Are We There Yet?  
The UCLA Anderson Forecast

Noted in our March Report, we are in a truly global slump. The 5.7% decline in U.S. output in the first quarter pales in comparison to the 25% decline in Singapore, the 22% decline in Mexico, the 15% decline in Japan and the 14% decline in Germany. These depression-like declines were caused in large part by a 30% collapse in year-over-year exports for the 15 largest economies. Because the weakness in trade was exacerbated by the lack of financing, going forward the healing of the financial system will work to mitigate the decline.

The Financial System Heals
Despite all of the controversy, the host of Federal Reserve and Treasury actions to provide liquidity and capital to a severely wounded financial system suffering from the worst crisis since the 1930s appear to be working. In the interbank market the three-month LIBOR rate has declined from

LIBOR rate has declined from

continued on page 3

OPINION

Where Have All the Leaders Gone?

Am I the only guy in this country who’s fed up with what’s happening? Where is the hell is our outrage? We should be screaming bloody murder! We’ve got a gang of clueless bozos steering our ship of state right over a cliff; we’ve got corporate gangsters stealing us blind; and we can’t even clean up after a hurricane much less build a hybrid car. But instead of getting mad, everyone sits around and nods their heads when the politicians say, ‘Stay the course.’

Stay the course? You’ve got to be kidding. This is America, not the damned Titanic. I’ll give you a sound bite: “Throw all the bums out!”

You might think I’m getting senile, that I’ve gone off my rocker, and maybe I have. But someone has

continued on page 12
**Effective management. Ethical leadership. Social responsibility.**

The Drucker Centennial marks the 100th birthday of Peter Drucker, the father of modern management, author of 39 books on organizational behavior, innovation, economy, and society, and winner of the Presidential Medal of Freedom.

This is a time for commemoration, celebration, renewal and commitment to responsibility. We want you to take part in the Drucker Centennial. Visit our website, Drucker100.com, to:

- Check out our calendar of exciting events.
- Become part of a Drucker Society and help promote positive change across the globe.
- Deepen your knowledge by enrolling at the Drucker School of Management.
- Make a tax-deductible $100 gift to honor Peter Drucker's 100th birthday.

For more information, please contact Drucker Institute Director Rick Wartman at rick.wartman@ucgcu.edu or via Jackson, Dean of the Drucker School of Management, at tra.jackson@ucgcu.edu.

Or call us at 909-607-9212.

We need Peter Drucker now more than ever.

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**How the globe is changing in residential housing markets.**

In this California Report, we look at the continued deterioration of labor markets, take another look at the residential market, and examine the details of the precipitous fall-off in non-residential construction, analyze the impact of the woes of Sacramento, and finish with a rather gloomy forecast that has not much in common from our forecast in March.

**Labor Market Update: The Recession Continues**

The first quarter of 2009 saw a jump in the unemployment rate in California, as 387,000 jobs were lost. Three quarters of the increase was due to the January correction of under-employed construction workers becoming unemployed construction workers. For the three months of February through April, the unemployment rate in California has increased by 0.9%, well below the U.S. increase of 1.5%.

The loss of payroll jobs in recent months has been widespread across most sectors of the local economy. Though payroll job loss is continuing, there was a gain in the total number of people employed in California in April; the first monthly gain in a year and the largest monthly gain since September 2006. As encouraging as this is, the dark clouds hanging over state government and nonresidential construction do not leave us optimistic about the employment picture for the next 12 months.

Historically, the California unemployment rate has tracked the U.S. unemployment rate. During recessions, the spread between the two widens and during expansions it narrows. These wider swings in unemployment are due to a complex of factors, not the least of which is demographic. California is a state, which has always attracted new immigrants, both domestic and foreign. It is also a young state. New arrivals and younger workers have a higher level of unemployment as they are both trying to figure out what to do, and they often have less experience than older or geographically more established workers. This recession seems to be no exception.

Aside from the differentials from demographic factors, California's unemployment rate has soared because of two particular structural factors. First, the continued on page 5

**Are We There?**

4.85% in early October to 0.65% in May. The seized-up commercial paper market has reopened and sparked by a record-breaking rally high yield bond spreads have come in 900 basis points since December. Along the way we have witnessed a revaluation of the major banks and the real estate investment trust industry.

Stocks too have bounced 40% off their March lows and the VIX index (a measure of stock market volatility) has been reduced from 85% to 30%. An improved financial sector alone does not make a recovery, but it is a precondition for recovery.

**Housing Bottoming, Commercial Construction in Free Fall**

The long agonizing decline in the housing market is in the process of ending. To be sure prices already down 31% from the peak and still falling, but the lion's share of the decline is behind us.

Indeed house prices have only returned to where they were in late 2002. We are modeling in an end to the price decline late this year or early in 2010. At the end of the day, with the Housing Affordability Index improved from 100 mid-decade to 170 recently and an end to employment declines should enable house prices to put in a bottom. Nevertheless because house price bear markets tend to lead "tobacco" does not expect any swift rise in prices over the next several years.

In this California Report, we look at the continued deterioration of labor markets, take another look at the residential construction, and examine the details of the precipitous fall-off in non-residential construction, analyze the impact of the woes of Sacramento, and finish with a rather gloomy forecast that has not much in common from our forecast in March.

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**Small batch roasted in the sunny island empire**

**About IE Coffee**

At Island Empire coffee and tea purveyors, we are all about high quality: the quality of the coffee beans; the quality of life for the growers; the quality of our business practices. Coffee is one of the world's most heavily traded commodities, second only to oil. It is the world's largest agricultural commodity. A beverage enjoyed by people the world-round, coffee - its growth and production - has a great effect on the Earth's ecology.

We use only the top 1% of the finest, organic and eco-friendly coffees that we can source because it is an environmentally and socially responsible product. Its production helps protect valuable eco-systems, helps improve the lives of the growers and their families, and helps ensure that you will have access to the best hand-grown Arabicas beans in the world.

Using organically and eco-friendly coffee is a simple extension of our personal beliefs that everything we do should help, rather than harm, the world in which we live. For us, it is simply good business practice to use, promote, and supply products that help protect the Earth's ecology and provide better working environments and living conditions for our suppliers.

**Guatemala Huasilutanango**

This Guatemalan coffee is grown on a finca called "Caminos," where many local people work and are served as whole cherry coffee and decaf.

**Mexico Chapas**

A great Mexican bean, this bean comes from the Chapas region, bright and light. This coffee is roasted full city to produce a smooth and pleasant cup.

**Contact IE Coffee**

For more information about IE Coffee contact Cliff Young: (909) 801-2113 or e-mail iecoffee@gmail.com.

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**The Inland Empire Retail Market, 2013**

By David W. Stewart
University of California, Riverside

At a time when Inland Southern California is experiencing one of its worst economic downturns it may be useful to look beyond the present to glimpse the future. The current economic downturn will end. Inland Southern California will grow. The United States Census Bureau forecasts that the population of Riverside and San Bernardino Counties will grow to more than five million by 2013, a 10 percent increase over the present population.

The growth will primarily be in the 30-34 year old age group. This group will grow 40 percent, and this is good news for retailers in Inland Southern California. Marketers who study consumer behavior know that this age group is among the heaviest purchasers of retail products. Members of this age group make up the largest group of new household formations. They are prime customers for a wide array of products that are required to start a new household: furniture, appliances, decorative items, entertainment centers, and the list goes on. These households will also begin to have children, and the number of children under five in Inland Southern California is forecast to increase by 20 percent by 2013. Children are also an engine of retail spending as new parents buy furniture, clothes, toys, entertainment and an array of other products and services for their children. So there is good news in the future for retailers in Inland Southern California.

Not all retailers will do equally well, however. The members of the generation now moving into their early to mid-20's are unique and have their own tastes and points of view. Sometimes called the attack of the cluttered generation, this generation is the first generation to grow up with the Internet and instant communication technologies like e-mail, texting, instant messaging, and new media like YouTube and social networking sites like Facebook and Twitter. Perhaps, as a result, many members of this generation have a reputation for being peer-oriented and for seeking instant gratification. It is certainly the case that retailers need a whole new set of tools for communicating with this generation. Retailers want products, and events and services that are not only innovative but also seamlessly fit into their lifestyles. They want variety, innovation, convenience and simplicity, all at the same time. For this generation the very definition of a "store" and a "shopping trip" is different from price shopping. Shopping is often social and involves multiple media. A member of this generation is likely to be texting on a phone as they wander about a store. They can comparison shop, obtain the open-continued on page 14
First Time Home Buyer’s Tax Credit

We’ve all heard about the bailouts and taxpayer money that’s been going to corporations. But it’s nice when some of those (billions or trillions of dollars goes to average folks. The latest in the stimulus attempts is the first time homebuyer’s credit. Other than the obvious question: where is the money coming from, it’s quite ingenious. Home prices are getting down to where average people with average incomes can afford to buy a home. This might just give away money to most everybody like they did last year, this year’s stimulus is more targeted. If you’re going to throw a bunch of money at the economy, why not try to encourage behavior that will improve the housing market? By making it easier for first time homebuyers, you’re going to increase overall demand; first time homebuyers don’t put a house on the market (and increase supply) when they buy a new home. By making it expire soon (Dec. 1st), it will put your considerable buying activity in the coming months, and by making it available immediately, they put the money to work right away.

There is certainly a reason to be concerned. “When do I get it?” The law gives us the option of either waiting until you file your 2009 tax return, or amending the 2008 return. If you amend, you should receive it in 6-8 weeks, maybe less if the IRS finds a way to streamline the process. All of my clients I’ve worked with have decided to go with amending their 2008, even though there is some added cost and complexity. If you have your taxes prepared professionally, it should not be too difficult for your preparer to amend your return. If you use software or do them yourself, it’s probably best to either wait to claim it on your 2009 return or hire a tax professional if you want to file an amended return. It is made, it will take and frustrating to the process.

Your qualify; you must act quickly. The amount of the credit is significant, especially in the current economy. No extensions are available: if you miss this credit, you can’t get it back.

Are We There...

California unemployment rate continued from page 3 in 2006 when the housing market turned down. As one of the states with an outsized housing boom, the upturn in employment in residential construction was proportionately greater than elsewhere and the downsizing was both more acute and occurred earlier than elsewhere. Second, when the U.S. economy began reeling from the pullback in consumption in September 2008, California, home of the import and logistics industry for consumer goods coming in from Asia, saw U.S. consumption declines amplified in these sectors.

The key takeaway from this is that the separation in rates, which lead to 2.5% in January, was a bit high. The only time it achieved this level was in the period 1993-1994 when the state was undergoing a major structural change in the aerospace industry. More typically the disparity is on the order of 1% to 2%. By April, it had fallen back to 2% and ought to remain around that level in the coming months.

The 0.8% increase in the national unemployment rate in May suggests another increase in California to about 11.4%. Coming out of the recession, were it not for the problems that currently exist in Sacramento, we would also expect the differential to compress. Business Journal will shall later in this report, that will be for the cards for 2010.

continued on page 25
PLANNING FOR SURVIVAL IN BUSINESS

Meet the New Boss
Boasting Your Business’ Survival
By Dick Yenn, CFP®

Life-changing, triggering events even a founder did not
least expect. Being prepared is key to protecting the survival of
your business. In any case many moments occur. Take the case of
Bob Stone.

An accidental fall in his office resulted in a broken
Shane, who had operated the business
another 15 years before giving it to one of his children or their
were solely dependent on the company
for income and benefits.

She took refinanced
10 months later and everything concerning the
business had been going great con-
sidering the slowing economic climate. Hard decisions reduc-
ing the number of employees and scaling back the company had
just been completed prior to the
accident. Critical decisions
that remained to determine the
business’ survival.

His fall signaled the
beginning of a contingency plan that included
a Durable Power of Attorney and
Operating Plan. Shane, and his
wife, Elaine, had developed the plan with the aid of a
business-experienced planner who emphasized the importance of
including the operating plan just in case something hap-
pended.

Elaine had worked with
Bob building the company for
15 years before retiring to raise
their family. He frequently updated her as to the status of
the business. She was aware of the company’s
15 employees’ strengths and weaknesses and
current and future contracts.

Once Elaine was satisfied
that everything possible was
being done for Bob, she turned
her attention to running the business. She took Bob’s
Durable Power of Attorney,
giving her legal authority to
substitute for Bob as his
company’s operating plan from
now on. The plan told her:
• To contact the listed
professional advisors
• Key operating informa-
tion

Options for keeping
their owner interest in the
company
• Where to obtain addi-
tional information

Her prior experience
with the assistance of
legal and professional
advisors allowed her to
step in on short notice to operate the
company.

Key to preserving the
business’ survival was:
• Elaine’s current knowl-
edge of the business
• Her management skills
• A legal transfer of
authority
• A written operating plan

This story is the exception, not the rule. Caring for
the affected spouse can be emotion-
ally draining and time consum-
ing. Most family businesses end up failing when the principal
spouse is unable to participate in
daily operations.

Consider the alternatives.
Waking up to:
• Find your business
is being operated by a
court appointed
• It has been sold
• Worse case—it is closed and
the hard assets have been
auctioned

Without any Planning—The
turnoff of a business can be
chaotic rules the day. State
legislation will determine
business’s future if the
business can continue to
operate long enough while
new leadership is determined. Odds are Bob will
not have his business to return to when he awakes from his
comas.

Elaine in this case is ill pre-
tured to take over the business.
She has to hire an
attorney to represent herself and other
members of the family, draining the
remaining family savings.
Elaine becomes financially des-
perate as the family income from the
business ceases. Benefits such as health
insurance are usually continued as
Bob’s owner interest is retained.

Time becomes the
essence as Elaine’s legal repre-
sentatives try to protect the
business’s survival. Obtaining an
operating plan in the court’s sched-
ule can be difficult. Few operat-
ing decisions are rendered in
an initial hearing. If multiple par-
ties challenge the direction of
succeeding hearings, the case
can take months and sometimes
years before a final decision is reached.

Very few courts have been successful
at micro-spawning a business in a
worst case scenario. Several
necessities are
necessary before a
judge:
• Appoints an attorney to
represent Bob
• Appoints a guardian for
Bob

• Appoints a conservator
to oversee his
assets

Each business is unique
and requires its own custom-
ized planning. A business owner
needs the aid of a design team
that includes a legal, tax and
professional successor advisor
who has operated a company. It is
difficult for an owner to be
objective if they try to do it all
on their own.

Is your business prepared
to continue on page 39
About attitude, it is about aptitude and drive along with a comfort for interacting with people. Some are born that way. There are thousands of salespeople out there who work hard enough. They buy books and learning CDs to learn new things. They pay to attend seminars and subscribe to industry magazines and Internet services. Some top performers invest as much as five to 10 percent of their incomes every year in training and resources to help them grow as sales professionals. When you see this as your business, you will look at investing in it differently.

Top performers align with top clients. It is hard, if not impossible, to become a success if you don’t work with successful people. That’s why top performers are picky about their customers, clients and partners they choose. Many salespeople are content to work with just about anybody that will talk to them. They saddle themselves with lesser caliber, low quality prospects. In the business of selling, your clients and partners say a lot about who you are. Successful salespeople get that.

Top performers are picky about what they do with their time and the bulk of it in activities and clients that have the highest payoff. They delegate. They stay busy. They get stuff done. Many average performers will fail at these endeavors as much as anyone else, they succeed more because they are continuously taking risks and trying new things. A risk-taking mindset means you will create opportunities others will never have.

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Top performers invest in themselves. Top performers are okay with spending some of their own money for things. They purchase gifts for their clients and business partners. They buy books and training CDs to learn new things. They pay to attend seminars and subscribe to industry magazines and Internet services. Some top performers invest as much as five to 10 percent of their incomes every year in training and resources to help them grow as sales professionals. When you see this as your business, you will look at investing in it differently.

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Top performers take risks. They are willing to try new things, experiment, change old habits, and go after big opportunities.

Now and ... the truth

- So if success in selling isn’t about just working harder, and it isn’t about a great attitude or being born a winner, what is it about? Why do some salespeople rise to the top while others sink to the bottom or somewhere in-between? The truth is this: Success isn’t simple. It takes many things to be highly successful in the profession of selling. Success is like a formula or a recipe. It’s not that easy. If success were easy, everyone would be successful.

Here are common characterizations of typical customers. Spend a day or a week with a top performing salesperson and you’ll see these traits and characteristics evident. If you’re not as successful as you want to be, work on incorporating these traits.

Top performers are in this for the long run. Unlike other salespeople who are trying the job on for size or using their sales position as a job gap until they find something else, if they like better, top performers are committed to their career in sales until retirement. This long-term focus and obligation means they will invest more in their jobs every day than others are willing to invest. That’s why they succeed at the level that they do; they are in it for life.

- Top performers take risks. They are willing to try new things, experiment, change old habits, and go after big opportunities.
Back in March when school districts around the state issued the required preliminary layoff notices to teachers, I expressed my disbelief that when push came to shove, teachers would actually lose their jobs. The March pre-notice requirement was put in place by the teachers' union to create political pressure on school board members and legislators to make the necessary budget changes to prevent the layoffs from happening. In my opinion, this has accomplished what it set out to do for what has happened this year. May turn out slightly differently, but the games being played still do a disservice to students and speak to the need for a full revamping of our public school system.

While it is still too early for final layoff numbers to be known, I did see a survey of several school districts done by a large newspaper. Of the 3,038 preliminary layoff notices issued, "final" notices went out to only 1,137. I looked into one of those school districts and more than 25 of the 300+ teachers who got the "final" notices had already been told they are job for this fall. An administrator predicted that only 100 of the remaining laid off teachers would actually not have positions by then. All 100 of those have been placed at the top of the substitute list, meaning they will work nearly every day of the next school year. And the administrator further indicated that over the course of the year, every one of them will be rehired permanently as other teachers retire, move away or quit, something that happens every single day.

I asked whether any administrators had lost their jobs before classroom teachers were cut. What I understand is that some of those teachers were bumped from their positions by administrators who lost their jobs claiming their right to return to the classroom. That means that people who had been working in the district office or even as assistant principals for years will be back in front of students and the newest teachers are out of luck. Another consideration is whether a district undergoing layoffs is growing in enrollment. Most are not. In most districts in the state, the number of students is dropping or at least staying the same. Yet in recent years as California's population increased, student enrollment did, too. Now that the growth has stopped or reversed, fewer teachers are needed.

Yet the real tragedy here is that even many of those districts planning to lay off teachers have enough money in the bank to pay their salaries and then some.
Opus West Corporation Files for Chapter 11 Bankruptcy

Two retail centers in Chino Hills, an expansion project next to The Shoppes, called the Shoppes project have filed for Chapter 11 bankruptcy protection. The filing by Opus West Corporation was announced yesterday.

"We don't know specifically what that will mean now," Freiger said. "There is no impact to the Shoppes. The management team is still in place, and it's business as usual."

Opus West and Opus East, LLC, subsidiaries under the Opus Group, had to file for bankruptcy protection on Tuesday, Oct. 11, to "facilitate orderly liquidation of their respective portfolios," said Mark Rauenhorst, chairman and chief executive officer of Opus Corp.

The bankruptcy filings result from steep and pervasive declines in commercial real estate values and especially difficult credit market conditions, Rauenhorst said.

Since Aug. 31, to The Shoppes, called the Shoppes project, had been postponed indefinitely until the economy recovers, Councilman Bill Kruger said.

The city last year offered developers the opportunity to purchase and develop 12 acres of land just south of The Shoppes, near the new civic center. The city did not receive any bids from developers in January, but Opus West expressed interest in the deal.

The Magic of the Download

By J. Allen Leinberger

There was a time when buying a computer wasn't enough. You had to spend hours loading all of the programs that you planned to use. These programs, of course, were determined by the kind of work you wanted your computer to do.

Some people wanted computers for school studies; some for sales: some for scientific studies and some for graphic's work. I have often likened the computer to a record player and the programs to the records. Your computer does the job that you run.

Over the years those programs, or records, have evolved. Early on they were just punch cards. By the early nineties, they were 5-inch floppy disks. By the middle nineties they became three-inch and half-inch plastic disks. These were ridged, but the name floppy continued.

As programming grew and became more sophisticated, CD disks replaced the floppy, and required CD players instead of floppy slots. Since CDs were being added, the CD player was added. This evolved into the iTunes program.

Early on in the 21st century, programming became so large that it no longer fit on disk or floppy. This disk. Packaging did not evolve much through.

Cardboard and plastic boxes were found sitting on the shelves above computers everywhere. Most boxes contained the thick manuals about how to run the intricacies of the programs. Eventually some of these manuals were discarded, but then there were enough other books published about how to run the programs... For Dansses series featured just about every program released, MAC or PC.

Our brand has included the Missing Manual series (generat­ ed by computer guru David Pogue) filled the gap. Many such books even had their own floppy or CDs with added programs to add and enhance the basic packages.

It was only a couple of years ago that the Mac Air came out. It was designed to do at all. Any program that you wanted it to run had to be downloadable. This came as no surprise to me since I had spoken to David Pogue over a decade ago when he had predicted to me that on-line program­ ming would become the next wave.

The iTunes model has become the norm. Today, many programs are available on disk or by download. Like iTunes you can just click on the program, punch in your credit card number, and everything downloads. In some cases even the manual is available for download on-line.

The next major download for Apple's operating system will come out this fall. It is called Snow Leopard. (The current 10.5 program is called Leopard.) Snow Leopard will only be available on-line. For under $40, you can upgrade your computer to Snow Leopard. This will probably impact the people at Best Buy as well as the mail order house. Overall sold.

The Power of Asking "Why?"

By Lee Froschneider

A boss sits down to have a meeting with his employees. He has been short of a goal, and so the boss begins the meeting. What happened? What approach did you use? How did you attempt to measure the performance of the employees? The employees give him a litany of reasons, all of them centered on their own experiences and the steps they took in reaching to achieve the goal.

The boss has failed to make the meeting productive, but in this discussion, the reason for their shortfall is still unclear. That's because despite all the questioning, the boss hasn't gotten to the real issue. He's failed to ask the most important question: "Why didn't you achieve the goals?"

This scenario that plays out all the time in businesses, fostering a never-ending cycle, people are not comfortable with, because there are enough other people toyü. It's the norm. Today.

It's "C is for Crisis" (Iacosa elaborates on nine C's of leadership, with crisis being the first).

By the way, we're not born. Leadership is forged in the crucible in the making of America's parents and yours traveled across the ocean for.

It's a step further. You can't say yourself a patriot if you're not outraged. This is a fight I'm ready and willing to have the Biggest 'C' is crisis" (Iacosa elaborates on nine C's of leadership, with crisis being the first). Let's make sure that the America's parents and yours traveled across the ocean for.

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It's "C is for Crisis" (Iacosa elaborates on nine C's of leadership, with crisis being the first). Let's make sure that the America's parents and yours traveled across the ocean for.

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Where Have All... airports and throw away our shamp-
continued from pg. 12

We've spent billions of dollars building a new bureaucracy, and all we know how to do is react to things that have already happened.

Name me one leader who emerged from the crisis of Hurricane Katrina. Congress has yet to spend a single day evaluating the response to the hurricane or demanding accountability for the decisions that were made in the crucial hours after the storm. Everyone's hunkering down, fingers crossed, hoping it doesn't happen again. Now, that's just crazy. Storms happen. Deal with it. Make a plan. Figure out what you're going to do the next time.

Name me an industry leader who is thinking creatively about how we can restore our competitive edge in manufacturing. Who would have believed that there could ever be a time when 'The Big Three' referred to Japanese car companies? How this happened, and more important, what are we going to do about it?

Name me a government leader who can articulate a plan for paying down the debt, or solving the energy crisis, or managing the health care problem. The silence is deafening. But these are the crises that are eating away at our country and milking the middle class dry.

I have news for the gang in Congress. We didn't elect you to sit on your asses and do nothing and remain silent while our democracy is being hijacked and our greatness is being replaced with medioc-

ity. What is everybody so afraid of? That some boondock on CNN will call them a name? Give me a break. Why don't you guys show some spine for a change?

Had Enough? Hey, I'm not trying to be the voice of gloom and doom here. I'm trying to light a fire. I'm speaking out because I have hope—l believe in America. In my continued on page 39

The Inland...

continued from pg. 3

ions of others, and share their expe-
riences. The in-store and out-of-
store experience has become blurred.

Millennials also like well-defined and well-priced brands. Such brands strengthen their own beliefs about themselves, offer a sense of comfort and reinforce their sense of community. Millennials are also loyal and participate in retail loyalty programs more than prior generations. It is no surprise that they are especially fond of those programs that are integrated within new media.

Retailers in Inland Southern California will have significant opportunities for growth in the next several years. Those retailers that will make the most of these opportunities will be those able to adapt to new shoppers who will be the driver of retail sales.

SIZZLIN' SUMMER GALA SATURDAY, AUGUST 15, 2009

Who: Honoring Jami Dada, VP of Investment Services at Provident Bank and Chair of Riverside County's Workforce Development Board with the Celebration of Life Award from the American Cancer Society... and cancer survivor

Where: The American Cancer Society's first annual Sizzlin' Summer Gala on a hot August night

What: Eagle Glen Golf Club, 1800 Eagle Glen Parkway, Corona, CA

When: Saturday, August 15, 2009, 6 P.M. — 10 P.M.

The Sizzlin' Summer Gala features a hot salsa theme, with live and silent auctions including dinner for 10 on a private yacht, a helicopter ride along with travel packages, festive dining, and live musical entertainment presented by Opa Opa!

Tickets: $100

For reservations contact Patricia Report at (951) 500-1223.

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Patricia Nugent
Office: 760.568.4700 Ext. 221
Fax: 760.601.3460
78-104 Fred Waring Dr., Suite 203
Palm Desert, CA 92211
p nugent@centerpointecapitalcorp.com
www.centerpointecapitalcorp.com

The Inland...

continued from pg. 3

iums of others, and shape their expe-
riences. The in-store and out-of-
Vocabulary: June 2009

SBA Lenders Serving the Inland Empire

continued on page 27

Vocabulary: June 2009
REALTOR® Federal Credit Union Chooses "My Deposit" Home Deposit Solution From CO-OP Financial Services

REALTOR® Federal Credit Union, the nation’s first Internet-based Credit Union, has selected both CO-OP My Deposit and CO-OP Network solutions from CO-OP Financial Services to give its members greater access and convenience to their accounts. CO-OP My Deposit allows REALTORS® FCU members to deposit checks from the comfort of their home or office by using their own scanner to send check images to the credit union’s on-line banking Web site. My Deposit does not require adoption or installation of new hardware, making it an attractive solution for credit union members and small business owners.

“We needed an easily accessible, remote check deposit system for the more than 1.2 million members of the National Association of REALTORS® who make up our service community,” said Jesse Boyer, executive vice president and chief information officer for REALTORS® FCU. “As a nationwide, branchless credit union, CO-OP My Deposit allows us to provide a secure on-line solution for our members, enabling us to efficiently and effectively serve them. ForREALTORS® FCU, the implementation process for My Deposit was very well defined and we experienced no hitches—I have already recommended it to other credit unions. More importantly, for our customers, using My Deposit is very intuitive. It provides true self-service and our members have been very satisfied.”

REALTORS® FCU has also joined the nationwide CO-OP Network of 28,000 surcharge-free ATMs, 9,000 of which are REALTORS® FCU. By offering both the CO-OP Network of ATMs and My Deposit on-line home banking, REALTORS® FCU members have maximum flexibility to deposit their commission checks in the way that is most convenient for them,” said Boyer.

"REALTORS® FCU was originally formed to provide a benefit for the members of the National Association of REALTORS®,” said Tom Glatt, president and chief executive officer of REALTORS® FCU, "as one of the world’s few totally-virtual full-service financial providers, we serve our members 24 hours a day, seven days a week, from anywhere in the world. We’re very pleased to partner with CO-OP Financial Services to offer our members a convenient remote deposit capture solution and access to thousands of surcharge-free CO-OP Network ATMs."

Established in 1981 and located in Rancho Cucamonga, CO-OP Financial Services is the nation’s largest credit union service organization with the largest credit union inter-bank CO-OP Network. Wholly owned by its credit union shareholders, CO-OP provides volume discounts on payment products and services that include ATM network access, debit processing, shared branching, check imaging and mobile payments.

Public Relations Firms in the In.E.

Listed Alphabetically

<table>
<thead>
<tr>
<th>Address/Name</th>
<th>City, State, Zip</th>
<th># of Employees</th>
<th># of Offices</th>
<th>Year established</th>
<th>Island Empire Headquarters</th>
<th># of Clients</th>
<th>Specialties</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dausman Communication</td>
<td>1500 S. Santa Fe, #204</td>
<td>San Bernardino, CA 92401</td>
<td>1,200,000</td>
<td>6</td>
<td>1</td>
<td>1987</td>
<td>Advertising, Media, Public Financial Relations</td>
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<tr>
<td>The Jones Agency</td>
<td>100 S. California Ave.</td>
<td>Palos Verdes Estates, CA 90274</td>
<td>2,000,000</td>
<td>10</td>
<td>1</td>
<td>1930</td>
<td>Public Relations, Advertising</td>
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<tr>
<td>Kees Communication</td>
<td>101 E. Palm Desert Dr.</td>
<td>Palm Desert, CA 92260</td>
<td>1,700,000</td>
<td>16</td>
<td>1</td>
<td>1940</td>
<td>Public Relations, Ad Agency</td>
</tr>
<tr>
<td>The London Agency</td>
<td>4300 S. Pacific Coast Hwy, #206</td>
<td>Rancho Palos Verdes, CA 90275</td>
<td>1,700,000</td>
<td>6</td>
<td>1</td>
<td>2001</td>
<td>Island Empires, Media Relations</td>
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<tr>
<td>O'Reilly Public Relations</td>
<td>4045 Thursday St., 101</td>
<td>Riverside, CA 92506</td>
<td>1,700,000</td>
<td>16</td>
<td>1</td>
<td>2000</td>
<td>Government Relations, Media Relations</td>
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<tr>
<td>Perry Design &amp; Advertising</td>
<td>28133 Katella Ave, Ste B</td>
<td>Mission Viejo, CA 92691</td>
<td>1,700,000</td>
<td>15</td>
<td>1</td>
<td>1997</td>
<td>Public Relations, Bridging Design, Print Media/Print UV</td>
</tr>
<tr>
<td>Public relations</td>
<td>8510 W. 2nd St.</td>
<td>West LA, CA 90064</td>
<td>1,700,000</td>
<td>15</td>
<td>1</td>
<td>1990</td>
<td>Ad Agency, Promotional, Community Relations, Corporate</td>
</tr>
<tr>
<td>TSG Communications, Inc.</td>
<td>18725 S. Harwood Ave, Ste 10</td>
<td>Rancho Palos Verdes, CA 90275</td>
<td>5,000,000</td>
<td>9</td>
<td>1</td>
<td>1992</td>
<td>Public Relations, Marketing, Consumer Branding</td>
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Largest Credit Unions in the Inland Empire

<table>
<thead>
<tr>
<th>Name of Credit Union</th>
<th>Total Assets $</th>
<th>Number of Members</th>
<th>Total Net $</th>
<th>Net Income % (Loss)</th>
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<tbody>
<tr>
<td>Bank of America</td>
<td>102,656,000</td>
<td>1,200,000</td>
<td>$9,200,000</td>
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<td>First National Bank</td>
<td>2,340,000</td>
<td>100,000</td>
<td>$8,500,000</td>
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<tr>
<td>First Federal Credit Union</td>
<td>1,500,000</td>
<td>150,000</td>
<td>$7,000,000</td>
<td>$8,000,000</td>
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<tr>
<td>First Western Bank &amp; Trust</td>
<td>1,300,000</td>
<td>120,000</td>
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<td>$5,500,000</td>
<td>$6,500,000</td>
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<td>$5,000,000</td>
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<td>First Western Bank of California</td>
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<td>80,000</td>
<td>$4,500,000</td>
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<tr>
<td>First Western Bank of California</td>
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<td>$4,000,000</td>
<td>$5,000,000</td>
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<td>First Western Bank of California</td>
<td>800,000</td>
<td>60,000</td>
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<td>First Western Bank of California</td>
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<tr>
<td>First Western Bank of California</td>
<td>600,000</td>
<td>40,000</td>
<td>$2,500,000</td>
<td>$3,500,000</td>
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</tbody>
</table>

Don't Shoot the Messenger: How Leaders Can Deliver Bad News

By Chris Witt

In old days messengers who brought bad tidings were killed for being趋势. Tastes and customs have changed, but this much remains the same: no one likes being the bearer of bad news. Unfortunately, it is becoming more and more necessary these days.

Profits are falling, salaries and benefits are being cut, projects are being cancelled, people are being laid off, plants are being shut down, and businesses are going under. When you're a leader, whether or not you have the title, what can you say? What should you say?

This much is clear: you cannot communicate. Refusing to talk about problems won't make them go away. It won't win you people's trust and respect. And it won't reassure them or gain their willingness to take the actions and make the changes that are necessary.

One way or another the bad news will get out. The question is not whether but how to communicate it. Follow these guidelines to make a potentially painful experience more positive, both for you and for the people you're addressing.

1. Be credible.
Your words and sentiments are only as believable as you are. Make sure your message is in consistent with your audience already knows about your values, actions, and commitments.

2. Choose the right time and place.
As a general rule—there are exceptions, of course—you'll want to communicate the bad news as soon as possible. People will feel betrayed if they think you have unecessarily kept them in the dark. But as the book of Ecclesiastes says there is a time and a place for everything. And the time and the place for breaking bad news are rare and when they feel safe.

3. Tailor your message to the audience.
In some situations you'll only have to address one audience—your staff, your department, your team, your clients. But in larger organizations you may find yourself in a series of audiences—the board of directors, your executive team, department heads and managers, the rank and file, the public, the media—and you'll have to create a message that is suited to each audience's particular concerns, roles, and responsibilities.

4. Give people an advance warning.
Letting people know the general parameters of the talk will give them a heads up and brace them for bad news. In person or by e-mail simply let people know when and where the meeting will be held and tell them you'll be discussing "recent developments" or "news from the main office." Don't go into details at that time, and don't provide false reassurances. It's okay to let people start worrying, as long as you don't keep them on the hook for long.

5. Be prepared.
Whenever the news is bad, the stakes are high. And you shouldn't approach any other high-stakes presentation without knowing what you're going to say and how you're going to say it, would you? This is not the time for ad-lib remarks or for shooting from the hip. This is the time for carefully chosen words and a confident delivery. People will feel betrayed if they think you have unecessarily kept them in the dark. But as the book of Ecclesiastes says there's a time and a place for everything. And the time and the place for breaking bad news are rare and when they feel safe.

6. Start with the facts.
You've given your audience something to work with. Tell people exactly what you want them to do, and show them how they will benefit from doing it.

10. Reinforce values.
As a general rule—there are exceptions, of course—you'll have to address one audience at a time. Tell people what they need to know as objectively, fairly, and completely as possible. Do not let feelings, aspirations, or your fears get in your way. Pattern yourself after Sergeant Joe Friday: "Just the facts, ma'am." Then tell people what those facts are.

7. Be empathetic.
Agency people's feelings in a compassionate way without turning the event into a therapy session or a sob fest. Avoid telling people you know exactly how they feel, or going into too much detail. You might want to say something like, "I know how difficult and painful these changes will be." If appropriate, share your own feelings with the audience. Let people know that you understand what they're going through and that your message is a service to them. Then put your organization's actions behind it.

11. Repeat. Repeat. Repeat.
Don't be like the proverbial husband who told his wife that he loved her on the day they got married and hasn't told her again because he said it once and, darn it, she should know. As a business, you have only part of the truth. At its only tell people what you want them to know. This is not true when they are speaking for themselves for what they fear is coming. So you have to say it again and again and again. Once you've spoken face to face to everyone involved, schedule follow-up meetings. Make yourself available to talk in a variety of settings.

8. Provide hope.
Do not promise that people may not be able to keep or give assurances about the future that may not hold true. But give people reason to believe that their work has meaning, their contributions have value, and that prospects have potential. Leaders see possibilities when others see only failure, and people need hope now more than ever.

People have your attention. (Bad news has a way of making people sit up and take notice.) You've told them what is happening and explained why. You've given them a chance to set them up to work. Tell people exactly what you want them to do, and show them how they will benefit from doing it.

For more information, call 619-295-8411 or visit www.wilcom.com.
Tech tips for energy efficiency at work

Michael Clark, West region general manager, midmarket customers for Microsoft's Small and Midmarket Solutions Group, recommends that business decision-makers take the following steps to reduce the impact their technology has on the environment:

1. Implement a remote working program in your business: Businesses that implement secure remote access and unified communications tools like teleworking can reduce travel, and related costs, from 10-30 percent.

2. Virtualize and save energy: Use virtualization technology in your data center or server room, reducing the number of physical servers required and energy demands for server cooling.

3. Power-up using Power Management tools: Use the Power Management tools in your laptop or desktop PC’s control panel to select energy-saving settings. If you and your organization do this, it becomes the equivalent of taking one car off the road.

4. Use Sleep to shut down at the end of the day: An Energy Awareness Campaign found that more than 31 million of the country’s 65 million office computers are left on overnight. According to the campaign survey, this adds up to more than $1.72 billion dollars and almost 15 million tons of CO2 emissions across the nation yearly. When you walk away from your PC, having the sleep feature turned on will allow its PC to use less energy. The good news is that Windows Vista PCs have the sleep feature turned on by default and your PC will go to sleep automatically. Additionally, Windows 7 will extend the power management capabilities available in Vista when it’s released in October of this year.

5. Work toward making your office a ‘paperless office’: Companies can use office software like OneNote to store the contents of paper note books. Rather than printing handouts, put files on drives, consider default printing policies on office printers.

Industrial and... continued from pg. 1

6. Buy power strips or unplugged devices to avoid phantom energy costs: The amount of phantom energy costs from unused on or standby devices reaches an astonishing 600 trillion kWh annually. This is not only a waste of energy, but it also has a negative impact on the environment. Instead, use power strips or unplugged devices to avoid phantom energy costs. Power cords for smartphones, laptops and PDAs still consume energy when plugged in. Stay unplugged and not only this will reduce energy consumption, but it will also save energy.

7. Choose laptops over desktops for your business: Many modern laptops consume less than 30 watts when running at full performance when compared with a modern desktop PC that idles around 65 watts and can consume in excess of 150 watts at full tilt—and that’s not including the monitor. Many new small-form factor laptops idle at less than 15 watts—less than the power used by a typical compact fluorescent light bulb.

8. If you do want a desktop PC over a laptop, always choose Energy Star, and better yet, look for EPEAT: ENERGY STAR which signifies a PC with high performance and supply power that typically are mid-range plus rated for energy use guidelines in three different operating modes: standby (off mode), sleep mode, and active. Also, qualified computers must include a mouse, keyboard, and a power cord.

9. Buy LCD Monitors: An LCD monitor can consume one-half to two-thirds as much power as the equivalent-sized traditional analog monitor. Simply turning down the monitor’s brightness can save a significant percentage of energy.

10. Establish a program to recycle old equipment: Today, about 28 million computers are refurbished and resold or freely distributed. Ten tons of all usable computers are discarded each year. Most power management settings are disabled or turned off, and the energy savings are realized in the developed world. To find a recycler near you, go to green.msn.com/Tools/ExchangeRecycle/Default.aspx.

For more free information on software and technology innovation that helps people and organizations around the world improve the environment, visit www.microsoft.com/environment.

Commercial Printers

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>State/Zip</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
<th>Mail Address</th>
</tr>
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<tbody>
<tr>
<td>ZAP - Custom Printing</td>
<td>187 Baker Rd.</td>
<td>CA 92129</td>
<td>(714) 734-2626</td>
<td><a href="mailto:beth@zap.com">beth@zap.com</a></td>
<td></td>
</tr>
<tr>
<td>Bellows, Maier &amp; Co.</td>
<td>2060 Commercial Dr.</td>
<td>IL 60169</td>
<td>(312) 942-2388</td>
<td><a href="mailto:david@bellows.com">david@bellows.com</a></td>
<td></td>
</tr>
<tr>
<td>Commerce Press</td>
<td>260 2nd St. Suite A</td>
<td>NY 10013</td>
<td>(212) 421-1510</td>
<td>jacqueline@compres</td>
<td></td>
</tr>
<tr>
<td>Harvey's Printing</td>
<td>254 Main St.</td>
<td>MA 02330</td>
<td>(508) 547-2525</td>
<td>harvey@harveysp</td>
<td></td>
</tr>
<tr>
<td>RDS Printing &amp; Graphics</td>
<td>2000 N 25th St.</td>
<td>IL 60618</td>
<td>(773) 777-7777</td>
<td>rdsprinting.com</td>
<td></td>
</tr>
<tr>
<td>Peninsula Print Shop</td>
<td>9070 Arrow Bay Dr.</td>
<td>CA 92175</td>
<td>(760) 734-3330</td>
<td>peninsulaprintshop</td>
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Year-end Economic Outlook

Brazil - 2009 Forecast

<table>
<thead>
<tr>
<th>Nominal GDP (US$ billions)</th>
<th>Population (millions)</th>
<th>Real GDP growth</th>
<th>Fiscal deficits (% of GDP)</th>
<th>Benchmark in US$ (M)</th>
<th>ReC (US$ billions)</th>
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<tr>
<td>1.696</td>
<td>181</td>
<td>-2.6%</td>
<td>-3.7%</td>
<td>5.7%</td>
<td>212</td>
</tr>
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</table>

Brazil's diversified export structure, which includes a wide array of commodities (e.g., sugar, iron ore, soy, and hydrocarbons), and the end of the commodity boom has continued to affect the country's economic activities. However, in currency compartment as a dollar parity decreased in the first quarter of 2009 at breakneck pace, the country's economic outlook has improved significantly. The government's economic policies have allowed Brazil to avoid recession and it could be the major economic growth driver in the region. The expectations for 2010 are moving up from 4.5% to a new forecast of 5.0%.

India - 2009 Forecast

<table>
<thead>
<tr>
<th>Nominal GDP (US$ billions)</th>
<th>Population (millions)</th>
<th>Real GDP growth</th>
<th>Fiscal deficits (% of GDP)</th>
<th>Benchmark in US$ (M)</th>
<th>ReC (US$ billions)</th>
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<td>3.238</td>
<td>1.189</td>
<td>5.8%</td>
<td>-8.0%</td>
<td>6.9%</td>
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India's economic growth has been steady in recent years, fueled by strong export momentum coupled with rapidly improving business conditions. The Reserve Bank has maintained its benchmark policy rate at 4.75% in order to stimulate the economy further. The Indian rupee has shown signs of strengthening in recent weeks. The government has also announced a fiscal stimulus package worth $20 billion, which is expected to boost growth in the short term. India's GDP growth is expected to be around 5.5-6.0% in 2009-10.

China - 2009 Forecast

<table>
<thead>
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<th>Nominal GDP (US$ billions)</th>
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<th>Benchmark in US$ (M)</th>
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<td>5.893</td>
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<td>-2.1%</td>
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China's economic growth remains strong despite the global downturn, driven by investment and exports. The government has announced a large fiscal stimulus package worth $586 billion, or 15% of GDP, to boost domestic demand. The package includes increased infrastructure spending, tax cuts for businesses, and a 16% increase in the minimum wage. China's GDP growth is expected to be around 8.5% in 2009-10.
Advertise Your Business to over 1.4 million Fair Visitors as a sponsor of our 2009 LA County Fair Build Opportunities are limited. Call 909.596.7098 ext 205 For Additional Details

Donate

Volunteer

For more information visit www.habitatpv.org or call 909.596.7098. Donations to Pomona Valley Habitat for Humanity can be mailed to 2111 Bonita Avenue, LaVerne, CA 91750

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Inland Empire's Business Networking Event of the Year is Back!

There's only one event where you can mix and mingle with the members of over 25 San Bernardino and Riverside County chambers of commerce and thousands of local business people. Promote your business with exhibitor space and get ready to reach out to large companies, meet new clients and learn how the different chambers of commerce and business organizations can make your business grow.

CTE mixer.com 909.560.2800

Traditional Authentic Chinese Cuisines:

- Salt & Pepper Sea Bass, Garlic Beef Cube, Kung Pao Chicken, Shanghai Spare Ribs
- Extensive Menu. Exquisite Ambiance Delightful Selection of Beer, Wine & Liquor

23525 Palomino Drive, Diamond Bar, CA 91765
Reservations: 909-396-0180
Happy Hour 5:00pm to 7:00pm (7 days a week)

250 E. Foothill Blvd
Diamond Bar, CA 91765
Reservations: 909-596-0180
Happy Hour 5:00pm to 7:00pm (7 days a week)
McDuffie Terry, Animal Emergency Clinic, was presented "Business of the Month" from Grand Terrace Chamber of Commerce. McDuffie Terry, Animal Emergency Clinic has been open since 1974 and is located at 2022 La Crosse Avenue. For more information about McDuffie Terry, Animal Emergency Clinic, call (909) 823-9200. For information about Grand Terrace Chamber of Commerce visit www.gtchamber.com or call (909) 783-3581.

The Ontario Chamber of Commerce "Speaker Series" presented Adelita Cagle of Cagle's Appliances the award for "Small Business Person of the Year" for 2009. Cagle's Appliances was started in 1952 and has been conducting business in the City of Ontario for over 50 years. Cagle's Appliances is located at 114 S. Campus Avenue. For more information about Ontario Chamber of Commerce visit www.ontario.org.

Joe and Genevieva Cisneros of Cisneros Brothers Plumbing received the July Business of the Month plaque presented by the Hesperia Chamber of Commerce. For more information about the Hesperia Chamber of Commerce events visit www.hesperiaplc.com or call (760) 944-2115.

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SHADOW RENTALS, JOB CUTS THREATENING INLAND EMPIRE

Riverside-San Bernardino continues to struggle with an enormous volume of foreclosed homes on the market and a sweeping belief that home prices have not bottomed yet. Many of these foreclosed residences are never and are rarely being offered as rentals, competing directly with Class A units. Nevertheless, the decline in overall rental demand has been mitigated, despite imposing heavy affordability, mainly due to the difficulties that potential homeowners have in meeting banks' lending requirements, as well as escalating job insecurity in the region. The severe market correction of 2007 and 2008 has reduced to a large number of homeowners who bought using creative financing to the renter pool, where they are likely to remain until their credit issues are resolved and the job market stabilizes. These factors, combined with low levels of apartment construction, are supporting rental demand in the Inland Empire.

The residential development wave that seized the Inland Empire in recent years has stretched the economic boundaries in the metro well beyond Interstate 215, generating growth opportunities for investors. Currently, the I-215 corridor, high desert, southern Riverside and low desert areas offer highly capitalized long-term investment opportunities to acquire assets at discounted prices. Cap rates in these locations are 5% to 10% points below 200 points above the metro average. Buyers with shorter-term RCI strategies are gravitating toward submarkets that are closer to job centers, namely, Ontanico, Rancho Cucamonga, Fontana/Upland/Chino Hills and south of the Temecula/Murrieta area, all of which benefit from their proximity to Los Angeles, Orange County and San Diego counties.

Properties in these less-risky submarkets have lower yields but boost higher and more stable occupancy rates than farther-out locations.

2009 ANNUAL APARTMENT FORECAST

- Employment: Approximately 42,000 jobs are expected to be cut this year, or 3.5 percent of the metro's work force, as employers in the manufacturing, construction and retail sectors continue to struggle. In May, the employers eliminated 77,000 positions.

- Construction: Fewer than 450 units are projected to be added to the Inland Empire's apartment inventory in 2009, after 320 units were completed last year. Over the past five years, an average of 2,500 units have been delivered annually.

- Vacancy: Competition from shadow rentals will push up Class A vacancy rates this year, which will have a domino effect on Class B/C complexes as a smaller number of renter opting to upgrade to never and better-located units. This will bring the overall average vacancy rate to 8.5 percent by year end, a 160 basis point increase from 2008.

- Rent: Asking rents are expected to drop 2.3 percent in 2009 to $1,055 per month, while effective rents are forecast to decrease 3.2 percent to $989 per month.

ECONOMY

- Job losses continue to plague the Inland Empire, with preliminary employment figures showing nearly 78,000 positions cut during the 12-month period ending in the first quarter, a 6.1 percent contraction.

- Employment reductions were reported in all major sectors, though particularly construction, manufacturing, and trade, transportation and utilities.  Over the last year, a combined 56,500 jobs have been lost in these segments.

- The unemployment rate in the Inland Empire was estimated at 6.5 percent in the first quarter, up from 4.9 percent in December and 4.75 basis points higher year over year.

- Outlook: Approximately 42,000 jobs are expected to be cut this year, or 3.5 percent of the metro's work force, as employers in the manufacturing, construction and retail sectors continue to struggle.

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LUXE Hotel in Brentwood (405 Freeway and Sunset Blvd.) } Visit Our Online To Learn More! www.DynamicsCapital.com

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Germania Corp. Growns

Germania Corp.announced the promotion of Kevin Wolf to president of the Riverside-based real-estate and consulting company. Germania does consulting for several cities and companies, including the KB Home, oil exploration giant British Petroleum and Walmart. Germania has also added to its staff. Eric Hailey, former executive director of the Riverside County Transportation Commission; Gwenn Norton-Perry, longtime councilwoman and four-term mayor of Chino Hills; and Steve Puniew, president of nonprofit think tank La Jolla Institute in Upland. Wolf is replacing his father,
Largest Credit Unions in the Inland Empire

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Some price to pay...

WHO?

CGII, ML, SLO, TOP,

Victorville, CA 92385

Fonlano, CA 92335

.. Sprinog, CA 92262

(909) 41(0) 476-8018

Mr. Hissong

Hillary Hissong

Unions have named Corona resident Kathy Thayer as the region’s top woman in business.

People, Places and Notes

Temecula Valley Bankcorp Inc., the holding company of Temecula Valley Bank, announced at its annual meeting of shareholders that Dan Stone was re-elected as executive vice president and manager of its main office.

INLAND EMPIRE INDUSTRIAL MARKET TO FALTER FURTHER AS YEAR PROGRESSES

The Inland Empire’s already hard-hit industrial market will weaken further this year as import activity and consumption slow, but fundamentals will be significantly worse in the eastern half of the market, according to the Midyear 2009 National Industrial Report by Marcus & Millichap.

In recent years, builders constructed in advance of demand, adding an average of 20 million square feet annually, primarily in the eastern reaches of the market. Also included in the report is the firm’s Midyear National Industrial Index (NI), a snapshot analysis that ranks 28 industrial markets based on a series of forward-looking supply and demand indicators. Riverside-San Bernardino is at No. 26 this year.

Sellers value has been limited by a wide buyer/seller pricing gap in recent months and will likely remain slow for the rest of the year as investors wait to target distressed assets,” says Douglas McCauley, regional manager of the firm’s Ontario office. Following are some of the most significant aspects of the Riverside-San Bernardino Industrial Research Report:

- Employers are expected to shed 42,000 jobs in 2009, with a 3.5 percent decrease in total employment.
- Builders will deliver nearly 6.1 million square feet of space this year, down from 22.6 million square feet in 2008.
- Reduced space demand and ongoing construction will push up vacancy 370 basis points to 16.1 percent in 2009, after the average rate spiked 510 basis points last year.
- Owners will cut rents aggressively to stay competitive. This year, asking rents are set to fall 11.8 percent to $4.65 per square foot, while effective rents will drop 12.7 percent to $4.35 per square foot.
Comida Food...

continued from pg. 35

coleslaw (which is delicious). Sandwiches include chicken on a bun, veggie sandwich and much more. Undoubtedly, one of the best selections is their slow-smoked Angus tri-tip sandwich. Side orders are fresh mushrooms, homestyle green beans, and, of course, macaroni and cheese. Their colossal Idaho baked potato is available after 4:00 p.m.—and they mean colossal. For those who are diet-conscious, cottage cheese and melon slices among other items are also added to the menu. For dinner, I would recommend their smoked BBQ plate—sliced tri-tip with pinto beans, Spanish rice and grilled vegetables, and their "Killer Ribs" is not too shabbily either. Seafood favorites include a shrimp basket (country-style or BBQ), rainbow trout, and English-style fish n' chips. NOW for the desserts—for some the best reason to go to Ritchie's. Their old-fashioned shakes, malts and floats is what makes most come back for more.

How about trying the double dipped mug root beer float. When was the last time you tast- ed this special drink? If you really want to be adventurous and are not calorie counting, how about the Ritchie's shake or malt and choose between choco- late, vanilla, strawberry, fresh banana, Oreo cookie or peanut butter!!! I got full just thinking about it.

So eat and be merry at Ritchie's Real American Diner. It is an experience you will not soon forget. This dinner should be around for many years to come, but go soon before the menu changes.

An added note: They also offer a "take home" picnic special which includes ribs, BBQ chicken and Angus tri-tip plus their tasty side salads.

Richie's Real American Diner is located at 3039 Monet Avenue in Rancho Cucamonga in Victoria Gardens. Phone number is (909) 899-3100.
Gresham Savage has hired 15 new lawyers to meet the demands for its services and to keep up with the increased volume of work due to the economic climate. Gresham Savage has hired 15 new lawyers to meet the demands for its services and to keep up with the increased volume of work due to the economic climate.

There is never been a better time to switch and save.

Call 888.845.5143 or visit Charter-Business.com/jsavenuw...
The Biof_hitch GOIbio 1001 Series high volume organic waste decomposition technology, launched in early 2008, received grand recognition at the 2008 International Hotel/Motel & Restaurant show in New York City, receiving the prestigious award for Innovation in Green Technology.

This innovative technology solves the challenges of what to do with organic food waste. The Biof hitch GOIbio 1001 Series is represented by Interstate Waste Systems and Recycling Equipment located in Apple Valley, Mark Siroonian, owner of Interstate Waste Systems says, "Having over 20 years' experience in the waste and recycling industry, I feel I have been green all along, this is by far the most exciting technology I have seen in my career.

The decomposition unit, which is energy-efficient and made of stainless steel, breaks down food waste into a liquid form within 24 hours, enabling the waste to be safely disposed of down the drain. As a result, green house gases are reduced, landfill space is preserved, and ultimately, dependency on fossil fuels and other foreign oil sources, declines. Additionally, overall costs associated with work flow efficiencies, janitorial supplies and general operational management of the organic waste flow is minimized. The technology benefits any commercial food preparatory work site application generating a high volume of organic waste, including: grocery chains, restaurants, hotels, hospitals and universities.

Operating the GOIbio 1200 model at full capacity for one year will reduce emissions of 470,000 pounds of CO2 and 58 tons of methane.

Let Interstate Waste Systems help your business go GREEN!

MTCE of greenhouse gases. That is equivalent to taking 40 cars off the road, saving 1200 gallons of diesel fuel, and planting almost 100 trees. Imagine the positive impact for our environment if all major producers of organic food waste were to take advantage of this innovative technology. The reductions could be multiplied by thousands!

The product has undergone years of rigorous testing, so it is very exciting to bring this technology to market at a time when it is needed the most. This technology provides customers with a way to actively contribute to environmental sustainability, while also providing them with significant economical benefits and improved work flow efficiencies in the process. It is a win-win situation for everyone—most importantly, for our environmental infrastructure.

The award-winning technology is already installed in many well-known grocery chains (Albertson Supermarket, Sam's Club, Food), hotels (Four Seasons Hotels and Resorts, Santa Fe Station), hospitals and universities (University of San Diego, coast to coast). The GOIbio 1001 series, manufactured by Biof hitch International and represented by Interstate Waste Systems, is available in three stack models with customization available to accommodate special capacity requirements and work site specifications.

Inquiries on Biof hitch technology can be directed to the Interstate Waste Systems, Mark Siroonian at 951-316-4217, e-mail: Mark@iwsre.com. Also visit www.IWSRE.com for more information.

Comfort Food—Inland Empire Style
By Ingrid Anthony

Diner in Rancho Cucamonga is Richie's Real American Diner, which is becoming a favorite spot for families who love old-fashioned Southern comfort food and having to travel too far to enjoy it.

This bustling diner has been

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July figures for the sale of the state’s small- and mid-sized businesses, released by http://www.bizben.com/BizBen.com Businesses For Sale In California suggest a pattern similar to performance of national application real estate. There’s positive news—last month’s volume of completed California deals was 9% ahead of those the prior month—but it’s shadowed by continuing problems.

While the 1,074 business opportunities escrowed that closed in the just-completed month represent improvement over June’s total of 986 deals, activity in July still lagged behind the 1,779 transactions completed in July 08. “I’d characterize the most recent results as promising, but the healthy market we’re waiting for has yet to fully materialize,” according to http://www.bizben.com/resour ce said Peter Siegel, MBA, founder and CEO of BizBen.com. He noted that one reason for depressed recent activity has been the usual summer doldrums. More people than usual have reserved their trips in the last several weeks.” Siegel also observed that there’s a growing legitimatization of escrow in escrow unable to be completed on schedule. “Many buyers are waiting to get their homes appraised so they can satisfy requirements from sellers who are willing to help finance—the same argument to do that slows everything down.”

Also holding up deals, according to the BizBen CEO, is the pent-up strength of rules by the State Board of Education and by other government agencies. “California is looking harder for cash, so state examiners aren’t issuing releases and letting any deals close ‘till they’re sure there’s no money they can wring out of a trans-action in the way of unpaid taxes or fees.”

Siegel said it will take “more movement by SBA-backed lenders, getting additional money into the system” to increase the volume of http://www.bizben.com/n-search-category.php (small business sales) in the state. “I’m optimistic that we’ll see things improve in the fall. The demand is there. As people adjust to current circum-
stances figure out how to address some of the challenges we face with low interest rates and depressed business values because of lower revenues—there should be a substantial increase in the volume of com-
pleted deals in the market for small businesses.”

BizBen.com, the state’s leading online marketplace for buyers and sellers of small businesses, continued on page 37,

http://www.bizben.com/blog/ [small business blog]—all providing information, ideas and opportunities for business owners, business brokers, agents, and other professionals in the marketplace. Sales for small- and mid-mar ket companies for San Bernardino County were 30 and for Riverside County were 40.

Concept... continued from pg. 32

It’s also a lot about building solid brands that can bring in and grow over time.

Also, with our new formed global alliance with Bale Fusion Worldwide, we are now able to offer state-of-the-art diagnostics to identify servic-es to build upon our proven brand value system.

Top Tenant Improvement Contractors

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<tr>
<td>Allied Construction Co., Inc.</td>
<td>1309 S. Mission Rd., Riverside, CA 92507</td>
<td>Riverside, CA</td>
<td>Peter Siegel</td>
<td>(951) 686-2000</td>
<td>(951) 686-2000</td>
<td><a href="mailto:info@alliedcon.com">info@alliedcon.com</a></td>
</tr>
<tr>
<td>Capstone Construction Co., Inc.</td>
<td>12531 H St., Suite D22, Rancho Cucamonga, CA 91730</td>
<td>Rancho Cucamonga, CA</td>
<td>Peter Siegel</td>
<td>(909) 474-9786</td>
<td>(909) 474-9786</td>
<td><a href="mailto:info@capstoneconstruction.com">info@capstoneconstruction.com</a></td>
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</table>
MANAGER'S BOOKSHELF

"Chaotics: The Business of Managing and Marketing in the Age of Turbulence" by Philip Kotler and John A. Caslione; AMACOM, New York; New York; 2009; 206 pages; $25.00

Business leaders once looked at the world as going through two cycles: the up cycle and the down cycle. But today, the speed of change and the magnitude of shocks are greater than ever. This is the new normal. They need a new framework to system and deal with chaos. They need a Chaotics Management System. The authors present a process raised by the authors into perspective, during the past two decades through the experience of constant turbulence. The resulting chaos is fueled by an ongoing parade of new technologies, the globalization of both producers and marketers, and the development of new or radically changed industries, and a level of competition including financial mechanisms that haven’t been seen in more than two centuries. The authors argue that the sooner managers abandon the notion of being able to fully predict the future, the sooner they will begin to understand how to live in a world where change is the only constant.

Business leaders have always lived with some risk and uncertainty in business affairs today than ever before coming from disruptive innovations and big unexpected shocks. Business leaders have always lived with some risk and uncertainty, taking out insurance when able to prevent or limit damage. But today, the speed of change and the magnitude of shocks are greater than ever. This is the new normal. They need a new framework to deal with system and chaos. They need a Chaotics Management System.

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Bestselling Business Books

Here are the current top 10 bestselling books for business. The list is compiled based on information received from retail bookclubs throughout the U.S.

1. "Outliers: The Story of Success," by Malcolm Gladwell (Little, Brown & Company; $27.99) (1)
   Why the cause of success can be linked to where you were born.

   How the first owner of multiple industry categories did it.

   How the Financial Crisis led to economic catastrophe.

   Best classic advice for survival in tough times.

5. "Street Fighters: The Last 72 Hours of Bear Stearns, or Sauce Firm Wall on Street," by Kate Kelly (Penguin Group; $29.95) (2)
   Why the toughest kid on the block couldn’t assure survival.

6. "The Great Depression: A Diary of a Young Woman Prosper in the Crash Following the Greatest Boom in History," by Vere Den (Simon & Schuster; $27.00) (7)
   The real economic land mines of mid-2009.

   A roadmap to a rich life, with or without a lot of money.

   How the global economy dropped into an intensive care situation.

9. "The Ambition Index: Knowing When Even Great Leaders of the Ancient World and Today... and the Lessons We All Can Learn," by Steve Forbes & John Prevas (Wiley & Sons; $26.00) (9)
   Despite a span of 3000 years, greatness has its parallels.

10. "Nice Girls Don’t Get Rich: 75 Avoidable Mistakes Women Make With Housing," by Lois P Frankel (Grand Central; $21.95) (**)
   Why more women inherit real wealth than create it.

The Power of... continued from pg. 10

Federal and state mandates prevent the districts from using categor­ ic funding for classroom teachers. Even if the locally elected school board decided that these funds would be used for classroom teachers, the mon­ ey would be given in the form of a grant that would be subject to a final round of decision on the part of the state. To further stress this point, teachers in one of our local school districts have been determined to be "at risk,"...
New Business

County of Riverside

Homes & Land

2750 River Park Drive
Palm Springs, Palm Desert, & The Coachella Valley

Baker, Theodore Allen
42554 Mingo Way
Temecula, CA 92591

EXECUTIVE OUTLINE TO

MEXICO CITY
Where Culture Meets With A Sophisticated Latin Flavor

By Camille Bounds
Travel Editor

Time seems to vanish when you visit exciting Mexico City.
Here is a city that gives the aura of European sophistication with a Latin flavor. Combined with its historical reminders of the Age of the Aztecs, the Spanish conquerors and its later struggle and victory for independence, it mixes the past with dramatic modernization. Mexico City gives the visitor the opportunity of seeing many cultures blended into a fascinating pattern.

The oldest and the highest

Mexico City is the oldest—about 300 years— and the highest capital on the South American continent at 7,349 feet above sea level. With a population of over 15 million, it is considered the most populated city in the world. The climate is mild and comfortable and mornings are clear and crisp.

A park to remember

Chapultepec Park located near the city center is regarded as one of the most beautiful parks in the world. Dominating the time of the year, it offers superb programs covering the rich history of the country and modern day activities. The park's Anthropological Museum is also considered one of the finest in the field. Nearby is a delightful children's amusement zoo that appeals to the adult animal lovers as well as their younger counterparts. Located in the middle of Chapultepec Park is the Chapultepec Castle. It was the main castle used as an imperial residence by reigning Mexican Emperor Maximilian during the Second Mexican Empire.

History of struggle for independence

On the city's main square, just across the cathedral famous for its many altars, stands the National Palace with the Independence Bell—originally rung by Father Hidalgo in 1810 to commence the struggle for independence against Spain. In a reenactment of the event, the bell is traditionally rung at 11 p.m. on the evening of September 15th to herald the commence ment of the independence celebration throughout the nation.

The design of past and present

The University of Mexico City is unique in its design with its mosaic murals on the exterior of the library and the Rectory Building providing photography buffs the ultimate in a wonderful subject.

The University of Mexico City Sports Stadium, which was built for the Olympic Games in 1968, seats over 100,000 and proves to be a venue not to be missed.

The residential sections of the city contrast colonial homes with examples of unusual modern architectural designs.

Be awed by the pyramids

Visit the Pyramids of Teotihuacan with the Moon and the Pyramid of the Sun. Climb to the top of either and view the wonders of the ancient empire of the Aztecs. Discovered at the end of the last century this unique archaeological site is about 30 miles from the center of Mexico City and should be at the top of the list of places to visit.

Last year a structure believed to be an 800-year-old Aztec pyramid had been discovered in central Mexico City, and could drastically revise the early history of the ancient empire, officials announced. The structure was found inside the earlier pyramid known as the Grand Temple at the site of the Aztec city of Tenochtitlan.

Bargains in Alameda Park

Alameda Park, near the sand dunes of the Pacific Ocean, has been around since 1541, making it the city's oldest park. The park has also been an Aztec market and was also the site of burnings, hangings and executions in the old days. With its walking paths, numerous fountains and a Moorish kiosk, this park is full of old style tradition and charm.

It is also the place for handicrafts, curios and antiques. You are expected to gently bargain and perhaps a local pecial "find." A flea market is open on Sundays and an array of goods can be collected from collectibles to "good junk" and just "junk" can be found. An enjoyable day of bargaining can add to your memorable times in this colorful city.

Also

Other activities to enjoy include: jai alai, soccer, baseball, golf, horseracing, boxing and wrestling are available for the sports minded. Of course, there is the Ballet Folklorico and many other cultural and theater attractions.

Dining

Mexico City has at least 15,000 restaurants with diverse offerings from very basic simple continued on page 25

CROKE, C.

Perris, CA 92571

Handyman Service

2979 Lake Hills Dr.
Riverside, CA 92505

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A Corporate membership for as little as $15,000 per company executive

Sometimes it's not "what you know" as much as it is "who you know". And with the current economic downturn that age old adage has never been more true. With that in mind Vellano Country Club has created the place where the "movers and shakers" of the Southern California business community go to network, develop relationships, and entertain their valued clients. Our Members know that being able to entertain a client at an exclusive country club is often the first step in cultivating a successful business relationship. Furthermore, making a strong impression is often as dependent on where you take your client as it is on what you do once you are there. Vellano provides a venue that allows you to create that lasting impression.

Vellano Country Club is proud to announce the roll-out of their new Corporate Membership. Your company or firm can take advantage of this unique offering for as little as $15,000 per corporate executive.*

For more details contact Art Munda at (909) 597-2801 ext. 113, or email membership@experiencevellano.com

*Price is based on the maximum four company executives for a total of $60,000.

Visit us online at www.experiencevellano.com
2441 Vellano Club Dr., Chino Hills, CA 91709
Membership Info or Special Events: 909-597-2801
Custom Homesites Info: 909-266-1810.