LARRY SHARP NAMED INLAND SOUTHERN CALIFORNIA GLOBAL LEADER OF THE YEAR AT 3RD ANNUAL WORLD TRADE MONTH LUNCHEON

Longtime economic development and transportation advocate Larry R. Sharp was named Inland Southern California Global Leader of the Year at a regional World Trade Month event in Riverside. Sharp, president and CEO of Arrowhead Credit Union, was recognized for his leadership in fostering the advancement of international trade throughout the Inland region. Sharp received the award at the 3rd Annual World Trade Month luncheon. The annual event is designed to address issues in global trade, which contributes millions of dollars each year to the region’s economy. The event also encourages local businesses to become more closely involved in the

continued on page 32

MAIL TO:

AT DEADLINE

46th Annual Small Business Week Award Winners

The 46th Annual Small Business Week Awards luncheon will be held on June 4th hosted by the San Manuel Band of Mission Indians in Highland. The U.S. Small Business Administration honors successful individuals and companies located in Orange County and the Inland Empire each year.

The following honorees are part of the Inland Empire community:

A&R Tarpaulins, Inc., headquartered in Fontana, and owned by the Weisbart family, has been named Region IX Jeffrey Butland Family-Owned Business of the Year by the Santa Ana District Office of the U.S. Small Business Administration.

The company was established in 1976 as a partnership between Aundra Arrington and Ralph Weisbart. Two years later, Ralph Weisbart’s son, Bud, and his wife, Carmen, purchased one third of the company and are the current owners of A&R Tarpaulins, Inc. Bud and Carmen recently announced that management and, ultimately, ownership of the business would begin transition to their son, Ken.

Region IX includes California, Nevada, Arizona, Hawaii and Guam. Winners are selected at the district, regional and national levels and compete against firms submitted by 68 SBA district offices across the nation. Alan Elgendy, International Trade and Procurement Consultant with the Inland Empire SBDC, nominated A&R Tarpaulins, Inc., a former client of the SBDC.

Director, J. Adalberto

continued on page 14

Inland Empire Economic Report
It’s Really Bad... But Inevitable and Ultimately Healthy
By Christopher Thornberg and Jon Haveman
Founding Principals, Beacon Economics

Over the past decade the world embarked on an unsustainable path of growth. The U.S. consumer, buoyed by rapidly inflating personal wealth (of which homes were just a portion) and easy credit, went on a spending spree that sank private savings rates to historically low levels even as the nation opened the largest real trade deficit in the economic history of the world. The rest of the world gladly participated in the exchange. Private investors were eager to capitalize on asset gains in the U.S. economy. Public investors, particularly in Asia, were more than happy to invest in the United States in order to maintain the stimulus the U.S. consumer was providing to

continued on page 3
Coreland Awarded 1 Million SF in Management Contracts
Coreland Companies, one of the largest private real estate service companies based in California, announced the firm has been awarded over one million square feet in property management contracts within the last four months. Nearly half of the new assignments are on behalf of state court-appointed receivers.

Coreland was awarded retail management assignments including Ontario Freeway Center, a 128,330-square-foot freeway shopping center and furniture center in Ontario; Palms to Pines, a Vons’ anchored 81,722-square-foot neighborhood retail center in Palm Desert; and Crossroads Marketplace in Chino Hills.

Galenite was also appointed state court receiver for Corona Corporate Centre, a newly completed 114,900-square-foot, seven-building office park in Corona; and Centerlake Corporate Center, a three-story, 61,208-square-foot office building in Ontario. Coreland Companies will be responsible for the property management during the receivership period.

Coreland President Chris Hite says, “Coreland’s combination of past experience with distressed properties has continued on page 37

June 2009

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Skinner Plant... energy will be used directly at the plant, helping to offset nearly 2 million pounds of carbon emissions a year. Last year, the plant consumed about 10.5 million kWh of electricity, at a cost of nearly $1.2 million.

“As public stewards of our natural resources, Metropolitan is ever-consious of the impact our operations have on the environment, from the delivery and treatment of water to the day-to-day operation of our facilities,” Brick said.

“Just as we have assumed a leadership role in promoting conservation and other water-wise activities such as recycling and groundwater cleanup, we are compelled to reduce our carbon footprint,” he said.

Debra C. Man, Metropolitan assistant general manager and chief operating officer, said operating solar power at the Skinner plant is part of a strategic power plan to be considered by Metropolitan’s board this summer. The proposed plan envisions Metropolitan having 10 megawatts of solar power installed throughout the district’s six-county service area over the next five years.

“The proposed plan will outline a number of energy-saving strategies at our facilities, while laying out immediate, short-term, intermediate and long-term strategies at our facilities,” Brick said.

Ten-Acre Solar Field at Southwest Riverside County Water Treatment Plant is Part of Larger Proposal

The project has a goal of reducing emissions by 10 million pounds of carbon annually within the district’s six-county service area over the next five years.

“Coreland’s collection field

continued on page 39
Leukemia & Lymphoma Society to Hold Man & Woman of the Year Competition Finale Celebration on June 30

The Leukemia & Lymphoma Society (LLS) Orange County/Inland Empire will celebrate the fundraising successes of its five 2009 Man & Woman of the Year candidates during a celebration on Tuesday, June 30, 6-10 p.m. at the Riverside Marriott Hotel, 3400 Market St., Riverside. The evening will include dinner, live and silent auctions, entertainment, and the highlight of the evening, the announcement of the top fundraising Man & Woman of the Year.

The five candidates are community, corporate and civic leaders who have devoted 10 weeks towards raising money for blood cancer research; the top fundraisers will receive the title of LLS Man & Woman of the Year.

The cost to participate is $75 per person. RSVP by June 19 to Heidi de Leon, (714) 481-5609 or Heidi.DeLeon@lls.org. For event information, please visit www.manwomanoftheyear.org.

The Leukemia & Lymphoma Society (LLS) is the world's largest voluntary health organization dedicated to blood cancer research, education and patient services. The mission of LLS is to cure leukemia, lymphoma, Hodgkin's disease and myeloma, and improve the quality of life of patients and their families. Since its founding in 1949, LLS has invested more than $600 million for research specifically targeting blood cancers. The Society's Orange County/Inland Empire chapter office is located at 2020 East 1st Street, Suite 120, Santa Ana, CA 92705. Phone: (714) 818-0610. Website: www.lls.org.

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The lists:

- Top Health Care Medical Clinics/Groups in the Inland Empire...
- Top Savings and Loans and Federal Savings Banks...
- Hospitals Serving the Inland Empire...
- Inland Empire Motorcycle Dealers...
- Inland Empire People and Events...
- Restaurant Review...
- Manager's Bookshelf...
- New Business Lists:
  - County of San Bernardino...
  - County of Riverside...
- Executive Time Out...

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**Senator Dutton Pleased to Honor Impressions Catering as Small Business of the Year**

**Successful Business and Founder Honored in 31st Senate District**

Senator Robert Dutton has announced Impressions Gourmet Catering as small business of the year for the 31st Senate District.

Founder and CEO Sandra Forney started Impressions in 1983 and has grown the company into a successful operation recognized by the community as a leader in the food service industry. With revenues over $1.5 million and full as well as part-time employees, Impressions Catering is a model of a successful small business, offering high quality product and service as well as career opportunities for its employees.

In addition to her many successful years in business, Forney is dedicated to community involvement and leadership by example. She serves on the board of civic and community organizations such as the Chaffey College Foundation and the Rancho Cucamonga Chamber of Commerce Board of Directors. In 1995 Sandra represented California’s 43rd Congressional District at the Women Leaders Summit in Washington D.C. where she met with key legislators and successfully lobbied for improvements in the district’s business climate.

Sandra’s company is the kind of business that makes a community great,” said Senator Dutton. “Not only does Impressions Catering provide jobs to community residents, but Sandy recognizes the value in giving back to the community and works hard at enriching the lives of those around her. She especially enjoys the staff I have had the privilege of leading during the lives of those around her.

She sees the value in giving back to the community and works hard at enriching the lives of those around her. She especially enjoys the staff I have had the privilege of leading during the lives of those around her.

**Sandra Forney**

**It’s Really Bad...**

Some of the major highlights of this forecast include the following:

- **Income and Employment:** The Inland Empire’s unemployment rate is outstripping the rest of Southern California, and has seen a marked increase over the last few months. At 13%, the region’s unemployment rate is at its highest level in almost 20 years and is the highest in Southern California.
- **Construction:** Has continued to be the industry most directly affected by the housing market collapse. In the Inland Empire, the industry has seen a marked decrease in sales.
- **Retail:** Trade, which employed over 176,000 at its peak, has reduced its employment by 11%. While this represents a smaller percentage of the population than in financial activities, these 19,000 jobs may be more than the losses in finance and insurance and real estate combined.
- **Other sectors:** Which are driven less by the consumer and more by population, have not fared as poorly. The health care and social assistance industries, which are part of the broader education and health services super-sector had yet to shed any jobs as of March 2009. Similarly, local government, which is the single largest industry in the region, has yet to shed a significant number of jobs.

As the housing bubble unwinds, home prices are falling back toward their long-term trend and consumers are returning to their own family homes, which will ultimately return the region to a more sustainable growth trajectory once the economy rebounds.

**Residential Real Estate:**

- While not finished yet, the decline in home prices in the Inland Empire does appear to be easing as investors have swarmed in to snap up heavily discounted short sales, REOs, and foreclosures.
- Often unable to compete with these foreclosures, new home sales have plummeted, and are expected to decline throughout 2009. Some developers do sell homes, it’s either for cost or as a loss. 
- Apartments are starting to feel the impact of rising unemployment and the ‘shadow market’ of investors renting out single-family homes. Consequently, vacancy rates, rising and rent growth will turn slightly negative through 2011.
- Although foreclosure activity did dip during the last part of 2008, it was due mostly to lender-enacted moratoriums. As Option ARM and Alt-A loans continue to be reset, we could see a second wave of defaults and foreclosures cascade over the region over the next year.

**Commercial Real Estate:**

Given the combination of rising unemployment and underwater investors unable to refinance their commercial property debt in the Inland Empire, the pain for most commercial property sectors is just beginning.

- Expect a further softening in cap rates—perhaps by as much as 200 basis points in the best locations—and higher for investment properties and in highly specialized sectors.
- Look for more distressed property sales beginning in the second half of the year, especially as banks begin to foreclose on cash-strapped investors unable to pony up the equity needed to refinance their properties and get back to drinking again.
- There will be tremendous distress in the retail sector.
- There will be tremendous distress in the retail sector.

In light of today’s economic landscape, it’s more important than ever for companies to have happy and productive employees—something Sandy at Impressions Catering is very fond of. Sandy sees the value in giving back to the community and works hard at enriching the lives of those around her.

-**Conclusion:**

As the housing bubble unwinds, home prices are falling back toward their long-term trend and consumers are returning to their own family homes, which will ultimately return the region to a more sustainable growth trajectory once the economy rebounds.

**TAX COLLECTOR TO RETIRE**

After 36 years as a county employee, including nearly 11 years as San Bernardino County treasurer-tax collector/public administrator, Dick Larsen announced his resignation and retirement effective July 3, 2009. "It has been a wonderful experience to be a county employee and serve the citizens of this great county," said Larsen. "I have truly enjoyed the staff I have had the pleasure of leading during my tenure in elected office."

These last several years have been the most turbulent times in the financial markets since the 1930’s. Yet, the state treasurer’s office has weathered this without having any credit defaults or experiencing any loss of principal to the continued on page 13
14 Tips for Small Businesses to Thrive in a Down Economy
By Francie Dalton

If your thoughts are primarily "what if," or "I want to do all the things I accelerate my business to Generous Business? Be ruthlessly disciplined about generating business as JOB ONE. Any activity that doesn’t secure new business should be delegated, or done during non-business hours. Prioritize everything around this fundamental principle. During business hours, dedicate yourself exclusively to building your business.

2. Virtually Walk your Prospects: Describe your ideal client. What types of organizations do they belong to? Join them. What kinds of publications do they read? Read them. What types of events do they attend? Attend them. Differentiate yourself with a detective work about your targeted prospects. Research them; tap your network to learn more. This information helps warm up cold contacts, and sets you apart from most others who won’t go to this much effort.

3. Work Backward to Move Forward: If you’re tracking important ratios, you know how many qualified prospect meetings it takes to generate one client, and the average sale per client. With only these two pieces of information, you can control how much you sell each month. Determine desired sales volume, then conduct two to three times the number of qualified prospect meetings required to achieve it.

4. Invite Scrutiny: Whose business acumen do you admire? Who’s already成功 in your field? Whose clientele does your product or service complement? Invite these folks to your advisory board. Meet quarterly to gain their advice on your business challenges. Advisory boards impose a level of scrutiny and accountability that both challenge and comfort. Ensure you get unbiased, unemotional, tough truths by not including friends and loved ones on the board.

5. Your Pipeline is your Lifeline: NEVER stop prospecting. In good times, always keep your pipeline full! Even when you’re flush with business, don’t get cocky. Realize that you must wait for a prospect until you need new clients; it’ll be too late to achieve immediate results.

6. You Lag Before you Bag: The lag time between your first meeting with a qualified prospect and closing the sale is an essential ratio for managing your productivity. The sales you bag today likely began at least three months ago!

7. The Numbers: Whether you enjoy it or not is irrelevant; networking is an imperative. Learn how to do it well. If you want to survive the lean times, you have to network regularly, and focus on helping others. Understand that networking is a numbers game. Play to win!

8. Don’t Pander; Ponder: Showcasing your wisdom without taking time to probe causal factors can be insulting. Instead, honor the complexity of client issues. Be inquisitive about their goals, frustrations, hopes, and struggles. Then craft a matrix of options, and augment this with advantages and disadvantages of each.

9. Prepare to Bend by Predicting the Trends: Be vigilant about monitoring relevant trends, since they’re always in flux. Even more importantly, anticipate and maintain an awareness regarding forces that could affect the trends you’re monitoring. Doing so enables you to foresee and adapt to emerging trends before your competitors do.

10. Don’t Deferring Referrals: If you’re not comfortable asking your satisfied clients to provide referrals, do it anyway! Once you’ve delighted them, conduct a brief interview to learn what they valued most about working with you. Using this information, draft a brief testimonial for them to edit and print onto their letterhead.

11. Publicize or Perish: Both credibility and sales increase from publishing articles or books, and speaking on your area of expertise. It’s not that hard! Every time you solve a problem for a client, produce an outline of the process from start to finish. Then fill in the outline, and voila, you have an article or a speech. Multiple articles can comprise a book.

12. Value for Free = Service for Fee: Considering offering an educational session to prospective clients at no charge, but structure the delivery so that they want more. For example, deliver the information you promised before delivering your main service, but make reference to additional, high value information your clients receive.

13. Don’t Attend Conventions without Clear Objectives: Remember the opportunity cost of attending conventions. Get an attendee list in advance of the meeting. Identify your top priorities, and then go. Even if you leave town, then make it your mission at the meeting to establish contact and engage them. Remember: attendance is not an outcome. Make your attendance result in new business by preparing in advance.

14. Break it Down to Build it Up: Identify key results areas of your business, such as prospecting, delivery, marketing, speaking, new product development, etc. For each, write out measurable goals each quarter. Break these down into component parts, and include them in your calendaring tool.

No matter how many of these tips you implement, your own outlook and attitude can diminish their effectiveness. Those who prevail in difficult times are the ones who steadfastly refuse to allow negativity to form a barrier to their success. Instead they deliberately and diligently take constructive action, thereby refreshing and reinvigorating their minds and their spirits, enabling them to take more action, which refreshes and rejuvenates.

For more information contact Francie Dalton at 410-715-4559, or visit www.daltoninconsulting.com.

SALES

DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL

THE GAINERS
Top five, by percentage

<table>
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<th>Current Close</th>
<th>Reg. of Month Change</th>
<th>Point Change</th>
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<td>K-Fed Bancorp</td>
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<td>Provident Financial Holdings Inc</td>
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THE LOSERS
Top five, by percentage

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<tr>
<td>American States Water Co</td>
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<td>34.53</td>
<td>-3.21</td>
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Notes: (H) - Stock hit fifty two high during the month, (L) - Stock hit fifty two week low during the month, NM - Not Meaningful

**"Laws were made to be broken"**
Christopher North, May, 1830

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**Monthly Summary**
5/22/09

**Five Most Active Stocks**

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<td>Watson Pharmaceuticals Inc</td>
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<td>CVB Financial Corp</td>
<td>17,940,593</td>
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<tr>
<td>Basin Water Inc</td>
<td>8,562,012</td>
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**Laws not had been, we never had been bland ‘d; for to know we sin’ ‘d innocence**
Sir William Davenant

**Monthly Summary**
5/22/09

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Top Health Care Medical Clinics/Groups in The Inland Empire

You work out regularly, eat healthy, watch your weight, see your doctor regularly—in short, you do it all correctly and so does the rest of the family, more or less. But medical needs still persist: women still need an annual mammogram, you’ve been counseled by your doctor to have a sleep study because of continual daytime sleepiness and snoring that keeps the rest of the household awake, you mother-in-law needs an MRI to check on her lumbar spine, and your son’s finger is swollen and painful after he fell off his bike.

Normally resolving all these medical needs would mean visiting multiple doctors to the offices and the hospital. But thanks to a network of community health centers located in the Pomona and Inland Empire, these outpatient medical needs can be resolved through Pomona Valley Hospital Medical Center’s satellite facilities.

The Pomona Valley Health Centers (PVHC)—an affiliated service of Pomona Valley Hospital Medical Center—with a new site in Claremont and two sites in Chino Hills (one at Grand Avenue and Chino Hills Parkway, and the other on Chino Avenue and the 71 free-time that frequently accessed outpatient services, provided in a community setting, would serve more local residents. Often, there’s no need to seek medical services at the main hospital if high demand, high volume services could be made available at an outpatient facility. That’s exactly what the PVHC facilities offer,” says Chris Aldworth, satellite division vice president at PVHC.

Although services at the three satellite facilities differ somewhat, all three sites offer family medicine care. In addition to family medicine doctors, the new MRI (Magnetic Resonance Imaging) features a larger opening for patients who are claustrophobic, in pain or in discomfort. The new MRI provides faster imaging resulting in increased patient comfort as well as improved visualization of the captured images for physicians. The new MRI can be used in the field of neurology assessments, cardiology assessments and breast, vascular and cardiac imaging.

Other state-of-the-art technology at the center includes Toshiba’s Aquilion 64-slice CT (Computed Tomography) scanner. This high-speed CT requires less scanning time, precise imaging during, and breath-hold of less than 10 seconds, and enhanced cardiac studies. The equipment produces high speed, high resolution images and aids in the early stage diagnosis of disease.

The new 3T MRI and the new 64-slice CT images are done with greater clarity in a shorter time allowing more people to be scanned. The imaging services in Claremont also include general X-rays, Dexascan (bone density scanning), digital mammography, and ultrasound services.

The new medi...
OK. Last month I ran the wrong picture. This month you should look at the iPod Shuffle being held in between two fingers. The control wheel you saw on the old one is gone. The new Shuffle is buttonless (I hope I didn’t confuse you).

Next, I actually tried to use a second set of the new iPod QuietComfort Headphones on the new Shuffle and, as I predicted, it didn’t work. Oh, sure, I could hear a little tinny music, but since the volume control is on the right earbud wire, and that means there is no control on the Bose, you are stuck with what you get.

The difference is in the plug also. The plug on most headsets or earbuds has three metal bands, separated by little plastic “separators.” One for the left channel, one for the right channel, and one for the common ground. You also cannot have this little thing in a larger sound system—even for the left channel, one for the right channel, and one for the common ground.

There is a fourth metal band on the teeney weeene iPod plug for the controls. These controls are complicated. They consist of a one inch long piece of plastic. At the top you can press to increase the volume. At the bottom you can decrease it. If you press in the middle, you get a nice visit from the phone.com site that explains it all.

Best of all, as I mentioned last month, the new Shuffle has four gigs of hard drive, which is as much as the first iPod released back in 2001. I have been selective in what I have loaded, but I still have not filled it up. As the entire thing consists of the earbuds, a small metal piece, and a tiny metal piece, it carries better than any of the other iPods.

You may still have to drop it just to confirm that you are running through TSA screening at the airport, but it carries conveniently in your shirt pocket.

The pilot episodes of new TV shows. Some are features or previews of new movies. These are only good if you have an iPod with the video function. Of course, you can download them to watch on your computer. Some TV systems allow you to run these video downloads on your TV.

iTunes Essentials listing, and you will find an amazing collection of the recordings. Just back from the 1920’s. Old Mississippi blues tunes from the 1930’s. All of the songs you would need for a wedding from Mendelson’s “Wedding March” to the “Chicken Dance” for the recordings. Just hit the best, Frank Sinatra and Elvis Costello. Chamber music and the “Celtic Keening Song.” You name the category, and iTunes Essentials can probably find it.

If you can’t find it, iTunes accepts mixes, which would be your collection of tunes to fit a certain category. But check first; they may already have your list. (See: Super heroes, i.e.: the themes to “Batman,” “Superman,” “Spiderman,” and “The X-Men.”)

The iPod library has a vast assortment of recordings. The audience for this little thing is enormous for those who have listened to books-on-tape in the past. The podcast collection covers everything from comic rants to college courses. And you can now download “apps”; applications for your iPod.

OK, I know I tend to prattle on about the iPod. The contemporary cell phone would seem to take priority in society today. Well, why not? It can take photos and videos and run GPS and Word and download and upload just about anything on the Internet. Make that “everything” on the Internet. You can buy a car or a coffee of shop at a hotel in Las Vegas.

Personally, I like to use my phone to make calls, my camera to take pictures and my iPod for music. One breaks and the others work. Am I getting old?

The February budget deal has fallen apart with a heavy dose of economic reality. The May vote of the people has rejected tax increases and borrowing. The state’s constitutional officers and the Legislative Analyst are reporting that borrowing is impossible without a balanced budget. And the Governor, to his credit, is proposing a budget package that is almost entirely cuts in spending. Now some of the cuts are one-time, which merely postpones the day of reckoning, and some of the ‘cuts’ are actually fee increases, which Californians in the pocketbook.

These cuts are extensive, especially now without the riskier borrowing. The Legislature would be wise to pass this week. Let me advise legislators that the pain and pressures are not getting any better. If the Legislature seriously considers rejecting any one of the cut items, I think the burden to find any form of equal value and then tell that interest group that their spending is less important. Pass the Schwarzenegger budget. He has accepted the reality of our economic times clashing with our spending excesses. No amount of tinkering will change that reality and no number of changes will make this budget any better. Every Republican and every Democrat should vote to pass this budget quickly and then move on the bigger issue of what California state government might do to encourage economic growth. I would suggest they focus on transportation and water, but I know they cannot do so until the current budget is passed.

This budget proposal has already had more scrutiny by the legislators, press and public than the February secret budget deal.

Commentary

By Bill Leonard, Member State Board of Equalization

It’s Really Bad... continued from pg. 6

opportunities for well-capitalized investors with the expertise to invest counter-cyclically in the best submarkets—especially as asset values in certain areas approach replacement cost.

Business Activity:

- Regional GDP was growing at a rapid pace prior to the recent downturn, but the difference between 2000 and 2006 were much more advanced than their fastest shrinking counterparts (air travel, electronics manufacturing, warehousing, utilities and telecom VS. farming, hunting, mining, leasing, etc. and industries).
- The role of the Inland Empire as a distribution center for goods flowing through the ports of Los Angeles and Long Beach is unmistakable. Employment growth in this region is likely to continue as Inland Empire Transport/Warehouse employment and the flow of loaded TEUs is 0.95—much stronger than that of the Inland Empire’s total nonfarm employment. This is significant as trade through the ports is slowing only slightly.
- Taxable Sales, as expected, are taking a major hit. The two biggest industries for consumers—automotive and retail—are also the two biggest losers. Vehicle sales in particular are suffering, falling almost 42% between 2006 Q2 and 2007 Q2 in the Inland Empire, and almost 20% in California during 2008. For Southern California in 2008, vehicle sales fell almost 18%. Light trucks are doing much better than cars.
- Despite appearing catastrophic, it is not likely that the vehicle sales slowdown is a paradigm shift. The Inland Empire is a driving community, with a commuting-by-vehicle population that is 2% above the national average, rising traffic congestion, and extremely weak use of public transportation (fewer than 1% of commuters). In 2007, Riverside and San Bernardino Counties were second only to Los Angeles in terms of vehicle fatalities, with 17% of the state total, despite only 11% of the population. By contrast, LA boasts 19% of vehicle deaths and 27% of state population.
- Inland Empire airport passenger flows are another measure of economic strength—and in the Inland Empire, both point to very serious decline.
- The local economic climate may also present opportunity. Policy planners could use this period as a means for centralizing collections. Outlying areas are likely where the recession is hurting most. If planners had any agenda of drawing Riverside and San Bernardino (smart growth, etc.) now might be a good time to enact those plans.

Demographics:

- Increased affordability has played a large role in the Inland Empire’s demography. When the housing bubble inflated, the Inland Empire became relatively more affordable as compared to surrounding areas in 2006. New migrants to an existing single-family home fell to just 62%, 44%, and 50% of the median home price in Los Angeles, Orange County, and San Diego, respectively. As a result, people flowed into the region in increasing numbers—averaging greater than 5000 migrants per month between 2000 and 2006. The largest migrants was the only Southern California MSA with positive domestic net migration.
- The loss of jobs in the region and rising unemployment will slow population growth in the short run, but we do not see it turning negative.
- Now, despite prices in surrounding areas falling by larger dollar amounts, prices are declining faster in the Inland Empire, once again increasing the region’s opportunities for well-capitalized investors with the expertise to invest counter-cyclically in the best submarkets—especially as asset values in certain areas approach replacement cost.
Quality Supplier rating by Lockheed Martin.

Since the early 1980's A&R has been certified as a minority-owned enterprise, and received Small Disadvantaged Business (SDB) certification by the Small Business Administration in 2000. The SDB certification was renewed in 2003 and 2006.

A&R also believes in giving back to the community by creating a training and mentoring program within the company. At any given time, there are three to six student interns in the program, ranging from high school to college. Co-workers who started as interns are now serving as the company's purchasing, manager/reception/order-entry, production manager and engineering/quality manager.

Oliver M. Das, a management consultant with Trinity Management Consulting in Corona, has been named the Minority Small Business Champion of the Year by the U.S. Small Business Administration's Santa Ana District Office. District Director J. Adalberto Quijada announced continued on page 18.
### Top Health Care Medical Clinics/Groups in the Inland Empire

| Medical Group Address | City, State, Zip | # of Physicians Employed | Type of Employment | Organization | Total Employees | Year Founded | Percentage of Dependent Patients | Urgent Care Services | Nat. Accreditation | Top Local Employee | Top Local Employees Email Address | Top Local Employees Phone Number |
|-----------------------|-----------------|--------------------------|-------------------|--------------|----------------|-------------|---------------------------------|-------------------|-----------------|------------------|----------------|----------------|----------------|
| Medical Group 1        | City, State, Zip | 100                      | Full-time          | Hospital     | 500            | 1985        | 95%                             | Yes               | Yes             | John Smith       | john.smith@email | (951) 555-1234 |
| Medical Group 2        | City, State, Zip | 50                       | Full-time          | Hospital     | 250            | 1990        | 85%                             | Yes               | Yes             | Jane Doe         | jane.doe@email | (951) 555-1234 |
| Medical Group 3        | City, State, Zip | 100                      | Full-time          | Hospital     | 150            | 1995        | 90%                             | Yes               | Yes             | Robert Johnson   | robert.johnson@email | (951) 555-1234 |
| Medical Group 4        | City, State, Zip | 50                       | Full-time          | Hospital     | 100            | 1990        | 80%                             | Yes               | Yes             | Sarah Lee        | sarah.lee@email | (951) 555-1234 |
| Medical Group 5        | City, State, Zip | 100                      | Full-time          | Hospital     | 500            | 1985        | 95%                             | Yes               | Yes             | Michael Brown    | michael.brown@email | (951) 555-1234 |
| Medical Group 6        | City, State, Zip | 50                       | Full-time          | Hospital     | 250            | 1990        | 85%                             | Yes               | Yes             | Emily White      | emily.white@email | (951) 555-1234 |
| Medical Group 7        | City, State, Zip | 100                      | Full-time          | Hospital     | 150            | 1995        | 90%                             | Yes               | Yes             | David Green      | david.green@email | (951) 555-1234 |

### June 2009

**The San Bernardino Symphony**

The San Bernardino Symphony’s 2009 - 2010 Season promises to elevate its audience to new emotional heights, as it hosts the California Theatre in San Bernardino. Maestro Potti is especially proud of his ensemble of talented musicians that have become an important cultural presence in San Bernardino and continues to inspire and educate music lovers of all ages.

Season highlights include the San Bernardino Symphony’s celebrated family concerts, boasting the thrilling Inland Empire premiere of Mexican composer Carlos Chavez’s *Toccata* for Percussion and an exciting grand finale performance celebrating the City of San Bernardino’s Bicentennial.

**Grandioso: October 10th**

- **The 2009 - 2010 Season’s opening concert showcases** Jean Sibelius’s Second Symphony in D Major, op. 45, and Franz Schubert’s Third Symphony in D Major, D 200.

**Schumania: Nov. 21st**

- This midseason performance features an all-Schumann concert in tribute to the 150th anniversary of the composer’s death.

The program will feature his final symphony and most popular concerto, highlighting the artistry of young piano virtuoso Kyle Shafe.

**Musical Fantasies: Jan. 24th**

- The San Bernardino Symphony will get foot tapping with Carlos Chavez’s *Toccata* for Percussion and *Fantasia on a Theme by Thomas* by Schumann.

**Hymn of Praise: A Mendelssohn Masterpiece: March 20th**

- The CSUSB Chorus joins forces with Maestro Carla Potti and the San Bernardino Symphony in an electrifying performance of Mendelssohn’s Symphony in E Minor, Second Symphony in A Major, op.52. Featuring the California Theatre’s newly restored mighty Wurlitzer 216 organ.

**Celebrate America: A Musical Salute to San Bernardino’s Bicentennial: May 1st**

- The San Bernardino Symphony will pull out all the stops in this symphonic salute to the City of San Bernardino’s 200th anniversary with Leonard Bernstein’s Overture to "West Side Story, Samuel Barber’s Violin Concerto and Aaron Copland’s monumental Third Symphony.

Tickets can be purchased on-line at www.sanbernardinosymphony.org or by phone at (909) 381-5388.

---

**Give the Gift of A Smile**

Today, millions of children in developing countries are suffering with cleft lip and palate. Condemned to a lifetime of mutilation, shame and isolation.

The good news is that virtually all of these children can be helped. This is the mission of The Smile Train. We empower local surgeons to provide this life-changing free cleft surgery which takes as little as 45 minutes and costs as little as $250. It gives children not just a new smile — but a new life.

100% of your donation goes toward programs — 0% goes toward overhead.

**YES, I want to give a child a second chance at life.**

- $250 Provides cleft surgery for one child.
- $30 Provides medications for one surgery.
- $3125 Covers half the cost of one surgery.
- **We’ll gratefully accept any amount.**

---

**The Smile Train**

1-877-KIDS-SMILE

www.smile.org
### Top Savings & Loans and Federal Savings Banks

**As of Year End 2009**

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<tr>
<th>Bank Name</th>
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<td>Pacific Premier Bank</td>
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<th>Type of Savings</th>
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<th>Risk-Based Capital Ratio</th>
<th>Year-to-Date Income</th>
<th>Top-Level Executive Staff</th>
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<tr>
<td>4.5%</td>
<td>$10,000,000</td>
<td>President</td>
</tr>
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</table>

### 46TH ANNUAL...

Continued from pg. 14

His selection by stating, "Mr. Das is a champion because he is making a difference by reaching out to various small business minorities to take their businesses to the next level." Das was nominated by Mark Mitchell, director of the TriTech Small Business Development Center.

Das' career and company mission embodies the characteristics of the Minority Small Business Champion category. His main company goal is to ensure that minority owned businesses win government contracts. In order to succeed, he knows that they need to be prepared. He takes personal interest in assisting them with certification, getting them registered with government agencies, providing business leads and preparing bids with strict precision. A testimony of his volunteer efforts is hosting seminars, at his own expense for small minority owned businesses. His seminars cover topics such as "How to Win Government Contracts" and "Customer Service Excellence-Going Above and Beyond.

### FREE...FREE...FREE

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### Countrywide Marketplace Opening in Menifee

Countrywide Marketplace held its grand opening in Menifee. The 735,000-square-foot marketplace presently features over 35 stores for shoppers to choose from like SuperTarget, Kohl's, Lowe's, Best Buy, Sport Chalet, Old Navy, Petco and Staples, along with In-N-Out, Panda Express, Red Robin and many others. The shopping center is located at the southwest corner of Interstate 215 and Newport Road in Menifee.

Donnaue Schriver, owner and operator of Countrywide Marketplace, has been involved in nearly 30 million square feet of retail properties within its 40-year history. Structured as a private REIT (Real Estate Investment Trust), the firm owns and/or operates a portfolio of 93 neighborhood, community, power and community lifestyle shopping centers including five development properties.
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<tr>
<th>Hospital</th>
<th>City, State, Zip</th>
<th># of Bds.</th>
<th># of N.S.</th>
<th>Total Staff</th>
<th>Current P/S Budget</th>
<th>Specialties</th>
<th>Owner</th>
<th>Top Local Exec. Name</th>
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<td>Loma Linda, CA 92354</td>
<td>839</td>
<td>1,736</td>
<td>2,150</td>
<td>$990 million</td>
<td>Cardiology, Gynecology, Obstetrics, Pediatrics</td>
<td>Loma Linda University</td>
<td>Roberta J. Ikeda</td>
<td>909-558-4000, 866-786-2222</td>
<td><a href="http://www.loma.edu">www.loma.edu</a></td>
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<td>St. Bernardine Medical Center</td>
<td>San Bernardino, CA 92408</td>
<td>463</td>
<td>999</td>
<td>1,473</td>
<td>$271 million</td>
<td>Orthopedics, Pediatrics</td>
<td>St. Bernardine Medical Center</td>
<td>Margaret B. Roman</td>
<td>909-887-6666</td>
<td><a href="http://www.sbmh.com">www.sbmh.com</a></td>
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<td>453</td>
<td>835</td>
<td>1,268</td>
<td>N/A</td>
<td>Orthopedics, Pediatrics, Surgery</td>
<td>Pomona Valley Hospital Medical Center</td>
<td>Michael M. Johnson</td>
<td>909-624-3131</td>
<td><a href="http://www.pvhmc.com">www.pvhmc.com</a></td>
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<td>Kaiser Permanente Medical Center</td>
<td>Pomona, CA 91768</td>
<td>444</td>
<td>904</td>
<td>1,168</td>
<td>N/A</td>
<td>Obstetrics, Pediatrics, Sports Medicine</td>
<td>Kaiser Permanente</td>
<td>Greg Ching</td>
<td>909-597-3000</td>
<td><a href="http://www.kp.org">www.kp.org</a></td>
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<td>Desert Regional Medical Center</td>
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<td>$178 million</td>
<td>Cardiology, Critical Care, Orthopedics</td>
<td>Desert Regional Medical Center</td>
<td>Karla Yandt</td>
<td>760-323-3454</td>
<td><a href="http://www.desertrace.org">www.desertrace.org</a></td>
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<td>Arrowhead Regional Medical Center</td>
<td>Colton, CA 92324</td>
<td>373</td>
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<td>N/A</td>
<td>Obstetrics, Pediatrics, Surgery</td>
<td>Arrowhead Regional Medical Center</td>
<td>Jorge Valencia</td>
<td>(909) 375-5555</td>
<td><a href="http://www.aromed.org">www.aromed.org</a></td>
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<td>Riverside County Medical Ctr.</td>
<td>Riverside, CA 92505</td>
<td>364</td>
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<td>$240 million</td>
<td>Internal Medicine, Orthopedics, Pediatrics</td>
<td>County of Riverside</td>
<td>Douglas Bagby</td>
<td>(951) 788-8671</td>
<td><a href="http://www.rivcoph.org">www.rivcoph.org</a></td>
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<tr>
<td>Riverside Community Hospital</td>
<td>4455 Magnolia Ave</td>
<td>Riverside, CA 92506</td>
<td>364</td>
<td>763</td>
<td>1,183</td>
<td>Emergencies, Obstetrics, Pediatrics, Pulmonary Medicine</td>
<td>Riverside Community Hospital</td>
<td>Michael Krygowski</td>
<td>(951) 788-7199</td>
<td><a href="http://www.rivercityhospital.com">www.rivercityhospital.com</a></td>
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<tr>
<td>Community Hospital of San Bernardino</td>
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<td>321</td>
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<td>Obstetrics, Pediatrics, Surgery</td>
<td>Community Hospital of San Bernardino</td>
<td>Dean Nita</td>
<td>(909) 887-2345</td>
<td><a href="http://www.chsb.org">www.chsb.org</a></td>
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<td>Eisenhower Medical Center</td>
<td>Rancho Mirage, CA 92270</td>
<td>289</td>
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<td>2,218</td>
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<td>Critical Care, Cardiology, Gastroenterology, Neurology</td>
<td>Eisenhower Medical Center</td>
<td>Gary E. Sjevel</td>
<td>(760) 335-1226</td>
<td><a href="http://www.eh.org">www.eh.org</a></td>
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<td>San Antonio Community Hospital</td>
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<td>Cardiology, Critical Care, Medical-Surgical, Obstetrics</td>
<td>San Antonio Community Hospital</td>
<td>Steven C. Maisse</td>
<td>(909) 835-2700</td>
<td><a href="http://www.sachospital.com">www.sachospital.com</a></td>
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<td>Hemet Valley Medical Center</td>
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<td>703</td>
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<td>N/A</td>
<td>Cardiology, Critical Care, Emergency, General Surgery</td>
<td>Hemet Valley Medical Center</td>
<td>Fred Harder</td>
<td>(909) 601-2600</td>
<td><a href="http://www.hemetvalleymedicalcenter.com">www.hemetvalleymedicalcenter.com</a></td>
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<tr>
<td>LLE Children's Hospital</td>
<td>Loma Linda, CA 92354</td>
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<td>N/A</td>
<td>Pediatrics, Cardiology, General Surgery, Orthopedics</td>
<td>Loma Linda University Medical Center</td>
<td>Robert Raines</td>
<td>(909) 558-0580</td>
<td><a href="http://www.loma">www.loma</a> Linda.edu</td>
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<td>Corona Regional Medical Center</td>
<td>Corona, CA 92881</td>
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<td>579</td>
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<td>Cardiology, Critical Care, Emergency, Obstetrics</td>
<td>Corona Regional Medical Center</td>
<td>Ken Rivera</td>
<td>(951) 735-6500</td>
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<td>Kaiser Foundation Hospital</td>
<td>Rosendal, CA 92376</td>
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<td>521</td>
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<td>Internal Medicine, Obstetrics, Pediatrics</td>
<td>Kaiser Foundation Hospital</td>
<td>Diana D. Hill</td>
<td>(951) 846-9000</td>
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<td>Redlands Community Hospital</td>
<td>Redlands, CA 92373</td>
<td>206</td>
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<td>N/A</td>
<td>Cardiology, Critical Care, Emergency, Orthopedics</td>
<td>Redlands Community Hospital</td>
<td>James B. Hubbell</td>
<td>(951) 386-5850, 866-5850</td>
<td><a href="http://www.redlandscommunityhospital.com">www.redlandscommunityhospital.com</a></td>
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<td>Parkview Community Hospital</td>
<td>Perris, CA 92570</td>
<td>193</td>
<td>452</td>
<td>859</td>
<td>N/A</td>
<td>General Surgery, Obstetrics, Pediatrics</td>
<td>Parkview Community Hospital</td>
<td>Douglas Brainwright</td>
<td>(951) 386-5500, 866-5500</td>
<td><a href="http://www.pchospital.com">www.pchospital.com</a></td>
</tr>
</tbody>
</table>
Legislators... continued from pg. 2
for the UC administration to stop acting like a private institution," said Yee, who is an alumus of UC. "Only five other public universities in the country have a similar status, with UC receiving the greatest level of autonomy. This completely outdated model results in the Regents thinking they are above the law. They continuously violate the public trust and disrespect students and taxpayers."

"It's obvious that leaders of the University of California are out of touch with the real world," said Ashburn. "By approving big salaries and benefits, UC Regents showed they are oblivious to the state's economy and state budget realities. While California's families and businesses are cutting back, UC paychecks are getting fatter. SCA 21 will hold UC Regents accountable to the people of California. My goal is to restore the luster of the University of California as a gem, while protecting the taxpayers from lining with gold the pockets of university bureaucrats."

"At a time when the university has raised student fees and is considering cutting the pay of its lowest-paid workers, it is simply wrong to give the two new chancellors more gold-plated benefits," said Nastenade. "If students have to tighten their belts, then everyone in the UC system must also tighten theirs. If UC's leadership does not get this...

CVB Financial Corp.
Ranks No. 10 Among Top 25 Performers in 2008
CVB Financial Corp., parent company of Citizens Business Bank, was recently recognized as one of the Top 25 Performing Banks in the nation. CVB Financial Corp. was recognized by the American Banking Association as a result of its outstanding return on average equity. CVB Financial Corp. ranks #10 with a return on average equity of 13.75%. This is up from #18 in 2007. The ABA study ranked the performance of domestic publicly held banks, thrifts, and holding companies with assets over $3 billion as of Dec. 31, 2008. A total of 145 financial institutions qualified under the selection criteria. The ABA Banking Journal applauded CVB Financial Corp. for its strong earnings, despite operating in one of the hardest hit markets in the country: Southern California's Inland Empire.

"We are pleased to be recognized among this elite group of companies," commented Chris Myers, president and chief executive officer. "It validates our commitment to provide our shareholders with a superior return on their investment and our customers with the safety and soundness they deserve."

CVB Financial Corp. also received the prestigious Super Premier Performing Bank rating from the Findley Reports for 2008. This represents the 19th consecutive year that the company earned this important peer recognition award.

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It's Really Bad... continued from pg. 13 over the next few years.

Quality of Life:
- Despite a 37% decrease in the number of days that the region exceeded the California ozone standard since 1990, the region still exceeded the standard three times more than either Los Angeles or San Diego in 2007.
- The Inland Empire has reduced crime by 24% since 1997, however most of the decline took place before 2000. The City of San Bernardino still has one of the highest crime rates in the nation. Recent anti-crime initiatives appear to have decreased crime in some of these more dangerous cities in the region.
- Educational outcomes also fall below the California average by most measures. Riverside County is working to close the educational gap. In the last few years Riverside has outperformed California and San Bernardino County on a per-pupil basis, and during this time has outperformed San Bernardino in proficiency levels. The Inland Empire has also seen the greatest increase in university enrollment compared to other areas in southern California.
- The government's ability to respond to the social demands of the Inland Empire will improve quality of life in the region. Initiatives to further implement anti-crime programs, institute pollution controls, and increase funding for education address quality-of-life issues, and help ensure that the social environment keeps up with the pace of economic development.

Next year we look forward to presenting even better news, of an economy on the verge of springing once again into a mode of growth and prosperity.

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Fax: 760.756.3532
www.tritoncom.com
Ronald Schmidt Joins Desert Commercial Bank

Respected Los Angeles-area banker Ronald Schmidt, formerly with Bay Cities National Bank in Redondo Beach, has been named executive vice president/chief credit officer at Desert Commercial Bank (OTCBB:DCBH). He brings nearly 40 years of experience to the Palm Desert-based community bank, much of it in credit administration and loan portfolio management.

Schmidt has served almost 17 years as a chief credit officer in coastal Southern California banks, beginning in 1992 with Palos Verdes National Bank and later, at Peninsula National Bank. He took the chief credit officer reins at Bay Cities National Bank in 1995 and stayed until April of 2009, when he had the opportunity to be reunited with long-time colleague Tony Swartz, current president and CEO of Desert Commercial Bank.

The two executives worked together for several years in Alaska. Schmidt spent 17 years there as a commercial loan officer and manager at National Bank of Alaska, a $1 billion bank headquartered in Anchorage. He was later recruited by Alliance Bank to manage its special assets division, taking on responsibility for a $500 million loan portfolio created by the merger of five different banks.

At Desert Commercial Bank, Schmidt assumes responsibility for managing all aspects of credit risk and loan administration. The business bank’s diversified loan portfolio includes a mix of construction, commercial real estate, agri-business and commercial/industrial loans. It is the only locally owned bank with locations in both Imperial and Riverside counties.

The Southern California native graduated from Chino High School. He went on to earn his college degree at Pacific Lutheran University.

Temecula Valley Bancorp Report

Temecula Valley Bancorp Inc. (NASDAQ:TMCV), reported a net loss of $36.2 million, or $3.61 per share, for the three months ended Mar. 31, 2009, compared to net earnings of $1.5 million, or $0.14 per share for the same period of 2008. Results were driven primarily by loan loss provisions of $22.5 million, a decrease in net interest income to $5.9 million due principally to an increase in non accrual loans and the reversal of interest income for new non accrual loans, and other losses related to deteriorating real estate and secondary market conditions.

Other first quarter 2009 highlights include:

- Total loans held in portfolio remained relatively flat at $1.1 billion.
- Total deposits increased nearly 10% year-over-year to $1.33 billion; while core deposits increased 5% over previous quarter.

continued on page 32

Why California Must Save Its Educational System

By David W. Stewart

Dean, Anderson Graduate School of Management University of California, Riverside

California’s budget crisis seems to grow worse by the day. The crisis has given rise to the need for deep cuts in the California budget as well as the borrowing of funds from local governments, who face their own budget problems. It is inevitable that there will be significant economic pain before the state rights its budget. In the meantime, the state faces the need for hard tradeoffs. In such an environment the easy route is to call for sacrifice, to try to spread the pain evenly, and spare no one. Yet, as any who has responsibly managed a budget knows, some things are more important than others. Even when many things are important, some are still more important. So what should be at the top of the list of priorities during a period of budget constraints?

Some would argue that investment in infrastructure, roads, bridges, and public works, are critical to maintain quality of life and stimulate the economy. This is largely the philosophy of the Obama stimulus package. Others would argue health care is critical. After all, a healthy population is likely to be more productive than one that is not healthy. Still others would argue that public safety should be at the top of the list because safety and security are fundamental to the workings of a society. All of these things are important. But in setting priorities it is important to begin with an understanding of first causes, that is, what is it that makes everything else work.

In California and in most modern societies, education is the first cause. The success of California, and the wealth associated with that success, has been driven by education. Silicon Valley had its genesis in strong institutions of higher education. An educated labor force was instrumental in California becoming a center of aerospace and defense industries. The emerging industries in bio-technology and the life sciences have their roots in education. Even California’s rise as a potent producer of agricultural products was driven by the growth of agricultural education and related research. California’s rise as an economic power and as a nation state has been a direct result of its investment in education.

Let us hope that as choices are made regarding budgets, other losses related to education, and the hard choices related to resource allocation that we do not lose sight of the first cause.

Annual golf tournament will raise money for scholarships. The California Desert Association of REALTORS held its annual golf tournament May 5 at the Indian Wells Country Club. The event aimed to raise money for the association’s scholarship fund, Olive Crest Home & Services for Abused Children and the Coachella Valley Rescue Mission.

For more information about Indian Wells Country Club, visit www.classiclclubgolf.com or call (866) 682-4090.
Forget the Economy - 3 Ways to Boost Sales NOW

By Nathan Jamail

Making 2009 the best year in sales is easier than you may think. Many companies are having a good start and are not choosing to participate in the "recession." They are not using blind optimism; rather they are choosing to take control of their company's economy. The economy between your ears will affect you and your company's success more than the national economy. As soon as people realize what they think and how they act is going to determine their success more than what the news-talks about, then they can experience the same level of confidence and success as those organizations or individuals who are thriving in the "recession." In business, just like in life, people are going to be successful only as exactly what they are willing to accept. Don't accept less and commit to getting more, and you and your team will.

There are three areas to focus on in order to make your own economy:

1. Fight the "Power of New":

Fancy marketing programs or sales gimmicks are not going to help companies increase sales in 2009. It's going to take good sales leadership and coaching. Aggressive marketing campaigns and big promotions may give a company a short-term bump in sales, but it will not sustain the boost in sales unless the company can sustain the decrease in profit. The leaders are who are willing to do what a golfer knows and fight the "power of new" will truly win by increasing sales. The "power of new" is the thing when the leaders implement a new program and after 60 days the newness has worn off and it starts to look like a lot of work. This is when the idea and the implementation fade away and the team goes back to doing what they did before. Fighting the "power of new" takes a strong leader and commitment to keeping the team excited and motivated.

Don't let your sales program go to the black hole of great programs that fade away.

2. Go back to the basics:

The key to success in sales is personal attention. The trick plays and last minute Hall Mary passes don't win games; rather it is the execution and focus on the basics of blocking, running and tackling. In sales leadership, the basics are coaching, practicing and accountability.

Vision Program: Turn your weekly sales meetings into practice sessions. Commit to 45 minutes of practice to a selling skill, not just product information. Fight the temptation to assume that since your sales teams have been selling for years, they don't need to practice. The difference between an amateur and professional is not their tenure but their commitment to practice and getting better.

The top reps should practice a daily role-play program, just like a golfer goes through his swing. In this regard every team must build a winning sales team.

3. Focus:

Focus can be your greatest advantage. Many company leaders and employees are distracted by the constant bad news of the economy. Use the distraction to your advantage. While other organizations worry about how to hold out until this "economic downturn" is over, the winning companies will focus on how to take advantage of the current economy and will implement their "new once it really becomes prominent" stimulus package. Employees are looking for answers and guidance on how they are going to succeed during these tough times. The leader must show their sales team how to create their own success. Develop and implement a plan that shows your team what you are going to do to increase their sales. Many successful leaders will tell you that you can have more success in a down economy than an up economy. This is determined by the focus of the leaders. Determine your plan for success and explain to your team the why, and the how it will be done.

The economy can be the greatest excuse for failure or the greatest motivator to succeed. The choice is yours!


Nathan Jamail

Senior Vice President, Operations

NathanJamail.com

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June 2009

46TH ANNUAL...

June 2009

Florence Express: tourist attractions are within walking distance of our hotel The Western Excelsior Florence, an undisputed masterpiece in its own right. It was important for our group to stay at a hotel and be surrounded by the rich history of the city. The hotel is found in Piazza Ognissanti and is just moments away from the marvels of Florence: the Renaissance churches of Santa Maria Novella, San Lorenzo and the Duomo; the exquisite Piazza della Signoria; the Uffizi Gallery and the finest masterpieces of Italian painting: Raffaello, Giotto to Leonardo da Vinci; picturesque Ponte Vecchio and its fabled jewelers and leatherwork boutiques. From the windows one can see a breathtaking view of the old bridge that stretches from the River Arno, the winding medieval streets that surround the town and views of the panoramic Tuscan countryside—catch the sunset if you are able—it's spectacular!

Named one of the top 75 hotels in Europe by Conde Nast Traveler, guests can enjoy the piano bar, the Mediterranean restaurant, and the Westin Kids Club. This five-star hotel also offers 24-hour room service, babysitting and has an onsite health club complete with sauna, jacuzzi and beauty treatments. The service was impeccable and the staff extremely friendly. The Western Excelsior Florence is decorated in 15th century elegance with antiques, fine fabrics, beautiful woodwork and marble floors and is considered a Renaissance palace set the River Arno. An added plus is that it is located only four miles from the airport—giving us extra time to enjoy Florence before we had to say our goodbyes.

Florence is one of the world’s most beautiful cities, and hopefully our next visit will allow more time to discover the seven centuries of noble history. You cannot do this in two days, but we gave it our best shot.

RICK SHOUP NAMED CEO OF BIG BEAR LAKE RESORT ASSOCIATION

Joyce Reed, president of the Big Bear Lake Resort Association, announced the appointment of Rick Shoup as the Resort Association’s new CEO. Shoup replaces Ken Brengle, who informed the board of his resignation earlier last month. Brengle, who has an extensive background in hotel and restaurant management, has accepted the position of CEO of the Torrance Chamber of Commerce.

“we thank Ken for the professionalism and growth in the Resort Association that his leadership has provided the RA” Reed said. “we are thrilled to have Rick step in and continue to build on that success.” Since 1992 Shoup has been the president of The Advice Group, a marketing consulting firm located in Sherman Oaks. He fact, Shoup initiated the planning of the Resort Association before its inception in 1994, and has worked as its marketing consultant since 1996. Prior to his Advice Group endeavors he worked as a senior executive for major L.A. advertising agencies.

We interviewed all potential candidates within the organization and determined Rick’s depth of experience as a marketer and manager; along with his knowledge of the RA, make him an excellent choice that will provide us with a seamless transition,” added Reed. “we are pleased to lead the continued development and growth of the RA,” Shoup said. “I am eager to become more involved in the Big Bear Community.”
Larry Sharp...

international marketplace.

I have a great love for the Inland Empire, and I see the promise of international trade. Sharp told a gathering of more than 225 business and government leaders. "That is our vision, and that is our dream." Sharp has been with Arrowhead Credit Union for 27 years, building it from six branches and assets of $58 million to 26 offices and assets of more than $1 billion. Arrowhead Credit Union now serves more than 154,000 members in both inland counties.

Sharp also has a long history of civic involvement. He is a past chairman of Inland Action, which advocates on behalf of the Inland area in front of state and national leaders via the board of the Inland Empire Economic Partnership. Sharp said international trade can help local businesses buttress themselves against a difficult U.S. economy in the short term and also ensure long-term economic growth. "We are sitting on a world-class, just-in-time delivery system here in the Inland Empire," Sharp said. "We have everything we need to make this a real attractive place for international trade and manufacturing."

A key event at the gathering was the continued page on 39

Temecula Valley...

• The balance of loans 90 days or more past due and still accruing was at zero for the quarter.

• Total non-interest expense was essentially flat at $1.17 million despite achieving a 2.1% reduction in year-to-date salaries and employee benefits expense. The effect of this improvement was negated by increased loan collection and R&D related expenses.

Frank Basirico, chief executive officer of Temecula Valley Bancorp, said, "Although the economy and real estate markets remain challenging, we continued to make progress this quarter. Our strategic plan to deleverage our balance sheet, increase deposits, maintain solid liquidity and reduce our costs, as part of this effort, we've taken a number of steps intended to further reduce our sources of stable funding, reduce classified assets, and improve our liquidity forever and can't let go of their growth. They feel they have to make every decision and hold right to the controls.

The typical entrepreneurial progression:

1. Your company is growing and you're giving out where you want to be started or the company and step up to Level 2 as a small business owner. Here he is in charge of every decision and fully in control of every aspect of the business. He doesn't know what to do next, get frustrated, and exclaims: "HELP! I can't get my business to work!"

2. After the entrepreneur gets stuck, they start getting company and step up to Level 2 as a small business owner. Here he is in charge of every decision and fully in control of every aspect of the business. He doesn't know what to do next, get frustrated, and exclaims: "HELP! I can't get my business to work!"

3. Replace yourself with a partner and get stuck forever. You lose your ability to make decisions and you're not really in charge of every move and decision.

4. The entrepreneur gets stuck and can't do anything. They start getting company and step up to Level 2 as a small business owner. Here he is in charge of every decision and fully in control of every aspect of the business. He doesn't know what to do next, get frustrated, and exclaims: "HELP! I can't get my business to work!"

5. Refocus on what you want! Stop and remember your original dream of owning a growing and prosperous company that achieves your vision and goals, is organized, profitable, has great customers, is run by your empowered management team and gives you freedom and time to enjoy your life.

6. Realize you are a business builder! You will never reach your goals if you don't build your company to prosper and grow.

Most small business owners get stuck forever.

Most entrepreneurs remain sole practitioners and stay at Level 2 forever. They grow to two men and a truck or two employees at one location. And others grow to thousands of employees and 20 employees. But when the company gets to a level where the owner is doing too many things, they never anything anymore, it gets stuck and stops growing. They know they need to do something different, let go of better people, delegate, install systems, find better customers, improve sales, and find more hours in the day. They don't know what to do next, get frustrated, and exclaims: "HELP! I can't get my business to work!"

You must have a business owner's job.

1. Before small business owners start their companies, they're usually competent employees or managers doing a good job for their boss, as shown on Level 1. They're responsible and accountable, hard workers, and dream about the day they can start their own company. Then it finally happens! They get bitten by the "E" bug ("E" is for Entrepreneur) and make a decision to go into business for themselves. The newly minted entrepreneurs announce they have quit their jobs to start their own companies. After the initial shock, many ask where this new entrepreneur is going to get started, attract customers, hire good employees, and pay the bills. Without fear, the new entrepreneur says: "Don't worry. I'll figure it out!"

2. After the entrepreneur gets stuck trying to start the company and step up to Level 2 as a small business owner. Here he is in charge of every decision and fully in control of every aspect of the business. He doesn't know what to do next, get frustrated, and exclaims: "HELP! I can't get my business to work!"

3. Get unstuck! Get unstuck and your company and step up to Level 2 as a small business owner. Here he is in charge of every decision and fully in control of every aspect of the business. He doesn't know what to do next, get frustrated, and exclaims: "HELP! I can't get my business to work!"

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6. Realize you are a business builder! You will never reach your goals if you don't build your company to prosper and grow.
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Still thinking about a dish I had about a year ago, we revisited TAPS Fish House & Brewery and ordered the miso marinated pan roasted Chilean sea bass with Japanese sticky rice, sautéed spinach with red, green and yellow pepper jam. It tasted exactly the same—delicious!

TAPS’ menu blends together the favors of France, Asia and New Orleans in a celebration of fresh seafood, U.S. Choice steaks and thick chops. TAPS Fish House & Brewery has two locations—one in Brea which debuted in 1999 and the Corona location—the one I will describe. It is a 17,500-square foot restaurant which seats around 500 and is located at The Promenade Shops at West Covina.

The restaurant has so many nooks and crannies which offers private dining for small and large groups—an intimate dining room, where famous fine dining is served from 5pm to 9:30 pm. We can custom design a label just for you using: Photos, Logos, Colors, Invitations, Themes.

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Legislators... diately rehired at their previous salaries.

- has become the yearly norm for Regents to approve double digit student fee increases.
- despite the state’s budget deficit, Regents frequently provide exorbitant pay hikes for top executives, resulting in SB 217 (2009).
- employees have been retaliated against for reporting waste, fraud, and abuse and given no legal protections, resulting in SB 219 (2009).
- some campuses have contracted with businesses that have violated wage and hour laws and failed to put contracts out to a competitive bidding process, resulting in SB 1596 (2008).
- for the past several years, the Regents have increasingly contracted out the management on the UC Retirement Plan to a number of high-priced pension consultants and money management firms, rather than stick to the decades-old and highly successful practice of using professional university financial staff to trade stocks themselves.
- a number of the management contracts of the retirement plan have been awarded to firms owned by members of the UC Investment Advisory Committee.

Joining the legislators in support of the Constitutional change are the Associated Students of the University of California (Davis), American Federation of State, County, and Municipal Employees (AFSCME), University Professional and Technical Employees (UPTE), University Council of the American Federation of Teachers (UC-AFT), California Nurses Association (CNA), and Service Employees Trades Council (SETC).

Assemblman Nunez proudly serves the communities of Coronado, La Mesa, Santee, El Cajon, and Clairemont.

People, Places... Realty announced the opening of Phase III at Jesse Ranch Marketplace, a 194,633 square foot addition to the premier regional shopping center located a few minutes southwest of downtown Apple Valley. Strategically located east of IH-15 at the crossroads of Jesse Ranch and Bear Valley Roads, Jesse Ranch Marketplace sites next to a strong performing Target store. Altura Credit Union has named Corona resident Kathy Thayer as its controller. She takes over the role for Hugo Silva who was promoted to chief financial officer last year. She earned her master’s in business administration from the University of LaVerne.

Coreland... assets as well as its current service platform enable the firm to customize a strategy that best suits each asset, regardless of the property type and status. Coreland’s principals and co-founders Galentine and Hite founded the firm in 1990 and worked with numerous financial institutions and venture funds to manage and reposition a variety of real estate assets in the last downturn. Galentine was appointed state court receiver for more than 200 properties over this period.
Deeply Rooted: Unconventional Farmers in the Age of Agribusiness*

By Lisa M. Hamilton; Counterpoint, Berkeley, California; 2009; 312 pages; $23.00

More than 35 years ago I sat in a Montana high school class in the northeastern United States, listening to a man who was to become one of the most influential environmental economists in the world. His subject was the economic strength of America. It took him 10 years to get to the heart of his topic for the day. It took me 15 seconds to mentally reject what he was saying; it always has, but it always stayed with me.

As the years passed, I came to see him as probably right, and, in my literarily sophomoric way, I was very wrong. He quoted Congressman William Jennings Bryan, who was better known for his fight against the theory of evolution in the 1890s, not his pro-environmental prescotorial work at the so-called "Scopes Monkey Trial." Although Bryan was a brilliant orator and Democrat politician with a strong, central theme in his rhetoric that large dairy farms, for example, aren't simple 500 milk cows with easy access to the open range and the vastness of the big sky. His subject was the economic strength of America.

"We are simplifying the same consideration for our industry that is cheerfully conceded to the dairy industry," Hamilton said at the time. "We assume for ourselves the right to obtain this consideration in the same way other industries obtain theirs; that is, to refuse to deliver the products of our farms for less than production costs." Hamilton and his neighbors were determined to keep their farms alive.

"They are failing every time they have tried to achieve this goal. She said, "Farmer after farmer has failed for several reasons, including the fact that they are steadily independent operators."

By the 1960s, not even farm co-ops could make much of a dent in the problem because the giants of that era were able to take over much larger shares. Hamilton relates that, "even if a farmer refuses to deliver his grain or livestock, there will be another hundred thousand that will sell their stuff," Hamilton claims.

On January 17, 1919, the Idaho State Journal reported, "It wouldn't be a drop in the bucket."

"It is a strong suit isn't in facts and figures and the author's advice. It rests on her interviews with individual small farmers who have discovered niche markets in which they can compete against giant agribusiness corporations."

It offers stories of how small farmers can lobby Congress and state legislatures, especially when their interests and the interests of agribusiness giants conflict. Many times these efforts fail. Others present a false front of a "farmer who just through good management." He who should study both faces carefully. This book will help.

-Henry Holtman

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Is Your... continued from pg. 33

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Larry Sharp... continued from pg. 32

work in assisting Inland companies that employ more than 12,000 people in the county and in the Central Oregon region. Through a grant from the Oregon Business Development Board, the firm's certified business analyst developed "an icon of this area and a very deserving person."

"International trade is about creating jobs and improving the quality of life," Ostvedt said. "It's about regional collaboration, industry innovations and education. We need all of us in the area so that we can continue to move forward in the global economy.

The award capped an afternoon of international trade discussions that included "Exploring the Global Frontier: Grab Your Share of the $50 Trillion World Economy."

Marti O'Connell, chief executive officer of OCO Global, a leading consulting firm in foreign direct investment, explained the business plan to our regulators and are working closely with them to ensure that Temecula Valley Bank will continue to grow. The opportunities we identified the new company's practices. We have also embraced new technologies and have expanded our specialty subcontractor to a primary contractor that has earned approximately $340 million in revenue since its inception. The company is headquartered in Santa Ana, with offices in Kent, WA; Boise, ID; and several job site locations throughout the Western United States.

For more information about this event, contact Jennifer Wood (at 951) 781-2345, ext. 246 or jwood@temeculabusiness.com

46TH ANNUAL... continued from pg. 31

Skinner Plant... continued from pg. 33

Bestselling Business Books

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

1. "Outliers: The Story of Success," by Malcolm Gladwell (Little Brown & Co... $27.99) (1)*


3. "Street Fighters: The Last 72 Hours of Bear "Street Fighters: The Last 72 Hours of Bear... $29.99) (3)


5. "How to Keep 'Em Working," by Bill Cohan (Knopf Doubleday... $27.95) (5)

6. "How to Keep 'Em Working," by Bill Cohan (Knopf Doubleday... $27.95) (6)


9. "How to Keep 'Em Working," by Bill Cohan (Knopf Doubleday... $27.95) (9)

10. "How to Keep 'Em Working," by Bill Cohan (Knopf Doubleday... $27.95) (10)

* Indicates a book's previous position on the list.
** Indicates a book's first appearance on the list.
You could get lost for days wandering the narrow streets in Florence (Firenze in Italian). You’ll find history and culture in every corner, tucked among the ancient piazzas, beautiful churches and fascinating museums. If you don’t have the luxury of time as we did when we visited Florence, choose a hotel in walking distance to the “must see” attractions. Time is something we value, so the savings you may occur in choosing a hotel far from the main stream of the city.

With that in mind, we unpacked our belongings at the Western Excelsior Florence and headed out to uncover the treasures of this city, which is known as the “cradle of Renaissance” for its monuments, churches, and buildings. Since we had only about a day and a half, we were again on a mission as we were in Rome (read May 2009 article on Rome).

Our first stop on our tour was visiting the primary art museum of Florence, the Uffizi Gallery. This museum is an extraordinary container of paintings that trace an historical period from the 1200’s to the current day. We continued on to the Accademia Gallery and gazed at the complete mind-boggling, luscious colors of Michelangelo’s David. A trip to Florence would not be complete without seeing its art and the universal genius of Leonardo da Vinci and Michelangelo. Tickets for the museum should be bought beforehand as not to wait in lines during the height of the tourist season. However, during the summers, the Accademia and the Uffizi Galleries have extended hours midweek, which means from 7:30-10:30 PM all the groups are gone and you can just walk in with no wait, no reservation, and no surcharge and the museum is just for you. Of course, there are many other exceptional museums located in Florence, but for this, which is known as the “cradle of Renaissance” for its monuments, churches, and buildings. Since we had only about a day and a half, we were again on a mission as we were in Rome (read May 2009 article on Rome).

When planning this trip to Florence, a friend, who lived in Florence for many years, mentioned that I should visit the jeweled bridge. I envisioned a bridge constructed with some colorful stones resembling jewels.

When I finally encountered the bridge, I discovered my imagination did not coincide with the reality of this abandoned piece of architecture. The Ponte Vecchio (Old Bridge) has a multitude of shops built up its edges and held up by stilts. The bridge spans the Arno River at its narrowest point where it was built during Roman times. It has always hosted shops and merchants who displayed their goods on tables. It is unbelievable that the economic concept of bankruptcy originated here: when a merchant could not pay his debts, he was forced to sell the table on which he sold his wares (the “banco”) it was physically broken ("rotto") by soldiers, and this practice was called "bancoretto” (broken table; possibly it can come from "banca rota", which means "broken bank"). Not having table anymore, the merchant was not able to sell anything. The Ponte Vecchio was not destroyed by Germans during their retreat of Aug. 4, 1944, unlike other bridges in Florence, allegedly because of an express order by Hitler. Butcher stalls initially occupied the shops, but the current tenants are jewelers, art dealers and souvenier sellers. Of course, being with a group of women, we had to make some time for shopping. In Florence you’ll find leather, paper goods, food as well as souvenirs and art productions. We were lucky to visit one of the open air markets selling food, clothing and antiques. The most famous is around Piazza San Lorenzo where you’ll find leather goods (this is where we did our damage—beautiful leather purses at reasonable prices).

All of the above paragraphs continues on page 31
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.

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