Products</td>
<td>New York, NY</td>
<td>1866</td>
<td>Chris Barney</td>
<td>Resident Manager</td>
<td>(909) 476-5104/76-5104</td>
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<td>Wells Fargo Advisors</td>
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<td>Retail Brokerage, Public Finance, Corporate Finance</td>
<td>St. Louis, MO</td>
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<td>Jim Banowsky</td>
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<td>Scott Morris</td>
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<td>Jack Johnson</td>
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<td>National Planning Corp.</td>
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<td>Santa Monica, CA</td>
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<td>Eddie Ngo</td>
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<td>(907) 578-0761/763</td>
<td><a href="mailto:eddie@vernon.net">eddie@vernon.net</a></td>
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<td>RPM Insurance &amp; Financial Services</td>
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<td>William A. McCalmon</td>
<td>President</td>
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<td>(760) 733-7065/7066</td>
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CONCLUSION
This unique report provides detailed forecasts and analysis of merchandise exports for Inland Empire Metropolitan Statistical Area (MSA). Exports hold the potential to become an important source of growth for the region after the Great Recession given the slow recovery as well as the location and existing demographic trends of the two-county area. There was a spectacular increase in exports over the 2003-2008 period during which time Inland Empire total exports grew by a robust annual average rate of 17.4%, contributing significantly to the economic growth and employment trends in the county. In 2009 (the most recent available data), exports accounted for roughly 5.7% of the Inland Empire’s regional output. The Great Recession had a devastating impact on the Inland Empire economy given its large exposure to the housing crisis, construction decline and manufacturing collapse. The area’s economy is intricately linked to the neighboring coastal counties (primarily Los Angeles and Orange County). While the recovery has been slow throughout the Southern California region, it has been exceptionally weak in the Inland Empire which has suffered from persistent high unemployment rates, continued issues related to the housing market, low income growth, and fiscal contractions from state and local governments. These issues are unlikely to be resolved in the short-term given that they are structural in nature and a long time is needed before a final resolution has been achieved.

Exports can become a driving force in the region’s recovery which means that understanding the main trends and outlook for this central source of growth is important for both businesses and policymakers. However, official data for the region’s exports are provided with long delays. The International Trade Administration will only provide limited updated data for 2010 towards the end of 2011. This report is unique in that it is the first and only available source that fills this gap by providing detailed historical data and forecasts of total merchandise export for Inland Empire by (a) country, (b) region, and (c) sector.

Using econometric models, our estimates show that Inland Empire exports increased by 17.9%—to $6.3 billion in 2010. As the world economy continues to recover, albeit at a lower rate than in 2010, Inland Empire exports are projected to increase again in 2011 by an additional 11.4%. Over 57% of Inland Empire’s merchandise exports were to Canada, China, Japan, Netherlands and Mexico. NAFTA members account for roughly one third of Inland Empire’s exports and they are expected to grow over the forecast horizon. More specifically, exports to Canada and Mexico should increase to over $1 billion over the forecast horizon, whereas exports to China are projected to continue to exceed $1 billion over the forecast horizon, whereas exports to Arizona should increase to over $1 billion by 2012.

Manufacturing clusters dominate the type of exports from the Inland Empire. The three most important technology-related export sectors are computers and electronic products, miscellaneous manufacturing, and transportation equipment, combining for $2.8 billion or 52.4% of the Inland Empire exports in 2009. Exports for the three largest sectors are projected to increase in 2011 with computers and electronic products and miscellaneous manufacturing each exceeding $1.3 billion and transportation equipments amounting to $1.1 billion. Exports from chemical, machinery, fabricated metals and food manufacturing are projected to account for a combined total of over $1.5 billion in 2011 and are expected to remain important sectors for the region’s future growth.
Wente Family... continued from pg. 34

In 2008, on the occasion of their 125th anniversary, the Culinary Institute of America inducted Wente Vineyards’ founder Carl Heinrich Wente into the “Vintners Hall of Fame” as a “Pioneer.” In 2010, the winery was named both Winery of the Year by the California Travel Industry Association and received the Lifetime Achievement award at the 2010 California State Fair. Several generations of sustainability efforts were also recognized when Wente Family Estates became among the first wineries to attain Certified California Sustainable Winegrowing status for its business and winemaking practices in 2010. Also in 2010, the Course at Wente Vineyards became a Certified Audubon Cooperative Sanctuary by the Audubon International Program, recognized for its commitment to provide a sanctuary for wildlife on the golf course property as part of its holistic sustainability mandate.

About Wente Vineyards

Founded in 1883, Wente Vineyards is the country’s oldest continuously operated family-owned winery. Today, Wente Vineyards is led by the fourth and fifth generations of the Wente family. More than 128 years of committed stewardship to the land led to the development in the 1990s of Wente Vineyards’ Farming for the Future program, a system of sustainable viticultural practices designed to produce the best quality wines with the least environmental impact. This philosophy extends to all aspects of winery operations, where energy efficiency, waste reduction, recycling and social responsibility are all integral to the culture.

Located just east of San Francisco in the historic Livermore Valley, Wente Vineyards is recognized as one of California’s premier wine country destinations, featuring wine tasting, fine dining and championship golf. For more information, visit www.wentevineyards.com.

About The Restaurant at Wente Vineyards

The Restaurant at Wente Vineyards is an accurate reflection of the entire Wente Vineyards experience: estate grown, family owned, sustainable. When guests visit The Restaurant at Wente Vineyards, it is almost as if they have been invited into the Wente family dining room. Featuring ingredient-driven California wine country cuisine, recently appointed Executive Chef Matt Greco offers seasonal dishes sourced from the Vineyard’s magnificent herb and vegetable garden. With a wine list of 400 West Coast wines, The Restaurant provides guests with numerous wine pairing options for each dish. The Restaurant serves lunch and dinner, with brunch service on Sunday. The telephone number for reservations and information is (925) 456-2450 or online at www.wentevineyards.com. The Restaurant at Wente Vineyards is located at 5050 Arroyo Road in Livermore Valley, CA.

About The Concerts at Wente Vineyards

Fine wine and food, complemented by gracious, personal service, are the hallmarks of the Wente Vineyards concert experience. Concerts are held at the beautiful Wente Vineyards Restaurant and Event Center, located at 5050 Arroyo Road, in a picturesque valley a few miles south of the town of Livermore. Seating is in a terraced amphitheater surrounded by gardens, hillsides and tile-roofed winery buildings recreated in the style of old California. Patrons can choose either a four-course dinner in the award-winning The Restaurant at Wente Vineyards, followed by reserved, stage-front seating, or a buffet-style dinner at tables of 10 on the lawn. The intimate nature and the limited number of tickets sold guarantee that every seat offers guests an outstanding entertainment experience.

About The Course at Wente Vineyards

The Course at Wente Vineyards opened in July 1998. Designed by golfing great Greg Norman, the 18-hole championship course is a picturesque 7,181-yard, par-72, upscale, daily-fee golf course tucked away in the scenic, rural Livermore Valley, 50 minutes east of San Francisco. With three distinct topographies - native woodlands, mature vineyard and rolling hills of natural grasslands - The Course at Wente Vineyards offers extraordinary visual panoramas and a diversity of play unmatched in the Bay Area. Additionally in early 2010 and then again in 2011, the Course received the prestigious Audubon Certification in recognition of maintaining a high degree of environmental quality in a number of areas throughout the course. For tee times call 925-456-2425 or visit online at www.wentegolf.com. The Course is located at 5040 Arroyo Road in Livermore, CA.

Blue Cross... continued from pg. 12

On May 1, Blue Cross increased Janet Kassouf’s:

- Premium by 22%
- Deductible from $1,500 to $1,750
- “Yearly Maximum Co-payment/Co-insurance Limit” – the total amount that a consumer must pay each year including annual deductible and co-pays – from $6,000 to $7,050
- “Annual” prescription drug deductible from $250 to $275

“I feel like Blue Cross is stealing from us by charging us more for less coverage and there’s nothing we can do. Since October of 2010 we’ve had premium increases of 46% and on top of that they have increased our co-payments and annual deductibles. Our costs are spiraling out of control and yet they are allowed to change our coverage every two months,” said Alison Heath of San Francisco, another of the lead plaintiffs in the lawsuit. “We feel like hostages, unwilling to give up our health insurance and frightened to imagine what they’ll try next. They know we are trapped and will try to take whatever they can from us.”

On May 1, Blue Cross increased Alison Heath’s:

- Premium by 26%
- Deductible from $2,500 to $2,950
- “Yearly Maximum Co-payment/Co-insurance Limit” – the total amount that a consumer must pay each year including annual deductible and co-pays – from $7,500 to $8,800
- “Annual” prescription drug deductible from $500 to $575

Blue Cross... husband’s employer, I have held on to my Blue Cross policy because I know that with my pre-existing condition I won’t be accepted by another insurance company,” said Janet Kassouf of Hayward, one of the lead plaintiffs in the lawsuit. “I have paid big premiums and rarely went to the doctor. Now, Blue Cross is dramatically increasing my premiums and reducing my coverage in the middle of the year. That’s not fair. If I told Blue Cross that I decided to pay them a smaller premium in exchange for the reduction in coverage, Blue Cross would drop me!”
Give (and Show)... employee’s face for weeks, and I also noticed that many of the other team members now worked even harder too in order to earn a write-up themselves. Remember to always praise in public as ‘loudly as possible,’ and conversely, criticize only in private!

Identify stars. According to Patkin, identifying stars is taking the concept behind telling success stories to the next level. Yes, recognize achievements whenever you see them, but also make celebrating your stars a regular event. Sure, some team members will roll their eyes at “Employee of the Week/Month” programs, but you can rest assured that no one is going to turn down this honor.

“Instead of singling out just one person, you might even consider recognizing multiple individuals every month,” Patkin suggests. “For example, I always wrote about several store managers in our ‘Managers of the Month’ newsletter. Later, I included assistant managers, store supervisors, store salespeople, and our drivers in this letter of champions as well. My profiles for each star would often be a full page in length, lauding both their professional achievements and wonderful personal qualities. The newsletters themselves were often 30 pages in length when finished. But I know many within the team loved to read these personalized recognitions each month, and they motivated lots of the employees to work even harder to earn a spot on the pages themselves.”

Make it a family affair. Whenever possible, engage your employees’ families when praising them. Having a leader validate all the hours each team member spends at work will be remembered far longer than a bonus (really!). Plus, when spouses and kids know what mom or dad does at work and are “on board” with it, your employee’s performance will be buoyed by support from the ones he or she loves the most.

“For example, if an employee did something really tremendous, I would call his home, generally trying to get the answering machine and not a person,” Patkin shares. “Then I’d leave a voicemail like this one:

“Hi, (name of spouse and kids), this is Todd Patkin from Autopart International where your husband and dad works. I just want to tell you that your husband and dad is the most incredible, wonderful, amazing person in the whole world. He just broke our Nashua, New Hampshire, store’s all-time sales record. Guys, that is incredible!! So, please, kids, do me a favor. When your dad comes home tonight, everyone run up and give him a huge hug and tell him how proud you are of him and how great he is. And, (name of spouse), I hope you too will give him a big hug and a wonderful kiss to make sure he knows how much you love him and how much he is appreciated for all he’s doing for our company. Thanks, guys.

“And in fact, years later, many employees whose families received these phone calls told me that although they didn’t remember how much their bonus checks were for that year, that extra-special homecoming was still clearly etched in their memories.

“Instead of just seeing Thanksgiving as an opportunity to eat a turkey dinner, challenge yourself this year to think about just how much your employees mean to you, and how you can convey that to them,” concludes Patkin. “Trust me, showing people love, appreciation, and respect trump money just about every time when it comes to building long-term motivation and boosting employee morale and loyalty. When you take the time to make your employees feel valued, they’ll know that you care about them on a more personal level, and they’ll be much happier at work. And in the end, when you’ve achieved a really positive atmosphere at work and the improved bot-

tom line that will surely come from it, you’ll feel amazing too!”

For additional information, visit www.findinghappinessthebook.com.

Triple... Expedition Trail, which runs the full length of the Bitterroot Valley • Big Hole National Battlefield, where the Nez Perce Indians and the U.S. Cavalry had a famous encounter • Bannack, the first state capital of Montana, a ghost town whose buildings remain in good condition

Weather in the Mountains
The elevation at Triple Creek Ranch is an invigorating 4,600 feet. Springtime temperatures range between 45° and 75° with crisp mornings and evenings. Summer days are warm and sunny, anywhere from 65° to 95° and may cool down to 45° at night. Fall tends to be a bit warmer than spring, with temperatures between 50° and 80° during the day, and dropping as low as 30° after sunset. Winter days are typically 25° to 45° with overnight temperatures in the low 20s.

Weather can be unpredictable. Storms can occur with little warning and temperatures can change quickly. In all seasons, it is best to be prepared for varying conditions by layering your clothing and carrying extra water. Because of the higher elevation, sunscreen and lip balm are highly recommended along with hats and a lightweight, long-sleeved shirt to protect you from the sun.

Wildlife on the Ranch
In addition to ranch horses grazing in the meadows, elk, deer, moose, turkeys and osprey make
# For Planning 2012 Advertising, Marketing, and Publicity With The Inland Empire Business Journal

## 2012 Editorial Schedule

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Wente Family Estates Named American Winery of the Year

By Wine Enthusiast Magazine

Carolyn Wente, CEO and fourth generation winegrower of America’s oldest continuously owned and operated winery, is pleased to announce that her family business has received the 2011 American Winery of the Year award from Wine Enthusiast magazine. Wente Family Estates is comprised of Wente Vineyards, Murrieta’s Well and Tamás Estates as well as entwine, a partnership between The Food Network and Wente Vineyards. Known as the Wine Star Awards for the last 11 years, the magazine honors international wine personalities who have had great influence on the world of wine.

Wente Family Estates joins an esteemed group of winners this year including Restaurateur of the Year Michael Mina, Winemaker of the Year Bob Cabral of Williams Selyem, and Georg and Maximilian Riedel as Generations of Innovation, among others. Upon learning of the news, CEO Carolyn Wente stated, “This is really such a wonderful acknowledgement and recognition for the five generations of my family who have remained committed to the wine business. We all love what we do and my two brothers Eric and Phil and my niece and nephew Christine and Karl are individually helping to build our company into a strong, relevant and quality driven winery in the 21st century. We have built on the foundation laid by my great grandfather, Carl Wente, who came to this country as an immigrant in the late 19th century, to the Livermore Valley in 1883.” This award comes at an auspicious time for the winery as 2012 will mark the 100th anniversary of Chardonnay coming to America. In 1912, Ernest Wente, son of founder Carl Wente, brought Chardonnay cuttings from Montpelier, France to California. His plantings and experimentation with the Chardonnay clone began a chapter in California wine history that continues today. Post Prohibition, Chardonnay plantings encompassed roughly 100 acres in California, and today nearly 100,000 acres are planted to Chardonnay and it is the top selling varietal in the country. Over 75% of the Chardonnay planted in California is derived from the Wente clone, making the Wente family integral in the development of wine culture for Americans.

As one of the top 30 wine companies in America several years running, Wente Family Estates has established itself as a unique company given that it is family-owned, and all of its fruit is estate grown and sustainably farmed. Due to the vision of CEO Carolyn Wente, the winery was also among the first to develop a wine country destination program when 25 years ago, Carolyn launched both an onsite fine dining restaurant, The restaurant at Wente Vineyards, as well as the renowned concerts at Wente Vineyards. In 1998, the winery opened the Course at Wente Vineyards on property, an 18-hole championship course designed by Greg Norman. Blazing a trail that many would follow, Wente Vineyards made wine country more than just a continued on page 31
The ReStore is a discount home improvement center, open to the public, that sells new and used building materials and furniture. All items sold at the ReStore are donated by local businesses and residents. All proceeds are used in funding the construction of Habitat homes.

For delivery or pick-ups call 909.399.0202
Visit the ReStore today at 4609 Holt Blvd. Montclair, CA 91763
Open: Tuesday–Friday; 10 am–6 pm
Saturday; 9 am–5 pm
“The 11 Laws of Likability: Relationship Networking… Because People Do Business With People They Like,”

For the past decade there has been a growing downplay of what is often called “schmoozing” customers. That’s the technique that was frequently used before the 21st Century to build customer relations and influenced buying decisions. To a certain extent author Michelle Lederman is advocating the return likability. Not the kind of likability that Arthur Miller’s fictional salesperson, Willy Loman, practiced. Willy not only wanted to be “liked, but well liked.” That’s not what Ms. Lederman is proposing. Nor is the author replacing the need for human likability with the current arm’s length chill between buyer and seller. As she notes, “Many networking experts urge people to be strategic and deliberate to a fault, focusing on how to work a room and get in front of key people. The act of meeting people and seeking connections begins to feel like a dreaded chore, and when it feels like something you have to do rather than want to do, it’s hard to motivate yourself to do it at all, let alone do it well.”

She goes on to point out: “Contrary to what many networking experts counsel (and what I, too, used to believe) every interaction does not need to have an intent or specific objective. We do not need to focus with laser like precision on what our takeaway from a conversation will be, because building relationships is not about transactions—it’s about connections. It is about creating opportunities for honest and authentic interactions, and making them advantageous for all parties involved. It’s about liking and being liked.”

The author, however, is quick to point out that likability has little to do with sitting around a campfire sipping hot cocoa while singing “Cumbaya.” She states: “Tapping into likability doesn’t mean making everything all perky and bright and constantly being happy. In some ways it’s just the opposite. Harnessing likability is about uncovering what is authentically likable—in you, in the other person, in your connection. It is through the strength of what is genuine that meaningful connections build into relationships. The term networking is simply another way to think about how to start a relationship. Our relationships are our network. Whether they stem from business or personal situations, our relationships are what support us, connect us, and allow us to progress in all aspects of our lives.”

The “11 laws of likability” are actually paradigms for networking and relationship building. They can be used as a key element of the selling function, the management function, or simply expanding your network of new friends. Lederman lists her chapter heading after each of the laws that she proposes: authenticity, self-image, perception, energy, curiosity, listening, similarity, mood memory, familiarity, giving, and patience.

There will be some people, many of them men, who may say that they can’t work the way that author Lederman proposes. That’s a shame because 30 years or more ago, virtually all outside salespeople and most managers (whether they were in sales or not) were men who knew the business importance of building likability among customers and subordinates. They learned to network because it was an essential skill if they had any hope of making a living or successfully building a network of customers or coworkers.

“The 11 Laws of Likability” realistically offers a new look at a traditional way of building human connections in the marketplace. Also, without addressing the specific point, author Lederman offers a number of good reasons why customer service departments should put less emphasis on how long a phone representative speaks with a customer and more emphasis on retaining a paying customer. Lederman offers a refreshing breeze in a situation that has become a bit too foggy.

-- Henry Holtzman

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. “Steve Jobs,” by Walter Isaacson (Simon & Schuster…$35.00)(4)*
The story of a modern Thomas Edison.
2. “Strengths Finder 2.0: A New and Updated Edition of the Online Test From Gallup’s Now, Discover Your Strengths,” by Tom Rath (Gallup Press. . . .$22.95(3)*)
Discover your strengths and integrate them with your career.
3. “The 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(5))
A concise look at the fundamental traits of leadership.
One possible roadmap back to fiscal and market stability.
Why some people succeed against all the odds.
6. “EntreLeadership: 20 Years of Practical Business Wisdom From the Trenches” by Dave Ramsey (Simon & Schuster…$26.00(4)*)
Experienced advice on business leadership.
7. “Reckless Endangerment: How Outsized Ambition, Greed, and Corruption Led to Economic Armageddon,” by Gretchen Morgenson (Times Books….$30.00(5)*)
The why and how of America’s fall from economic grace.
Doing something about the negative impact of globalization.
9. “Nothing to Lose, Everything to Gain: How I Went From Gang Member to Multimillionaire Entrepreneur,” by Ryan Blair (Penguin Group…$16.00 (6)*)
How goal setting and total focus takes you from zero to 100%.
A business book that’s so juicy that Hollywood made it a movie.

*(1) -- Indicates a book’s previous position on the list.
** -- Indicates a book’s first appearance on the list.
**This...** says, quite simply, don’t be predictable.

**Rosenfield...** not exactly the most favorite institutions,” said Larry Levitt, a senior vice president at the Kaiser Family Foundation, a national healthcare think tank not related to the Kaiser Permanente health maintenance organization.

**Triple...** their home at Triple Creek Ranch and the surrounding areas. You may also spot bald eagles flying above the ranch or along the Bitterroot River so be sure to pack your camera. When you do come into contact with animals during your vacation, remember to respect their territory and keep your distance.

**The Good Life, Triple Creek Ranch Style**

Guests can completely relax, knowing their stay at Triple Creek Ranch is here to assure that your visit with them is not just what you hoped it would be, but even more. From the time you arrive and are greeted by a member of their staff, you’ll experience the style of service that defines them. At Triple Creek they pride themselves in meeting the standards of Relais & Châteaux’s 5 C’s—courtesy, charm, character, calm and cuisine.

**TEMPELA PR FIRM – DRIVEN PUBLIC RELATIONS – WINS COVETED PUBLIC RELATIONS SOCIETY OF AMERICA’S POLARIS AWARD**

**DRIVEN PR Earns Award in Media Relations Category for Work WithZero Motorcycles**

DRIVEN Public Relations, a multi-award-winning, specialized public relations firm located in Temecula, announced the agency has won a Polaris Award presented by the Public Relations Society of America – California Inland Empire Chapter (PRSA-CIEC). The award recognizes excellence in the field of public relations and DRI-

VEN received the honor based on its 2010-2011 media relations campaign for electric motorcycle manufacturer Zero Motorcycles. The annual PRSA-CIEC awards program was hosted this past October, at the Center State Theater in Fontana.

“Thank you to all of our colleagues in the PR industry that voted for DRIVEN. We are honored to receive this award. Without question, this award goes to all the hard work our team puts in day in and day out. Their dedication to delivering the very best results for our clients is apparent and this award is a great way to showcase some of our successes,” said Michael Caudill, president, DRIVEN Public Relations.

The Polaris Award comes as DRIVEN continues its growth within the automotive and motorcycle industries. Most recently, DRIVEN has begun supporting the Progressive® International Motorcycle Shows® (nationwide), Maxim and LINE-X Protective Coatings. Its current client list includes: Zero Motorcycles, AC Propulsion, Inland Empire Auto Show and Zaah Technologies. DRIVEN also supports the Motor Press Guild, the nation’s largest non-profit automotive media association, in a pro-bono public relations capacity.

103. That landmark ballot initiative slashed car insurance rates and forced auto insurers to get approval from state regulators for future premium hikes. The law also applies to rates for homeowners’ and most other lines of property and casualty insurance.

Outspent by the opposition $120 million to $3 million, Rosenfield’s tiny operation prevailed by tapping into the frustration of California motorists fed up with skyrocketing premiums. Despite dire predictions that carriers would flee the state, California’s auto insurance market...
50 and...

continued from pg. 9

are, mention that once you learn more about the job requirements and the company’s full compensa-
tion structure (salary, bonus, profit sharing, perks, equity etc) you will be in a better position to answer. Also say that given your strong interest in the job, you will be flexible and are confident that you will reach an agreement comfortable for both parties.

For executives over 50, reducing salary requirements can often be the key reason they get an offer. And in most cases, they end up making more money over the long run from deferred compensation received for good performance.

5. Describe Intrepreneurial Achievements.

Over 50 executives are often perceived as being too corporate. Having enjoyed the full resources of larger companies, many are not equipped to succeed in smaller companies where they have the best chance of finding jobs at their age. The best way to counter this objection is to relate examples in your career when you worked on projects with larger organizations requiring “intrapreneurial” skills. Explain how you led or worked on successful projects with cross-functional teams supported by a small budget and lean staff. Then you can stress your unique ability to combine larger company experience with small company skills.

Bottom line, at its heart, interview is selling. To win, you must sell yourself more convincingly than other qualified candidates competing for the same job.

For additional information, visit their web site at www.firedat-fifty.com.

Harsh...

Adams. “We have DuPont to thank for nylon, Teflon®, Kevlar®, Tyvek®, Corian®, and Lycra®. Over the last few years, they invested in implementing New Product Blueprinting to improve direct customer engagement. They asked me to work with them to design a new and innovative way to train and implement New Product Blueprinting.”

To put this in perspective, DuPont invested in organic growth during the worst recession since the 1930s, when most companies were “circling the wagons.” An impressive and bold move.

“My point is simple,” concludes Adams. “Winning companies know what provides their winning edge—understanding and meeting customer needs. And they continue to win because they figure out a way to invest in and consistently build this edge.”

For more information, visit www.newproductblueprinting.com.
The Fallacy...

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net more money from people—just as higher prices do not create more sales.

At the end of the day, consumers and businesses have only have so much money—the number and variance of taxes leaves them with only so much in their pockets. Attempting to pick another of their pockets will not produce long-term, newfound gold. It will only leave them weaker than before and so to our economy—all of which leads to prolonged budget deficits.

I am literally saddened to hear some think a massive new category of taxation is the answer to California’s economic or budget problems. At some point, those who want to raise tax rates or create new taxes will come to understand that California is already uncompetitive because it is over taxed and over regulated—while they may not get that during an economy where California homeowners have lost nearly $2 trillion in homeowner equity, the over 10,000 people that leave this state every week and those facing foreclosure and under-water mortgages certainly do.

Senator Dutton...

continued from pg. 12
lion cases of instant noodles every month, with each case containing 12 bowls of noodles. Nogshim currently employs containing 12 bowls of noodles. Nogshim currently employs
continuing from pg. 17

Tenuous...

continued from pg. 22
demand for newly-developed real state and, therefore, has a special impact on the economy of the High Desert which has historically been dependent on real estate development as a stimulus for local economic growth.

The Bradco High Desert Report www.thebradcocompan-ies.com, info@thebradcocompan-ies.com

The Facts...

continued from pg. 14
Also thanks to the Affordable Care Act, Medicare preventive health benefits are now available for free. These services include cancer screenings and an annual wellness visit with your doctor.

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

who were previously uninsured. Last year voters defeated a similar ballot measure, with the losing campaign costing Mercury $16 million. Undeterred, Joseph already has pumped $8 million into the new effort, which officially is sponsored by the American Agents Alliance, a trade group.

Rosenfield said his word-
ing would restate and expand a controversial provision of Proposition 103 that previously uninsured drivers should not be penalized with higher insurance rates. It would take effect if both Rosenfield’s and Joseph’s measures were approved but Rosenfield’s gets more votes.

The poison pill, insurers argue, is unconstitutional and is likely to be challenged in court on the grounds that initia-
tives by law can deal with only one subject.

Real Estate...

continued from pg. 30
office; Alexander Garcia, Jr., a senior vice president invest-
ments in the firm’s Ontario office; and Brad Pennington, a first vice president investments in their San Francisco office.

“These properties feature amenities designed for individuals with active lifestyles, including on-site, state-of-the-art gyms, in-house theater-style projection rooms and weekly activities,” says Nguyen. “They are truly the ‘best in class’ and have performed very well during the recession with little to no rent compression.”

Village on the Green Apartments is at 9400 Fairway View Place in Rancho Cucamonga, in San Bernardino County. The property is sur-
rounded by the fairways of Empire Lakes Golf Course and is within close proximity of the Victoria Gardens Mall, the Ontario Convention Center and the James L. Bruite Senior Center. The Ontario Mills shopping mall and the Citizen’s Bank Arena are with-
in walking distance.

The 55-plus apartment community features a 9k-
square-foot clubhouse and wellness center, a resort-style pool and spa, a fitness center, picnic area, library, game room and a business center. Each unit has central air condition-
ing and heating, full-size stack-
able washer and dryer, refriger-
ator, microwave and private patio and balcony.

The Bradco High Desert

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remains competitive. Premiums have declined by about 30%, saving Golden State motorists billions, according to the Consumer Federation of America.

Health insurance “fits perfectly with 103,” Rosenfield said.

Insurance industry oppo-
nents counter that Rosenfield and his colleagues have other reasons for wanting to expand Proposition 103. Over the last two decades, they’ve reaped millions in legal fees and set-
tements from insurance compan-
ies while declaring them-
selves champions of the little guy.

Bacchi of the California Assn. of Health Plans criticized Consumer Watchdog as “a self-
appointed consumer advocate,” pursuing “yet another deeply flawed policy proposal that is ultimately designed to line their pockets with cash from expensive lawsuits.”

Rosenfield, who has shaved
his mustache, buffed up his physique and upgraded his wardrobe since his Nader’s Raiders days in the 1970s and 1980s, said he welcomes insur-
er insults. That’s “how I know we’re doing our job,” he said.

But the proposed health insurance initiative promises to earn Rosenfield more advers-
as than usual.

Carefully inserted in the measure is a one-sentence
“poison pill” that could nullify a proposed auto insurance ini-
tiative that’s also aimed for the November 2012 ballot. The crafty tactic was aimed straight at Rosenfield’s old nemesis: George Joseph, the chairman of Los Angeles-based Mercury General Corp., who is helping to bankroll the auto insurance measure.

That initiative, which would offer certain discounts to longtime insured motorists, would weaken Proposition 103, Rosenfield said, by effec-
tively raising rates for drivers

Blue Cross...

continued from pg. 31
Consumer Watchdog is a non-profit and non-partisan consumer advocacy group with offices in Santa Monica, CA and Washington, D.C. Visit us on the web at: http://www.ConsumerWatchdog.org

Rosenfield...
EXECUTIVE TIME OUT

Pure Mountain Luxury
Triple Creek Ranch is a small, intimate resort designed for adults*. Situated among the towering pines on the side of Trapper Peak, the highest mountain in Western Montana, this unforgettable retreat offers the merging of unmatched natural beauty with the height of comfort and personal service. From the beautiful, welcoming main lodge, a world-class restaurant and paramount wine cellar, to the deluxe private guest cabins nestled in the trees throughout the property, it’s the attention to the smallest details that make the Triple Creek Ranch experience so memorable.

Keeping In Touch
We hope you’ll unwind and enjoy being away from the daily routines. However, we understand that many of you must stay in touch with family and colleagues. While many ranch guests are surprised to find there is no cell phone service at Triple Creek Ranch, each cabin has its own direct-dial phone number with voice mail and wireless Internet connection. Bring your wireless laptop computer to the lodge or make use of the guest computer in the library which offers a high-speed satellite Wi-Fi Internet connection. You will also find fax service, high-definition plasma televisions and a library of books, CDs and DVDs.

History
The original 40 acres of the ranch belonged to Reverend and Mrs. House from New York State. He was a minister in Conner and she taught at the little red schoolhouse on Piquette Creek Road. Both were also teachers at the school in Darby and they raised four children in the original house located at the center of Triple Creek Ranch. The first 50 acres of Triple Creek Ranch was purchased and developed by a Michigan industrialist in 1982. Triple Creek Ranch served as his personal retreat for the first four years and then was developed into “Triple Creek Ranch, a Montana Hideaway.” In 1993, he sold the property and business to the current owners, a couple who, as frequent guests, had fallen in love with the ranch. They have since infused the resort with a passion and enthusiasm that have made it the elegant Montana high country resort it is today. In 1995, Triple Creek Ranch became a member of the prestigious Relais & Châteaux Association.

Over the years, the ranch has continued to evolve with new cabins, the tennis court, pool, fishing ponds, fitness center and Rider’s Roost being added. Approximately 3,000 square feet were added as part of a complete renovation of the main guest lodge in 2004.

*The entire ranch may be reserved for family reunions or business retreats during the months of October, December, January, February and May (excluding the Christmas and New Year holidays), in which case children under 16 may be invited.

A Destination for All Seasons
The Bitterroot Valley on the western Montana and Idaho border is a place of majesty, serenity, natural beauty and comfort in all four seasons. In spring, the meadows are alive with wildflowers and the air is fresh with new beginnings. In summer, the sun-filled days are perfect for horseback riding, fishing, scenic float trips, rafting and swimming.

The mountains dressed for fall are a dazzling sight with bright blue skies and aspen shimmering in the sun … followed by crisp, cool evenings. Our surprisingly mild winters are exhilarating with the beautiful silence of fresh powder mornings, the breathtaking grandeur of Bitterroot Mountain panoramas and the excitement of Alpine and Nordic skiing, snowmobiling, snowshoeing or horseback riding through unspoiled snow-covered wilderness.

Sightseeing in Western Montana
Some guests never leave the property during their stay. But if you do venture out, the Bitterroot Valley of Western Montana has much to offer. The mountains and rivers are a photographer’s dream. The Bitterroot National Forest borders Triple Creek Ranch and is home to many of our popular hikes. Short drives away, the following trail heads await: Baker Lake, Boulder Falls, Stateline Trail, Trapper Peak and Lake Como.

For guests interested in the local history, the following places make a wonderful day drive from Triple Creek Ranch:
• Lewis & Clark
continued on page 32
Better Vision At Any Age.

Rajesh Khanna M.D.
Team Ophthalmologist for US Men’s Water Polo Team ○
Voted Best LASIK Surgeon by L.A. Daily News Readers ○

Certified by the American Board of Ophthalmology, he’s performed over 10,000 surgeries. He has Advanced Fellowship Training in LASIK and Refractive Cataract Surgery, and is a Volunteer at the UCLA Jules Stein Eye Institute.

For Younger Patients:
○ Wavefront Thinflap LASIK ○ IntraLase all laser LASIK ○ Super LASIK

For Patients over 45:
○ Prelex -- see far and near in each eye (not monovision) ○ Super LASIK

Those Turned Down for LASIK:
○ Cataract Surgery ○ Intacs & Corneal Crosslinkage ○ High Myopia/Hyperopia ○ Phakic iol

For Patients over 60:
○ Prelex ○ Cataract Surgery

Call For a Free Consultation

Insurances may be accepted.

CALL NOW
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Westlake Village, CA 91361

Beverly Hills
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Beverly Hills, CA 90211