UC, CSU Six Figure Paychecks Grow 25% in Four Years

During a period of tuition increases and state funding cuts between 2009 and 2012, UC school system added 6,125 employees to its payroll who earned six figures—for a total of 28,744 employees earning $100,000 or more last year.

Cal State schools added 153 employees earning $100,000 or more for a total of 3,131 employees last year. Combined, that's a 24.5% increase over the last four years.

In its third quarterly report of 2013, the UCLA Anderson Forecast asserts that the U.S. economy is “returning to normalcy.” And while the economy will not be normal by historical standards, it will be noticeably better than in recent years.

After growing at a now-revised 2.5 percent rate in the second quarter of 2013, real GDP growth will continue at 2.5 percent for the rest of the year before rising to its historical 3 percent in 2014 and 2015, Forecast economists say.

In California, the economy continues to mirror the slow growth of the nation. The forecast calls for total employment growth—including payroll, farm and the self-employed—of 2.7 percent in 2013, 2.1 percent in 2014 and 2.1 percent in 2015. Non-farm payroll employment will grow more slowly, at 1.7 percent, 1.9 percent and 2.2 percent for the three forecast years.

See Page 28 for CSU presidents’ and UC chancellor salaries.

Six Simple Steps to Financial Success

By William J, “Bill” Cortus, CFP®, Financial Consultant, Thrivent Financial

After watching the stock market soar to record highs over the first four months of the year, many investors are wondering if they should make changes to their investment portfolios. Perhaps, but not because of what the stock market has done. Investment decisions based on short-term market moves are often short-sighted. A better approach is to stick to a long-term strategy built on proven investment fundamentals, and aligned with your goals and objectives. Here are six simple steps that can help put your financial plan on the right track.

1. If your employer offers a 401(k) plan, use it. For a variety of reasons, it is often going to be your most attractive investment opportunity. Most employers will match a portion of your contributions, making your effective returns high. If you contribute $1,000 to your plan, for example, and your employer matches that at 50 cents on the dollar, your contribution is actually worth $1,500. A 401(k) also offers tax advantages on contributions and investment gains. Finally, it puts your contributions on autopilot via systematic payroll deductions. That makes it less likely you'll skip contributions, and also lets you take advantage of the powerful benefits of dollar-cost averaging. Simply put, your regular,
Goodwill Southern California employs hundreds of people with disabilities who know how to get the job done. I've seen a man on the line disassemble a computer faster than anything— it's incredible. Our staff really cares about the work they do, and if companies knew how important these jobs are, not only to those performing them, but to the community as a whole, doing business with Goodwill would be a no-brainer.

Ray Tellez, VP of Community Based Contracts

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IE Manufacturing Summit Date Set

The Manufacturers' Council of the Inland Empire (MCIE) has set Feb. 21, 2014 as the date of their next Summit. Last year's successful conference included over 450 attendees, and expectations have prompted a move to the Ontario Convention Center for the 2014 event, where more space will allow for expanded breakout sessions and exhibit space. Conference Chairman Wally Britshine stated, "We are pleased to announce the 3rd annual Manufacturers' Summit in the Inland Empire. It promises to be the best yet, even coming off of last year's terrific Summit last year."

The MCIE was re-formed in 2005 when 15 Inland Empire manufacturers came together to solve common problems, including developing trained employees for new high-paying, advanced manufacturing positions. Chaffey College spearheaded this effort by identifying manufacturing as a growing area for employment in the Inland Empire. Over the last eight years, the Manufacturers' Council has grown to 50 manufacturers and implement nine new programs, ranging from 8 hours to 460 hours in duration, through collaboration with Chaffey College, San Bernardino Community College District and the San Bernardino County Workforce Development Department.

The MCIE Summit is the signature event of the Council. It was established to provide information to manufacturers, highlight successes of business and industry in the Inland Empire, and promote manufacturing jobs. Attendees are encouraged to network with other businesses as well as discuss solutions to the most pressing issues facing the manufacturing community: regulations, workforce development, resource efficiency, exporting, and marketing.

The Summit hopes to facilitate discussions and discover solutions to workforce problems by offering the EMC2 Award. The purpose of the awards is to promote excellence in innovation and solutions to current and future manufacturing challenges. Manufacturers are encouraged to submit entries detailing solutions to problems they have encountered in three categories: Innovation in Resource Efficiency; Innovation in Workforce Development; and Innovation in Marketing. For each of the three categories, the Summit selects one winner to be announced at the Summit. The entries are also posted at the Council's website.

Last year's winners included: Safariland, a security product manufacturer, in the category of...
How to Reduce the Biggest Expense of Your Life: Taxes Rain K. Garuda identifies some of the most expensive and common tax havens affecting Americans and offers advice on troubleshooting our tax system.

The 7 Key Steps for Leveraging Social Media Marketing to Drive Real Results Many companies fail at social media because they think Facebook means social media. Businesses should think of their office market maintained positive momentum in the first half of the year and should gain speed in the final two quarters of 2013. The nascent recovery in the housing market will drive improvement in the coming quarters. As home sales spur the need for mortgage and brokerage companies, suburban office space will steadily come off the market, providing leasing opportunities for both landlords and tenants. In addition to office users associated with housing, other small space users will begin to ink deals when once-maligned neighborhoods have a stabilized population. Accounts, insurance agents, dentists, and other population-serving space users that once shied away from areas with significant household turnover will be embraced by the prospect of new markets. It is unlikely, however, that vacancy conditions prior to the last recession will be matched for several years due to the significant supply overhang. While operators should not expect sub-10 percent vacancy during this cycle, current fundamentals will encourage builders to remain cautious, limiting supply growth to only the most sought-after areas. The buyer pool is widening in the Inland Empire, though most investors are targeting properties with significant upside. Properties that cash flow despite a substantial vacancy factor are highly sought after, and these investors are familiar with the area and willing to upgrade the building to attract tenants. Financing for these value-add deals is challenging to obtain, so cash-heavy investors who can fund the purchase and tenant improvements will dominate this area. Going-in, properties will need to cash flow, while exit cap rates after stabilization can peak 10 to 20 percent. A number of issues are involved, have a history of consistent June numbers. The recent rise in both interest rates and spread has removed some of the already limited number of interested parties. Arranged by Daily Planet Communications, Inc. All rights reserved. Management or attack should not be created. The Inland Empire Business Journal is published monthly by Daily Planet Communications, Inc. All content is owned by the Inland Empire Business Journal for protection should be obtained by self-help, instead, manage your portfolio with current economic conditions, and the assumption of reasonable risk for the encore. Opinions expressed in commentaries are those of the author, and not necessarily those of the Inland Empire Business Journal. Subscription rates must accompany this issue of the monthly journal or annual Book of Lists. Copyright 2013 Daily Planet Communications, Inc.

HOT ESTATE NOTES

Housing Market Rebirth Spurs Leasing in the Inland Empire

The recovery of the Inland Empire office market, provided to us by Marcus & Millichap, the national commercial real estate investment services firm. This summary is pulled from the firm’s quarterly Market Overview report for the Riverside-San Bernardino Metro Area.

Although employers mostly paid during the first quarter and purchased some of the office market maintained positive momentum in the first half of the year and should gain speed in the final two quarters of 2013. The nascent recovery in the housing market will drive improvement in the coming quarters. As home sales spur the need for mortgage and brokerage companies, suburban office space will steadily come off the market, providing leasing opportunities for both landlords and tenants. In addition to office users associated with housing, other small space users will begin to ink deals when once-maligned neighborhoods have a stabilized population. Accounts, insurance agents, dentists, and other population-serving space users that once shied away from areas with significant household turnover will be embraced by the prospect of new markets. It is unlikely, however, that vacancy conditions prior to the last recession will be matched for several years due to the significant supply overhang. While operators should not expect sub-10 percent vacancy during this cycle, current fundamentals will encourage builders to remain cautious, limiting supply growth to only the most sought-after areas. The buyer pool is widening in the Inland Empire, though most investors are targeting properties with significant upside. Properties that cash flow despite a substantial vacancy factor are highly sought after, and these investors are familiar with the area and willing to upgrade the building to attract tenants. Financing for these value-add deals is challenging to obtain, so cash-heavy investors who can fund the purchase and tenant improvements will dominate this area. Going-in, properties will need to cash flow, while exit cap rates after stabilization can peak 10 to 20 percent. A number of issues are involved, have a history of consistent June numbers. The recent rise in both interest rates and spread has removed some of the already limited number of interested parties. Arranged by Daily Planet Communications, Inc. All rights reserved. Management or attack should not be created. The Inland Empire Business Journal is published monthly by Daily Planet Communications, Inc. All content is owned by the Inland Empire Business Journal for protection should be obtained by self-help, instead, manage your portfolio with current economic conditions, and the assumption of reasonable risk for the encore. Opinions expressed in commentaries are those of the author, and not necessarily those of the Inland Empire Business Journal. Subscription rates must accompany this issue of the monthly journal or annual Book of Lists. Copyright 2013 Daily Planet Communications, Inc.

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How to Address Rampant Employee Disengagement? Recognize Human Equity

Author and Global Corporate Speaker Says It’s Time to Focus on Individuals’ Strengths

An alarming Gallup poll published earlier this year is still sending shockwaves throughout the business community. Many of our American workers either hate their jobs or don’t care one way or the other about them. Less than a third of Americans are actively engaged in their work, meaning they’re passionate about it, enthusiastic and energetic. They’re consistently productive, and high performing.

Gallup estimates the 20 million who are “actively disengaged”—openly negative and unhappy have a staggering effect on the economy, costing the United States $450 to $550 billion each year in lost productivity.

“To engage the 70 percent of non-committal or actively disengage employees, business managers need to change how they view human capital,” says Trevor Wilson, CEO of TWI Inc., a global corporate speaker, human equity strategist and author of “The Human Equity Advantage,” (humanequityadvantage.com).

“Engaging employees is an issue we’ve been working on for more than two decades, and there is a solution. It is human equity—the unique assets each individual brings to the workplace that are often unrecognized. Recognizing and leveraging your own human capital is critical to the success of your employees, addresses not only the incredible waste of human capital illustrated in the recent poll, but also related concerns business leaders share, including the constant need for innovation. These challenges are not unique to the United States. There is a reason why executive royalty, such as Warren Buffett and former General Electric CEO Jack Welch, sought talent beyond traditional criteria like knowledge and skills, which are also important, says Wilson. He offers a method for uncovering valuable intangibles in employees: he calls it the SHAPE V Talent model:

- **Strengths:** Consider strengths as defined by the 1999 Gallup StrengthsFinder study, which includes “consistent near-perfect performance as an activity.” The study identifies 34 qualities, which can be innate and unlike a skill, are not learned. Individual employees and managers should not force a square peg into a round hole; if an employee’s near-perfect, near-effortless strength is in research and analysis but not so much in data management, managers should allocate this resource accordingly.

- **Heart:** Have you ever wondered what comes first, whether you’re good at something because you like it, or you like it because you’re good at it? The chicken-or-egg question aside, what matters is the passion one has for a talent. This includes activities a worker would do even if he or she didn’t have to do it on the job. A talented manager won the lottery and decided to quit his job, for example, he might be included to manage people in a local political campaign or take the helm of his son’s little league team.

- **Attitude:** There are three general attitudes an employee might have, according to a branch of study in positive psychology. First, there are those who approach their work as a job, who seek only a paycheck and benefits. The second group includes those with a career perspective who seek advancement. The third group views their work as a calling and deeply connects with what they do every day.

- **Personality:** In 2009, nearly $300 million was spent on personality testing in North America alone. A reliable test isn’t valuable in so much as it reveals differences among workers, which are most likely already apparent. The value of these texts is in showing new and where differences lie. Understanding differences can lead to an appreciation for how and why coworkers perform and improve the synergy of teams.

- **Experiences:** Who is the person you’re sitting next to at work; who is she when she’s not making business-to-business calls, scheduling meetings or troubleshooting technical problems? How does her race, religion, economic background, family situation and overall lifestyle influence—or not influence—her work life? More importantly, how might her life beyond work offer diversity of thought in the workplace? Life experience should not be overlooked when assessing talent.

- **Virtue:** “Value in action, that’s virtue,” Wilson says. Candor, temperance, courage—these traits prepare problems like public scandals, harassment and discrimination and foster a positive moral pragmatism among coworkers and practical wisdom among leaders. With social media continuing to expose bad behavior and employee morale revealed to be at a stunningly low level, this significant quality in the on-going search for the best talent.

**Seven Ways to Keep Young Sales Reps from Crashing and Burning**

*By Lance Cooper*

Millenials enter the nation’s sales teams as the most parented generation in history. Yet, they do not have the goals or plans to achieve compelling ambitions. Today, 20 million young sales professionals are in their late 20s and are without solid commitments and responsibilities guiding their lives. This leads to “helicopter parented” boys and girls often crashing and burning when they try to take on the demanding responsibilities of monthly sales production.

Many young and seasoned sales managers have not been prepared for this generation of sales reps. As a result, they often see the following three scenarios:

Fast Start Fades: A sales manager hires an engaging young man who seems full of fire and enthusiasm. His early success causes the sales manager to feel good about the hire. And, then it happens: he watches the new recruit’s enthusiasm and production fade.

Roller Coaster Rep: A new hire works hard to sell enough to meet assigned budget numbers, and then falls short the next month. Back and forth; up and down. The rep sells just enough to get close to budget and then misses for two months only to rise again, hit budget, and survive being fine.

Character Losses: Despite their helicopter parents, many young men and women continue on page 13

Go Giver Group Network is dynamic and keeps expanding and pushing its limits. Business owners are looking for a fresh start and a welcome change to be a part of a positive movement in the community. The focus of Go Giver Group is to take on new challenges and expand the traditional methods of networking. The main aim is to increase the value of networking by way of giving referrals to others. Inspired by a book called ‘The Go Giver’, this networking company firmly believes in the ideals of giving something generously to receive something in return.

Referral Marketing can work wonders for a person who wishes to draw new business and ensure steady progress. However, not everyone is capable to achieve success in this field. To guarantee success it must be done in the right way. Go Giver Group has a very simple aim. They plan to help growing businesses gain momentum by way of referrals. The referral program followed by Go Giver Group is structured in a way that fulfills all the essential professional standards. This type of networking binds several business professionals together and results in healthy long-term relationships that work wonders for each business. Considered as one of the most effective marketing strategies, this method of referral will ensure that the business professionals exchange their thoughts, ideas and information in a healthy environment leading to growth of businesses.

“Our goal is to give and when you give, you will receive,” states Ray Salem, Gx3 board member. The basic logic behind Go Giver Group Network is to give more to receive more. They provide only those business professionals who take their job seriously and are actively involved and interested to make a change to their business. Their main focus is to provide exceptional quality services to the community that plays an important role in keeping a business running.

Given below are some reasons as to why a business professional must be a part of the Go Giver Group Network.

1. Go Giver is responsible for boosting business and introducing new business opportunities.
2. A chance to interact with some honest business professionals who also aim at expanding their business.
3. Be a part of a positive movement in your community.

For more information, visit www.gogiveergroup.com or call Alfred Rodriguez at (909) 522-0423 or email info@gogiveergroup.com

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**Networking Group Gets Marks**

Go Giver Group Gx3

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**SALES AND MANAGEMENT**

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October 2013

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**Networking Group Gets Marks**

Go Giver Group Gx3

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**Networking Group Gets Marks**

Go Giver Group Gx3
DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL

October 2013

DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL

THE GAINERS
Top five, by percentage

Company
Current Close
Beq. of Month
Change
Point % Change
CVB Financial Corp. (H)
13.65
12.34
1.31
10.0%
Simplicity Bancorp, Inc.
15.80
14.82
0.98
6.0%
Provident Financial Holdings, Inc.
18.19
17.77
0.42
2.4%

Company
Current Close
Beq. of Month
Change
Point % Change
Monster Beverage Corporation
20.20
20.80
-0.60
-3.0%
American States Water Company
17.96
17.95
0.01
0.0%

THE LOSERS
Top five, by percentage

Notes: (H) - Stock hit fifty two week high during the month, (L) - Stock hit fifty two week low during the month, NM - Not Meaningful

Five Most Active Stocks

Ticker
9/20/13 Close Price
9/20/13 Open Price
% Chg Month
52 Week High
52 Week Low
Current P/E Ratio
Exchange
American States Water Company
AWR
26.20
26.30
(0.4)
33.09
20.32
17.3
NYSE
CVB Financial Corp. (H)
CVBF
13.65
12.34
1.31
10.0%
Simplicity Bancorp, Inc.
SMPL
15.40
14.82
0.58
3.5%

Proctor and Gamble
PROV
18.19
17.77
2.4
19.69
12.74
7.6
NASDAQ

Monthly Summary
9/20/13

Advances
3
Declines
2

Unchanged
0
New Highs
1
New Lows
0

DMR's Forecast for 2014 in the Q3-2013 Construction Outlook Report

FMI (www.fminet.com), a leading provider of management consulting and investment banking to the engineering and construction industry, releases its Q3-2013 Construction Outlook Report. The markets continue to shift, reducing annual Construction-Put-In-Place predictions to $909.6 billion, down nearly $4 billion from previous predictions. Early forecasts for 2014 show annual CPIP continues moderate growth of 7%, rising to $977 billion.

Major market predictions include:

- Residential Construction - FMI continues to forecast traction in residential construction. However, the growth is expected to taper off to 12% in 2014. Total predicted residential forecast is $379.6 billion, compared with the $338.2 billion for 2013.

- Commercial Construction - The current forecast calls for a 5% increase in 2014. Although retail sales as of June 2013 were up 5.7% over the previous year, new bricks and mortar retail space along with commercial and other construction growth will remain slow to recover.

- Healthcare - With business owners nervous about the costs of the Affordable Healthcare Act, predictions are slightly unstable. Although the healthcare construction forecast slipped 1% since last year, it is still expected to grow 6% in 2014 to $44 billion.

- Educational - The increase in residential construction and tax revenues will help bring this market back in many areas of the country. Due to budget cuts for government spending at all levels, the national market will rise only slightly in 2014 to 4% over 2013 levels.

- Manufacturing - The resurgence of the automotive industry is a big boost to manufacturing as is the continuing explorations and mining for shale oil and gas.

Duff & Phelps, LLC

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SALES AND CUSTOMER SATISFACTION

Your Customers Are Smarter Than You—and Three Other Awkward Truths About New Product Development

Sometimes the truth is hard to hear. But according to Dan Adams, the way B2B companies approach innovation is sometimes flawed (dare we say "downright dumb"). He explains what so many of us are doing wrong—and offers insights on how to engage the customer in a way that gets buy-in on those bright ideas right from the start.

Picture this: You're at your favorite restaurant with three friends. The server welcomes you with a brief chat but never takes your orders. Then, about 15 minutes later, he arrives with an assortment of entries for each of you. Yours is okay. It's not exactly what you wanted, but since you're starving it will do. Your vegan friend, Sally, has a real problem: The steak and cheesy broccoli the server brought her means she's going to be pretty hungry for the rest of the night. Carl is on a low-carb diet, so his pasta dish certainly won't help his weight-loss goals. But on the bright side, your other friend, Steve, is raving about his cheeseburger.

The server, as it turns out, had a 25 percent success rate at guessing what each of you would like best for dinner. Good thing this restaurant is hypothetical—Steve might come back again but the other three of you almost certainly won't.

Yes, it's a ridiculous way to do business—yet Dan Adams says this is exactly what it's like in new product development. Companies guess what their customers want (based on very limited information) rather than asking them. And that's why the average company has only—you guessed it—a 25 percent success rate with new products.

As summer's last hoohah, Labor Day weekend is famous for picnics, barbecues and road trips. Thanks to the latter, however, it's also famous for horrendous traffic—traffic that could become the norm if the United States does not make significant investments in infrastructure, according to the U.S. Travel Association, which released an analysis of U.S. highways in which it predicts that "Labor Day-like traffic" could soon be normal on an average weekday along many U.S. interstates. This holiday season avoid airport hassles and long, long auto trips.

A study of highway wage data and growth rates along 16 U.S. interstate corridors, U.S. Travel's analysis reveals that average daily car volume will soon surpass the notoriously high car volumes experienced on Labor Day weekend, unless policymakers act to fund major infrastructure improvements. Without such improvements, holiday-escape traffic jams could become routine in as few as 10 years, according to U.S. Travel, which pointed out that major infrastructure projects often take up to 15 years to complete—putting timely relief out of reach in some already congested areas.

"Traveling with relative ease cannot be taken for granted, whether it's for business or pleasure," Roger Dow, president and CEO of the U.S. Travel Association, said in a statement. "If the average day on the road resembled those brutal periods when bumper-to-bumper traffic is the norm, it would devastate our economy and way of life. For a great number of America's major corridors, that day is not that far down the road."

Among the interstate corridors U.S. Travel studied were I-95 from New York to Washington, D.C., which will reach Labor Day-like traffic by 2023; I-5 from Los Angeles to San Diego, which will reach Labor Day-like traffic by 2021; I-70 from Columbus, Ohio, to Pittsburgh, which will reach Labor Day-like traffic by 2026; and I-15 from Southern California to Las Vegas, which will reach Labor Day-like traffic by 2020.

Congestion won't just impact commuters. U.S. Travel says it also will impact travel, citing a new survey it conducted in which 58 percent of recent Labor Day travelers said they would significantly alter their yearly travel habits if U.S. highways experienced Labor Day-like conditions on a "typical" holiday weekend. For example, they might avoid major domestic travel destinations, opt for less crowded destinations, or take a more leisurely approach to planning their next vacation. And when the roads are crowded, many are likely to seek leisure activities closer to home—activities that might include camping or other outdoor activities.

Six Simple Steps... fixed-dollar contributions buy more futures when prices are low, and fewer when they're high.

2. Understand your investment horizon. Many people underestimate how long their retirement savings need to last, which can lead to a host of mistakes. Some invest too conservatively, making it hard for their portfolios to keep pace with inflation. Others draw down their assets too quickly in retirement, boosting the odds that they'll run out of money in old age. The average 65-year-old in good health today can expect to live about 20 more years. Your investment strategy should reflect the possibility that you will not only meet, but perhaps exceed, the life expectancy averages.

3. Don't underestimate the corrosive effects of inflation—even at low levels. At a rate of just 2 percent, inflation cuts the buying power of a dollar by a third in about 20 years. At 3 percent, it does the job in 14 years. Make sure your portfolio includes assets, like stocks, that historically have outperformed inflation over long periods of time.

4. Diversify your investment portfolio, but understand that you will need to do more to mitigate longevity risk. Diversification is the simplest and most effective approach to managing investment risk, but is ineffective at managing many other threats to your financial security. Longevity risk, for example—the risk of outliving your savings—is best managed by pooling your risk with other investors. One way to do that is with an annuity contract issued by an insurance company. Certain annuity contracts work like old-fashioned pension plans, paying a fixed income for life. Some include escalation classes that increase your payout over time to keep pace with inflation. Knowing that you have provided
### Inland Empire's Largest Office Projects

<table>
<thead>
<tr>
<th>Building Name</th>
<th>Address</th>
<th>Total Area</th>
<th>Total Square Feet</th>
<th>Total Planned Square Feet</th>
<th>Status</th>
<th>Owner</th>
<th>Lease/Building</th>
<th>Sales Team</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inland Empire Financial Center</td>
<td>2200 E. Washington Ave, Ste 210</td>
<td>128,750</td>
<td>128,750</td>
<td>128,750</td>
<td>Under Construction</td>
<td>Cushman &amp; Wakefield</td>
<td>Eric Webber, Jim Berke</td>
<td>Dave Southard</td>
</tr>
<tr>
<td>Riverside Technology Business Park</td>
<td>41300 Inland Empire Blvd.</td>
<td>105,000</td>
<td>105,000</td>
<td>105,000</td>
<td>Under Construction</td>
<td>CBRE</td>
<td>Ken Reinhart</td>
<td>Ralf Schmitt</td>
</tr>
<tr>
<td>Men's Warehouse</td>
<td>23550 E. date Ave. Ste 210</td>
<td>95,000</td>
<td>95,000</td>
<td>95,000</td>
<td>Under Construction</td>
<td>CBRE</td>
<td>Ken Reinhart</td>
<td>Ralf Schmitt</td>
</tr>
<tr>
<td>Summit at Rancho Cucamonga</td>
<td>1970 S. Santa Fe Ave.</td>
<td>58,200</td>
<td>58,200</td>
<td>58,200</td>
<td>Under Construction</td>
<td>CBRE</td>
<td>Ken Reinhart</td>
<td>Ralf Schmitt</td>
</tr>
<tr>
<td>Rockflower Group Projects</td>
<td>1600 E. Arrowhead Ave.</td>
<td>40,000</td>
<td>40,000</td>
<td>40,000</td>
<td>Under Construction</td>
<td>CBRE</td>
<td>Ken Reinhart</td>
<td>Ralf Schmitt</td>
</tr>
<tr>
<td>Toyota Rosecrans</td>
<td>3400 E. Arrowhead Ave.</td>
<td>35,000</td>
<td>35,000</td>
<td>35,000</td>
<td>Under Construction</td>
<td>CBRE</td>
<td>Ken Reinhart</td>
<td>Ralf Schmitt</td>
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### Seven Ways to... continue your sales training from the previous page

1. Start a sales team without the basic values and character traits necessary to make a positive social impact on new customers. If they do sell at all, they may do so with poor customer satisfaction and unfulfilled co-worker needs.

2. Hire people with performance issues foster a poor sales culture with low referral rates and repeat business. This brings inconsistency to monthly sales production, creates high turnover, and may impact the company's or market's reputation.

3. Build a productive sales team from New Millenial employees requires paying attention to two important areas: Recruiting, and Coaching. Here are seven ways to keep young sales reps from crashing and burning.

4. Use structured questions and validated profiles designed to identify the character traits, personality traits and sales competencies which would be possessed by a successful sales hire. These traits would include: honest and ethical, hard work ethic, personal responsibility, deadline motivated, a need for independence, asking questions and listening, and presenting solutions. For example, some sample questions could be, "Tell me about some previous academic successes or professional successes or hobbies. What was important about ___ to you? What was it about you that led to success?" What is the minimum amount of money you must earn with us to feel successful?"

5. When asking questions, make sure you hire someone who has a motivational center, meaning they have a specific reason to excel. Also, hire someone who has to make enough money equal to or above the income earned at your minimum sales standard.

6. Install a 90-day ramp-up program designed to cause the candidate to exclaim, "Wow, this is a better company and sales job than I expected when I was hired!" Ask for feedback from reps on your ramp-up process.

7. Develop a scavenger list of your personal and important things to know about each rep. Interestingly, even helicopter-paren ted reps do not know the expected when I was exclaim, "Wow, this is a better company and sales job than I expected when I was hired!" Ask for feedback from reps on your ramp-up process.

8. During the first 90 days, have the sales rep complete a Survival/Lifestyle goal setting sheet which details the amount of money required to survive and the additional monthly amounts to sell beyond survival and to fulfill a better lifestyle (building saving accounts, paying off debt, saving for new homes, etc.) You will discover that most of their motivating influences when you do this, both you and your rep will know which is important and why.

9. Get to know the rep and customize your coaching approach. Develop a scavenger list of your personal and important things to know about each rep. Interestingly, even helicopter-parented reps do not often feel they've been listened to by authority figures or that anyone this has really tried to get to know them. What you learn will help you tailor your coaching for each rep. What they learn about you will increase their trust in your coaching.

10. Learn to ask coaching and mentoring questions. Then, begin asking these questions during a foundation interview for the new rep. This foundation interview will contain anchor questions like, "do you listen will increase their trust in your coaching."

11. During the second 90 days, have the sales rep complete an email him at: lcooper@salesmanage.com.

More information: please visit sellingbeyondsurvival.com or email him at: lcooper@salesmanage.com.

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### There is Still Time to Save in the Enterprise Zone

Find out how you can lower your state taxes now.

On Jan. 1, 2014, the State of California will eliminate the 40 Enterprise Zones operating throughout the state as a result of Assembly Bill 93 (AB93). AB93 is legislation that was recently passed to wind down the 30-year program in favor of other economic development initiatives. Instead, then, companies will have one last opportunity to claim the special tax credits enterprise zone offers and lower their state taxes before they expire at the end of the year.

Enterprise zone tax credits save businesses thousands of dollars in state taxes, which helps lower operating costs without slashing key resources.

The most beneficial credit is the Hiring Tax Credit, which allows employers to claim a total of $3,440 in tax deductions for hiring a worker who meets one of 11 categories. In essence, a business gets back a portion of the wages paid to an employee that qualifies, lowering the overall cost to employ that person. With only a few more months left to start the process of claiming the tax credits, local zone officials are encouraging businesses to find out if any current employees qualify or how to use it on any upcoming hires before time runs out.

Enterprises zone also offer a Sales and Use Tax Credit, which allows businesses to claim the taxes paid on certain equipment purchases. If you are planning to make any equipment purchases that are pertinent to maintaining your businesses in the near future, you should find out if they qualify.

Any hires and taxes paid on certain equipment purchases made before the Dec. 31 deadline will not qualify for the Enterprise Zone.

The Inland Empire is home to four enterprise zones, the most prominent being the San Bernardino.
Vision
CalCPA efforts cause CalCPA members to be viewed as leaders in professional competency and integrity by clients, employers, the public and government officials.

Mission
To increase the value and promote the integrity of the CPA profession, contribute to the success of our members, and strengthen client, employer, public and government trust in CalCPA member advice, work products and opinions.

Core Values
- Integrity
- Competence
- Continuing Education and Lifelong Learning
- Independence
- Objectivity
- Protect the Public
- Attune to Business Issues

Strategic Priorities
The following strategic priorities support CalCPA's vision and mission as well as the organization's long-term success.

- Advocate for members on issues that affect the profession.
- Enhance and promote the visibility of the profession and CalCPA.
- Attract, educate and support CPAs in their professional and personal development.

President's Message, Inland Empire Chapter
Alex Lemos, CPA, MBA

I became a CalCPA member back in 2006, fresh out of college and ready to become the next hot shot CPA. As a candidate, I paid the $50 out of my personal checking account and wondered what my $50 investment would get me. At the time, I never realized that initial $50 would open up a world of opportunity for me that's still continuously developing.

That initial $50 gave me inside access to all of the YEP content and networking socials I could fit into my schedule. It gave me a firsthand look at how all of our chapter's great professionals conduct themselves in the public eye, and how it's important to get involved in your profession. And when I passed the Uniform CPA Exam, my $50 gave me an opportunity to become a chapter leader.

The funny thing with having three letters behind our names: it also makes that $50 investment climb quite a bit higher. And with that increase in investment, an entire world of opportunity opens up to us. We get to work with the other chapter leaders to help make key decisions for our membership base. We also get to help other young emerging professionals make the same journey we did all those years ago. And when we continue to give back to our profession and be a key member of our chapter, life-changing opportunities present themselves to us.

With new opportunities comes a new investment. We go from paying the dues of a CPA in public practice to the dues structure of a business and industry executive. All of the while, our journey as an officer for the chapter has already started to make large strides. We get to see new faces coming up and making an impact on the chapter every year, and hope that they will continue to see the value we have seen during our term of service. We're even able to demonstrate to our new employer the value of their investment.

All of a sudden we look and we are the ones holding the president's gavel, realizing that the initial $50 investment and all subsequent and future amounts we have and will invest have been more valuable than any other investment we have ever made. Because, when we really think about it, the membership doesn't simply give us just a membership—they present us with opportunities to further our careers with almost limitless potential.

For more information visit www.calcpa.org.
In investing in marketing campaigns, one needs to weigh the decision for many small- and medium-sized businesses. CEOs and marketing directors believe that when you have limited resources, you must be strategic with your budget, and every marketing investment has to pay off. This is why social media campaigns likely won't bring in new sales and sales pouring in your door tomorrow, when you implement a few social media success strategies, you'll find it much easier to drive a positive ROI with social that benefits your organization for years to come.

1. Reframe your outlook. Many businesses fail at social media because they think it means Facebook or Twitter. Social media is actually much more than that. Rather than putting labels on social media, think of it as a concept. Social media is actually about engaging with your audience in a broader way. Traditional media has always been one direction—You place an ad, the consumer sees it, and you get a call. Social media can influence, and that means you have to determine success. Social media is just like any other marketing initiative, which means you have to answer some key questions, such as "Why are we doing this?" and "What are we hoping to get from it?"

2. Each business will have its own definition of social media success. For one business, a few social media `'likes." For another, it might be increased search engine traffic. For standard-ized reports, consider using an analytics tool like Sprout Social or Raven Tools. For a free measurement tool, use Google Analytics. For information, check out the book Social Media Success Strategies: An Organizer's Guide to Social Media Marketing, written by the author of this article.

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How the Affordable Care Act: Strengthens Medicare

By Edward Allen, MBA, Independent California Broker

When it comes to having a considerable population of Medicare beneficiaries than any other state, the state of California has 4.5 million enrollees. As the baby-boomer population comes of age, the percentage of Californians reaching Medicare will continue to grow. In order to keep up with this growth, and in conjunction with the Affordable Care Act, the Medicare program is gaining strength in the areas of prescription drug costs, Medicare preventive services, fighting fraud, waste, and abuse, while extending the creadowise,

the Medicare Trust Fund by 10 years.

For the most part, pharmacy benefits are the fast-growing segment of the health care industry. National spending for drugs tripled in the 1990s and was expected to more than double between 2000 and 2008 from an estimated $112 billion to $241 billion. Due to the Affordable Care Act, in 2012, close to 300,000 people in California with Medicare prescription drug coverage, saved over $183 million, an average of $640 per covered beneficiary.

In addition, several additional benefits that eventually eliminate the illustrative doughnut hole, while reducing the cost of prescription drugs through declining discounts, by 2020 have been implemented into the new Medicare and health prescription drug plans for this year.

With regard to Medicare Preventative Services, Californians, have exercised their option to defect and treat life threatening health concerns earlier rather than later. In 2012, (2, 153, 101) California Medicare beneficiaries benefited from taking advantage of preventative care services. On the other hand, due to the new health care law and $900,000,000 in grants, which are earmarked for the Prevention and Public Health Fund the Affordable Care Act, allows for eliminating preventative services share of cost in the form of co-pays or deductibles from many services, which essentially makes preventative care options free. Nonetheless, keep in mind, eligibility requirements may apply.

According to the National White Collar Crime Center, the cost to the American health care system with regard to fraud, waste and abuse, is so enormous that billions of dollars are wasted annually, and this situation is situation on 4.79 acres, is leased to national and regional tenants Michaels, David’s Bridal, Lamps Plus, AAA Gold Exchange, Anonymous Forces, GameStop and The Flame Brosler.

The center was built in 1987 and was 97% occupied at the time of its sale. It is located at one of the busiest intersections in the city of Riverside and benefits from unparalleled retail synergy directly across the street from the 1.2 square foot Galleria at Tyles Edward B. Hanley, William B.

continues on page 24

Class Action Lawsuit Barring “Bait and Switch” Health Plan Deductibles Advances

According To Blue Cross, “Any Term or Benefit” of Health Coverage Can End Each Month

A consumer protection lawsuit that would bar Blue Cross from changing “any term or benefit” of consumers’ health plans each month may proceed, a Los Angeles Superior Court judge has ruled. Judge Jane Johnson green-lighted five class action lawsuits brought by Consumer Watchdog and Shemoff Elbeder Eversheds LLP, challenging Blue Cross’s “bait and switch” tactics, including policy fine print that purports to allow Blue Cross to change “any term or benefit” of consumers’ health plans each month.

Consumer Watchdog said the lawsuit is critical to ensure consumers get the health care they paid for, especially as the deadline looms for Californians to purchase health insurance or face tax fines.

“In the world according to Blue Cross, consumers are required to buy its policies, but once enrolled, Blue Cross can change the price and take away the benefits and cover it promised,” said Consumer Watchdog staff attorney Jerry Flanagan. “When consumers purchase health plans, they carefully read the price they'll pay and the services they’ll receive. If Blue Cross is allowed to boost profits by reducing benefits each month, then consumers' health plans are worthless.”

The Court rejected Blue Cross’s attempt to bar a claim brought by Consumer Watchdog under California’s Consumers Legal Remedies Act (“CLRA”), which outlines such

continued on page 30
Provost Greg Dewey Joins LeRoy Haynes Center Board of Directors

A long-standing relationship between the University of La Verne and the LeRoy Haynes Center in La Verne continues with the new addition of Provost Dr. Greg Dewey being named as a new board of directors member of the center. Founded in 1946 by Chaplain LeRoy Haynes and his wife, Jeanne, the center has provided residential quarters and educational opportunities for hundreds of special needs children throughout the years.

After the official renaming of LeRoy Haynes Center from the LeRoy Boys Home, it now serves more than 450 boys and girls, and their families with its non-public school, residential treatment program, mental health services and community outreach. The center is one of the largest small residential programs in the nation.

Your Customers... continued from pg. 9

blueprinting.com/ebook/ "We call the process 'Voice of the Customer'—but from my experience in working with B2B companies, almost everyone is doing it wrong." .

He says most B2B companies participate in "me-too VOC," using surveys and questionnaires to pick their customers' brains because that's what everyone else is doing. Don't get him wrong: Engaging customers is good. But the vast majority of us need to change how we approach the conversation.

The owner of a proprietary B2B product development process called New Product Blueprinting, Adams says B2B suppliers have a huge advantage when it comes to VOC—if they use it correctly. His new, free e-book shares new VOC rules for B2B so that your company can ride the innovation wave and stay ahead of the competition. Compared to end-consumers, your B2B customers are more knowledgeable, interested, objective, and fewer in number," he points out. "They are perfect to directly engage! But an advantage is an advantage only if you know how to take advantage of it. And to do that, you'll have to face the facts about how you're currently doing things."

Here, Adams shares four awkward truths about how your organization is currently developing new products:

1. Your customers are smarter than you. Have you ever heard anyone say, "Customers can't tell you what they want? That's why Steve Jobs never asked them?" It sounds good (if a touch arrogant), but that saying isn't universally true. An iPod is a consumer— not B2B—product. Apple engineers designed a product they could easily see themselves using. You don't have that luxury.

"Imagine you're developing a pigment for paper—a B2B product," Adams suggests. "Who knows more about its requirements: you or your customer, the paper producer? B2B suppliers are smart about how to develop a product, but B2B customers are usually smarter about what the product continued on page 24.

Affordable Care... checks, along with advancements in technology have been implement ed.

Whether you agree to disagree with the new law, 52% of Californians who currently have health insurance, will now have more options, which in the end are tailored to offer stronger, and more reliable coverage. And for the remaining 18% of Californians who are not protected with health insurance, the Affordable Care Act, provides access to more quality, affordable, value-added health plans, intends to lower health care costs, and in the long run promotes quality health for young and old, and hopefully in the interim, makes the Medicare Health Insurance program a stronger earned benefit.

Sources:
2. States - www.hhs.gov/healthcare
3. Preventing illness and promoting health - www.hhs.gov/healthcare
4. Covering preventative services with no deductible or co-pay. - www.hhs.gov/healthcare

Discover What Top Inland Empire Business Leaders Already Know

We start with the premise that none of us is as smart as all of us. However, put our minds together and there isn't a business challenge we can't overcome. A Vistage Private Advisory Board, facilitated by a Vistage Chair, meets once a month to tackle some of today's most challenging business issues. It's right for you? The only way to find out is to attend our next roundtable.

If you are a CEO, key executive or business owner, we invite you to join us:

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DoubleTree Ontario
Register today by calling 951-400-5454 or visiting www.vistage.com/IEBusiness

Continued from page 18

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VISTAGE WORKS
How to Reduce the Biggest Expense of Your Life: Taxes
Financial Engineer Discusses Ways to Troubleshoot Unnecessary Financial Burdens

Taxes account for the most expensive burden you'll experience in your lifetime, says engineer-turned-independent financial planning coach Rao K. Garuda.

In addition to federal, state, city and death taxes, there are 59 other varieties. Relatively few taxes, however, account for the bulk of the burden on citizens, says Garuda, whose clients include retirees, people planning for retirement, physicians, business owners and other professionals.

He thinks his fellow Americans deserve a shot at keeping more of their money.

"When I came to the United States, I had less than $10 in my pocket, but I had an excellent education as an engineer. When I married a physician, I realized how expensive it is to make a good living here," says Garuda, www.aca-in.com, who quickly applied his analytical engineering mind to understanding the complicated tax system.

"Since this country has given me so much, I wanted to repay my fellow Americans with strategies for keeping more of their own money."

Garuda identifies some of the most expensive and common tax hurdles affecting Americans and offers advice on troubleshooting our tax system.

- Problem: The IRA tax: great on the front end, terrible down the road. Solution: An IRA is tax-deferred, which means it will accumulate value over time. But when you withdraw from it, you will be heavily penalized with high taxes. That's why you should convert this asset to a Roth IRA, which allows your money to grow tax-free. Since the money put in was already taxed you don't have to pay any taxes when you take it out, and, overall, you'll save a significant amount of money.

- Problem: Too many people don't take advantage of creating tax-free income via insurance products. Solution: From a financial perspective, retirees and professional planners run into a significant issue: seniors, blessed with good health, who outlive their money. But with certain insurance products, retirees can create tax-free income while covering the later years of retirement—and protect their wealth if they become severely ill. There are certain insurance products tied to the stock market that can help people accumulate assets in the long run. Many of these products offer a tremendous upside for potential without the downside of increased risk.

- Problem: Missed opportunities—people who don't take advantage of free continued on page 15
Real Estate... continued from pg. 18
Asher and Kevin T. Fryman of Hanley Investment Group, repre-
tented the seller, a private partnership based in Orange County. "There was a limited pool of potential buyers for the property due to an existing loan with approximately 90% of the property," said Hanley. "The prepayment penalty was cost prohibitive to jus-
tify paying off the loan and placing new financing."

In the second transaction, a Rancho Palos Verdes-based private investor purchased Stater Bros. Plaza, a 59.8k-square-foot gro-
cery-anchored center located on 4.75 acres at 6160 Arlington Avenue. The center was 82% occupied at the time of sale. The buyer was represented by Nilufar Almezaffar of CARTERS Commercial of Los Angeles. The seller, a private partnership based in Orange County, was repped by Hanley Investment Group's Edward B. Hanley and William B. Asher.

STATE OF CA INKS BUILD TO SUITE LEASE FOR NEW TESTING FACILITY IN FONTANA
The State of California signed off on a 20-year lease with Beverly Hills-based DW Development for a 7.4k-square-foot build-to-suit building on approximately six acres of land in Fontana. The total consideration of the lease, consisting of an ini-
tial 10-year term and a 10-year extension, was approximately $254 million.

The new building will serve as a DMV Commercial Driving Licensing Facility located in Fontana. Currently, there are recently only four of these DMV CDL test-only facilities in the state. The state estimates that the site will serve approximately 12,000 commercial drivers per month. The new Fontana site will serve the Inland Empire region. The project is scheduled to break ground in the 4th quarter of 2013, with an anticipated lease commencement scheduled for Oct. 1, 2014. The property is locat-
ed at The Fontana Transportation Center, which is a new 25-acre commercial development just off the 10 Fwy near the citrus Avenue exit in Fontana.

Darrell Hale, Lee Spence and Mark Lyon of Daum Commercial Real Estate Services’ Inland Empire office represented DW Development and the property owner, 3S Development Group, in the State of the deal. The Daum team will be marketing the remaining portion of the development, slated to accommodate a variety of truck and vehicle related services.

ALERE PROPERTY GROUP PICKS UP 1 MILLION SQUARE FEET OF INLAND EMPIRE INDUSTRIAL SPACE
Alerere Property Group, a large Inland Empire industrial acquisition, purchasing two Class A industrial buildings totaling 1.1 million square feet in Rialto. The buildings, Rialto Commerce Center 2, 6200 S. Cedar Avenue and 1364 West Rialto Avenue. The price was not disclosed.

The buildings are currently 83% leased to two tenants: the largest lessee is Alerere Integrated Logistics: The 715.4k-square-foot Rialto Commerce Center II is 100% NNN leased to American Building Supply through February 2021. The 384.9k-square-foot Rialto Commerce Center I is 100% NNN leased to Ryder Integrated Logistics through March 2016. Built in 2006, the concrete buildings feature 32k' clearance, ESP sprin-
kloaded dock doors, and high and grade-level loading. The properties are located in proxim-
ity to four major freeways includ-
ated continued on page 31
-

Your Customers... should do.
- It’s different in the B2C world.
- It requires a lot more focus.
- It must be done in a way that feels like the new iPhone, for instance. It’s hard to say without a prototype. But for you, the B2B company, the question might be, Will it make your customers buy your product faster, or faster 20% faster, or faster than the paper or faster than the paper faster model?

2. Your VOC is hotting customers. Be honest: Do you like to answer surveys at home? How about at work? Lots of free time there? Of course not. And your customers are no different. The last time you called someone who works in your company to complete a customer survey, they said:

"When you know how to truly engage your customers as opposed to simply throwing questionnaires in their general direction, exciting things will happen," Adams assures. "First, your VOC interviews will last longer. Some great B2B interviews have actually lasted more than a day! As a result of the time spent together, you discover more about your customers. You gather more and deeper data. You uncover more and richer insights, as they settle into their new role as your teacher. "Even better, because of their participation in the product development process, your customers will be 'primed' to buy your product as soon as you launch it... because they helped design it," he adds.

3. You don't know what you don't know. Adams recalls a client who didn't want to go through their list of questions with customers. This common practice clouds the data, and fills in gaps. Adams recalls, "While the client's enthusiasm was laudable, I had to tell them, 'You know what you know (facts). You don't know what you don't know (gaps). But you don't know what you don't know.'

Only the customer knows the issues that truly matter to them—and you don't engage to a way that allows those important issues to surface."

"My point is, in the best B2B interviews and tours, the customer leaves feeling like they are in a position to be surprised. These surprises—not fill-in-the-blank interview guides—provide the spark for true innovation."

"You need to engage in a way that allows these important issues to surface. But you don't know (gaps). But you don't know what you don't know. Customers would say they were interested in them...not in 'validating' your preconceived notions. And you would uncover and pursue customer needs your competitors didn't know they test real customer needs? At the end...by seeing if customers buy their new product."

"When faced up to these awkward realities may not be your idea of fun, but it's the start of a radical change in your new product develop-
ment. 2.5% skylights, fenced truck ya rd s. and substantial dock leased to Ryder Integrated Logistics through March 2016, 6200 S. Cedar Avenue and 1364 West Rialto Avenue. The price was not disclosed. The first edition regularly purchased two Class A industrial buildin-
gs is planned to accommodate a variety of uses. Although the first edition regu-
larly became a key handbook for both human resources special-
ists and line managers, generalists, it didn't have enough know-how to ask the right questions to find the right answers. As a result, the second edition was completely revised and updated. "I..." The author explains, "In the best B2B interviews and tours, the customer leaves feeling like they are in a position to be surprised. These surprises—not fill-in-the-blank interview guides—provide the spark for true innovation."

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You must give the same exam to must give the same exam to the client's enthusiasm was laudable, I had to tell them, 'You know what you know (facts). You don't know what you don't know (gaps). But you don't know what you don't know.'

Only the customer knows the issues that truly matter to them—and you don't engage to a way that allows those important issues to surface."

"My point is, in the best B2B interviews and tours, the customer leaves feeling like they are in a position to be surprised. These surprises—not fill-in-the-blank interview guides—provide the spark for true innovation."

"You need to engage in a way that allows these important issues to surface. But you don't know (gaps). But you don't know what you don't know. Customers would say they were interested in them...not in 'validating' your preconceived notions. And you would uncover and pursue customer needs your competitors didn't know they test real customer needs? At the end...by seeing if customers buy their new product."
RESTAURANT REVIEW

Delivering on Such High Steaks

By Nancy Powell, IE Weekly

Experiencing superb cuisine and fine wine at El Cangrejo Nice

El Cangrejo Nice is one of those curiosities I can't quite wrap my mind around. First off is the name—what does "nice" have to do with a "cangrejo?" Then there is the matter of the food. For a connoisseurs.

Food & Wine

With Bill Anthony

Tour the Inland Empire by the Island Empire Financial Consultants

About Inland Empire by the Island Empire Financial Consultants, which includes Bill Correa at 3131

6. When investing in stocks, don't confuse where a company is headquartered with where it earns its money. Many people are looking to capitalize on investments in the fast-growing emerging economies of Asia, Latin America and Eastern Europe. Often, though, emerging-market companies are not fueled by growth in their own economies. Many are mining or other natural resources firms whose revenues are driven by global commodity prices. Rather than investing directly in emerging markets, a better alternative for many people is to invest in U.S. companies that do business globally. Many of these companies have brands that are household names in emerging markets, and some even earn more overseas than they do in the U.S. In fact, a large share of the profits of the companies in the Standard & Poor's 500 Stock Index is generated outside the U.S. Bottom line, you already enjoy substantial global diversification with U.S. stocks.

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Six Simple Steps...

continued from pg. 11

Your basic living expenses with an annuity can provide the reassurance you need to take a long-term perspective on stocks and other growth-oriented investments—the ones your portfolio needs to keep pace with inflation.

5. When investing in stocks, don't confuse where a company is headquartered with where it earns its money. Many people are looking to capitalize on investments in the fast-growing emerging economies of Asia, Latin America and Eastern Europe. Often, though, emerging-market companies are not fueled by growth in their own economies. Many are mining or other natural resources firms whose revenues are driven by global commodity prices. Rather than investing directly in emerging markets, a better alternative for many people is to invest in U.S. companies that do business globally. Many of these companies have brands that are household names in emerging markets, and some even earn more overseas than they do in the U.S. In fact, a large share of the profits of the companies in the Standard & Poor's 500 Stock Index is generated outside the U.S. Bottom line, you already enjoy substantial global diversification with U.S. stocks.

6. Don't be afraid to ask for help. The ever-expanding array of alternative investments can seem overwhelmingly complex, and may require frequent and ongoing attention. Rather than trying to do it yourself, consider working with a financial professional. Getting their advice on matters critical to your financial well-being will usually make good fiscal sense.

1 Dollar cost averaging does not ensure a profit, nor does it protect against losses in a declining market. Because dollar cost averaging involves continuous investing, investors should consider their long-term ability to continue to make purchases through periods of low price levels.

2 Guarantees are backed by the financial strength and claim-paying ability of the issuing insurance company.

3 About Inland Empire by the Island Empire Financial Consultants, which includes Bill Correa at 3131

Concourse St. Building 8 Suite 8100

About Thrivent Financial for Lutherans

Thrivent Financial is represented in the Inland Empire by the Island Empire Financial Consultants, which includes Bill Correa at 3131
FINANCIAL COLUMNS

Employment Report Consistent With 2% GDP Growth

By Russ Swanson, Chief Investment Officer, Thrivent Investment Management

We are interested in the details of government employment reports because they provide clues to the state of the economy and because they influence monetary policy, both of which affect investment markets. We are part of a broad mosaic of information important to that picture including a slight tick downward in the unemployment rate over the last few years.

As I have noted in the past, the unemployment rate and nonfarm payroll figures sound precise but are actually estimates derived from two different surveys, the household survey of 60,000 private house-holds, and the establishment survey of about 140,000 businesses and government agencies. The BLS notes that it is 90% confident that actual nonfarm payrolls are within +/-90,000, and the unemployment rate within +/-0.2%, of the reported figures. So when it says the unemployment rate declined by 0.1%, we cannot be certain there has really been an improvement at all. Fortunately, over time, the errors tend to even out.

While the unemployment rate for August was reported to have dropped to 7.3% from 7.4%, the underlying data suggest weakness all over. The number of people employed actually fell by 152,000 private jobs plus 77,000 government offices. The BLS said the total figure was "about in line with the average monthly gain of 184,000 over the prior 12 months." However, it also revised the nonfarm payrolls gain for July down to 162,000 from 174,000.

The 169,000 nonfarm payrolls created in August included 152,000 private jobs plus 17,000 government offices. The BLS said the total figure was "about in line with the average monthly gain of 184,000 over the prior 12 months." However, it also revised the nonfarm payrolls gain for July down to 162,000 from 174,000.

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Real Estate...

continued from pg. 24

ing the E-10, 2-10, 1-15 and 1-215
freeways

continued from pg. 24

CBRE's Darlo Longo, vice
chairman; Barbara Emmons, vice chairman; Rebecca Perlmutter Finkel; vice president; Dave Consani, executive vice president; Jim Rozing, senior vice president; and Dan De La Paz, senior vice
director, at the CAA.

The building

real estate

is a major market for Blue Cross

in the San Francisco Bay Area.

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Safari Park... change to your landing position. Like a shot, there is a beginner hill for the Flightline beginner—a kind of warm-up ride to get you accustomed to the feel of flying downhill. The ground is a short, 400-foot ride and the fastest you go will be 15 miles per hour. It's really kind of a confidence builder so that you aren't as intimidated when you see how high the "real" hill is in the background. We sit down in our harnesses, dangled for a few seconds and we were quickly on our way. Our ride down the beginner hill was quick and uneventful—although the outlook thinking system that has your trolley hitting a succession of blocks that have been carefully arranged according to your weight. The more you weigh, the further you jump. When you take off there is a loud thumping sound as your trolley hits those series of blocks. Next the Warp puts you into a truck and takes you up to the launch platform, which is well to the back of the Safari Park property. The winding road took us through some interesting "back-lot" areas where they feed some of the animals and you can also learn more about their unique conservation program for the California Condor. Finally, you arrive at the tower, with its commanding view of the valley below and a zip line that stretches way farther than you can see.

Now you begin to understand why you did the beginner hill. Our guess is that, without the beginner hill, some customers might opt out once they arrive at the main platform just because it is so high up and gives the sense you basically will be stepping off a cliff. But the beginner run had given us confidence that, yes, these lines are safe and the stories above the ground.

The two-thirds mile Flightline is thrilling but it goes by quickly. You gain speed throughout the first half of the ride before it starts to level off a bit. The whizzing of the pulleys against the wind gives you a buzz and you start to sense that even minor changes in your body posture can start to turn you sideways—so you freeze in your soaring position, legs completely out and apart, shoulders forward. In just a minute or so, it's already time to shift to your landing posture, leaning way back, again with legs spread and apart. And then it's over.

We'd heard stories that are a little frightening to jump off the main Flightline tower but it didn't seem especially daunting to us. We think it's because we ski a lot and there are similarities—if you're okay with a chalet at a ski area, you'll be okay with dangling from one of these zip lines.

The worst part was the pictures. Like major rides at Disneyland, the park has a photographer stationed at the base of the ride to get telephoto shots of you soaring through the air. It sounds good in theory but the picture you get of yourself in your harness, legs spread and hair blowing off the back of your head may not look exactly like Superman.

AT A GLANCE

WHERE: The San Diego Zoo Safari Park is in Escondido, about 35 miles north of San Diego. The park is home to exotic animals from around the world and is operated in conjunction with the world-famous San Diego Zoo. One of the most popular theme parks in Southern California, the Wild Animal Park is worth a full day visit.

WHAT: Flightline is the new zip line ride available at the San Diego Zoo Safari Park. The ride is open to anyone age 10 or older and weighing at least 75 pounds, but no more than 250 pounds.

WHEN: Anytime of the year. The Escondido area can get fairly hot in the summer and is more crowded with tourists during that period as well.

WHY: The Flightline zip line ride is a thrill ride that can be enjoyed by kids and adults alike and is a unique experience that combines the thrill of flight with the scenery of the Safari Park. It is the closest look right over wild animal habitats and other features of the Safari Park.

HOW: For more information on San Diego Zoo Safari Park, phone (619) 231-1155 or visit www.sandiegozoo.org/zoo.

FMI Forecast... However, manufacturing construction is expected to drop 2% by year end 2013 before recovering to 4% growth in 2014.

- Highway and Street — Passage of MAP-21 calls for nearly $38 billion for the fiscal year 2014 for the Federal-Aid Highway Program. This is a major contributor to the CPIP (Construction Industry Purchasing Index) of nearly $80 billion for 2014. While there is no singular reason for change in these markets, there are a few economic concerns that touch all of them:
  - Potential conflicts with Syria
  - Downsizing of government and large companies
  - The implementation of Affordable Healthcare Act

About FMI:

FMI is a leading provider of management consulting, investment banking\* and research to the engineering and construction industries. We work in all segments of the industry providing clients with valuable added business solutions, including:

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Manufacturing... continued from pg. 4

Innovation in Workforce: Navigating America, the packaged food producer, for food in Innovation: and Marketing, and Toyota's North leads with an organic innovation American Parts Plants (North for "Innovation in Resource Efficiency." These award high- potential possessed by Inland in giving them in the awards, the manufacturers recognize the they have accomplished extraor- groups. "Foundation," stated Brittain. "The Council wants to encourage innovation and create some excitement around the companies they're competing with other companies."

Each year, notable experts on the economy, government relations, labor, and innovation will be selected from across the country to offer up-to-date cutting edge details of their expertise. President, Robert C. Fry, Jr., senior economist at DuPont, gave a manufacturing economic forecast, and Dorothy Rothrock, senior vice president of Government Relations for the California Manufacturers and Technology Association, provided critical information on issues facing manufacturers in California.

Breakout sessions for the 2014 Summit are planned to include: Exporting Panel; Power, Environmental Regulations; and the Future of Workforce. To participate in the Summit Survey, or review updates on Summit sponsorship opportunities, registration, and conference topics, visit the Council's website at www.fmgcouncil.com or email contact@fmgcouncil.com.

Dutton to... continued from pg. 1

leader.

Assessor Dennis Dagner, who has run the office for four years, has not yet announced his election plans. He was appointed to the position in July 2009 following a corruption scandal involving former Assessor Bill Postmus, who pleaded guilty two years ago to several charges including fraud.

Another senior vice president of Government Relations for the California Manufacturers and Technology Association, provided critical information on issues facing manufacturers in California.

In the meantime, the last of Postmus, a former hasty politician, said Postmus' conception of the program right now. More businesses could be using Enterprise Zone to save money, and with only so many months remaining, SBVEZ invites all local businesses to see how they can benefit from the zone. It's not too late.

To find out if your business is in the zone visit www sbvez.com to view a zone map. For more information, questions, or to understand what you can do to qualify for the program, please call (909) 382-4538 or email info@sbvez.com.

Inland Manufacturing Summit has also planned a series of EZ 101 workshops to further provide you with the reasons the tax credits are out there and give participants an opportunity to meet directly with EZ experts.

Enterprise Zone... continued from pg. 10

City of Colton Council continues to evaluate the zone program, but is not yet announced their change of state's tax credits. The company said it would carry out audits of 250 City of Colton businesses that are eligible for the tax credits. The company is also considering the option of splitting those children under the age of 16 are being used in their factories.

In 2013 news outlets in Australia and New Zealand reported a number of Samsung washing machines spontaneously catching on fire. In the meantime, the last of the Blackberry handheld smart- phones with a real Qwerty keyboard have lost their fire. The battle will be Apple vs. Samsung.

Who will win? Not a question that can be asked the call, (Literally)

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Customer... continued from pg. 24

Your Customers... an easy job while strengthening the customer buy-in. And no one will have to look at those boring questions again!"
Delivering on...

**Continued from pg. 26**

head-first into the sauce. Rather, one cuts the empanada in half and then spoons the sauce onto the exposed shrimp bits, keeping each layer of meat and sauce in neat, self-contained bites.

Next up is Chef Joseph’s triumphant Filet Mignon ($25), which he grills over French-imported mesquite wood and presents artfully drizzled under a rich, velvety mushroom-spickled red wine sauce on a wood plank, accompanied by sweet char-grilled romaine lettuce and a side of seafood rice. Seasoned simply, the meat has a tender, melt-in-the-mouth bite chock full of smoky, savory deliciousness. The rice is a revelation that speaks to the skill and creativity of Joseph’s kitchen crew. Dainty bits of white meat I mistake for chicken turn out to be finely-sliced squares of octopus mixed in with a medley of scallops, shrimp, carrots and peas—a kind of fried rice. If not for the unctuous slab of tantalizing turf next to it, the seafood rice could be a main dish unto itself.

Any meat dish would be a hard act to follow, so I try my luck with La Marinascada, the mixed seafood platter, and I’m not disappointed. Butterflyed langostinos seasoned simply in a peppery mix mingle with pan-fried fish filet and braided and bacon-wrapped paws over seafood rice, a total steal at $16. The dish provides yet another revelation, this time in the form of a home-grown condiment—the thick, tomatosy broth sweetened by bits of sauteed peppers and onions—that could match up equally well on a bed of white rice or a serving of noodles. The honey confection would make any starring campesino proud.

Sampling the items that Chef Joseph throws my way, I finally understand what the “nice” in Jorge’s concept represents. It is the easy accessibility and enjoyment of gourmet cuisine for all, regardless of experience and income level, a night on the town without breaking the bank. Isn’t that itself a nice departure from the exclusivity that such cuisine commands? I’d like to think so.


**Reduce the...**

money in a 401k. Solution: Perhaps the company you work for is, like... combined from pg. 22

many others, bureaucratic to the point of being impractical. Your employer may not have done the best job communicating details about benefits such as matching 401k contributions, or you may not have taken the time to learn them. Now’s the time; this is free money! If your employer is offering a 50 percent match on your first 6 percent of contributions to the 401k, you should be contributing at least 6 percent. Educate yourself on your company’s plan so you can take full advantage.

About Rao K. Guruda

Rao K. Guruda, CLU, ChFC, is president and CEO of Associated Concepts Agency, Inc.—"The Missing Piece" of financial planning—founded in 1978, and a popular speaker at seminars and conferences for financial industry professionals. He came to the United States from India 38 years ago with a degree in engineering and, after marrying a physician, realized he had to learn how to reduce the couple’s taxes. Disappointed in the financial advice he received from professionals, he went to business school and developed expertise in tax reduction, and protecting money from stock market losses. Rao is a founding member of First Financial Resources, a national organization with over 75 partners in the USA; a life member of the Million Dollar Round Table (MDRT), and a life member of MDRT’s Top of the Table for 21 consecutive years.

Employment...

**Continued from pg. 28**

nomic growth averaging about 2% over the last few years. Growth at that level has not been sufficient to replace all the jobs lost in the recession, never mind the jobs needed just to keep pace with population growth.

The Federal Reserve’s last policy meeting focused on whether it will begin “tapering” back its $85 billion of monthly securities purchases. That program was launched to suppress longer-term interest rates, and it did succeed in pushing them down to record lows. Fed Chairman Ben Bernanke has said he expects the Fed will have concluded its securities purchase program when the unemployment rate reaches the neighborhood of 7%. Based on the trend of the last few years, it will reach that level early next year. Nothing in the recent employment report or inflation statistics supports a significant change in policy.

The Fed places great importance on its credibility, and rightfully so. I think we can take Fed officials at their word, and I expect the Fed will begin to “taper” soon, if not this month. It does not really make a difference, though, whether it started in September, or after its October or December policy meetings. Financial markets already reflect expectations of a change in policy, with longer-term bond rates increasing more than one percentage point since the beginning of May. As for short-term interest rates, the Fed has said it does not expect to begin raising them before unemployment reaches 6.5%, which we estimate will not be until near the end of next year. Between now and then, however, longer-term bond rates are likely to continue to rise to more normal levels.

In their Market Commentary, Thrivent Asset Management leaders discuss the financial markets, the economy and their respective effects on investors. Writers’ opinions are their own and do not necessarily reflect that of Thrivent Financial for Lutherans or its members. From time to time, to illustrate a point, they may make reference to asset classes or portfolios they oversee at a macro-economic level. They are not recommending or endorsing the purchase of any individual security. Asset management services provided by Thrivent Asset Management, LLC, a wholly owned subsidiary of Thrivent Financial for Lutherans. Securities and investment advisory services are offered through Thrivent Investment Management Inc., 625 Fourth Ave. S., Minneapolis, MN 55415, a FINRA and SIPC member and a wholly-owned subsidiary of Thrivent Financial for Lutherans. Past performance is not a guarantee of future results.

About Inland Empire by the Inland Empire Financial Consultants

Thrivent Financial is represented in the Inland Empire by the Inland Empire Financial Consultants, which includes Bill Cortina at 3333 Concourse St. Building 8 Suite 100 Ontario, CA 91782, phone: 909-454-9496, website: www.thrivent.com/pgl/inlandempire, Facebook: www.facebook.com/BillCortinaThriventFinancial CA Insurance ID #0D96030

About Thrivent Financial for Lutherans

Thrivent Financial for Lutherans is a not-for-profit, Fortune 500 financial services membership organization helping approximately 2.5 million members achieve financial security and give back to their communities. Thrivent Financial and its affiliates offer a broad range of financial products and services. As a not-for-profit organization, Thrivent Financial creates and supports national outreach programs and activities that help congregations, schools, charitable organizations and individuals in need. For more information, visit Thrivent.com. Also, you can find us on Facebook and Twitter.
Eastvale has become one of the most desirable markets in the homes is the largest planned for this community, offering four floor plans between 2,4k square feet and 3.4k square feet and up to for plenty of personalization. KB's third selection of I patios, and an optional first floor bedroom suite. distinguishing design detail like spacious great rooms, outdoor building.

Real Estate... continued from pg. 31 where it will offer potential homeowners three collections of homes and extensive neighborhood amenities. The company will build 125 single-family homes in one collection, featuring three floor plans ranging from 1.6k square feet to 2k square feet, with distinguishing design details like spacious great rooms, outdoor patios, and an optional first floor bedroom suite. A second collection of 123 homes with three floor plans available ranging from 1.8k square feet to 2.3k square feet will include up to five bedrooms and incorporate customizable elements, allowing for plenty of personalization. KB's third selection of 102 homes is the largest planned for this community, offering four floor plans between 2.4k square feet and 3.4k square feet and up to five bedrooms.

Community amenities will include three beautiful parks with tot lots for children, basketball and tennis courts, picnic areas, open green space and a dog park. There will also be a central recreation area that features a 3.1k-square-foot clubhouse with a Junior Olympic pool, spa, children's pool, BBQ and lounge area with a fire pit.

WD Land represented both parties in this transaction. According to Lee Whitlsey, a founding principal at WD Land, Eastvale has become one of the most desirable markets in the

Executive Time Out

Safari Park—New Zipline Offers Visitors Chance to Fly Over Park

By Cary Ordway

Visitors who look skyward at San Diego Zoo Safari Park are now seeing more than the usual assortment of exotic birds. Up in the sky about six stories above the brown hillside is a new kind of flying species soaring overhead at about 40 miles per hour, swooping to a sudden stop atop a platform the park has built especially for the species’ arrival.

These creatures might logically be called the Smiling, Laughing Zip Line Riders because invariably that’s what they do when they finish their breathtaking two-thirds-mile flight from a perch high above the hillside. The San Diego Zoo Safari Park’s Flightsline ride is attracting kids and adults of nearly all ages who want to try out the latest tourism craze. Zip lines are popping up all over California, from Catalina to historic Gold Country and the state’s leisure travelers are—

you might say—jumping at the chance to fly down a mountain with nothing but a wire and a pulley protecting them from a very unpleasant fall to earth.

The zip lines are part thrill ride, part scenic adventure, and can cost upwards of a million dollars to build. But locations continued on page 39.

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CLOSE-UP

New Dean Brings With Him a New Curriculum

Holmes has had success in securing full ABA approval in college law.

It is a new day at the College of Law. With a new dean and a new model curriculum, student success is at the forefront of the law school’s focus.

On June 17, Dr. Gilbert Holmes officially began his tenure as the Dean of La Verne Law, experienced and award-winning legal educator and administrator. Holmes is the former dean at University of Baltimore School of Law and former associate dean at Texas Wesleyan University School of Law.

"When I first started at Texas Wesleyan, they were at the same stage of moving from being provisionally approved by the ABA to fully approved. I was there to see how it should be done and will bring that experience to the effort here at La Verne," Holmes said.

Keeping in line with The La Verne Experience shift taking place throughout the university, Holmes has been instrumental in developing a new law curriculum aimed at producing skilled, quality law professionals.

The new model is divided into three different areas of focus for each program year.

The Foundational Year (first year) consists of single-term length courses that focus on academic skills and legal writing, both of which will be incorporated into each course each semester. This model reduces the number of courses taken by students each semester, allowing for increased opportunity for preparation, study and out-of-class interaction with faculty.

The Experiential Learning Year (second year) provides students with two semester-long tracks, the Transactional Practical Track and Litigation Practical Track. From client interviewing and counseling to negotiations and mock trials, the tracks will expose students to the legal community and provide opportunities for each individual to demonstrate why he/she is ready for the challenges of being a practicing attorney.

The Enhancement Year (final year) allows students to take courses that pertain to personal interests and provide valuable real-world experience through externships. It also incorporates a rigorous writing, academic success, and bar preparation curriculum. Upon completion of the third year, students will be well-prepared to pass the bar exam and enter the Inland Empire.

SR Commercial Picks Up Temecula Industrial Asset

SR Commercial has acquired two SoCal industrial properties totaling 82.5k square feet in recent deals totaling $4.4 million. With these purchases, the company has added about $60 million in properties to its portfolio over the last 24 months.

"The momentum in the real estate market is finally back to full speed," says CJ Stos, a principal of SR Commercial, who founded the company with Adam Robinson. "We are actively acquiring assets, and have closed on 14 separate investment properties in the past 24 months."

In the larger of these most recent deals, SR Commercial acquired a 63,1k-square-foot industrial building located at 42259 Rio Nedo in Temecula for $2.8 million ($44/sf). The building was occupied by a month-to-month tenant at the time of purchase. SR Commercial plans to repair the deferred maintenance and reposi
tion the property with significant upgrades, including a new roof, HVAC system, ADA upgrades, parking lot repairs, landscaping and new roll-up doors.

SR Commercial was represented by Rob Guinness and Scott Stewart of CBRE in the transaction. The seller, a private investor, was repped by Charles Black and Michael Strode of Lee & Associates.
Supervisors Give Final OK to County’s Film-Friendly Ordinance

The Riverside County Board of Supervisors unanimously approved a revised film ordinance that makes permitting easier and eliminates virtually all fees for producers of movies and TV shows made in unincorporated areas of Riverside County.

"With the help of several individuals who added their incredible knowledge about the film industry, Riverside County has adopted a very film-friendly ordinance to attract an important industry that we’ve lost to other states and countries," said Supervisor John J. Benoit. “We know these changes will have a positive effect, and we’re encouraging all cities to join us in making Riverside County the pre-eminent place for film and TV production.”

After attending the Toronto Film Festival with Lee Fraser, a Warner Bros. executive and president of the Canada California Business Council, Supervisor Benoit in December directed the Economic Development Agency to review the county’s film ordinance which had not been changed since 1988. Supervisor Stone joined him in that request.

The county brought together Fraser; Steve Saxton, CEO of Hollywood Studio International; and entertainment attorney Tom Ara of Reed Smith, LLP; whose suggestions were incorporated in the ordinance. As required, the changes were submitted, reviewed and approved by the California State Film Commission before they were brought back to the supervisors for approval. The revised ordinance eliminates the film permit fee and requirement for a business license and waives charges for the use of county facilities for projects lasting 10 days or less and transient occupancy taxes for 48 months. Additionally, a one-stop film permit processing center will be established and a contact will be designated for the film and TV industry. The county also will unveil a web site to promote the county’s unique attributes for filming locations.

“I enthusiastically support these changes, which will stimulate job growth and investment in the County of Riverside,” said Supervisor Jeff Stone. “We have tremendous potential to bring this business back to its Southern California origins and help our hardware stores, gas stations, merchants, hotels and restaurants.” The vote occurred on the Sept. 24th Board of Supervisors meeting. The ordinance will take effect in 30 days.