November 2009

Inland Empire Business Journal

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Economic Hope Exists

Maria Pinelli, Ernst & Young Americas director, opened its Strategic Growth Forum 2009 with a classic line from Kevin Costner’s movie, “The Postman.” “Stuff’s getting better every day,” she said. “It’s time to seize opportunities.”

Pinelli said a recent survey of companies noted that 65 percent were optimistic about growth, 70 percent said they were pursuing future market opportunities, were investing in new products and services and were acquiring new talent. “That means new jobs,” she said.

Twelve countries are represented, Pinelli said, along with 15 private equity firms who collectively control assets of more than $250 billion and 18 leading capital venture firms that were smart enough to back the early incarnations of Apple, Google and Gentell.

Southern California Health Care Summit—a Look Into the Future of the Health Care Industry.

By Robbie Motter

The 2009 Southern California Health Care Summit conference “21st Century Model for Health Care Reform - Challenging and Changing the Conversation” that was produced and coordinated by TMG Communications, Inc. was a great success. The sold out event was held at the Ontario Convention Center. This all day event included a dynamic, timely and highly informative program of government leaders, senior health care executives, insurance and pharmaceutical companies, academic institutions, think tanks and business leaders. They were all there to identify a common vision about health care and to create an environment to ensure that this common vision can be developed and implemented.

The morning started with a continental breakfast in the exhibit hall and a chance to view all the great information supplied by the many attending vendors. The opening remarks were given by Stuart Haniff, M.H.A. director of Resource Development, Inland Empire United Way; Gary C. Ovitt, Fourth District Supervisor and Chairman, County Board of Supervisors and other dignitaries.

The morning keynote speaker Dr. David Blumenthal, who was appointed as the Obama Administration’s choice to serve as the national coordinator for Health Information Technology, Department of Health and Human Services, spoke about modernizing the health care system. He was dynamic, and told us his job is to look beyond and lay the groundwork to implement hi-tech technology into the system. He stated that “information is the life blood of medicine and hi tech is its circulatory system.” Having hi-tech medical technology will give doctors and hospitals instant information on their patients. Money for continued on page 10

An Insight Into U.S.-China Regulations and This Month’s Visit to China by President Barack Obama

The U.S.-China Media Brief (www.uschina mediabrief.com) is a unique media tool developed by UCLA’s Asian American Studies Center for the U.S. media, continued on page 14
Global Equity

Over the past three decades, the global economy has become increasingly integrated. Advances in technology, transportation, finance, and communication have opened up previously isolated markets to the rest of the world. Evidence of globalization can also be found in international financial markets. Investors are increasingly looking for opportunities beyond their national borders to enhance portfolio returns and reduce risk through diversification. This trend is apparent in the sharp decline in home equity lines, defined as the tendency of investors to allocate the majority of their portfolios to domestic assets. While US investors placed only 2.9% of their portfolios in international equities in 1986, they had roughly 11% of their stock holdings abroad in 2001. The share of international holdings also rose in Germany, climbing from 8.4% to 39.7% over the same period. The most extreme example is Austria, where foreign equity assets grew from 13.3% of portfolios in 1986 to 77.3% in 2001. Below we will explore the benefits of global investing in greater detail and examine different investing styles. We will also evaluate the opportunities we currently see in global equity markets.

Global Investing: Country, Sector, and Currency Decisions

Most equity managers follow bottom-up stock picking strategies where they focus on individual company fundamentals and valuations. However, this approach can sometimes cause managers to miss the forest for the trees since changes in an individual company’s profitability may lag shifts in the macroeconomic environment. In contrast, a top-down macroeconomic approach that concentrates on country, sector and currency select-...
Finding a New Way to Meet:
Ten Pitfalls of Pitiful Meetings...and How to Fix Them

By Kimberly Douglas

It's Friday afternoon, and your team is filing into the conference room, mumbling and grumbling as they take their seats for yet another meeting. An hour passes and the meeting comes to a much-anticipated end, leaving everyone involved wondering why the meeting was held in the first place. After all, usual suspects dominate the discussion, and the same idea that came up last week’s meeting were once again batted around. No one seemed to write anything down, discuss anything, or bring anything discussed into action. This kind of ineffective meeting sounds familiar, you’re not alone. It’s a problem that plagues many organizations—but it’s also one that can be remedied.

In these tough economic times, every second of your workday is valuable. None of it should be wasted in meetings that seem to go nowhere. Flaws plagued by conflict or lack of participation. I have sat through countless meetings myself—some great, and some not-so-great. But those that weren’t so great could have been much better if we had learned how to conduct better meetings, those meetings can actually become time worthy—time that increases employee productivity, participation, and innovation.

The question of productivity is a huge issue when it comes to meetings. According to a Microsoft survey of over 38,000 employees, almost 70 percent of the average 5.6 hours they spend each week in meetings is unproductive. Another survey conducted by OfficeTeam had 28 percent of its 150 executive respondents reporting that meetings are a waste of time. Furthermore, 45 percent of respondents said they believed their employees could be more productive if meetings were banned at least half the week.

If it’s time for a meetings overhaul at your organization, read on for 10 common meeting pitfalls and how you can fix them:

What’s a common problem with many meetings is they’re scheduled with no objective in mind. Run through a pre-meeting checklist before putting it on everyone’s schedule. First, ask yourself whether the meeting is even necessary. Could the information you want to provide be just as easily presented in an e-mail? What do you want to accomplish with the meeting? Will reaching that accomplishment really require a group decision? If you ask yourself these questions and you decide that you do need to have the meeting, next consider who should attend. Design an agenda for the meeting, and clearly communicate any prep work that needs to be done by the participants beforehand.

Where’s the agenda? Remember, it’s time you actually received an agenda in advance of a meeting? Likely, you already had a higher perception of whether that meeting was going to be a waste of time or not. Once you know who will be attending the meeting, you need to finalize the agenda. A quality meeting agenda includes:

- The date, time, and location of the meeting
- The meeting’s objectives
- Three to six agenda items, accompanied by how long they’ll take to review and how those discussion leaders will be
- A clear explanation of the
- The meeting’s outcomes
- The meeting’s objectives
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Finding a New... copywork that should be completed by the next meeting.

Note that it is okay to use standing agenda items from meetings such as “Company Overview,” “Industry Trends,” “Strategy Discussion,” “Reviews of Metrics,” “Results,” and “Problem Solving”—as long as you also list the time length allotted for each item and who will be leading the discussion. Send the agenda out as far in advance of the meeting as possible, and then redistribute an agenda/meeting reminder 48 hours prior to the meeting.

Conference room overcrowding.

Would you attend a meeting if you didn’t know why the meeting was being held and why you, in particular, were invited? Often, too many people don’t have a clear understanding of why they are supposed to play are invited to meetings. Those in attendance need to know if you want them to be an expert, an influencer, or a decision maker.

When you’re creating your meeting participant list, think about the meeting’s purpose. Does this item fit from counting really need to be in on the next marketing meeting? Do Board of HR need to know what is expected of the sales team for the next quarter? Make sure everyone attending the meeting knows exactly why they were invited. If need be, communicate directly to them why you want them there. Keep the number of ‘required’ attendees as small as possible. And critical members can’t attend, consider postponing the meeting until they can. Having a meeting without all of the right brains present can cause just as many delays and productivity problems as postponing the meeting a couple of days. Try, also, to use the following list.

Ask yourself, “will this meeting be the best use of this person’s time, given its objectives?” If you answer yes, then it’s highly likely that person should be there.

Once you do all of the right team members assembled, you might also consider having them use a meeting cost calculator, which allows them to privately enter in their salaries and the meeting length to calculate how much it is costing the company for them to be in a given meeting. It is a powerful tool that can promote individual productivity because it reminds teams of the value of the time spent in the meeting.

The meeting will seemingly go on forever.

Now that, might be an exaggeration, but that exact thought will be crossing the minds of those attending a meeting that seems to be going nowhere. When the eyes of attendees start to wander, watch for Blackberries, and wall clocks in an attempt to see exactly how much time they’ve spent in the meeting and to estimate how much more time will elapse before they can get back to their long-to-do lists—they’re in trouble.

Providing a meeting agenda will go a long way toward solving this issue. When attendees know exactly what will be covered, they won’t spend their time internally speculating about what can be created. A repetition for yourself as being a meeting leader is to end on time. Every time. If you need to extend the meeting’s length, ask the group’s permission before doing so. When you’re creating your meeting agendas, remember that the ideal maximum meeting length is 60 minutes. And use what I call “time boxes” for each agenda item. That means X amount of time is allotted for each agenda item. During a meeting, if you’re touching on the same topic repeatedly. Because time is of the essence for every agenda item, you might want to encourage your discussion leaders to go around and get a headline from each person in the meeting to start each discussion topic. That gives the meeting a new

Global Equity...

ion can give managers an edge in recognizing turning points in the economic cycle. This information can then be exploited to enhance portfolio returns.

Country: Each country has a unique set of macroeconomic fundamentals that can impact financial market performance. The key variables we track include economic growth potential, corporate earnings growth, stock market valuations, central bank policy, interest rate and current account deficits, and the relative soundness of the financial system. After assessing these macroeconomic fundamentals, portfolio managers must decide whether to underweight or overweight a country.

At the present time, the most attractive opportunities appear to be in emerging markets, particularly in Asia and Latin America. Flexible currency regimes, current account and budget surpluses, and large foreign exchange reserves give these countries such as China and Brazil the opportunity to implement counter-cyclical policies during a crisis for the first time in recent history. Their market valuations are still relatively attractive despite the recent run-up in equity prices. These countries also have reasonably healthy banking systems and have managed to avoid direct exposure to the global credit crisis. It is not surprising that they are leading the global economic recovery. We expect Asia and Latin America to deliver relative returns given their stronger macroeconomic fundamentals. Moreover, due to their lower correlation with developed global equity markets, these regions reduce risk by offering investors diversification benefits. Correlation refers to the degree of movement in one variable given a movement in another and can range from -1 (perfect negative correlation) to +1 (perfect positive correlation). When two financial markets that are not perfectly correlated are combined, the probability of extreme outcomes (tail risk) is reduced in movements in one financial market are partly offset by movements in the second market.

Between September 2008 and March 2009, equity prices plunged worldwide, causing cross-border correlations to rise precipitously. This behavior is not unusual during financial panics when investors typically fail to distinguish between the quality of assets. However, despite converging, or a decrease in correlations becoming much more evident as the global economy moves beyond the crisis phase. Cross-country economic growth correlations are significantly lower during times of lesser financial crises. In addition, emerging economies in Asia and Latin America generally have a lower correlation with markets in the industrialized world. Consequently, investments in these regions may provide the best opportunity for investors to reduce risk and enhance returns.

Sector: Sector selection is often intertwined with country selection since a particular sector can account for a significant share of the capitalization of a country. For example, in Switzerland, a country that heavily overweighted Switzerland may end up with overweight to defensive sectors such as health care (Roche and Novartis) and consumer staples (Nestlé), as these sectors account for 35% and 22% of the country’s index, respectively. Knowledge of the sector breakdown for each country is critical to issue proper risk management. If necessary, a portfolio manager can neutralize exposure to a given sector through the use of exchange traded funds or by using a basket of stocks that does not have exposure to the sector.

The economic cycle also plays an important role in sector selection. The basic structure of the economic cycle consists of four stages: expansion, peak, recession, and trough. Different sectors typically outperform at different points.
In the current economic climate, there is a strong impetus for strength and resilience. If you’re ready to start this inner work—that will help you realign your leadership—then start with the following three pillars of strength.

- **Your values**
  - Your vision, your goals, and your actions don’t automatically lead to fulfillment. No matter how good you are or how successful you become, your accomplishments will feel meaningless if they’re not congruent with the values in your heart. When you clarify the values that guide your life, define the specific ways they enhance your experience, and learn to live in integrity with those values, you are able to find a renewed sense of purpose and joy. That’s when your happiness and stability become a choice rather than an achievement.

  To begin to reconnect with your values, answer the following:
  - What do you stand for?
  - Are you honoring those things?
  - What’s most important to you?
  - Are your values in alignment with what your organization values?

When your values drive your everyday activities, every day feels like a success, no matter what’s going on around you.

- **Your strengths**
  - In order to excel, you need to build on your strengths and minimize your weaknesses. This idea was popularized by the “strengths movement,” and Dr. Donald Clifton. His research touched off what is now known as the “strengths movement”—a groundbreaking way of thinking about what people are great at doing. Because you’re the only one who has your unique set of strengths, you can own your role in the way you approach your work. Be bold and lead.

  To stay successful, you need to do the same:
  - **Your support team**

  Building your support team makes them stronger. You enhance a person’s self-confidence by your presence in their life who are smart, experienced, insightful, perceptive, challenging, and inspirational, and then asking them to support you in your success. This team is probably not the team you already have in place. We’re not talking about your assistant, your colleague, or your supervisor. These people help you get your work done, they don’t help you move up the pecking order of the business.

  The support team you want in place is one who will help you reach your vision and goals. This support team exists for the benefit of you. This distinction is subtle but key. Your team is made up of leadership all-stars—your role models, mentors, and inspirations. As members of your personal support team, these people are committed to you no matter what your vision, where you work, or what goals you choose. They advise you, support you, advance you, and elevate you.

  When thinking about your support team, ask yourself the following:
  - Who will you ask to be a part of your support team?
  - How will you maintain the relationship?
  - When times get tough, are you able to reach out to your team?
  - Are you there for your team to reciprocate?

“ Laws were made to be broken.”

Christian Nordr, May, 1830

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**THE GAINERS**

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**THE LOSERS**

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Notes: (H) - Stock hit fifty two week high during the month, (L) - Stock hit fifty two week low during the month, NM - Not Meaningful
Southern... bi-tech information technology was included in the Stimulus Bill. He mentioned that $700 million has been set aside to set up regional community centers as hospital extensions in local neighborhoods. State governments will receive $500 million to enable information to flow. Regional extension grants should be available in December and the state informational grants will be available after that date.

Some other that came out during the day was that the U.S. healthcare expense in 2006 was $1.2 trillion; in 2011 it will be $2.9 trillion; and in 2015 it will be $4 trillion. This is two to three times normal economic growth. The average premium annual premiums for employer-sponsored family health coverage for a family of four reached $11,500 in 2006, and is projected to increase 60 percent by 2012. It was stated that the incidence of many major chronic diseases in the U.S. is higher than 10 European countries - heart disease, high blood pressure, high cholesterol, stroke, diabetes, chronic lung disease, arthritis and cancer. The incidence of obesity in these European countries is about half that of the U.S.

President Obama said in ‘08 was also quoted. He said "Simply put, in the absence of a radical shift towards prevention and public health, we will not be successful in containing medical costs or improving the health of the American people." The delegates at this Summit talked on a path of working together on solutions in providing great medical care to all of America as well as finding solutions in bringing down the deficit.

The American Recovery and Reinvestment Act has $650 million set aside for prevention and wellness community groups. Some of the public and private goals discussed were: demonstrate corporate responsibility, government market demand for health, improve profitability and competitiveness, decrease health care costs for workers, and competitiveness. decrease health care costs for employers...

Finding a New... everyone a chance to participate, without allowing one person to take up all of the discussion time ever for a topic, so that those attending can do so, you might even want to consider unusual start times like 11:45 a.m. or 11:15 p.m.

The meeting becomes a free-for-all... Anyone who's ever attended a meeting or led a meeting knows that it doesn't take long for things to get off track. The best way to avoid losing control of the conversation in the meeting is to set up some conversational ground rules right away. Make it clear to those in attendance that the ground rules will be used to ensure that everyone's time is well spent. Then select four to six rules based on the unique needs of those attending and your specific meeting objectives. As a guide for rules include, "Everyone participates," "Speak in headlines" (to prevent attendees from rambling), and "Praise yourself—Am I participating too much or not enough?" etc. Keep the rules front and center. You may even want to write them on a flip chart and display during the meeting. Or, once they're established, you can include them in the actual agenda.

Big talkers eat up all the time... Every meeting has them; those people who love to let everyone know that they're the most important people in the room, have all the ideas, and have a comment to make on every subject. Your conversational ground rules should help keep your big talkers (or big-headed) in line. In fact, you may want to use assigned seating for the meeting. (If you decide to use assigned seating, change the assignments for each meeting, and if you are the leader, change where you sit each meeting.) Doing so will also prevent big talkers from sitting next to a buddy. Big talkers tend to feed off of one another, and separating them will help reduce their excessive input.

Conflict kills productivity... An important thing to keep in mind is that effective meetings aren't necessarily free of conflict. In fact, conflict can be a good thing as it helps to build those attending any given meeting.

The key is not letting it get out of hand. Trying conflict as "creative abrasion," in a phrase coined by the president of the 2D Design International, Larry Hordberg. Here's a metaphorical explanation of how it works: Picture two tectonic plates on the earth's surface—your way and my way, perhaps—grating against each other. Many people know that this kind of friction occurs between plates, earthquakes often ensue. But what happens when these two plates— or viewpoints—come together? If the environment is right, they create a synch. And the key is that this synch is a product of the first two approaches and that is greater, loftier, and more powerful than either one was on its own. In other words, conflict is turned into synergy.

For creative abrasion to work, leaders have to view conflict as a good thing. When a conflict arises...
Global Equity... continued from pg. 7

of this cycle and portfolio holdings can be altered to take advantage of where a country is in the economic cycle. For instance, if a country is believed to be in the initial stages of the expansion phase, investors should consider an overweight to technology, as this sector usually leads during economic recoveries.

Technology investment tends to lead because it is a low cost way for companies to enhance productivity at the beginning of an economic cycle before they employ new hires or increase investments in heavy plant and equipment. The technology sector is also attractive today because companies in that space have healthy balance sheets, after aggressively reducing debt levels in the aftermath of the tech bubble at the end of the 1990s.

Currency: Currency decisions are independent of country and sector selections since economic performance does not necessarily parallel currency performance. In other words, a strong economy does not always imply a strong currency, nor does a weak economy signal a weak currency. Several factors are considered when deciding whether to implement a tactical overweight or underweight to a particular currency. In the short- to medium-term, the focus tends to be on differences between country interest rates, growth prospects, and inflation outlooks. Fiscal and monetary policy stances can also be important.

In the long-term, current account balances, which are the broadest measure of a nation’s trade and capital flows, often prove to be the most important indicator of currency strength. A current account deficit reflects the aggregate demand for goods and services that exceeds domestic supply. In other words, demand for a currency is greater than domestic supply for that currency, which pushes the price of the currency higher. Conversely, a current account surplus indicates a lack of demand for the currency, which puts pressure on the value of the currency. In this case, decisions are made to implement a tactical overweight to a currency if its current account balance is improving, and an underweight if its current account balance is deteriorating.

In the short-term, the focus tends to be on differences between country interest rates, growth prospects, and inflation outlooks. Fiscal and monetary policy stances can also be important.

Where Are the Opportunities in Global Equity?
The first step in implementing a top-down global equity strategy is to develop a macroeconomic view of the world. Then the country, sector and currency decisions fall into place. Our current view is that the global economy appears to be stabilizing and financial markets are following suit. In fact, the second quarter of 2009 marked the end of a streak of seven consecutive negative quarters for global equity markets. The MSCI World Stock Index is up 19.2% year-to-date through Sept. 25, 2009.

The global economy seems to be reacting favorably to the countercyclical fiscal stimulus programs initiated around the world. However, while a continued upturn in economic data in the near term is expected, a sustainable recovery is still uncertain. Compared to the industrial world, most emerging markets had little direct involvement in the global credit crisis and therefore managed to avoid an outright crisis in economic activity. For this reason, emerging markets are likely to be on a higher growth trajectory than developed markets. This may explain why the MSCI Emerging Market Stock Index is up more than 50% in local currency terms year-to-date through Sept. 25, 2009.

Developing Asia and Latin continued on page 16

J Adalberto... continued from pg. 1

than 395 applicants before selecting 12 to participate. The training program lasts 18 to 24 months and rotates individuals through the federal government to gain knowledge and experience of different governmental operations. Members of the SESCOP serve in key positions just below top Presidential appointees.

Quijada has been the Santa Ana district director for the last four years and has directed activities to support and develop small businesses located in Orange, Riverside and San Bernardino counties. He will remain the Santa Ana district director while serving in this new assignment.

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California's Shocking Jobless Numbers

By Senator Robert Dutton

In case you missed it, this piece was published in Fox and Hounds.

Just how many Californians need a job? The answer may be larger than you think.

Judging by the official unemployment rate of 12.2%, California has more unemployed workers than the entire population of New Mexico. To provide a job for every unemployed worker, California’s economy would have to generate nearly 2.3 million new jobs.

But a growing number of “underemployed” workers in California’s labor force aren’t included in the conventional unemployment statistic. These workers, who want full-time jobs but have settled for part-time work, now number more than 1.4 million.

Add 2.3 million and 1.4 million and you get 3.7 million. That number, which exceeds the entire population of Oklahoma, represents a startling 20% of California’s labor force. Simply put, one in five California workers wants full-time work, but can’t find it.

In addition, 230,000 more Californians also want a job, but aren’t included in the official labor force. That number is roughly equal to the entire population of the city of Madison, Wisconsin. Many of these “discouraged” workers have given up searching for work and are waiting for better times before rejoining the hunt.

All told, California would need to create nearly 4 million jobs to accommodate everyone who doesn’t have a full-time job, but aren’t. That’s a number larger than the entire population of Los Angeles. It’s also greater than the entire population of Oregon, as well as that of 22 other states.

Of course, even in the best of times, a certain number of people are unemployed during job transitions. And, we should never provide jobs to illegal aliens who might be included in these numbers.

Even so, these numbers send a loud and clear message to state leaders that private sector job creation must be a priority. For millions, the American dream depends on it.

OVERTON MOORE PROPERTIES

COMPLETELY SALES 95,000 SF INDUSTRIAL BUILDING AT EMPIRE GATEWAY BUSINESS CENTER IN POMONA

Despite a challenging market environment, Los Angeles-based commercial real estate developer Overton Moore Properties has sold a 95,604 sq.-ft. industrial building at OMP/Empire Gateway Business Center in Pomona to Rossy Realty Investment, LLC, a California corporation.

The building, located at 389 Humane Way, is the third of four buildings recently sold in the project. Earlier this year, 2280 and 2288 Valley Boulevard, representing 9,251 sq. ft. and 8,579 sq. ft. respectively, sold to local users. OMP/Empire Gateway Business Center is a four-building industrial park comprising 246,089 sq. ft. on a total of 11.94 acres. Completed in 2008 the four buildings, all on separate parcels, provide 22'-30' clear heights, ESFR sprinklers, large secured yards, excellent freeway access, and Feng Shui infused design.

"OMP continues to successfully move product in a market punctuated by low velocity, tight credit..." continued on page 39
Clear Case of Fraud

If you have not read about it yet or see your first November paycheck, the State of California has accelerated its income tax withholding. I have ranted about this in the past, and I particularly exaggerate in this arena. Yet, in fact, you're receiving their own money, month to date. If the private sector tried this—yes, your insurance or power company "borrowed" money by taking $20.00 to your monthly bill and refunded it, with an interest, the following year—it would be a pretty clear case of fraud.

Speaking of Fraud

More than $5 million in late fees for the government not paying bills on time. A recent newsweek magazine's 2008 Person of the Year, "managing our relationship with China and the entire Pacific Rim" ranked tenth on the list after issues like nuclear proliferation, climate change and terrorism. But, however, that Obama's Secretary of State Hillary Clinton chose China and Asia for her first overseas' trip indicates that Obama understands that, despite the more complicated foreign policy environment since the United States, the attention, the relationship between America and China is the most important relationship to the U.S. in the 21st century.

Interdependence

Since the end of the Cold War, the larger geopolitical context has become one of increasing globalization and interdependence, in which China and the U.S. have found it impossible and unwise not to cooperate on the biggest economic and security concerns and change only point to the increasing interdependence of both countries.

In America: During the campaign, Obama took a noncommittal view toward China, saying "we will compete with China in some areas and cooperate in others."

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Increasing Economic Interdependence: Although Bush opposed many in China for his initial allies--continued on page 23.

**Commentary**

By Bill Leonard, Member
State Board of Equalization

Keeping Customers Loyal: The Human Side Of Doing Business

By Joe Callaway

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maybe someone disagrees with an idea that’s been thrown out or with how a certain issue was handled. Defuse the disagreement with collaboration. Openly discuss solutions and compromises that everyone can get behind. And remember, if conflict is a group issue. Don’t single anyone out when a conflict arises. Handle it as a group. Create and reinforce a common set of group conflict norms and rules that you and your team members abide by. Work on making your meeting more effective. Conflict norms can be used to begin productive discussions that will lead to decisions which everyone can—will—accept. Have each member of your team write down three to five norms that would lead the group as a whole to a more productive conflict and allow for better decision making.

When things do end, take a couple of minutes to think things over. Reinforce the ground rules and ask team members to listen to each other and consider what a possible compromise might look like. Remind everyone of the meeting’s ultimate goal and ask, given that goal, how all you can move forward to achieve it. You might hear from your team that more information needs to be gathered. That would make for a good reason to stop the meeting right then and set a date for a future meeting. If the situation arises, the need for buy-in.

When your meeting is nearly over, you’ve discussed everything on your agenda. So your meeting is nearly over, you’ve discussed everything on the agenda, and you’re ready to send everyone on their way. Unfortunately, no one is quite clear about what they’re supposed to be doing or who is going to make that decision. As the leader, you don’t have to be the one making all of the decisions, but you do have to make sure the decision-making process is clear to everyone. Decide what the best decision-making process is that will work for the beginning of the meeting based on the criticism of the decision, time constraints, and the need for buy-in. Will a group compromise be necessary? Should everyone vote at the same time? What are your team’s decision will it be better to build a consensus and go from there? Or should you, the leader, make the call? The best method is going to depend on what is the meeting’s goal.

Whatever decision-making method you choose, make sure everyone understands who will be making the final decision from the get-go. The quickest way for a leader to lose his team’s respect is for him to make a decision that his team would think he made. If you just want your team’s input and will be making the final decision on your own, let them know that ahead of time. They will be happy to weigh in and will feel good that you respect and want their opinions.

No decisions, commitments, or next steps are captured.

Too often, meetings end and everyone simply goes back to business as usual without putting anything that was discussed in the meeting into action or, worse, what they personally should do. If you keep the format for capturing what went on in the meeting simple, you have a much greater likelihood of getting it done and getting it done with the right people. And it will be easier to find what you went on by writing on a flip chart the WHO, WHAT, and BY WHEN of the directives discussed.

No Global Equity

America seems particularly attrac-
tive given both their growth prospects and relatively positive fundamental outlooks. As a result, we are overweighting these emerging markets. We are also overweighting the resources sector to prepare for the lingering influence of high oil prices. Within the resources sector, we are overweighting the gold and steel segments, and underweighting the coal and oil and gas segments.

Ten Ways You Can Adapt in a Challenging Economy

By Michael Angier

What worked 10 years ago may not work well now—maybe not at all. List your top 10 strategies and give them a good hard look. How might you be working? How do you measure your efficacy? What might work better?

5. Watch the Expenses

What expenditures are no longer giving you the payoff they once did? In any business there are always expenses that continue but rarely, if ever, get examined for their usefulness. Look for automatic recurring charges you can eliminate. Think like someone who buys your business. One of the first things a new owner does is look for ways to cut costs and improve the bottom line.

6. What Are People Buying?

Right now with unemployment in the U.S. approaching 10%, SOMETHING must be going well. That SOMETHING must be seeing sales increase. Netflix movie rentals are up 40%. Lowe’s home improvement sales are up 20%. What does this mean for YOUR business? How could that change things or help your business?

10. Stay Positive

Being positive doesn’t mean to ignore challenges and difficulties. It just means to dwell on them and focus on what you want. It’s never a good idea to bury your head in the sand. I like to practice the Stockdale Paradox: maintain the belief we will prevail while bluntly confronting what challenges we face.

So be aware of your challenges but never give a lot of energy to them. Instead, pivot from this awareness to what you want to have happen. Stay focused on where you want to go, not on where you are.

Michael Angier is founder of Success Net Resources site at http://SuccessNetResources.com and http://SuccessNet.org

Our newest color copier technology is well traveled. In fact, he’s been over 22 of the 30 big league ballparks.

In this business climate, we know the copier market is the biggest threat.

The people who can watch their color needs with the most efficient equipment.

People who can watch their copier needs without breaking up the wallet.

The people who can watch our services and know that we have the copy solutions for them.

Find a copier that’s right for your company and we’ll give you a free quote.

Be sure to use our Toshiba technology, we know the copier market is the biggest threat.
Southern... continued from pg. 10 Community Health Care Award; and Loma Linda University- School of Public Health won the Poster Presentation contest. There were four panel dis- cussions during the event which included:
- Health Reform-National State of Health Care. Panelists were Dr. Tom Williams, executive director, Integrated Healthcare Association; C. Duane Danner, president and chief executive officer, California Hospital Association; and Dr. Dev Gnanadev, California Medical Association and medical director of Arragon Regional Medical Center.
- Disruptive Partnerships and Innovation. Panelists included Jeanette Martin, U.S. health care investor, Microsoft Corporation; John Canillas, chairman and founder, Medical Banking Corporation; William Yasnow, chairman and CEO, Health Record Banking Alliance; and Scotty Bolding, chairman of the board and CEO, U.S. Health Records.
- Health Information Technology: Money, Mandates, Healthcare and Technology. The Next Five Years. Panelists were Helga Rippen, former chief health information officer, Hospital Corporation of America; Reed Cors, senior director, Global Consumer Health Strategy, Microsoft Health Solutions Group; and Daniel Miner, vice president and executive director, National Organization for Patient-Centered Medical Home (NCPMH) Program, vice president, Government Affairs, AllScripts. Christine Lyden, chief accreditation officer, URAC.
- Health Promotion-Public/Private Partnerships: Fighting the Pandemic of Chronic Disease. Panelists included John Clymer, chief development officer, Alliance to Make U.S. Healthiest; Dr. James M. Madison, chairman and chief executive officer, My Tele Health; Mio Arias, senior project coordinator, National Health Foundation; and Dr. Paul Jarris, executive director, Association of State Director and Executive Officers. Other speakers included Herb Schultz, senior advisor, Office of Governor Arnold Schwarzenegger who spoke on the topic, "Healthcare in CA: Where Are We Now and Where Are We Headed?" John Clymer, senior advis­ or, Alliance to Make U.S. Healthiest, closed the program with his presentation entitled, "Call to Action—Adaptation and Organization." Most attendees of this con­ ference I spoke to felt it was a huge success. It provided them with great information so useful in their work. Two gentlemen from Flexion International, a manufacturing company in Carlsbad, that manufactures a movement therapy device, told me they were very interested in the projects we presented.

FREE MEDICAL CARE FOR CHILDREN

A no-cost screening clinic will be held to identify children in your area who can benefit if the expert orthopedic and burn care provided at Shriners Hospitals.

If you know of any children under 18 who have problems of the bones, joints, or muscles, problems associated with healed burns, bring them to the free clinic for an evaluation to find out if they are eligible for free, expert medical treatment.

All care provided at Shriners Hospitals is absolutely free of charge.

We offer treatment in the following:
- Scoliosis
- Neuromuscular Disorders
- Dislocated Hip
- Fracture (non emergency)
- Polio
- Leg length discrepancies
- Deficiency of limbs
- Club feet
- Cleft lip and palate
- Scar revision
- Birthmarks
- Back problems

For Information Call: Terry Conahan (714) 839-5392 Access California: Zakhi Hmdayani (714) 917-0440 Spanish: Myk Alastuey (949) 645-4343

Please bring copy of child's birth certificate, immunization record.

Heckmann Corporation (NYSE: LGSI) is a diversified company that manufactures a broad range of products. The company was founded in 1966 and is headquartered in Carlsbad, California. Heckmann Corporation's core business is the production, sale, and distribution of water treatment and wastewater treatment products.

Heckmann Corporation has a number of different subsidiaries, including MedCenter, which manufactures and sells medical equipment and supplies. The company also has a division that focuses on the production of water treatment systems for industrial applications.

Business Highlights for the First Nine Months of 2009

- Final Series of Fundamental Changes Made to China Water Operations
- Innovation and installation of facility in Xi'an, Shaanxi Province, China, on budget and on schedule for completion by early 2010 with revenues from the pipeline beginning this year
- Construction of the new 606 million share pipeline and inter­ connecting lines into the Haoyeshe Shale in East Shandong and North West Liaoning on budget and on schedule for completion by early 2010 with revenues from the pipeline beginning this year
- First issuance of 325 million shares to the company which were swapped into the pipeline as the company's first issuance of shares in China
- Further investigations will be made to acquire, permit, and operate additional disposal wells with the pipeline to integrate into an integrated fluid subtraction system capable of delivering up to 250,000 barrels of daily capacity and expected 20% increase in capacity
- Continued Improvement of Capital Structure and Resources
- During August 2009, the board of directors approved a one-year extension of the company's discretionary equity buy-back plan through 2010 and an expansion of the plan to include common stock. No warrants or

CORPORATE PROFILE

Heckmann Corporation of Palm Desert

heckmann.com

Enhanced Water Resources

The company's pipeline division has been successful in the past three months in September. The company has continued to make significant progress on the acquisition and development of a 15.5 million share pipeline in China, which it acquired in November 2009. The company has also reported a significant increase in its earnings per share, which were up 20% compared to the same period last year.

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Commentary
By Senator Robert Dutton
CA 31st District

California's Budget Woes Continue

State Controller John Chiang's latest report on California's cash situation provides a sobering reminder that California's budget woes are far from over. The report shows that General Fund revenues were nearly $1.1 billion short of expectations.

The State started the fiscal year with an $11.9 billion cash deficit, which grew to $16.2 billion by Sept. 30. These deficits are being covered with a combination of $7.3 billion of internal borrowing from special funds and $8.8 billion in short-term revenue anticipation notes. If this trend continues, the Legislature may have to make another mid-year adjustment, probably after the first of the year.

No one should be surprised that revenues continue to lag. Nearly 800,000 Californians have lost their jobs in the past year, and unemployment has risen to a record 12.2 percent in California and 14.2 percent in San Bernardino and Riverside Counties.

California's insatiable regulatory climate has not been reformed. The solution to our budget problems is not through raising taxes. In addition to doing everything we can to protect the jobs we still have, the Legislature must make jobs its top priority.

In addition to doing everything we can to protect the jobs we still have—losing even one more job because of unnecessary and unneeded bureaucratic red tape is unacceptable—we must also spur new private sector job creation.

Private sector job creation is the answer to California's woes—from our high unemployment to our inescapable $7.3 billion of internal borrowing from special funds and $8.8 billion in short-term revenue anticipation notes. If this trend continues, the Legislature may have to make another mid-year adjustment, probably after the first of the year.

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Private sector job creation is the answer to California's woes—from our high unemployment to a...
glance to Taiwan, and was criticized in the Chinese press for his actions in the Iraq war. After Sept. 11, his later abandonment of his initial position towards China, and his second-term China policy are viewed as the most successful aspect of his foreign policy. On the economic front, between 2000 and 2007, U.S. exports to China increase 300%; the U.S. trade deficit with China reaches $250.3 billion in 2007. In 2008, 460 of U.S. Fortune 500 companies have operations in China; the U.S. and China are each other's second-largest trading partner. In September 2008, China becomes the largest overseas holder of U.S. Treasuries, surpassing Japan.

In China: Advocating a political philosophy of Harmonious Society, President Hu Jintao attempts to reduce the inequality between rich and poor and maintain social stability, by diverting more investment to inland areas, and relaxing some of China's control of religious organizations. Hu also takes a more populist approach than any of his predecessors, for example sending Premier Wen Jiabao into the scene of the 2008 Sichuan Earthquake. Internationally, China is adopting a "Peaceful Development" approach, and moving off of a U.S.-centered foreign policy to cultivate more relations with countries from South America, Australia, Iran and Egypt. China should help, rather than harm, the best hand-grown Arabica beans in the world.

About IE Coffee
At Inland 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 world-wide, coffee - its growth and production - has a great effect on the Earth's ecology.

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development and provide for better working environments and living conditions for our suppliers.

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Traditional Authentic Chinese Cuisines:
Salt & Pepper Sea Bass, Garlic Beef Cube, Kung Pao Chicken, Shanghai Spare ribs ......

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LakeLubbers.com is a Website that features lakes known for vacation and recreation. Add to its 1,000 lakes this month, LakeLubbers includes tourism and historical information on 850 lakes in 50 U.S. states, and for 150 lakes in 40 other countries.

Homeowners and property managers can list their vacation rentals on each lake. Lake-related real estate agencies and other local businesses can also advertise.

Ten writers in three countries research and profile nearly 100 new lakes each month. LakeLubbers plans to add another 5,000 of the world's best-known vacation and recreational lakes to the Website during the next five years.

Each lake profile highlights vacation-related information—fishing, boating, water sports, camping, hiking, vacation homes, residential development, and more. Many of the lakes are photo-rich. LakeLubbers invites visitors to post photos that they personally take of their favorite lakes, and to suggest lakes that are not yet included.

LakeLubbers identifies the size, depth, shoreline length, fish species, and other information that allows visitors to compare lakes where they might like to vacation or retire. The largest 50 of the lakes cover 4,000 acres, and shorelines of 25 to 25,000 miles. Lake depths run from one foot to one mile.

LakeLubbers visitors can search for lakes that are nearest to their hometown or zip code—ideal targets for a weekend fishing expedition or camping vacation. They can also zero in on specific states to find lakes to consider for retirement homes, relocation, or investments in vacation rentals.

LakeLubbers' homepage includes a section "Why Vacation or Retire on Lakes?"

Vacation or Retire on lakes in your area?

Find a lake near you.

vacation or retirement on lakes

LakeLubbers.com Features 1,000 Lakes for Vacation and Recreation

LakeLubbers.com has added another 50 lakes this month, bringing the total number of lakes featured on the Website to 1,000. The lakes are located in 50 U.S. states and 40 other countries. LakeLubbers features lakes known for vacation and recreation. Add to its 1,000 lakes this month, LakeLubbers includes tourism and historical information on 850 lakes in 50 U.S. states, and for 150 lakes in 40 other countries.

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Homeowners and property managers can list their vacation rentals on each lake. Lake-related real estate agencies and other local businesses can also advertise. LakeLubbers invites visitors to post photos that they personally take of their favorite lakes, and to suggest lakes that are not yet included.

LakeLubbers identifies the size, depth, shoreline length, fish species, and other information that allows visitors to compare lakes where they might like to vacation or retire. The largest 50 of the lakes cover 4,000 acres, and shorelines of 25 to 25,000 miles. Lake depths run from one foot to one mile.

LakeLubbers visitors can search for lakes that are nearest to their hometown or zip code—ideal targets for a weekend fishing expedition or camping vacation. They can also zero in on specific states to find lakes to consider for retirement homes, relocation, or investments in vacation rentals. LakeLubbers' homepage includes a section "Why Vacation or Retire on Lakes?"

Vacation or Retire on lakes in your area?

Find a lake near you.

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Vacation or Retire on lakes in your area?

Find a lake near you.
Energy, Resources, and Influence: How They Compare

China has a socialist market economy and a communist political system. Sees itself as a developing country. Although as it has become more stable and successful in the last 30 years, it is trying to participate more on the world stage, and has become a part of many international forums.

Foreign Policy/Non-Security Objectives
- Secure energy resources to sustain China's growth. As a developing country whose economy is driven by manufacturing and exporting of labor-intensive products that require extensive raw materials, China is looking for everything from oil and natural gas to minerals and timber.
- Expand consumer markets and commercial interests.
- Position itself as the leader of the developing world and gain influence and political support for its economic and commercial interests.

China's Oil Consumption: 2004

Dr. Peter Northrup, the firm's chief business development and marketing officer.

China (2008)
- Population: 1.3 billion (25% of world's population)
- Oil Consumption: approx. 7.57 million barrels per day (bbl/d) (third largest in the world)
- Oil Imports: 4.21 million bbl/d (2007)

Top Sources of Oil
- China (2008)
  - Saudi Arabia
  - Angola
  - Iran
  - Oman
  - Russia

Best Krieger & Krieger Hires
Jill Zorola, who has more than 14 years of marketing experience with professional services organizations, has joined Best Krieger & Krieger L.P. as its senior marketing manager.

Zorola will play a key role in the marketing and business development department for BK&K, a full-service law firm with private and public agency clients. Nearly 200 attorneys work for the law firm at its eight offices statewide.

Zorola has extensive marketing experience, having worked for six years at ELLS, an accounting firm in Santa Ana, where she played a key role in more than doubling the firm's annual revenue to $5.5 million over a four-year period. At ELLS, Zorola also implemented the firm's re-branding strategy and shifted the firm's focus toward niche industries.
INLAND EMPIRE People and Events

Indio Chamber of Commerce welcomed Gloria Franz and Nila Tatum of Franz Tatum Wealth Management with a ribbon cutting. Franz Tatum Wealth Management is located at 34-220 Gateway Drive, Suite 100 in Palm Desert. For more information on Franz Tatum Wealth Management visit www.franzwealth.com.

San Jacinto Realty/Ledesma & Associates celebrates their ribbon cutting along with San Jacinto Chamber of Commerce. San Jacinto Realty/Ledesma & Associates is located at 165 E. Main St., San Jacinto. For more information visit www.sanjacintorealty.com or call (909) 327-5313.

Melissa Donaldson, executive director of S.A.F.E. (Safe Alternatives for Everyone) has announced that Patti Drew has joined her staff as event coordinator and public relations representative for the agency. For more information about S.A.F.E. visit www.safefamilies.org.

The Yucca Valley Chamber of Commerce joins the New Beginning Community Church for their ribbon cutting. Present to celebrate with Pastor Lynn Thompson are Kristina and Linda from the church as well as Chamber Ambassadors, Norma Mackie and Marilyn Graham.

The New Beginning Community Church is located at 59922 29 Palms Hwy., Yucca Valley, CA 92284. For more information on New Beginning Community Church call (760) 916-5251.

Grand Terrace Chamber of Commerce awards Fiesta Village for receiving Business of the Month. From left to right, Kendra Sinnisk, Kayla Delgado, Tad Val Pansky, David Grangnell, Michelle Kapuscinski, and Sally McGauley-Chamber President, Patrick Obrerie, guest, guest and John Turner guest. Fiesta Village is located at 1605 E. Washington Street. For more information visit www.fiestavillage.com or call (909) 824-1111.

November 2009

Inland Empire’s Largest Office Projects

<table>
<thead>
<tr>
<th>Building Name</th>
<th>Total New Constructed Square Feet</th>
<th>Total Located Square Feet</th>
<th>Year Started</th>
<th>Stories in Largest Building</th>
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<tbody>
<tr>
<td>Ontario Gateway 1 &amp; II</td>
<td>104,475</td>
<td>31,196</td>
<td>2008</td>
<td>2</td>
</tr>
<tr>
<td>Building J Preserve</td>
<td>125,054</td>
<td>122,695</td>
<td>2006</td>
<td>2</td>
</tr>
<tr>
<td>P.C. Commercial</td>
<td>122,093</td>
<td>122,895</td>
<td>2005</td>
<td>2</td>
</tr>
<tr>
<td>Mission Green Corp Plaza</td>
<td>120,000</td>
<td>84,000</td>
<td>2005</td>
<td>2</td>
</tr>
<tr>
<td>Ontario Corporate Center</td>
<td>123,935</td>
<td>20,000</td>
<td>1989</td>
<td>5</td>
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<tr>
<td>Mission Green Business Center</td>
<td>60,640</td>
<td>89,640</td>
<td>2007</td>
<td>2</td>
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<tr>
<td>Mc-De Corp., Center</td>
<td>75,411</td>
<td>19,403</td>
<td>1997</td>
<td>2</td>
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<tr>
<td>Airport Corp., Center Phase 1, Block 1</td>
<td>71,409</td>
<td>25,265</td>
<td>2001</td>
<td>2</td>
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<tr>
<td>Torrey Pines Corp.</td>
<td>56,944</td>
<td>15,000</td>
<td>2000</td>
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<tr>
<td>Costco Corporate III</td>
<td>56,201</td>
<td>56,790</td>
<td>1986</td>
<td>3</td>
</tr>
<tr>
<td>Urban Bros. Building</td>
<td>54,133</td>
<td>54,735</td>
<td>2008</td>
<td>2</td>
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<tr>
<td>Chicago Gateway</td>
<td>54,263</td>
<td>46,701</td>
<td>2009</td>
<td>3</td>
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<tr>
<td>American Furniture</td>
<td>50,158</td>
<td>50,158</td>
<td>1999</td>
<td>2</td>
</tr>
<tr>
<td>Central Corporate Center</td>
<td>48,547</td>
<td>48,547</td>
<td>1999</td>
<td>2</td>
</tr>
<tr>
<td>Koll South Commerce</td>
<td>42,021</td>
<td>42,021</td>
<td>2008</td>
<td>2</td>
</tr>
<tr>
<td>Tom &amp; Company South</td>
<td>40,000</td>
<td>40,000</td>
<td>2000</td>
<td>2</td>
</tr>
<tr>
<td>Empire Towers</td>
<td>109,421</td>
<td>509,000</td>
<td>1991</td>
<td>9</td>
</tr>
</tbody>
</table>

Continued from page 6

Leading Agent

Glen B. Zavala
Ph. (909) 824-1111 Email: glen@zavala.com

Patti Drew

Chicago Gateway

Philip Woodford
Ph. (909) 327-5300 Email: philipwoodford@limestone.com

Ontario Gateway 1 & II

Ryan Russell
Ph. (909) 445-9583 Email: ryan@multinetinc.com

Building J Preserve

O. P. Cook
Ph. (909) 327-5300 Email: opcook@limestone.com

P.C. Commercial

��이 onsite
Ph. (909) 445-0710 Email: daine@onisesite.com

Mission Green Corp Plaza

Tom Pieri/ David Mudge/Rich Erickson
Ph. (909) 327-5300 Email: diane@limestone.com

Ontario Corporate Center

Vander R. Philip Woodford
Ph. (909) 327-5300 Email: philipwoodford@limestone.com

Mission Green Business Center

Tom Pieri/ David Mudge/Rich Erickson
Ph. (909) 327-5300 Email: diane@limestone.com

Mc-De Corp., Center

Brandon DeWalt
Ph. (909) 824-1111 Email: brandon@limestone.com

Airport Corp., Center Phase 1, Block 1

Paul Caruth
Ph. (909) 327-5300 Email: paul@limestone.com

Windsor Plaza

Don Ziskin
Ph. (909) 327-5300 Email: don@limestone.com

Corona Corporate III

V. Batsampionship/Phil Woodford
Ph. (909) 327-5300 Email: philwoodford@limestone.com

Park Atlantic Office Building II

Paul Caruth
Ph. (909) 327-5300 Email: paul@limestone.com

Martin Bros. Building

Brandon DeWalt
Ph. (909) 824-1111 Email: brandon@limestone.com

Chicago Gateway

Peter Phillips
Ph. (909) 327-5300 Email: peter@limestone.com

American Furniture

Brandon DeWalt
Ph. (909) 824-1111 Email: brandon@limestone.com

Central Corporate Center

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Ph. (909) 824-1111 Email: brandon@limestone.com

Koll South Commerce

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Ph. (909) 327-5300 Email: philipwoodford@limestone.com

Tom & Company South

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Ph. (909) 327-5300 Email: philipwoodford@limestone.com

Empire Towers

Vander R. Philip Woodford
Ph. (909) 327-5300 Email: philipwoodford@limestone.com

Santa Monica

Vander R. Philip Woodford
Ph. (909) 327-5300 Email: philipwoodford@limestone.com

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November 2009

BUSINESS JOURNAL • PAGE 29

BUSINESS JOURNAL • PAGE 28
Commentary...

up in the classroom and not squandered by others—in this case we’ll look at the School Board president of the San Francisco School District.


"[A]s San Francisco schools have cut budgets to the bone, the city’s school board president used her district-issued credit card to charge thousands of dollars for personal items and thousands more at city restaurants and cafes, according to a chronicle analysis of financial records."

Shanelfally, “the Board President Kim-Shree Maufus charged $4,300 on the district’s Diners Club card for a wide range of personal purchases. They included more

<table>
<thead>
<tr>
<th>Commercial Real Estate Brokers Serving the Inland Empire</th>
</tr>
</thead>
<tbody>
<tr>
<td>Listed by Transaction Volume</td>
</tr>
<tr>
<td>Company Name</td>
</tr>
<tr>
<td>----------------</td>
</tr>
<tr>
<td>CB Richard Ellis</td>
</tr>
<tr>
<td>641 Island Empire Blvd., Ste. 226</td>
</tr>
<tr>
<td>Grade &amp; Ellis</td>
</tr>
<tr>
<td>3840 Commerce Dr., Ste. 500</td>
</tr>
<tr>
<td>Colliers International</td>
</tr>
<tr>
<td>5400 Commerce Dr., Ste. 250</td>
</tr>
<tr>
<td>Sperry Van Ness</td>
</tr>
<tr>
<td>3507 E. Island Empire Blvd., Ste. 2260</td>
</tr>
<tr>
<td>Marcus &amp; Millichap</td>
</tr>
<tr>
<td>56 E. Lake Drive</td>
</tr>
<tr>
<td>14700 Palm Ave., Ste. 200</td>
</tr>
<tr>
<td>2000 Island Empire Blvd, Ste. 408</td>
</tr>
<tr>
<td>42150 Crownpointe Rd., Ste. 100</td>
</tr>
<tr>
<td>Custom &amp; Warehouse</td>
</tr>
<tr>
<td>901 N. Palm Drive, Ste. 200</td>
</tr>
<tr>
<td>Custom &amp; Warehouse of California</td>
</tr>
<tr>
<td>901 N. Palm Drive, Ste. 200</td>
</tr>
<tr>
<td>NAJ Capital Corporation</td>
</tr>
<tr>
<td>2301 E. Davitt Rd</td>
</tr>
<tr>
<td>3840 Commerce Dr., Ste. 500</td>
</tr>
<tr>
<td>The Bradley Companies</td>
</tr>
<tr>
<td>1308 Rosecrans</td>
</tr>
<tr>
<td>91764</td>
</tr>
<tr>
<td>Rust Properties</td>
</tr>
<tr>
<td>15537 S. 182nd Ave., Ste. 140</td>
</tr>
<tr>
<td>91764</td>
</tr>
</tbody>
</table>

Commentary...

How to Avoid...

lease and your company owns the equipment outright. However, on a dollar out lease you pay a much higher interest rate for this program. Weigh your options and consider which lease program are advantages for your business.

8. Business Credit/Financing

Financing office equipment works a little different than personal credit. Your personal credit score will determine whether you get a high or low interest rate. That’s not the case with business credit as it relates to office technology. Once you’re approved for financing of your new equipment, you can demand lower rates to help reduce your payment.

9. Going Out of Business

Lets face it, in today’s economy your business may be faced with closing its doors for good. If that should happen, you should know that your company will be held responsible for the remaining obligations on the lease contract. To potentially avoid this, request the option in writing to be able to assign your lease to another company. The finance company is going to want to review the new company’s credit first in doing so. But at least you have the ability to find someone to takeover the lease. Don’t expect the vendor to help you find another company to takeover your lease.

10. Some Basic Finance Questions to Ask

1. What is the actual cost of the equipment finance?
2. What is the rate factor you are using for financing?
3. Which companies are we approved for financing through?
4. What type of lease agreement is it?

Katie Radio 590 AM

Inland Empire News Hours, 5:00 AM - 6:00 AM Weekdays

The IE News Hour is the only show where you can get news, information and opinion that matters to the Inland Empire.

Through interviews with newsmakers, politicians, business owners and others, we will bring the listener a broad perspective on the issues of the day that matter to those of us who reside in the "IE".

The interviews are long enough that you can get in depth on a subject and really get at the core issues. There will be no 10-second sound bites on this program that pass for news on other stations but we will get at the heart of the matter. The IE News Hour will wake you up better than a pot of strong coffee or that latte you are sipping on the way to work.

Hosted by Lou Desmond

KTIE Radio 590 AM

Inland Empire News Hours, 5:00 AM - 6:00 AM Weekdays
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 malnutrition, 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 desperate 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.

$25 Provides medication for one surgery.

$15 Covers half the cost of one surgery.

6. We'll gladly accept any amount.

The Legend...

continued from pg. 25

Snow Leopard. What made things worse was the fact that I couldn't find the San Diego SeaWorld company. Our tale has a happy ending though. Ruth Miller called me the other day to tell me that she and her husband have moved up to Oregon, but they are still in the travel business. She is aware of the Snow Leopard problem and has put a fix for each saver on their new Web site. You can find them at upage5digital.com.

This last incident leads me to wonder what else got messed up installing Windows Vista. 7, 8, or later? With Chinese promises having not been fulfilled, the US and EU are considering ways to accelerate the adoption of Windows Vista. It just isn't. By the way, this has nothing to do with the rest of their problems, but Apple, back in the 1990s, used technical references for their new systems—things like Rhapsody and Symphony. They have been using endangered species for the Ten Series. I hope it's not some sort of omen.

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For Businesses:

China's EXIM Bank also provides loans to Chinese businesses looking to invest abroad.

"A strict U.S.-China comparison can be misleading given that both countries are at different stages of development, and therefore may have slightly different goals for their energy and foreign policies; they also have different economic and systemic, and different military capabilities."

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For Governments:

The U.S. government provides foreign aid to countries through agencies like USAID and the Millennium Challenge Corporation, which typically requires grantees to practice good governance and economic free-market policies.

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Aid Policy and Agencies

China

For Governments:

Wary of foreign intervention into a country's domestic affairs and politics, the Chinese government has a "no conditions" aid policy for the governments of resource rich countries.

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United States

For Governments:

The U.S. government provides foreign aid to countries through agencies like USAID and the Millennium Challenge Corporation, which typically requires grantees to practice good governance and economic free-market policies.

continued on page 33

Title Companies in the Inland Empire

Ranked by Sales/Revenue 2008

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
<th>City, State, Zip</th>
<th>City, State, Zip</th>
<th>Total $ Sales (2008)</th>
<th>Total &amp; % Sales (Year to Date)</th>
<th>Sales %</th>
<th>Key Executive</th>
<th>Title</th>
<th>Email Address</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>First American Title Company</td>
<td>323 E. Victor St</td>
<td>Riverside, CA 92501</td>
<td>Riverside &amp; San Bernardino</td>
<td>26,203</td>
<td>19,732,471,222</td>
<td>79.18</td>
<td>Chris Clinnes</td>
<td>President</td>
<td><a href="mailto:cclinnes@citytitle.com">cclinnes@citytitle.com</a></td>
<td>951-787-1086</td>
</tr>
<tr>
<td>China Title Company</td>
<td>2nd fl. 230 N. Broadway St</td>
<td>San Bernardino, CA 92401</td>
<td>Riverside &amp; San Bernardino</td>
<td>22,514</td>
<td>7,355,915,813</td>
<td>92.20</td>
<td>Linda Howell</td>
<td>President</td>
<td><a href="mailto:howell@chinatitle.com">howell@chinatitle.com</a></td>
<td>909-844-5079</td>
</tr>
<tr>
<td>First American Title Company</td>
<td>2nd fl. 230 N. Broadway St</td>
<td>San Bernardino, CA 92401</td>
<td>Riverside &amp; San Bernardino</td>
<td>14,107</td>
<td>2,248,096,069</td>
<td>10.09</td>
<td>Mike Allen</td>
<td>Manager</td>
<td><a href="mailto:mallen@chinatitle.com">mallen@chinatitle.com</a></td>
<td>909-844-5079</td>
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<tr>
<td>First American Title Company</td>
<td>210 S. 12th Ave</td>
<td>San Bernardino, CA 92401</td>
<td>Riverside &amp; San Bernardino</td>
<td>13,970</td>
<td>2,687,622,231</td>
<td>4.35</td>
<td>Greg Gerig</td>
<td>President</td>
<td><a href="mailto:ggerig@chinatitle.com">ggerig@chinatitle.com</a></td>
<td>909-844-5079</td>
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<td>5.32</td>
<td>Joe Taylor</td>
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<td><a href="mailto:jtaylor@chinatitle.com">jtaylor@chinatitle.com</a></td>
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<td><a href="mailto:jtaylor@chinatitle.com">jtaylor@chinatitle.com</a></td>
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</tbody>
</table>

continued from page 32

Syed Akhtar

The amounts awarded are comparatively smaller than the amounts China gives in aid.

For Governments:

The U.S. government provides Overseas Private Investment Corporation (OPIC) provides foreign aid guarantee for projects by U.S. corporations in countries transitioning from non-market economies, and the "development" projects of U.S. companies sometimes in countries with repressive governments (e.g., Angola, Nigeria).

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<th>Address</th>
<th>City, State, Zip</th>
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<th>Title</th>
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<td>323 E. Victor St</td>
<td>Riverside, CA 92501</td>
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<td>Chris Clinnes</td>
<td>President</td>
<td><a href="mailto:cclinnes@citytitle.com">cclinnes@citytitle.com</a></td>
<td>951-787-1086</td>
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<tr>
<td>China Title Company</td>
<td>2nd fl. 230 N. Broadway St</td>
<td>San Bernardino, CA 92401</td>
<td>Riverside &amp; San Bernardino</td>
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<td>7,355,915,813</td>
<td>92.20</td>
<td>Linda Howell</td>
<td>President</td>
<td><a href="mailto:howell@chinatitle.com">howell@chinatitle.com</a></td>
<td>909-844-5079</td>
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<td>10.09</td>
<td>Mike Allen</td>
<td>Manager</td>
<td><a href="mailto:mallen@chinatitle.com">mallen@chinatitle.com</a></td>
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<td>First American Title Company</td>
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<td>4.35</td>
<td>Greg Gerig</td>
<td>President</td>
<td><a href="mailto:ggerig@chinatitle.com">ggerig@chinatitle.com</a></td>
<td>909-844-5079</td>
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<td>First American Title Company</td>
<td>540 S. 12th Ave</td>
<td>San Bernardino, CA 92401</td>
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<td>Joe Taylor</td>
<td>Manager</td>
<td><a href="mailto:jtaylor@chinatitle.com">jtaylor@chinatitle.com</a></td>
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<td>540 S. 12th Ave</td>
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<td>909-844-5079</td>
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Taste of Asia

Viraide Khawong is a certified chef who has completed many culinary programs in Thailand. She is well known for her cooking heart in the kitchen.

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RESTAURANT REVIEW

GALLEANO REVIEW
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Galleano Monterey Valley since 1927

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Taste of Asia offers over 40 dishes—many with your choice of meat or vegetarian as well as various levels of spices to satisfy your palate while maintaining the authenticity of each dish.

Continued on page 43

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*Just Listen: The Secret to Getting Through to Absolutely Anyone*

By Mark Goulston, M.D.; AMACOM, New York; New York: 2009; pages 224:95

The author's premise is based on the old adage that success is never guaranteed on listening to what's being said and reacting intelligently to it. According to Dr. Goulston, a successful psychiatrist who is well respected in both the business and medical communities, that old maxim applies as much to selling as it does to talking a potential investor off a ledge of a tall building. The steps are essentially the same, according to the author.

Dr. Goulston believes that the techniques of persuading others are easy to adopt and use. He calls them the 'persuasion cycle,' which has five steps:

1. ‘From relating to listening’
2. ‘From considering to willing to do’
3. ‘From doing to glad they did and continuing to do’

The author builds on the foundation of this cycle by first establishing "nine core rules for getting through to anyone." He lays them out in a list labeled by "12 quick and easy ways to achieve buy-in and get through." These two sections alone make up almost half of the book. The two major sections are usually well over 100 pages long, with a chapter covering each topic. More importantly they put the book’s points across in ways that help them stick in your mind.

In addition, Dr. Goulston addresses topics that are rarely handled well, or dealt with at all. For example, in Chapter 11, called ‘The High Road of Toxic People,’ lists several categories, including bullies, both in and out of the workplace. Here are his comments on the subject of bullies:

‘Bullies come after you because they think you’re easy prey. Refuse to follow their script, and they’ll usually give up and seek an easier target. Sometimes, of course, there’s no good way to stand up to a bully. For instance, if you desperately need your current job and our boss has the power to hire and fire on a whim, your only real option may be to lay low, minimize contact with the person, and look for a less toxic work environment. Even in the case, however, you’ll be a less desirable target if you stop playing by their rules.’

‘When a bully tries to intimidate you by verbally or physically threatening you, do this. Make eye contact. Act perfectly polite but so easily bored, as if your attention is elsewhere. Let your body language transmit the same message: Stand up straight, be relaxed and cock your head as if you’re listening but not very hard. Let our arms casually hang, as if you’re folding them defensively across your chest. Often, this response makes bullies feel uncomfortable or even foolish and causes them to back down.’

Bullies act the way they do because they get away with it, but deep down most of them feel that it is not an ideal strategy. Sometimes they just need someone to say that to their face.

There is a plain spoken quality to the book’s that’s decidely issues focused. But the net result is that “Just Listen” offers theory, opinion, and practical advice on building relationships. Its easily remembered examples abound in every chapter. This is very much in keep-
Lakelubbers...continued from pg. 24
Freshwater lakes are more comfortable for swimming than saltwater. Freshwater lakes have no sticky residue on your skin.

5. You can swim or water ski on lakes without fearing stinging jellyfish, sea nettles, pressure points, broken glass, and other saltwater hazards.

Featured Lakes and Reservoirs

Lake Brienz (Switzerland - 7,364 acres, 857 feet max. depth)
Lake Brienz (Brienzsee in Swiss) is actually turquoise, that color so often associated with the shallower waters of California beaches. It is turquoise, blue, and emerald green, which has something to do with the glacial deposits in it. Not all of shallowness, it also lowers down 800 feet. Surrounded by mountains that jut steeply out of the water to great heights, Lake Brienz is settled in Switzerland's Bernese Oberland, a highland region where tiny charming villages have settled for thousands of years. The river Aare, which rises in the Beromünster, tunnels through amazing... erklärt sind die Gründe für die geringeren Kosten in den drei großen Hauptstädten der Schweiz.

Kootenay Lake (British Columbia, Canada - 96,124 acres, 124 feet max. depth)
Kootenay Lake has something to offer every traveler. Created in 1958 with the construction of the Kootenay Dam and reservoir, Lake Kootenay is one of three reservoirs in the Lower Columbia River Project, a project that makes up the Tri-Dam Project. The reservoirs include Beasley Reservoir, which is part of the St. Louis game ward, and Donnels Reservoir, are operated by the Okakale and South San Joaquin water systems for water for Lake Kootluch (California, USA - 1,260 acres, 55 miles of shoreline, 80 feet max. depth). Lake Kootluch is part of a much larger water system and provides water for the beauteous landscape of the surrounding Selkirk and Purcell Mountain Ranges. Lake Kootenay's deep clear water stretches over 60 miles and 96,800 acres, reflecting the icy peaks of Kootkake Glacier. The lake is beautiful... erklärt sind die Gründe für die geringeren Kosten in den drei großen Hauptstädten der Schweiz.

Taste of Asia...continued from pg. 35
Listed are some of the appetizers on their menu:

Appetizers

- Ball So-tay (Chicken, Beef, or Tofu) $7.95
Grilled marinated meat on skewers, seasoned with peanut sauce and cucumber salad.
- Shanghai Spring Rolls $6.95
Grilled shrimp, chicken and carrots wrapped in spring roll skin, deep-fried and served with sweet and sour sauce.
- Sesame Fried Shrimp $7.95
Marinated shrimp wrapped in egg roll skin, deep-fried and served with sweet and sour sauce.

A Few Customer Reviews

Justin L. La Verne

I went back for lunch and dinner, I can't get enough of this place. The owner, who is also the head chef, is really friendly. This is the only place in La Verne I can get my parents to eat without them complaining. The Tom Yum soup here is out of this world and delicious—the tropical fish is a bit pricey but is a unique experience for the taste buds. My mom also ordered the (spicy) choice is one on a 5-star system) spicy fish for lunch and that stuff was spicy! This place is a hidden gem of delicious food, both irrigation and recreation. With its recreational boating, fishing, and local goods, La Verne is a must-visit. I wish more people would discover it, but not so much to the point where I have to wait two hours to enjoy a perfect bowl of Tom Yum.—accompanied by a heaping mountain of drunken fried rice.

Michelle V. Claremont, CA

Hidden in a little shopping area in La Verne, is this little gem called Taste of Asia. From the outside, the appearance does not do it any justice. The neighboring businesses (Kumon, a salad bar, and a liquor store) are all "brown and off white" look of the building does not, in any way, reflect what is inside. Walking inside the restaurant, you are promised a perfect dining experience.

The table settings invites you to dine. When you look at the menu, you notice a wide array of "traditional" dishes from the countries with a commoner's budget. The menu consisted of dishes like Pad Thai, Chow Mein, Pho, Korean BBQ, and pineapple fried rice. You would think that these dishes would be your standard dishes. I was definitely wrong. We ordered pineapple fried rice (which was pineapple fried rice with a twist...). Chu-Chi shrimp that was surrounded with a distinct and delicious Chu-Chi curry sauce, and Pad Thai— an interesting twist on a classic with some unique but flavorful flavors. Jon and I wanted to finish everything even though we were full.

It is located at 2007 foodhill Blvd., in La Verne. Phone number is (909) 392-7777.
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