Trustees Appoint Tomás D. Morales as President of California State University, San Bernardino

The California State University Board of Trustees has named Tomás D. Morales, president of the College of Staten Island, The City University of New York, as president of California State University, San Bernardino.

“I am honored to have been selected to serve as the next president of Cal State San Bernardino,” said Morales. “CSUSB is the foundation of opportunity for students, and I look forward to working with the outstanding staff, faculty and students as we build on the university’s future together.”

Morales, 58, was among the finalists for the position to succeed retiring President Al Karnig, who has served as CSUSB president since 1997. He is expected to begin his new position as president later this summer.

8th Annual Women of Distinction

On May 18th the 8th Annual Women of Distinction Luncheon was held at the DoubleTree Hotel in Ontario hosted by Assemblyman Mike Morrell from the 63rd District of California. Women from Yucaipa, Upland, Rancho Cucamonga, Redlands, Loma Linda, Riverside, Highland, Moreno Valley, Grand Terrace, Fontana and San Bernardino were recognized and honored for their dedication to service they have shown in their communities—in all, 63 women were given a well-deserved standing ovation for all their work and achievements.

KVCR President Resigns

The president of KVCR television and radio stations has suddenly resigned. Larry Ciecalone, who has headed public television and radio outlets serving San Bernardino and Riverside counties since 2003, has resigned effective May 31.

He will be paid through Dec. 31 at his $172,624 annual salary.
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Waste Report: Some Health Districts Spending More on Salaries Than Health Care

Roughly 30 taxpayer-funded health care districts in California no longer run hospitals, in a departure from their original mission, and some have amassed large surpluses even as the health care needs in their communities go unmet.

Health care districts were created after World War II, when the state allowed communities to levy taxes to build hospitals in rural and low-income areas. But many have taken on very different roles over time. The Legislative Analyst’s Office notes in a new report that there are 73 health care districts in California—43 that currently operate hospitals, and 30 that do not (including some that have never operated a hospital).

Most health care districts receive a share of local property taxes, the legislative analyst notes, and some levy parcel taxes.

Beach Cities Health District in Redondo Beach doesn’t run a hospital, but operates two fitness centers—gyms that are used by less than 2 percent of the district’s residents. The district gives about 30 free gym memberships to local police officers, firefighters and life-guards. The district spent $6.3 million of its $10 million budget on salaries and professional fees in the 2010-11 fiscal year. Just $1.4 million went to health grants, even though the district has a reserve of $40 million.

Mt. Diablo Health Care District in Concord, which has not run a hospital since 1996, spent just 17 percent of its $3.2 million in revenue on community grants between 2000 and 2011, public records show. In March, the district was stripped of its powers by a regional watchdog commission, and it now will be managed by the city of Concord.

The Peninsula Health Care District in San Mateo County no longer operates a hospital, and has a $43 million reserve. The district spent just $1.8 million, or 3.3 percent of its total assets, on the community in the 2010-11 fiscal year. (Sources: Legislative Analyst’s Office report, “Overview of Health Care Districts,” April 11; The Bay Citizen, April 11.)

Address Risks to Ensure Water Scarcity Does Not Dampen Growth

California’s economy can grow and prosper despite droughts and water shortages caused by a changing climate—but only if threats to the water system are addressed now. This is the conclusion of a report released by the Public Policy Institute of California (PPIC). The report represents a consensus view of a wide-ranging group of experts on the role of water in the state’s economy.

Water is vital to California’s economy, a scarce resource subject to numerous and competing demands—including increasing demand for environmental uses. Yet the state has weathered droughts and supported a growing population, thanks to innovations in water management. These include more efficient use of water, water markets, reuse of highly treated wastewater, and continued on page 20

Texas Firm Targets Inland Empire Homeowners With Foreclosed 2nd Mortgages

Adding new uncertainty in the state’s ongoing mortgage crisis, a Texas company is aggressively pursuing hundreds of Californians to collect second-mortgage debt—on homes they’ve already lost through foreclosure.

Many of these former homeowners believed their mortgage debt had been erased after their houses were taken by banks and lending companies. But the Texas company, Heritage Pacific Financial, has pursued collections and filed lawsuits claiming those debts still linger.

For Ahmed Abdel fattah, debt collectors started calling in 2009, saying he owed Heritage Pacific $135,000. He said he’d never heard of the company before.

“It’s been a nightmare,” Abdel fattah said. “It’s cost me money and time, and they ruined my credit until now.”

Oscar Trejo said his first encounter came a few days before he expected to exit bankruptcy and get a fresh financial start. That was in November 2010, he said. Heritage Pacific sent Trejo, who also lives in San Jose, a letter saying it had asked a bankruptcy judge not to discharge, or erase, its $88,800 claim against him.

Trejo invested in properties in Merced and later lost them all in foreclosures. But he hadn’t done business with Heritage Pacific. “I had never seen the company’s name,” he said.

Heritage Pacific was started by identical twin brothers, Chris and Ben Ga nter, who once starred in a reality TV show, “Pay Dirt,” about investing in the Dallas-Fort Worth real estate market.

The company’s lawsuits often accuse defendants of misstating their incomes on loan applications. While many borrowers did overstate their incomes on applications, consumer attorneys say Heritage Pacific is targeting people who filled out their forms honestly or whose mortgage brokers pumped up their applications without their knowledge.

Critics of Heritage Pacific say the company’s central tactic is forcing settlements from people who can’t afford a drawn-out legal fight and who don’t know the details of California law. The company has sued people with second-mortgage debts of less than $150,000, despite a state law prohibiting lawsuits alleging fraud on mortgages below that amount.

Heritage Pacific’s collection methods now face legal challenges, including a class-action lawsuit in Santa Clara County Superior Court that contends that the company is carrying out an “insidious and illegal debt collection scheme.”

The company doesn’t make mortgage loans, but instead attempts to collect payments on loans originated by others. Heritage Pacific launched its effort in late 2008 when it began buying—at a steep discount—second-mortgage loans that borrowers had stopped paying. Many of the loans were secured by houses that already had been sold in foreclosure by first-mortgage lenders.

By demanding payments from more than 1,000 individuals in California, the lawsuit contends, Heritage Pacific has violated “the rights of those who have already suffered the emotional and financial distress that results from the loss of their foreclosed home.”

Heritage Pacific is nothing more than “people in Texas acting as vultures,” said Will Kennedy, a lawyer in the class-action suit.

In an answer to the lawsuit, Heritage Pacific says it’s not suing “innocent home-owners who, through no fault of their own, lost their homes.” Instead, the company says it targets defendants who “made material misrepresentations to continued on page 10
News and Features

Texas Firm Targets Inland Empire Homeowners With Foreclosed 2nd Mortgages  Adding new uncertainty in the state’s ongoing mortgage crisis, a Texas company is aggressively pursing hundreds of Californians to collect second-mortgage debt—on homes they’ve already lost through foreclosure. ................................. 3

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Airport Avatar Enters Brave New World of Customer Service  Ron Kaufman gives us a glimpse of future fun which can improve customer service. .................................. 12

Value: What Your Customers Really Want  Learn how to sell based on value, not price says Nathan Jamail. The key to overcoming price is not a scripted catchy phrase, rather it is learning how to create a real value partnership, and in order to do that, one must practice. .................................. 13

Hiring: Do It the Steve Jobs Way  Steve Jobs was an amazing and unconventional leader in many respects. He personally interviewed over 5,000 applicants during his career. When you thoroughly analyze Apple’s philosophy of hiring, you find out that there has always been fundamental, uncompromising attributes needed to get a job at Apple, Inc. .................................. 38

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Quotations on Health

You don’t get ulcers from what you eat, but from what’s eating you.
Albert Cliffe

Minor surgery is surgery someone else is having
Joseph Cook

The health of nations is more important than the wealth of nations.
Will Durant

It’s rare that patients ask for a second opinion when they’re happy with the first.
Robert Hof

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The Prison Industry
Part 1 of a 3 Part Series
By Randall G. Shelden, M.A, Ph.D
Senior Research Fellow, Center on Juvenile and Criminal Justice

Incarceration: The United States versus the World
At the close of 2009, the U.S. prison population was 1,610,446—a rate of 504 inmates per 100,000 U.S. residents. If we include jails, the number of people incarcerated totals more than 2.3 million, and the incarceration rate climbs to 754 (Sabol et al., 2010). As noted in the *New York Times*:

The United States leads the world in producing prisoners, a reflection of a relatively recent and now entirely distinctive American approach to crime and punishment. Americans are locked up for crimes—from writing bad checks to using drugs—that would rarely produce prison sentences in other countries. And, in particular, they are kept incarcerated far longer than prisoners in other nations (Liptak, 2008).

The United States incarcerates almost 25% of the world’s prisoners yet has only 5% of the world’s population. The overall world prison population rate is 145 per 100,000; 59% of the countries in the world have rates below 150 prisoners per 100,000 population (King’s College London, 2009). The next highest rates are the Russian Federation (626) and Rwanda (593). Canada’s incarceration rate is less than one-sixth the U.S. rate despite relatively similar economic and political systems. As Nils Christie (2000) points out, there is one important difference: Canada has more of a “social safety-net” (various welfare benefits) than does the United States. The crime rate in Canada has risen and fallen in the last 40 years similar to the crime rate in the United States, but its imprisonment rate has remained stable (Liptak, 2008).

Historically imprisonment rate changed very little between the early 20th century and the late 1970s. As noted in the overview, from the 1920s to the mid-1970s the number of prisoners fluctuated between around 100,000 and 300,000 while the rate remained rather steady at around 100. Since then the numbers and the rate boomed upward, driven largely by the “war on drugs” and extremely harsh sentencing laws (e.g., “Three Strikes, Mandatory Sentencing”). As the first decade of the 21st century comes to a close, the United States faces a growing crisis in imprisonment that threatens to cause unprecedented fiscal problems for virtually every state and large city in the country. The increases have also created what many have called a “prison industrial complex” (continued on page 17).

Pennsylvania rocked by “jailing kids for cash” scandal.” Two judges in Pennsylvania pled guilty of taken about $2.6 million in payments from the operators of a private juvenile detention center in return for sending offenders to the facility, mostly on minor charges (Chen, 2009).

“If crime doesn’t pay, punishment certainly does…” (Duke, 2000, p. A01).

Wells Fargo/Gallup survey:
fever small business owners expect difficulty obtaining credit in the year ahead

Second quarter business owner optimism moving in positive direction, strongest reading since Q3 2008

Small business owners are finding it less difficult to obtain credit, according to the latest Wells Fargo/Gallup Small Business Index survey (conducted April 2-6, 2012). Since the last survey in January, the number of small business owners who found it difficult to obtain credit in the past 12 months declined by 3 percentage points (from 33 to 30 percent). The number of business owners expecting difficulty securing credit over the coming 12 months fell by 6 percentage points (from 38 to 32 percent). This improved optimism about future credit availability contributed to the Small Business Index’s 8-point growth over last quarter from 15 to 23, and is the strongest Index score recorded since Q3 2008 when the Index was at positive 45.

When asked about the amount of debt they carry today compared with one year ago, 32 percent of business owners said they are carrying less debt, 20 percent are carrying more debt and 47 percent are carrying about the same amount of debt. Nearly two-thirds (62 percent) of respondents expressed some level of comfort with the debt load they are carrying today, compared with 36 percent who are somewhat or very uncomfortable.

“The survey results are consistent with the deleveraging trend we’ve seen over the last two years among the small business owners we serve,” said Doug Hargraves, Wells Fargo business banking regional manager for the Inland Empire Market. “Many business owners who took on a significant amount of debt before or during the Great Recession have been focused on paying down existing debt and putting their business in a better position as the economy recovers.”

Thirty-nine percent of small business owners said they were able to obtain all the credit they required in the past year. Twenty percent said they were not able to obtain the credit they needed in the past year, and 38 percent of small business owners said they did not require credit.

Business owners use credit for a variety of business needs. The small business owners surveyed said having credit has (in order of most “yes” responses to least):

- Made it easier to run your business on a daily basis (76 percent)
- Allowed you to hire (21 percent)
- Helped you to expand your products or services (57 percent)
- Made you a more profitable business (53 percent)
- Made it easier to run your business on a daily basis (76 percent)
- Helped your business to stay open (63 percent)
- Allowed you to expand your products or services (57 percent)
- Allowed you to take more risks (53 percent)
- Helped you to expand your products or services (57 percent)
- Helped with your payroll (33 percent)
- Allowed you to hire (21 percent)

Looking ahead, 14 percent of small business owners said they planned to apply for new credit over the next year. Of those who planned to apply, responses were equally split between financing short-term needs, like operating expenses, and long-term needs like capital investments.

Small Business Index

Wells Fargo, together with Gallup, surveys small business owners quarterly across the nation to gauge their perceptions of their present situation (past 12 months) (continued on page 32).
The San Bernardino Community College District - which oversees KVCR—will also continue to pay into his retirement and pay health benefits through the end of the year as well, according to a final settlement agreement between Ciecalone and the station.

The resignation was announced at the end of a closed session during last week’s meeting of the San Bernardino Community College District Board.

In March, Ciecalone was placed on paid administrative leave, said Jack Miyamoto, vice chancellor of human resources. The reason was not disclosed.

The final settlement agreement says that “an actual dispute exists” between the parties, and that it is in the employee’s and the district’s best interest for Ciecalone to resign.

District officials declined to discuss details, citing the confidentiality of personnel matters.

As part of the settlement, the district agreed not to place a notice of termination in Ciecalone’s personnel file.

And Ciecalone agreed not to make any statements that disparage the district or any of its employees.

The settlement also requires the district to direct requests for references from potential employers to the district’s Vice Chancellor of Human Resources Jack Miyamoto.

John Longville, a college board member, said that there is not an immediate plan to replace Ciecalone, who was both KVCR’s president and general manager.

The district “is trying to hold costs down during this difficult economic time,” Longville said.
ONT change prompts sinking feeling

By The David Allen Blog (Inland Valley Daily Bulletin)

The Novel Continues. * Update: I was misinformed as to the source of the second press release. It was forwarded to us by Ontario, but they now say it was circulating internally within Los Angeles World Airports and made its way to them. “We don’t know who actually penned it,” says Paul Haney, Ontario’s PR guy. While I’m disappointed (if not surprised) that Ontario gets its sense of humor secondhand, it’s interesting that even within LAWA, someone must be rolling their eyes at the official importance placed on the shuffling of duties. I struck the mistaken wording below.

Ontario someone has deployed a new weapon in the attempt to take back Ontario International Airport from LA: sarcasm.

Responding to a press release from Los Angeles World Airports about a change in the management structure of the airport, the city sent-out someone wrote their own tongue-in-cheek announcement reflecting the view that the change is akin to rearranging the deck chairs on... well, see for yourself.

First, the top half of the LAWA press release:

REPORTING STRUCTURE CHANGE ANNOUNCED FOR LA/ONTARIO INTERNATIONAL AND VAN NUYS AIRPORTS

(Los Angeles, California) In an effort to provide increased coordination between divisions and improve continuity at Los Angeles World Airports (LAWA), Executive Director Gina Marie Lindsey has announced a structural change in reporting that involves two LAWA airports: LA/Ontario International (ONT) and Van Nuys (VNY) general aviation.

Effectively immediately, Jess Romo, airport manager of both facilities, will report to LAWA’s Chief Operating Officer Steve Martin in an effort to align the expanded duties associated with his position.

“It has become clear that the daily management demands at both airports have moved progressively and significantly beyond the confines of Airport Operations,” Lindsey said. “Management oversight at ONT and VNY airports includes an ever-expanding set of requirements in areas of public and community relations, effective tenant and stakeholder relations, resource allocation, budget controls and ONT air service development.”

Jess will actively participate in the ONT Task Force, along with other LAWA executive staff, continued on page 14

Continued on page 37
Duff & Phelps/Inland Empire Business Journal

Stock Chart

**Five Most Active Stocks**

<table>
<thead>
<tr>
<th>Company</th>
<th>Ticker</th>
<th>5/21/12 Close Price</th>
<th>5/20/12 Close Price</th>
<th>%Change</th>
<th>52 Week High</th>
<th>52 Week Low</th>
<th>Current P/E Ratio</th>
<th>Exchange</th>
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<tbody>
<tr>
<td>American States Water Company</td>
<td>AWR</td>
<td>36.70</td>
<td>36.44</td>
<td>0.7</td>
<td>38.00</td>
<td>30.53</td>
<td>15.4</td>
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<td>CVB Financial Corp.</td>
<td>CVBF</td>
<td>10.78</td>
<td>11.57</td>
<td>-6.8</td>
<td>11.97</td>
<td>7.28</td>
<td>13.1</td>
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<tr>
<td>EMRISE Corporation</td>
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<td>0.63</td>
<td>0.60</td>
<td>5.0</td>
<td>0.85</td>
<td>0.35</td>
<td>NM</td>
<td>OTCBB</td>
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<tr>
<td>Monster Beverage Corporation (H)</td>
<td>MNST</td>
<td>69.53</td>
<td>65.00</td>
<td>7.0</td>
<td>83.96</td>
<td>34.38</td>
<td>42.1</td>
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<td>Hot Topic Inc.</td>
<td>HOTT</td>
<td>9.55</td>
<td>9.80</td>
<td>-2.6</td>
<td>10.73</td>
<td>6.05</td>
<td>42.8</td>
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<tr>
<td>Kaiser Federal Financial Group, Inc. (H)</td>
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<td>13.99</td>
<td>-2.2</td>
<td>14.70</td>
<td>11.00</td>
<td>15.2</td>
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<td>5.18</td>
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<td>5.07</td>
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<td>6.90</td>
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<td>77.73</td>
<td>55.00</td>
<td>33.1</td>
<td>NYSE</td>
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</tbody>
</table>

**Monthly Summary 5/21/12**

- Advances: 5
- Declines: 5
- Unchanged: 0
- New Highs: 4
- New Lows: 0

Duff & Phelps, LLC

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**The Gainers**

Top five, by percentage

<table>
<thead>
<tr>
<th>Company</th>
<th>Current Close</th>
<th>Reg. of Month</th>
<th>%Change</th>
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<td>13.9%</td>
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<tr>
<td>Kaiser Federal Financial Group, Inc. (H)</td>
<td>13.68</td>
<td>13.99</td>
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</table>

**The Losers**

Top five, by percentage

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<th>Reg. of Month</th>
<th>%Change</th>
</tr>
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<td>Outdoor Channel Holdings, Inc.</td>
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<td>7.40</td>
<td>-0.57</td>
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<tr>
<td>CVB Financial Corp.</td>
<td>10.78</td>
<td>11.57</td>
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<tr>
<td>Watson Pharmaceuticals, Inc. (H)</td>
<td>70.46</td>
<td>75.36</td>
<td>-4.90</td>
</tr>
<tr>
<td>Hot Topic Inc.</td>
<td>9.55</td>
<td>9.80</td>
<td>-0.25</td>
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<tr>
<td>Kaiser Federal Financial Group, Inc. (H)</td>
<td>13.68</td>
<td>13.99</td>
<td>-0.31</td>
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</tbody>
</table>

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

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Chase Announces Consumer Bank Leadership Changes in California, Nationwide

Andy Carney Promoted to California Consumer Bank Regional Manager and Former Manager, Pablo Sanchez, Promoted to National Manager Role

Chase announced the creation of a California consumer banking region focusing specifically on the needs of this important and growing market. With this change, Chase announced leadership moves within its consumer bank in California and nationwide.

Pablo Sanchez, who has run the West Coast region since 2008, has been promoted to consumer banking national manager for Chase.

Andy Carney, has been promoted to California consumer bank regional manager.

Carney, formerly the market manager for Chase’s South Los Angeles branches, which includes 140 branches in Los Angeles and Orange Counties, has been with Chase for more than nine years. Prior to coming to California, Carney managed branches in New York and several markets in the Midwest.

Sanchez, an industry veteran with more than 20 years experience across sales, operations, marketing, has managed the company’s impressive growth in the West region, adding more than 350 branches over the past two years.

“California is one of Chase’s most important growth markets,” said Ryan McInerney, CEO of Chase consumer banking. “Later this summer, we will open our 1000th branch, which is incredible considering we had zero a few short years ago. We are very excited about the potential in this region.”

Note: This story continued on page 37.
Motivation and Business

Improve Productivity: Identify Your Staff’s Motivating Factors

By Diane Ciotta

What’s In It For Me? This common phrase exemplifies the reality of how people are primarily focused on the things that matter most to them. This is well depicted in the story of a young car salesman who enthusiastically shared with his 75-year-old female prospect the feature of how the new model SUV’s spare tire bin was designed to double as a beer cooler; perfect for tailgating!

It is human nature to try to motivate another person from the same basis as one’s own perspective. However, being motivated is an internal effort and therefore arguably cannot be instilled in someone else; rather, it must be self-induced. A well-known athletic apparel company’s logo simplifies the act of “just doing it” and this would be a whole different world if everyone just did. Unfortunately, when it comes to managing employees, motivation is not a one-size-fits-all concept.

Different people are motivated for different reasons both personally and professionally. Particularly where employer/employee interactions are concerned, understanding an associate’s individual motivating factor can enhance coaching opportunities and improve productivity while reducing turnover. Five common motivation factors are:

1. Compensation

“Show me the money!” This phrase is often heard at casinos around the world, but is also often the mindset of an employee that has a purely financial perspective on employment opportunities. This is especially common amongst people in commission-based positions. A professional that is motivated by money is less concerned about title, perks or even recognition. Instead, they operate from a ‘put it in my paycheck’ mentality. Their philosophy is that if they can’t cash it, it has no real value. This employee is usually self-motivated and as a result, often does not need a lot of coaxing to perform. They respond best to cash reward-based spiffs and bonuses which can be offered as additional incentives.

2. Advancement

A 26-year-old college graduate was convinced that he was making the right decision to turn down a position with a well-established corporation offering him a salary $15,000/year more than the start-up venture group that was also interested in him. His decision was based on his theory that it’s not just about the money. His desire to learn and grow in his new position with the start-up outweighed the income potential of the corporation. An employee that is motivated in this way genuinely thrives on the concept of moving up the corporate ladder. Offering constant reinforcement of advancement opportunities and highlighting examples of internal promotions are excellent ways to maintain a high level of motivation for this associate.

3. Recognition

From the Grammys to the Emmys and from horseracing to reality TV shows, our culture has trained us to focus on first place. Is it the sense of accomplishment or the bragging rights? Perhaps a little of both! Most contenders just aren’t as excited about the silver medal or being the runner-up. Sadly in fact, second place has been referred to as “the first loser.” Despite society’s perspective, for some people, simply receiving accolades for the effort of a job well done at any level is their motivating factor. Recognition builds self-esteem and confidence while setting a positive example for others. In the workplace, a photo on a wall, a designated parking spot or a shout out at the department meeting can mean more than a bonus to the employee motivated by recognition and usually doesn’t impact the company budget.

4. Security

The well-known definition of insanity is to do the same thing over and over and expect a different result. On the other hand, doing the same responsibilities over and over with a consistent result is considered job security. There’s an old joke about a 40-year-veteran accountant who would start every day by looking in his top right-hand desk drawer. After his retirement, his associates were anxious to see just what it was that he peaked at daily. Upon looking, they found an old index card that read: “credits on the left...debits on the right.” In the case of the security seeking employee, minimal change implies safety and increases motivation. When assured often...

continued on page 37

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continued from pg. 3

Fraud claims “are the only ones we’re interested in pursuing,” Chris Ganter, the company’s chief executive and main owner, said in an interview.

But some former homeowners now threatened with legal action by Heritage Pacific dispute these claims. They told California Watch that the income they claimed on their mortgage applications was valid, and they stopped paying because they lost their jobs, their income plummeted, and the banks foreclosed on their houses. Others said they signed applications that had been prepared by brokers.

Rather than shy away from seemingly worthless second-mortgage notes, Heritage Pacific has spent millions of dollars to assemble an inventory of at least 40,000 second-mortgage notes, according interviews with company executives and deposition testimony.

Fraud accusations against former homeowners became Heritage Pacific’s tactic for restoring value to its second-mortgage notes. California law gives a lender that can prove that a borrower fraudulently obtained a loan for more than $150,000 the right to sue. A creditor also may allege fraud to prevent a debt from being erased in bankruptcy.

Abdelfattah, a 52-year-old naturalized American who was born in Egypt, said it wasn’t fraud, but a steep drop in his income as a sales manager at a local Honda dealership, that caused him to fall behind on his monthly house payments of $5,000. In 2008, the holder of his first mortgage foreclosed on the three-bedroom, 1,170-square-foot Santa Clara house that he had purchased in 2005 for $675,000.

But to his chagrin, Abdelfattah found that foreclosure didn’t end his house-related financial woes. As the summer of 2009 faded, he started getting collection calls from two or three representatives representing Heritage Pacific. They wanted him to pay a portion of the $135,000 balance they said he still owed on the second-mortgage loan he had used in his house purchase.

The callers were “really annoying,” Abdelfattah said. One was “really aggressive, cursing on the phone.” They accused him of never having lived in the house. They sent him a letter asking him to verify his income, and another titled, “Demand for Payment of Outstanding Debt.”

In May 2010, Heritage Pacific named Abdelfattah in a lawsuit that claimed that he had used fraud to obtain a second mortgage. But on March 19, a Santa Clara County Superior Court judge threw out the company’s claim against Abdelfattah because the alleged fraud had involved a loan for less than $150,000.

Abdelfattah, who wants to buy a house, was only somewhat relieved: “They are not able to sue me, but (Heritage Pacific’s claim) had involved a loan for less than $150,000. In 2008, the holder of his first mortgage foreclosed on the three-bedroom, 1,170-square-foot Santa Clara house that he had purchased in 2005 for $675,000.

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Abdelfattah, who wants to buy a house, was only somewhat relieved: “They are not able to sue me, but (Heritage Pacific’s claim) still affects my credit.” Abdelfattah’s countersuit alleging violations of debt-collection law by Heritage Pacific is scheduled for a jury trial in July. Heritage Pacific’s first big foray into California came in U.S. District Court in Los Angeles, where in a three-month period beginning in December 2009, Heritage Pacific filed three lawsuits seeking $46 million in actual and punitive damages from 158 defendants who took out 143 loans.

Meanwhile, Heritage Pacific opened another front in California state courts. California Watch reviewed online records in 10 of the state’s 17 largest counties and found 365 lawsuits in which Heritage Pacific was a party. Heritage Pacific also has filed 226 cases in federal bankruptcy courts in California.

This story was produced by California Watch, the state’s largest investigative reporting team. It is a part of the independent, nonprofit Center for Investigative Reporting. For more, visit www.californiawatch.org. Jurgens can be reached at tjurgens.2000@yahoo.com.

TECHNOLOGY ISSUES

AFFECTING YOUR BUSINESS

By Atkinson, Andelson, Loya, Ruud & Romo, A Professional Law Corporation

Many of you, your companies and your employees, have been the victim of hacking, subject to computer viruses, or had your identity stolen. Perhaps your data or communications have found their way into unintended hands. For many of us, electronic devices and electronic media are our primary ways of communication and storage. We are in a brave new world in which electronically stored information is not always afforded the appropriate level of protection. Most companies and employers maintain private, sensitive, confidential, and otherwise valuable information about the company, its employees, and its customers, and when that information gets in the wrong hands, the ramifications can be significant.

Employees who previously talked about work over a beer at the local pub, are now posting, pinging, and chatting. Employees may travel with smartphones, iPads, laptops, tablets, or perhaps flash drives that either contain critical data or serve as a gateway to your computer system. In addition to taking steps to minimize the risk, your business should have a plan in place if your data is compromised. This includes knowing where your sensitive data is stored, knowing who has access to it (and how, having a system which will alert you if there is a breach, being able to contain that breach, and knowing what your legal obligations are. One way to be prepared is to confer with your insurance broker ahead of time to determine whether to purchase an insurance policy that might limit your expenses and possible exposure if your data is compromised.

Your company’s data is at risk in many ways. Perhaps your employees are not setting passwords on their equipment, or their passwords are easily broken or their laptops have been lost or stolen. Perhaps flash drives are not being tracked or are not encrypted. Criminals may be taking advantage of open wireless networks, home computers used for business access, or tablets that are momentarily left unattended. A person who wants access will likely be able to get it, and this could mean access to many types of stored information including customer contact and purchase history data, employee information, tax documents, business plans, home addresses, payroll numbers, and information that is simply embarrassing. You do not want to be known for permitting this type of information to fall into the wrong hands. Simple steps should be taken, such as requiring strong passwords, using thumb print readers and security tokens. Requiring employees to frequently change their passwords and to turn off their computers at night, using tracking devices, and being able to remotely wipe the data stored on equipment. Keeping a data storage inventory can also help minimize your risk. Ensuring that obsolete and broken equipment is handled appropriately is critical. Educating your workforce about the methods used by hackers to access their systems using viruses, spyware, and other techniques is also important. Every day companies get hacked and identities are stolen. It is an epidemic. A crisis management plan is critical, so be proactive before you get hacked.

Atkinson, Andelson, Loya, Ruud & Romo’s Data Security and Privacy Team (DSPT) can help guide you through this brave new world and help you manage your data and privacy issues to best avoid litigation and a public relations nightmare. This is the first in a two part series, the next DSPT Alert will address technology issues in the workplace.

For more information visit www.aalrr.com.
<table>
<thead>
<tr>
<th>Medical Group</th>
<th>Address</th>
<th># of Physicians</th>
<th>Organization</th>
<th>Total Employees</th>
<th>Year Founded</th>
<th>Percentage of Prepaid Patients</th>
<th>Urgent Care Services</th>
<th>Nat. Accredited: Surg. Centers</th>
<th>Top Local Executive</th>
<th>Title/Phone/Fax/E-Mail Address</th>
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<tbody>
<tr>
<td>1. Arrowhead Orthopedics</td>
<td>1301 W. Lugonia Ave., Redlands, CA 92374</td>
<td>13</td>
<td>Medical Group Practice</td>
<td>130</td>
<td>1989</td>
<td>90%</td>
<td>Yes</td>
<td>no</td>
<td>Nabil Razouk</td>
<td>CEO</td>
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<tr>
<td>2. Beaver Medical Group</td>
<td>2 W. Fern Ave, Redlands, CA 92373</td>
<td>170</td>
<td>Multi-Specialty Group</td>
<td>1,000</td>
<td>1945</td>
<td>80%</td>
<td>Yes</td>
<td>no</td>
<td>John Goodman</td>
<td>CEO</td>
</tr>
<tr>
<td>3. Cal-Care Industrial Medical Clinic</td>
<td>501 S. Gaey Ave, Pomona, CA 91766</td>
<td>3</td>
<td>Occupational Health</td>
<td>12</td>
<td>1998</td>
<td>100%</td>
<td>Yes</td>
<td>no</td>
<td>Tom Blay</td>
<td>GM</td>
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<td>5. Community Medical Group of Riverside Inc.</td>
<td>4444 Magnolia Ave., Riverside, CA 92501</td>
<td>10</td>
<td>Multi-Specialty</td>
<td>99</td>
<td>1975</td>
<td>95%</td>
<td>Yes</td>
<td>no</td>
<td>Richard M. Finn</td>
<td>F/CEPME</td>
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<tr>
<td>6. Computerized Diagnostic Imaging Center</td>
<td>4000 14th St., Ste. 109 Riverside, CA 92501</td>
<td>10</td>
<td>MRI, CT, Fluoroscopy, Computed-Artorial Doppler, Ultrasound, Color Doppler</td>
<td>38</td>
<td>1976</td>
<td>80%</td>
<td>No</td>
<td>no</td>
<td>Kathy Fresques</td>
<td>Administrator</td>
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<tr>
<td>7. Cucamonga Valley Medical Group</td>
<td>10465 Sierra Lakes Parkway, Ste. 300 Fontana, CA 92336</td>
<td>4</td>
<td>Prime Care, Medical Group</td>
<td>30</td>
<td>2006</td>
<td>WND</td>
<td>Yes</td>
<td>N/A</td>
<td>Amy Karp</td>
<td>N/A</td>
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<tr>
<td>8. Desert Oasis HealthCare</td>
<td>273 N. El Cielo Rd., Palm Springs, CA 92262</td>
<td>26</td>
<td>Medical Group/IPA</td>
<td>550</td>
<td>1981</td>
<td>90%</td>
<td>Yes</td>
<td>N/A</td>
<td>Marc Hofling, M.D.</td>
<td>Medical Director</td>
</tr>
<tr>
<td>9. Hemet Community Medical Group</td>
<td>1545 W. Florida Ave, Hemet, CA 92544</td>
<td>4</td>
<td>IPA</td>
<td>176</td>
<td>1965</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>Kali P. Chandhuri</td>
<td>N/A</td>
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<tr>
<td>10. Heritage Valley IPA Medical Group</td>
<td>12730 Hesperia Rd., Ste. 3 Victorville, CA 92395</td>
<td>1</td>
<td>High Desert Medical Group</td>
<td>17</td>
<td>2000</td>
<td>N/A</td>
<td>Yes</td>
<td>(Oil Site)</td>
<td>Michelle Christensen</td>
<td>V.P. Operations</td>
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<tr>
<td>11. Hospitality Dental</td>
<td>4942 Arlington Ave., Riverside, CA 92504</td>
<td>1</td>
<td>Dental Orthodontics</td>
<td>16</td>
<td>1971</td>
<td>90%</td>
<td>Yes</td>
<td>N/A</td>
<td>Michael Boyko, DDS</td>
<td>Dental Director</td>
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<td>12. Hospitality Dental Associates</td>
<td>104 W. Hospitality Ln., Ste. 14 San Bernardino, CA 92408</td>
<td>22</td>
<td>Orthodontics</td>
<td>150</td>
<td>1971</td>
<td>90%</td>
<td>Yes</td>
<td>N/A</td>
<td>Chad Tucker</td>
<td>Administrator</td>
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<tr>
<td>13. Inland Eye Inst. Medical Group, Inc.</td>
<td>1000 E. Washington St., Colton, CA 92904</td>
<td>6</td>
<td>Ophthalmology</td>
<td>30</td>
<td>1983</td>
<td>90%</td>
<td>No</td>
<td>N/A</td>
<td>Linda Greogein</td>
<td>Practice Administrator</td>
</tr>
<tr>
<td>14. Kaiser Permanente Medical Center</td>
<td>1080 Magnolia Ave., Riverside, CA 92505</td>
<td>245</td>
<td>Multi-Specialty</td>
<td>2,400</td>
<td>1989</td>
<td>100%</td>
<td>Yes</td>
<td>N/A</td>
<td>Richard Rajaratnam</td>
<td>M.D. Area Assoc. Medical Director</td>
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<tr>
<td>15. Lia Demmio, DDS</td>
<td>Affiliated w/Hospitality Dental Associates</td>
<td>3</td>
<td>Dental Orthodontics</td>
<td>15</td>
<td>1988</td>
<td>90%</td>
<td>24 Hour on Call</td>
<td>No</td>
<td>Dale White</td>
<td>Dental Office Manager</td>
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<td>16. Loma Linda University Health Care</td>
<td>33551 Austin Rd., Ste. 100 Loma Linda, CA 92354</td>
<td>400+</td>
<td>Medical School Faculty Practice</td>
<td>1,235</td>
<td>1967</td>
<td>15%</td>
<td>Yes</td>
<td>Yes</td>
<td>David Wren</td>
<td>CEO</td>
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<tr>
<td>17. Loma Linda University Health Care</td>
<td>1370 Anderson St., Ste. 300 Loma Linda, CA 92354</td>
<td>1</td>
<td>Medical Group</td>
<td>4</td>
<td>no</td>
<td>100%</td>
<td>Yes</td>
<td>Yes</td>
<td>Alfred Quansah</td>
<td>CEO</td>
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<tr>
<td>18. Magnolia Health Care Management</td>
<td>9496 Magnolia Ave., Ste. 206 Riverside, CA 92506</td>
<td>181</td>
<td>IPA</td>
<td>700</td>
<td>1983</td>
<td>93%</td>
<td>Yes</td>
<td>N/A</td>
<td>John Mikkelsen</td>
<td>CEO</td>
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<tr>
<td>19. NAMM California</td>
<td>3990 Concord St, Ontario, CA 91764</td>
<td>21</td>
<td>IPA</td>
<td>570</td>
<td>1983</td>
<td>93%</td>
<td>Yes</td>
<td>N/A</td>
<td>Leigh Hutcheson</td>
<td>CEO</td>
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N/A = Not Applicable
WND = Would not Disclose
WND = Would not Disclose
na = not available.
The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2012 by IEBJ.
Airport Avatar Enters Brave New World of Customer Service

Travelers coming through the New York City area’s three airports—La Guardia, JFK, and Newark—might soon feel the need to double check that they aren’t walking through the set of a science fiction movie. That’s because the airports are introducing some high-tech help in the form of “Ava”—a life-sized, computer-generated female avatar. She’ll provide answers to airport patrons’ common questions. Customer service expert and author Ron Kaufman says Ava the Avatar offers a fun, exciting way to improve customer service for weary travelers.

“Ava is an absolutely fantastic customer service innovation,” says Kaufman, author of the New York Times bestseller Uplifting Service: The Proven Path to Delighting Your Customers, Colleagues, and Everyone Else You Meet. “Like the invention of the telephone, the pager, email, and company websites before her, I think avatars will prove to be the next important step in how we use technology to improve service.”

Kaufman says these avatars have the potential to be of great help in other high-volume service situations. “I was at the Marriott in Times Square the other day and I asked a hotel employee seated behind the security desk how to get up to the rotating restaurant,” notes Kaufman. “I’m sure he gets this question a hundred times a day, so he mechanically and unsmilingly gave me the answer. Sure, the information was accurate, but it wasn’t a very pleasant experience. What if, instead, there had been an avatar there saying, ‘Hi! How can I help you? The front desk is located on Floor X. The restaurant is located on Floor Y,’ etc.? The information could have been relayed to me in a fun, cheery way. But most importantly, the hotel employee would have been freed from behind the desk to be a roving customer service representative, greeting and helping guests with more complicated issues.”

Read on to learn more from Kaufman on how Ava the Avatar will help uplift service:

She’ll work tirelessly and cheerfully all the time. Anyone in service knows how difficult it can be to be at your 100 percent best all day long. Now imagine how difficult it might be to do so at some of the busiest airports in the world. “By having Ava the Avatar, these airports are offering travelers a guaranteed friendly ‘face’ to come to when they need quick help,” says Kaufman. “She’s in the same spot all the time so she’s always there when you need her. Her mood can’t be shaken by busy, curt passengers. She’ll always provide service with a smile. I think that’s a great addition to any business.”

She’ll be the FAQ of the airports. While the first round of avatars won’t be interactive, they will come equipped with a lot of helpful information. “These avatars will be like the FAQs of the airports,” says Kaufman. “They’ll provide a one-stop location for getting information on flights, restroom location, taxi location, and so on. All those things we want to know as travelers but don’t want to spend time running around finding an airport employee to ask.”

She’ll free up airport employees to do what a machine could never do. Naturally, the first inclination will be for people to be concerned that these avatars will replace jobs done by humans. At least for now, that doesn’t seem to be the case, as the Port Authority of New York and New Jersey has said in addition to adding Ava, it will be boosting its customer service staff by 20 percent.

“I don’t think any service provider should be afraid of this technology,” says Kaufman. “Many customer service situations require free thinking, something only humans are capable of. For example, sometimes the rules need to be bent to make a customer happy. You’ll need an actual person there to decide when that is and isn’t appropriate. Sometimes you have to go that extra mile, for example, physically walking with someone from one place to another, and obviously an avatar can’t do that. I really think service providers will be pleased to see how this frees them up to do what technology can never do—provide truly personal, unique, out-of-the-box, unexpected service situations.”

Eventually, she’ll be able to provide specialized care. “As the technology develops, I think avatars will be a great way for companies to provide efficient, specialized help to customers,” says Kaufman. “For example, perhaps they’ll be able to recognize different languages and respond in kind to customers—a great asset for an airport. Perhaps they’ll be able to recognize a child or someone with special needs and immediately be able to answer the questions or concerns of those groups. The next step might be a 3-D holographic service advisor who will know your name, where you have been and where you are going, and can ‘walk you there’ and converse with you in real-time. The possibilities are endless, and it really is exciting to think about what a boost this technology can provide to service.”

“At $180,000 for a six-month rental, the avatars’ price tag is probably too hefty for many small- or mid-size companies,” says Kaufman. “But for high-volume businesses like these airports, it’s probably quite reasonable, especially when you consider that they’ll continued on page 31
How many times do you hear, “The customer only cares about the price?” Most companies or individuals will say they hear it all the time. Price is only an issue when it is presented as the only benefit (or primary benefit). Regardless of industry, product and economy, a company does not need professional sales people to sell price. For that, all they need is a website or catalog and a payment processor.

If a sales organization wants to increase sales and margin, they need to teach the sales team how to establish real value, and once the sales teams are taught this, they need to practice doing it over and over again. The difference between an amateur and a professional is a professional practices their skills; they don’t just play the game or go on sales calls assuming the sales call is their “practice.” The key to overcoming price is not a scripted catchy phrase, rather it is learning how to create a real value partnership and order to do that, one must practice.

STOP SELLING VALUE LIKE EVERYONE ELSE

Selling value is more than making statements like, “We offer great customer service,” “We have experience and expertise,” or “Our people make the difference.” When asked about the value offered, these are the most common answers given from sales people and sales leaders. This is no different than a person going on a job interview and telling the interviewer that they should hire them because they are a self-starter, team player, people person, motivated and loyal. All of these answers are generic and do not differentiate you from the next person.

Value is determined by the prospect. “What value do you add?” is a trick question because it can only be answered after the sales professional understands what the prospect or client defines what they believe is value. To determine what the customer perceives as value, a sales professional must ask the prospective customer purposeful questions and ask a lot of them. The more the sales professional learns and understands, the more likely they will be able to establish their value according to the prospect. Although many sales people know this belief, very few truly implement it. Too many sales people flood a prospect with information on what they have to offer without knowing whether or not what they are saying will be a value to a client or prospect. It cannot be stressed enough—ask questions first before explaining the value you bring!

Asking questions is more than just asking open-ended or leading questions. Most sales people ask questions like, “Would it be a benefit to you if we could give you more of this for less money?” In most cases it is a rhetorical question that the customer has no choice but to respond to with a ‘yes.’ That is like asking a child if they’d like to have more candy, play all day and not do homework. Asking purposeful questions allows the sales professional to truly understand the prospect, and not just their service needs so they can ‘sell’ them.

Here are three easy steps to make sure you’re able to sell on true value and not price.

1. Write down your questions and take them with you. This does not make a sales person less of a professional or less of an expert. In fact this will allow you to show a client or prospect how important it is to fully understand their needs and desires. In order to do this correctly, the order of your questions is important as well. Start your questions wide: continued on page 35
224-UNIT AFFORDABLE SENIOR COMMUNITY OPENS IN RIVERSIDE

Vintage at Snowberry to address high demand for affordable housing among Riverside seniors

WNC, a national investor in community renewal and affordable housing projects, in partnership with USA Properties Fund, has announced the grand opening of Vintage at Snowberry Apartment Homes. The 224-unit community will address the extensive need for affordable housing among seniors in Riverside County. WNC provided $9 million in Low Income Housing Tax Credits (LIHTC) financing for the project, which was developed by USA Properties Fund.

“There remains a dearth of affordable housing options for Riverside County’s large community of senior citizens,” said Will Cooper, Jr., chief executive officer of WNC. “This project was developed and leased up in an unprecedented 16 months and represents an important milestone in filling this substantial void.”

According to USA Properties Fund, the $32 million development will also provide a positive economic impact to the Riverside community, supporting 170 construction jobs during development and 72 ongoing local jobs directly related to Snowberry’s operation.

The 10-acre property features spacious one- and two-bedroom apartment homes in five distinct floor plans. Located at 8402 Colorado Avenue in Riverside, the gated community offers the following features:

- Fully furnished kitchens with energy efficient appliances, full-size washer/dryer hook-ups and walk-in closets
- Extensive on-site amenities, including a spacious clubhouse, fitness area, pool and spa area, business center, laundry facilities and covered parking

Vintage at Snowberry offers residents a vital mix of luxury, affordability and active amenities, mountain views and a central location, Vintage at Snowberry Apartment Homes. The 224-unit community will address the extensive need for affordable housing among seniors in Riverside County. WNC provided $9 million in Low Income Housing Tax Credits (LIHTC) financing for the project, which was developed by USA Properties Fund. "These beautiful, Spanish colonial style apartments will enable seniors to thrive within a vibrant community of their peers,” said Geoffrey C. Brown, president of USA Properties Fund. “With extensive amenities, mountain views and a central location, Vintage at Snowberry offers residents a vital mix of luxury, affordability and independence.”

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- Extensive on-site amenities, including a spacious clubhouse, fitness area, pool and spa area, business center, laundry facilities and covered parking

Vintage at Snowberry is also conveniently located in close proximity to Riverside’s many shopping, dining and public transportation options.

“These beautiful, Spanish colonial style apartments will enable seniors to thrive within a vibrant community of their peers,” said Geoffrey C. Brown, president of USA Properties Fund. “With extensive amenities, mountain views and a central location, Vintage at Snowberry offers residents a vital mix of luxury, affordability and independence.”

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Financing partners for the project included WNC, The City of Riverside, Riverside County Department of Health, Wells Fargo Bank and Citi Community Capital.

The LIHTC program is an indirect Federal subsidy used to finance the development of affordable rental housing for low income households. Additional information is available at www.hud.gov/offices/cpd/affordablehousing/training/web/lihtc/basic.s/

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Many Thanks, Melissa A.
BUDGET DEFICITS CONTINUE

In a surprise to few around the Capitol, the governor announced that the budget deficit for the remainder of this fiscal year and next year now stands at nearly $16 billion dollars – up from his projected $9 billion that he had projected in January.

The governor and Democrats have claimed that they have cut nearly $60 billion from the budget since 2007-08. However, a look at the numbers reveals that revenues have actually increased by $20 billion during that period.

In fact, this year, the governor’s own May revision numbers show how General Fund spending will increase by nearly $5 billion over the current fiscal year. Additionally, baseline revenues are growing by nearly six percent (or $5 billion) without any new tax increases.

The fact of the matter is, the governor and Democrats are trying to scare voters into voting for tax increases on the November ballot. They are holding K-12 school spending hostage in hopes of getting the multi-billion dollar tax increase passed.

I’ve been saying for years that the solution to California’s budget woes needs to focus on two areas. First, this Legislature must approve real structural reforms that keep spending in line with revenues, especially when revenues are lower than expected. Second, and equally as important, we must lift the government red tape that inherently brings spending in line with revenues and against efforts to take more of your hard-earned money to pay for the Legislature’s inability to fix this budget mess, which has plagued for the state for as long as I have served in this body.

ADA LAWSUIT LEGISLATION MOVES FORWARD

The issue of job-killing predatory lawsuits, which are being filed against thousands of small businesses in California under the guise of the Americans with Disabilities Act (ADA), has been well chronicled as I have served in this body.

In another effort to try to curb these unscrupulous lawyers, I’ve teamed up with Senate pro Tem Darrell Steinberg (D-Sacramento) in an effort to push forward Senate Bill 1186, which aims to help California businesses comply with the requirements of the ADA without facing the threat of frivolous lawsuits.

This bill is a work in progress and will be amended significantly as it moves forward in the legislative process over the next 90 days. Staff members from my, and Senator Steinberg’s, office will be meeting weekly with stakeholders from all groups affected in an effort to come to a solution that protects both the business and disabled communities.

A recent report by ABC news pointed out several examples of these predatory lawsuits, including Alfred Garcia, a disabled illegal immigrant who has filed more than 600 of these lawsuits against Southern California businesses.

The story also featured Noni Gotti of San Diego, whose previous lawyer filed more than 243 ADA

 Fragmented Recovery
Starting to Materialize for Inland Empire Office Market

A significant upturn in space demand remains several quarters away for the Inland Empire office market as tenants backfill underutilized space, limiting improvements in 2012, according to the latest research provided to us by national real estate investment services firm Marcus & Millichap. Office-using firms will grow payrolls this year, but given the extent of layoffs during the recession, a sizable share of jobs created will only refill spots previously eliminated, restricting the need for additional space.

While overall conditions will remain weak, lower rents and a wide availability of inventory should entice financially strong firms to upgrade, and in few instances, expand their footprint to lock in current terms for future growth. Core hubs west of Interstate 15 that are saturated with newer, discounted space will capture the attention of businesses motivated by competitive rates. This movement has already taken shape and reduced Class A vacancy from recessionary highs in the Rancho Cucamonga/Ontario/Fontana and Corona/Riverside/Morenov Valley submarkets, which received the bulk of supply during the building boom. However, sites farther from core job centers will require several years of meaningful employment growth to fill the dark office space.

Sales activity will rise through 2012 as banks release assets at reduced prices, encouraging opportunistic investors and owner-users to step up purchases. Last year, these buyers accounted for a dominant share of sales and pursued assets between $500,000 and $2.5 million located in urbanized hubs. Given the region’s volume of nonperforming assets, these trends will again characterize the metro in 2012. Depending on location and property condition, deals involving owner-users will transact between the $75- to $125-per-square-foot range, with shell buildings to trade toward the lower end of the scale. Meanwhile, private investors pursuing well-located, multi-tenant buildings will generally command

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<th>Address</th>
<th>Total # of Doctors</th>
<th>Total Staff # of R.N.s</th>
<th>Current Operating Budget</th>
<th>Specialties</th>
<th>Owner</th>
<th>Top Local Executive Title</th>
<th>Phone/Fax</th>
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<tr>
<td>1 Loma Linda University Medical Center 11234 Anderson St. 939</td>
<td>7,430 796 2,336</td>
<td>$990 million</td>
<td>International Heart Institute, Cancer Treatment Institute, Over 300 Other Specialties</td>
<td>Loma Linda University Adventist Health Sciences Center, Non-Profit</td>
<td>Ruth B. J. Fluke CEO/President (909) 556-6000/556-0308</td>
<td><a href="http://www.lomalindahealth.org">www.lomalindahealth.org</a></td>
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<td>2 St. Bernardine Medical Center 2101 W. Waterman Ave. San Bernardino, CA 92410 463</td>
<td>1,425 400 562</td>
<td>$217 million</td>
<td>Full Service Regional Medical Center</td>
<td>Catholic Healthcare West</td>
<td>Steven R. Barron President (909) 883-1101/883-4546</td>
<td><a href="http://www.stbernadinemedicalcenter.com">www.stbernadinemedicalcenter.com</a></td>
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<td>3 Pomona Valley Hospital Medical Center 1798 W. Garey Ave. Pomona, CA 91767 453</td>
<td>3,295 626 1,023</td>
<td>N/A</td>
<td>Cancer Treatmnt, Cardiac &amp; Intensive Care, Cardiovascular, Neonatal, Burn, Trauma, Cancer, Orthopedics</td>
<td>Non-profit facility by Community B.O.D.</td>
<td>Richard E. Yochum President/CEO (909) 651-9000/651-9796</td>
<td><a href="http://www.pompanvalleyhospital.com">www.pompanvalleyhospital.com</a></td>
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<td>4 Kaiser Permanente Medical Center 9991 Mirada Ave. Fontana, CA 92335 444</td>
<td>6,108 700 713</td>
<td>N/A</td>
<td>Full Service Medical Care</td>
<td>Kaiser Permanente</td>
<td>Greg Christian President/CEO (909) 473-7142/7195</td>
<td><a href="http://www.kp.org">www.kp.org</a></td>
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<tr>
<td>5 Desert Regional Medical Center 1150 N. Indian Canyon Dr. Palm Springs, CA 92262 384</td>
<td>1,500 230 450</td>
<td>$178 million</td>
<td>Genomics, Rehabilitation, Oncology, Women &amp; Infants, Trauma/Emergency, Inpatient Surgery, Heart Services, Home Health/Hospice</td>
<td>Desert Hospital Dist., Tenet Healthcare</td>
<td>Karolee Sowell CEO (760) 323-6511/323-6486</td>
<td><a href="http://www.deserethospital.org">www.deserethospital.org</a></td>
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<td>6 Arrowhead Regional Medical Center 7.400 N. Pepper Ave. Colton, CA 92324 373</td>
<td>3,100 380 1,143</td>
<td>$162 million</td>
<td>Family Medicine, Obstetrics, Cardiac Care, Emergency, Trauma, Nephrology</td>
<td>County of San Bernardino</td>
<td>Patrick Pete President/CEO (909) 940-1000/940-6136</td>
<td><a href="mailto:valencia@armserv.escounty.gov">valencia@armserv.escounty.gov</a></td>
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<td>7 Riverside County Regional Med. Ctr. 26320 Caxes Ave. Moreno Valley, CA 92555 364</td>
<td>1,400 350 300</td>
<td>$240 million</td>
<td>Neurosurgery, Child Abuse, Orthopedics, Surgery, Fam. Practice, Obstetrics, Level II Adult &amp; Pediatric Trauma Units</td>
<td>County of Riverside</td>
<td>Douglas Bagley President/CEO (951) 486-6400/6475</td>
<td><a href="http://www.rccc.org">www.rccc.org</a></td>
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<td>8 Riverside Community Hospital 4445 Magnolia Ave. Riverside, CA 92505 373</td>
<td>1,790 506 775</td>
<td>N/A</td>
<td>HeartCare, 24-hr. ER/ICU, Inpatient/Outpatient Surgery, Intensive Care, Radiology, Physical/Occupational/Environmental Medicine</td>
<td>BCA</td>
<td>Patrick Brilliant President/CEO (951) 748-3000/748-3444</td>
<td><a href="http://www.rchc.org">www.rchc.org</a></td>
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<tr>
<td>9 Community Hospital of San Bernardino 10551 Medical Center Dr. San Bernardino, CA 92411 321</td>
<td>1,200 250 120</td>
<td>N/A</td>
<td>Full Service Medical Center, Obstetrics/ Neonatal Intensive Care, Comprehensive Rehab, Mental Health, 24 Hr. Emergency, Outpatient Surg.</td>
<td>Catholic Healthcare West</td>
<td>Diane Nitta President/CEO (909) 867-6331/867-6468</td>
<td><a href="http://www.chwest.com">www.chwest.com</a></td>
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<tr>
<td>10 Eisenhower Medical Center 3700 W. Drive Rancho Mirage, CA 92270 289</td>
<td>2,218 400 643</td>
<td>N/A</td>
<td>Emergency, Cardiology, Orthopedics, Intensive Care, Parkinson’s, Alcohol and Drug Treatment</td>
<td>Community-Based Non-Profit</td>
<td>G. Arey Serling President/CEO (760) 340-2911/771-4125</td>
<td><a href="http://www.care.org">www.care.org</a></td>
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<tr>
<td>11 San Antonio Community Hospital 999 San Bernardino Rd. Upland, CA 91786 279</td>
<td>2,018 500 677</td>
<td>N/A</td>
<td>Medical/Surgical, Critical Care, Maternal, Neonatal, Pediatrics, Cancer Treatment, Inpatient and Outpatient Services, Radiology &amp; Physical Therapy</td>
<td>Independent Non-Profit</td>
<td>Vincent Longo President/CEO (909) 985-2161/985-7699</td>
<td><a href="http://www.sanantoniohospital.org">www.sanantoniohospital.org</a></td>
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<tr>
<td>12 Hemet Valley Medical Center 1117 E. Devonshire Ave. Hemet, CA 92543 244</td>
<td>1,000 200 287</td>
<td>N/A</td>
<td>Emergency Department, Cancer, Treatment, Maternity &amp; Women’s Services, Cardiac Care, Inpatient Lab</td>
<td>Valley Health Systems</td>
<td>Joel Bergerfeld President/CEO (951) 652-2613/653-4115</td>
<td><a href="http://www.valleynvalleyhospital.com">www.valleynvalleyhospital.com</a></td>
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<tr>
<td>13 LLE Children’s Hospital 11234 Anderson St. San Bernardino, CA 92410 244</td>
<td>372 107 287</td>
<td>N/A</td>
<td>Pediatrics, Cardiology, Oncology, OR/ENT, Gastroenterology, Nephrology, Pathology, Radiology</td>
<td>Loma Linda University Adventist Health Sciences Center</td>
<td>Ruth B. J. Fluke President/CEO (951) 883-4000/883-0308</td>
<td><a href="http://www.lomalindahealth.org">www.lomalindahealth.org</a></td>
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<td>14 Corona Regional Medical Center 1140 S. Main St. Corona, CA 92879 228</td>
<td>921 98 227</td>
<td>N/A</td>
<td>Full Service Medical Center, Rehabilitation Hospital, Behavioral Health, Comprehensive Cancer Center</td>
<td>Vista Hospital Systems, Inc.</td>
<td>Kevan Motaht President/CEO (951) 736-6247/736-6110</td>
<td><a href="http://www.vistasystems.com">www.vistasystems.com</a></td>
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<td>15 Kaiser Foundation Hospital 11300 Magnolia Ave. Riverside, CA 92505 215</td>
<td>3,600 635</td>
<td>N/A</td>
<td>Full Service Medical Care</td>
<td>Kaiser Foundation Hospitals</td>
<td>Vita Willett Executive Director (951) 533-4000/533-4011</td>
<td><a href="http://www.kfcc.org">www.kfcc.org</a></td>
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<tr>
<td>16 Redlands Community Hospital 3000 San Antonio Rd. Redlands, CA 92373 206</td>
<td>1,500 394 250</td>
<td>N/A</td>
<td>Cardiac Rehab., Radiation Onc., Gen./Laproscopic Surg., Orthopedic Surg., Wound Care, Home Health, Hospice, Phys Therapy, Pediatrics, Behavioral Medicine, ICU, Urology, Gastroenterology</td>
<td>Community Non-Profit</td>
<td>James R. Holmes President/CEO (909) 335-5000/335-6497</td>
<td><a href="http://www.redlandshospital.org">www.redlandshospital.org</a></td>
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<td>17 Parkview Community Hospital 3655 Jackson St. Riverside, CA 92506 193</td>
<td>889 426 264</td>
<td>N/A</td>
<td>Intra/Out Surgery, Imaging, Bariatric Intensive Care, Cancer Treatment Institute, Over 300 Other Specialties</td>
<td>Arrowhead Health Services Corp.</td>
<td>Douglas Drumwright President/CEO (951) 324-4000/324-5427</td>
<td><a href="http://www.pchmc.org">www.pchmc.org</a></td>
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The Prison... continued from pg. 5

**The Prison Industrial Complex**

The data provided above, along with the quotes at the start of this paper, indicate that incarceration is a huge industry in the United States. About $69 billion is being spent each year on the correctional system (more about this below). What many have called the prison industrial complex represents an interconnection among the prison system, the political system and the economic system just like the military represents a connection with the political and economic system, what has been called the “iron triangle,” originally mentioned by President Eisenhower when he brought attention to the Military Industrial Complex in 1960.

This is similar to what Lilly and Knepper (1993) called the “correctional-commercial complex,” which they describe as a sort of “sub-governmental policy-making” system consisting of an alliance between government and private enterprise. Lilly and Knepper noted that this system is quite similar to the “military-industrial complex,” since it consists of patterns of interrelationships known variously as “policy networks,” “subgovernment” or the “iron triangle.” They argued that such a system may not be legally a form of government, but nevertheless may exert greater influence than more formal structures of the government. In comparing this system to the military equivalent they note that within the military subgovernment there is an “iron triangle” of the Pentagon, private defense contractors, and various members of Congressional committees (e.g., armed services committees, defense appropriations committees). They noted further that the decision-making within any given policy arena “rests within a closed circle or elite of government bureaucrats, agency heads, interest groups, and private interests that gain from the allocation of public resources” (Lilly and Knepper, 1993, p. 152). Politics and economics go hand in hand, which is how politicians get elected. Think also of the large number of lobbyists in the nation’s capital (Parenti, 2007; Frank, 2008). Also, consider for a moment about the costs involved in the construction of prisons, jails, courthouses, police departments and furnishing them with everything they need to keep going (construction costs, electrical, furniture, toilet paper, etc.), all of which involve many different private enterprises (Christie, 2000; Shelden and Brown, 2000; Herivel and Wright, 2007).

A perfect example was the influence of Tom Beasley (head of the Republican Party of Tennessee) in 1983, Doctor Crants (with ties to Sodexo-Marriott) and Don Hutto, who was at the time the president of the American Correctional Association (ACA). In 1983 all of the individuals unified to help Corrections Corporation of America (CCA) enter the market by attempting to take over the entire prison system of Tennessee (Selman and Leighton, 2010, p. 55-56). More about CCA in a later section of this paper. A deeper understanding of this requires some discussion of the “free market” and the drive for profits within a capitalist economic system. It is to this subject that we now turn.

**Prisons as a “Market” for Profits**

As Robert Heilbroner (1985) notes, within a capitalist society there tends to be an insatiable desire to continue “converting money into commodities and commodities into money.” (p. 60).

Everything, it seems, is turned into a “commodity” - from the simplest products (e.g., paper and pencil) to human beings (e.g., women’s bodies, slaves). Indeed, within a capitalist society “daily life is scanned for possibilities that can be brought within the circuit of accumulation,” since any aspect of society that can produce a profit will be exploited. Life itself has been “commodified” (Heilbroner, 1985, p. 60).

Part of this drive for profits stems from the ideology of the “free market,” a system of beliefs that under girds the entire capitalist economic system. According to this ideology every individual pursues his or her own personal interests and the result is a collective good for the entire society. It is Adam Smith’s “invisible hand” at work. Corporations are “free” to do whatever they want. The failure of this philosophy became evident in late 2008 and continues to the present date. The current recession illustrates this perfectly. These “free markets” faltered miserably and taxpayers were called upon to “rescue” them. This is nothing less than socialism for the rich and free enterprise for everyone. 

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*continued on page 21*
June 2012

The Emperor Has No Clothes

By J. Allen Leinberger

I love it when I'm right.

Some time ago I wrote a few disparaging words about social media. Everyone else was saying it was the new "thing." People were conducting seminars on how to market on social media. Businesses were dropping cash advertising contracts in order to use this new Internet system for free.

I said they were expecting more that they should—and I was right.

Make no mistake. I use Facebook. I keep in touch with my daughters up north. I find out what local friends are up to. I do not do business on Facebook. I do business through phone calls, e-mail and on websites. Facebook is exactly what it says it is. It is a "social" network. Talk to your buddies. Watch baseball games or TV season finales together.

Do not expect to sell tires or fill the tables in your restaurant on karaoke night. If you don’t believe me, remember that the same week Facebook went public; General Motors dropped their ad contract with them. They did it for a reason. Did they really think that people would buy $40,000 cars because they saw a one paragraph blurb on the right hand column of a page full of cute kittens wrestling in a paper bag?

Which reminds me, Facebook went public in May. Mark Zuckerberg is now officially a billionaire. Too bad nobody else is. In less than a week shares of Facebook dropped by about 25 percent of their value. Is it a bust? Nasdaq says they mishandled the deal. I am sure that the FTC and some other government groups will hold hearings and point fingers.

Meanwhile high school kids will continue to use it for what it's best at—passing answers in a test. What? You say smartphones aren’t allowed in class? Yeah. Right. That never happens.

What does amaze me is the power that social media really does have in one tragic area—bullying. Are our young people today so sensitive that calling them a nasty name online can drive them to suicide—amazing.

Surely in this age of digital technology, we can teach our children to hold a better, stronger opinion of themselves than some other dummy who can tear it down in the few words they allow on Twitter?

Which brings me to another thought. Last month I listed some of the things we are living without thanks to smartphones. Things like watches, maps, calendars and snapshot cameras. Well now I am beginning to wonder if everyone in Hollywood has fired their press agent. No longer do we hear that stars and other personalities have released a statement about a wedding or divorce or the passing of Donna Summers. Now we know only hear what they Twitted. This is the town crier of the 21st century.

In many cases I see the whole thing being forced. Radio and TV contests no longer ask you to call or send in an entry. Now they expect everyone to Twit or find them on Facebook. (Hey, it's not free if I have to buy a desktop and get a smartphone hooked up to it, subscribe to an Internet service and pay for electricity to keep it all charged.)

Now let me take you back to those people who think they have to do business on these social hookups. I could be wrong but it seems to me that there is a new system just about every month. And many of my friends are sending me messages asking me to join up. Hey, anyone who knows me can call me. But the idea that I will join a half dozen different social business con-

Mental Health Rules

By Joseph Fetterman

1. HAVE A HOBBY: Acquire pursuits which absorb your interest; sports and nature are best.
2. DEVELOP A PHILOSOPHY: Adapt yourself to social and spiritual surroundings.
3. SHARE YOUR THOUGHTS: Cultivate companionship in thought and in feeling. Confide, confess, consult.
4. FACE YOUR FEARS: Analyze them; daylight dispenses ghosts.
5. BALANCE FANTASY WITH FACT: Dream but also do; wish but build; imagine but face reality.
6. BEWARE ALLURING ESCAPES: Alcohol, opiates and barmaids may prove faithless friends.
7. EXERCISE: Walk, swim, golf—muscles need activity.
8. LOVE, BUT LOVE WISELY: Sex is a flame which uncontrollably may scorch; properly guided, it will light the torch of eternity.
9. DON'T BECOME ENGULFED IN WHIRLPOOL OF WORRIES: Call early for help. The doctor is ready for your rescue.
10. TRUST IN TIME: Be patient and hopeful—time is a great therapist.

Real Estate...

continued from pg. 14

Patrick Wood, a senior associate with Voit Real Estate Services, represented the seller, U.S. Bank National Association. The buyer Treh Partners LLC, is a Newport Beach-based developer.

The listing generated competing offers, which enabled the seller to secure pricing and terms that outpaced typical market conditions.

In the end, the selected buyer provided a non-refundable deposit equal to the purchase price upon opening escrow, and the transaction closed four days thereafter.

"This transaction demonstrates the bullish outlook the development community has on the future growth of the Inland Empire market," said Wood. "As the health of the market continues to improve, we are starting to see increased competition among buyers to acquire the limited supply of quality land positions in the Inland Empire. This competitive atmosphere will help to improve property values throughout the region."

RIVERSIDE'S SUMMIT BIZ CENTER REACHING NEW HEIGHTS

Changes are in the air at Summit Business Center, a 138k business park owned by CIP Real Estate and located in the Hunter Park area of Riverside. CIP recently looked up 45k square feet of leasing at the property and is about to move forward with approximately $1.6 million in capital improvements and cosmetic upgrades, plus additional $2.2 million allocated for interior tenant improvements. Renovations are expected to be completed in the 2nd and 3rd quarters of 2012.

CIP acquired the office property in November of 2011 for $6.5 million in a joint venture with a real estate investment fund managed by Blue Vista Capital Partners (“Blue Vista”). The business center was 35 percent leased upon acquisition and has increased to 50 percent with the new transactions.

As a result of the renovation work and new management, three new leases have been signed, including the State of California for 3.5k square feet, Advanced Imaging Solutions (AIS) for 7.5k square feet and Goodwill Industries for 2.5k square feet. In addition, Crescent Healthcare has expanded its lease within the business center by 6.3k square feet and the County of Riverside has extended its lease of 15.2k square feet.

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Callaway Vineyard & Winery, Temecula
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Chessecake Factory, Multiple Locations
Children's Discovery Museum of the Desert, Rancho Mirage
China Peak Mountain Resort,
Lakeshore
Cline Cellars, Sonoma
Coronado Playhouse, Coronado
Cottonwood Canyon Winery, Santa Maria
Daisy IT Supplies, Rancho Cucamonga
Davey's Locker Sportsfishing, Newport Beach
DC Golf
Dean Koontz
“Desperate Housewives”
Dove Canyon Country Club, Dove Canyon
“Dr. Phil”
Eight Elements West, La Jolla
Elephant Bar Restaurant, Multiple Locations
Embassy Suites, Anaheim North
Euro Cafe, Claremont
Festival of Arts, Laguna Beach
Flightdeck Air Combat Center, Anaheim
Fonda Incorporated
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Four Queens Hotel & Casino, Las Vegas
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Glendora Police Department
Go Kart World, Carson
Golds Gym, Multiple Locations
Grand Ole Opry, Nashville, TN
Green Street Restaurant, Pasadena
Handley Cellars
Harbor Breeze Yacht Charters & Cruises, Long Beach
Citrus College Haugh Performing Arts Center
Hearn Castle, San Simeon
Hof’s Hut, Multiple Locations
Hollywood Park, Inglewood
Hooper Camera Stores
Hosters of Costa Mesa
Hornblower Cruises, San Diego
Hotel Le Bristol, Paris
Hyatt at Fisherman's Wharf, San Francisco
In-N-Out Burger, Multiple Locations
John Travolta Fan Club
Jillian's Universal City Walk, Universal City
k1 Speed Indoor Kart Racing, Multiple Locations
Kidspace Children's Museum, Pasadena
Ladera Vineyards, Napa Valley
Laser Island, Upland
Le Vigne Winery, Paso Robles
Legoland, California
“Live! with Kelly”
Live Nation, Chula Vista
Los Alamitos Race Course
Los Angeles Dodgers
Los Suenos Marriott Ocean & Golf Resort, Costa Rica
Marshall Canyon Golf Course
Mazda Laguna Seca Raceway, Monterey
Mt. Baldy Ski Lift
Munmun Napa
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Paint Ball USA
Pala Casino, Spa, Resort
Pink’s Famous Chili Dogs, Los Angeles
Pomona Valley Mining Company, Pomona
Pomona Valley Winery, Multiple Locations
Poncho Productions, Dustin Hoffman
Rancho Santa Ana Botanic Garden
Claremont
Redline Line
Redlands Footlighters
Riverside Resort & Casino, Laughlin
Rosarito Beach Resort and Spa
Ross Dress-for-Less
Rubio's Fresh Mexican Grill
San Diego Automotive Museum
San Diego Zoo/Safari Park, San Diego
Santa Anita Park, Arcadia
Sawdust Art Festival, Laguna Beach
Sherman Library & Gardens, Corona Del Mar
Sierra's Restaurant, Canoga Park
South Point Hotel Casino, Spa, Las Vegas
Speed Zone, City of Industry
Spirit Cruises, San Pedro
Theatrical Arts International
The Antigua Group
The Claremont Club, Claremont
The Clubhouse at Anaheim Hills Golf Course
“The Daily Show” with Jon Stewart, NY
The Essex, Vermont's Culinary Resort, Vermont
The Ice House, Pasadena
The Inn at Deep Canyon, Palm Desert
“The Tonight Show” with Jay Leno, Burbank
The Walking Company, Multiple Locations
The Warehouse Restaurant, Marina Del Rey
The Westin Bonaventure Hotel & Suites, Los Angeles
TJ Baker, Multiple Locations
Tobin James Cellars, Paso Robles
Tommy’s World Famous Hamburger
UCLA Athletic Department
ULTRAZONE Laser Tag, Sherman Oaks
USAopoly
Vikki Downey, Party Lite
Wienserschnitzel, Multiple Locations
SPECIAL THANKS
William J. Anthony, Inland Empire Business Journal
Eileen A. Tillery, Jerry D. Mead’s New World International Wine Competition
Hilton Ontario Airport Hotel
Pomona Valley Habitat for Humanity Board of Directors
Rosette Clippinger, Basket Stylist
Betsi Griffine, Auction Assistant
Eileen Ansari, Auction Assistant
Marsha Hawkins, Auction Assistant
Larry Smith, Auctioneer
Carl Bambarger, Auctioneer
Joe Fransen, Sound Engineer
Susan Branso, Photographer
Frank Lootens, Photographer
Jeff Bassler, Bassler Enterprises

NWIWC The 22nd Annual Wine Extravaganza—Thanks All Participating Wineries, Restaurants, and Silent Auction Donors
Continental East Development Inc. (CED) is a real estate development and management company which acquires undervalued properties throughout the Inland Empire. Its mission is to develop opportunity funds and provide key management which results in financially profitable real estate ventures. The acquisitions offer the opportunity to improve the underlying value of the land and position it for sale and/or joint venture as market conditions mandate. Since inception, CED has significantly increased its real estate holdings to include single family residential tracts, office, medical office buildings and a new retail shopping center, with total investments currently exceeding $50M US dollars.

Address Risk... underground storage, or water "banking." The continued expansion of these tools will allow California to manage future water shortages.

Another reason for the state’s resilience despite the scarcity of water is that its economy has evolved to become less reliant on water-intensive activities.

The authors point to key trends—expected to persist—that shed light on the role of water in the economy:

- **Agricultural water use has declined since the 1990s.** Farmers have improved irrigation efficiency and shifted toward crops that generate more value and profits per volume of water used, such as fruits, nuts, vegetables, and plants for horticultural use. Although agriculture is highly dependent on irrigation water—which accounts for about three-quarters of all business and residential use—it is now a small share of the state’s economy.

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**EXECUTIVE NOTES**

Christopher D. Myers, president and chief executive officer of Citizens Business Bank, has announced the appointments and promotions for the following officers:

- Celia Cocherell to the position of assistant vice president and trust compliance officer for the risk management division in Ontario.
- Cocherell’s professional career incorporates over 30 years in the financial services industry with a background in sales, marketing and business development.
- The promotion of Sandra Areeboonsap to the position of assistant vice president and accounting officer of the bank’s finance and accounting department in Ontario.
- Prior to her promotion, Areeboonsap served as an accounting officer for the bank’s finance and accounting department.
- The promotion of Kimberly Ward to the position of vice president and portfolio manager of the bank’s Tri City Business Financial Center in San Bernardino.
- Prior to her promotion, Ward served as assistant vice president and portfolio manager at the Tri City Business Financial Center.
- The promotion of Joanne Ho to the position of vice president and portfolio manager of the bank’s special assets department in Ontario. Prior to her promotion, Ho served as assistant vice president and portfolio manager in the special assets department.
- The appointment of Robert Swan to the position of vice president and portfolio manager for CitizensTrust in Ontario.
- Swan’s professional career incorporates over 25 years in the financial services industry with a background in trust, wealth management and banking.
- The appointment of Susan Sayer to the position of vice president and senior portfolio manager for CitizensTrust in Ontario.
- Sayer’s professional career incorporates over 25 years in the financial services industry with a background in trust, wealth management and banking.
- The promotion of Robert Morris to the position of senior vice president and credit administrator of the bank’s credit management division in Bakersfield.
- Prior to his promotion, Morris served as vice president, credit administrator for the credit management division.
- The appointment of Heather Nichols to the position of assistant vice president and portfolio manager of the bank’s Inland Empire Commercial Banking Center in Ontario.
- Nichols’ professional career incorporates over nine years of banking experience with a background in SBA lending, credit analysis and portfolio management.
- The promotion of Trish Rozhon to the position of vice president and portfolio manager of the bank’s Tri City Business Financial Center in San Bernardino.
- Prior to her promotion, Rozhon served as assistant vice president and portfolio manager at the Tri City Business Financial Center. Her professional career incorporates over 28 years of banking experience with a background in sales, credit and lending.
- The appointment of John Liu to the position of vice president and credit officer of the bank’s credit management division in Ontario. Liu’s professional career incorporates over 15 years of banking and financial experience with a background in lending, sales and marketing.
A good assessment of the present economic crisis is found in Paul Krugman’s book *The Return of Depression Economics* (2009) and several of his columns in the *New York Times* (such as Krugman, 2010).

A key part of the development of private prisons is the belief that the free market can do it better than the government. Although distrust of government dates back to the early years of the country, it became more common during the Reagan Administration. As the authors noted in Chapter 2, Ronald Reagan summed it up nicely when he said in 1981 that “Government is not the solution to our problems. Government is the problem.” What he and others with similar views keep forgetting is that government is a problem “unless it can benefit big business,” which in fact it has done with much regularity for more than 100 years. Anti-government feelings have reached a boiling point during the past year or so, as exemplified with the so-called “Tea Party” movement.

Incidentally, some fact checking on the size of the government under different administrations and lo and behold it has consistently increased more under Republican administrations than under Democratic administrations. Specifically, during a 40 year period (1962-2001) the total of non-defense government employees rose by 310,000 during Republican administrations, while during Democratic administrations there was an increase of just 59,000. In other words, of the 369,000 employees added, 84% were added under Republican administrations. The size of the government got even bigger under Bush, going from 18.4 percent of GDP in 2000 to 20.3 percent of GDP in 2006 (Ward, 2008). While Clinton increased the federal budget by 11%, under Bush it went up by 104 percent (De Rugy, 2009). Also, the national debt went up by 72% under Bush (Knoller, 2010). This is the irony of free market worshipers: they actually want the government to help them out whenever possible. Without a doubt CCA and other private prison operators like the government.

Reagan was so enamored with the idea of the privatization of prisons that he established a special commission—the President’s Commission on Privatization. Its report of 1968 was for all practical purposes a foregone conclusion, as most of the members were already leaning toward support of privatization. The only opposition came from the American Bar Association. Many groups that were against the idea, such as the American Federation of State, County and Municipal Employees (AFSCME), were never invited to testify. The commission concluded by supporting privatization.

This “free market” includes the prison system. The amount of money that flows into the financial resources of the prison system from tax dollars alone is quite substantial. As shown in Expenditures for prisons continued on page 22.
to about $69 billion in fiscal 2006, an increase of more than 650 percent over 1982 when the figure was about $9 billion. In California, between 1998 and 2009, the prison budget grew from $3.5 billion to $10.3 billion (California Department of Corrections and Rehabilitation, 2009).

Similarly, the budgets for probation and parole have also been increasing. The most recent data available for probation and parole are from the year 2000. While in fiscal year 1992 the average budgets for both probation and parole came to $23 million, in the year 2000 the average was $71 million, an increase of 209 percent. What is most interesting about the budgets for probation and parole is that the largest increases went to the parole system, with their average budgets going from $25.5 million in 1992 to $43.1 million in 2000, compared to a very modest increase for probation budgets from $55.7 million to $56.3 million. The total budgets for both probation and parole came to just over $1.7 billion in fiscal year 2000 (Camp and Camp, 2000).

A Prison-Building Frenzy

Prison construction quickly became a booming business. In 1980 there were only 44 prisons; in 2002 there were 102, with 11 more under construction (Johnson, 2003). During the 1990s a total of 371 new prisons opened. (Approximately 92,000 new beds were added each year.) In 1999 alone, 24 new prisons were opened, at a total cost of just over $1 billion. The average cost of building a new prison came to $105 million (about $57,000 per bed). Also, in 1999 a total of 146 prisons were adding or renovating beds at a cost of $470 million (about $30,000 per bed). The total estimated costs of these new building projects come to more than $2.2 billion (Camp and Camp, 2000). These figures may be a bit misleading. A review of the Federal Bureau of Prisons web site finds that as of October, 2008, there were a total of 180 “facilities” plus 14 private “facilities.” These “facilities” include not only prisons but also “camps” and “correctional complexes” (which include more than one “facility”). Regardless of which source is most accurate, the federal prison system is huge and covers both rural and urban areas all over the country.

The construction of new prisons has become such a big business that there are several web sites devoted to the topic. For example, the Government Accountability Office (GAO) (Government Accountability Office, 2008) issues reports on various prison construction projects. Also, many states publish reports on recent or upcoming construction projects (Oregon, State of, 2010; Firestone and Hansen, 2001). One interesting report comes from web site called Reed Construction Data (2008) which shows 10 planned prison construction projects around the country. A Google search also turns up dozens of companies...
Address Risk...

continued from pg. 20

• Urban water use has leveled off since the mid-1990s despite population growth. Appliances such as low-flow showers and toilets have generated much of the savings in water use. There is still considerable room for increased conservation among California households, particularly in landscaping, which accounts for at least half of all urban water use.

• The manufacturing and service industries account for a small fraction of total water use. These sectors have improved efficiency by using advanced appliances—such as prewash spray nozzles in restaurants—switching to recycled wastewater, and reducing outdoor watering. There is still room for cost-effective conservation in these areas, as well.

• Demand for environmental water is growing. Societal demand for healthy watersheds is reflected in the passage of environmental laws beginning in the late 1960s and approval of billions of dollars in state general obligation bonds focusing on better water quality and other environmental issues. Although meeting environmental demands for water poses a funding challenge, there are numerous economic benefits. Healthy watersheds help make California a desirable place to live and work, making it possible to attract and retain a highly productive workforce and businesses that create jobs. They also support commercial and recreational fisheries and other forms of recreation, as well as allowing cities to save millions of dollars annually in water treatment costs.

"California’s economy is less dependent on large volumes of water for production,” says Ellen Hanak, PPIC senior policy fellow and one of the report's 15 authors. “Water use efficiency is increasing in all sectors, and there is considerable opportunity to build on this progress.”

Contrary to conventional wisdom, the primary concerns about water are neither periodic drought nor long-term decline in water availability from climate change. California has the ability to manage water shortages by using surface reservoirs and groundwater basins to “bank” water for dry years, and tools such as drought conservation programs and water markets to voluntarily reallocate water. Of greater concern, the report says, are:

• Catastrophic disruptions in the water supply. Many parts of the water system—particularly the Sacramento-San Joaquin Delta—are vulnerable to earthquakes. Delta levee failures in late summer, autumn, or any time of drought—when there is little fresh water in the watershed—could draw in salt water from San Francisco Bay, potentially ending water exports for up to two years. Other water supply networks around the state are also at risk. This is a particular concern when urban systems rely heavily on a single source of vulnerable supplies, as in San Francisco, San Mateo, and parts of Alameda, Contra Costa, and Ventura Counties. Steps that can reduce risk include seismic upgrading, diversifying water supply sources, and building connections between utilities so that they can share supplies, if needed.

• Continuing uncertainty about the reliability of water supplies. Long-term uncertainty discourages business and infrastructure investments. The biggest single source of unreliability is the Delta, given its importance as a supply source for much of the state. To reduce uncertainty, it is essential...
The Prison...
continued from pg. 22
advertising for prison construction. One example, among many, is Kitchell. According to their web site they have built “more than 110,000 detention and corrections beds in place,” and they boast that “Kitchell stands among the most experienced program, project and construction management firms for criminal justice facilities in the country. Those years of experience include more than 130 projects in 17 states, among them are 42 state prisons, 30 adult jails, 30 juvenile facilities, four return-to-custody centers, two California Youth Authority institutions, as well as police stations, courts facilities, camps and other justice-related projects” (Kitchell, 2010).

Interested readers may want to pick out a few states at random and see how many prisons presently exist and how many have been built in recent years or will be built in the coming years. Take the state of North Carolina for example. On the web site for the North Carolina Department of Corrections (2010) there is a chart showing the prisons recently opened or about to open in that state. Between 1989 and May, 2008 a total of 26 correctional facilities (including two for young offenders, two work farms and a women’s prison) were opened. Currently eight correctional facilities are under construction. As of October 5, 2010 North Carolina had a total of 70 prisons and 40,371 prisoners and an incarceration rate of 368 as of June, 2008 (up from 28,772 and a rate of 345 in 2002), a rate considerably below the national rate of 504. Has there been a significant increase in crime lately? Not at all. According to the FBI Uniform Crime Reports (Federal Bureau of Investigation, 2010) in 2009 the rate of violent crime was 404 and for property crime it was 3,668; in 2005 the rate for violent crime was 468 and for property crime it was 4075.

Address Risk...
continued from pg. 23
that the debate be resolved about whether to build new conveyance to route water under or around the Delta or implement an alternative solution.

- Declining groundwater basins. Groundwater accounts for roughly a third of agricultural and urban water use statewide, but in many parts of rural California it is not managed effectively. As a result, more water is pumped out than is replenished and nitrates from fertilizer seep into the aquifers. This is a particularly acute problem in the Tulare Basin—covering large parts of Fresno, Kern, Tulare, and Kings Counties—and the Salinas Basin in Monterey County. The lack of effective regulation of groundwater threatens the long-term viability of agricultural production and raises the cost of drinking water treatment.

- Increasing risk of catastrophic floods. Flood protection is chronically and woefully underfunded. Federal and state policies allow new development
Recycle, Reduce, Reuse, Rebuild!

Donate  Volunteer
Shop ReStore

The ReStore is a discount home improvement center, open to the public, that sells new and used building materials and furniture. All items sold at the ReStore are donated by local businesses and residents. All proceeds are used in funding the construction of Habitat homes.

For delivery or pick-ups call 909.399.0202

Visit the ReStore today at 4609 Holt Blvd. Montclair, CA 91763
Open: Tuesday–Friday, 10 am–6 pm
Saturday, 9 am–5 pm
Three lifelong friends from the Beach Cities are looking online to transform the job market—one skill at a time.

Manhattan Beach natives Ryan McKenzie, Morgan Ralls, and Casey Mauge have launched a hybrid website called Sideskills.com [1], which combines the benefits of social networking, ecommerce and online job searching.

“With Sideskills, you’re the hunted—you set up a profile, you get connected with your friends, establish your skills, and then if you’re offering a skill that somebody needs, you just sit back and get invitations to work,” McKenzie, 29, said.

Ralls, 29, said that the goal behind the website is “to be a part of turning unemployment around.” California’s jobless rate was 11 percent in April and nationwide it was 9 percent, the California Employment Development Department [2] announced last month.

McKenzie, Ralls, and Mauge, 28, have been friends since they were children. The trio attended the same schools all the way up until graduating from Mira Costa High, in Manhattan Beach. After high school, they went off on their separate paths—McKenzie to Colorado, Ralls to Long Beach, and Mauge to Arizona—all to start their own respective careers.

But then years later, the three found themselves creating Sideskills, an idea born out of McKenzie’s other business: WebWorks and Graphics [3]. “I had a concept that had been sitting in the back of my mind for awhile and it was basically a way that people could list what they’re good at, whether professionally or for fun, what your skills are,” McKenzie said.

After about a year of brainstorming and designing, Sideskills launched in August and has steadily grown. Mauge serves as the chief operating officer of Sideskills while Ralls is the chief networking officer. Here’s how people can use the website to find work: Users first create an account on the site, where they can upload a photo of themselves and list their skills.

Sideskills boasts more than 1,000 skills to choose from; according to the site, resumes, video resumes and portfolios can be uploaded to a profile as well. Users can offer full-time, part-time, or one-time jobs to other friends or colleagues on the site. Those users then can accept or deny the job offers, as well as apply to public posts.

“We have three types of invitations people can receive, full time, part time, and contract work. If I type in that I want a graphic designer and it’s a one-time job and I want to pay $500, I’ll see who has that skill and is available for one-time jobs and that pay and basically hire them right there,” McKenzie said.

Users also could choose to utilize the social networking aspect of the site to share job opportunities with their friends by using the “pass it on” feature. “Say you get a job offer that you don’t think you’re fit for or completed, the employer can leave feedback and comments on an employee’s profile page for other employers to see. That’s basically where the accountability comes in. If somebody you hired on Sideskills did such a good job for you that you want to recommend him, all you have to do is click the star on his profile,” McKenzie said.

Employers also leave feedback by rating the employee on their level of communication, scheduling, and the final outcome of their work, on a scale of one to 10.

Ralls said that Sideskills just hired employees for marketing to help grow the website, which as of last week had more than 3,500 users. New features have been getting added to the site as the team thinks of them, and more are likely to come. The website is currently free to sign up for both job/income seekers and businesses.

For part-time and one-time jobs, employers will also be able to pay their employee through the website itself.

Because of the evolving model of labor, Sideskills is a perfect fit. McKenzie adds, “Sideskills is absolutely the best tool that exists for job hunters. Imagine if you were an employer with two identical candidates and didn’t know who to hire. What if one was spending the last few months earning income and working on their skill set, and another was just applying to jobs... who would you hire? We want to give the edge back to job seekers, and allow people to earn income doing what they’re good at, in a safe and responsible community of like-minded individuals.”


Address Risk...

continued from pg. 24

in floodplains without requiring adequate flood protection. Yet a large flood in the Sacramento area would endanger thousands of people and destroy tens of billions of dollars in property. Climate change is projected to increase flood risk inland because of faster snowmelt and in coastal areas such as the San Francisco Bay Area, as sea levels rise.

“As great as these challenges may seem, they do not need to limit California’s growth if we take actions to manage water wisely,” says co-author Jay Lund, director of the Center for Watershed Sciences at the University of California, Davis, and adjunct policy fellow at PPIC. “Many of the changes needed to secure future prosperity require proactive leadership—from policymakers and
<table>
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<th>Medical Group Address</th>
<th>City, State, Zip</th>
<th>Total Physicians</th>
<th>Location</th>
<th>Phone</th>
<th>Fax</th>
<th>Email Address</th>
<th>Top Local Executive Title/Phone/Fax E-Mail Address</th>
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<tr>
<td>Pinnacle Medical Group</td>
<td>1530 N. Riverside Ave. Rialto, CA 92376</td>
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<td>50</td>
<td>2003</td>
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<td>Pomona Valley Health Center</td>
<td>1770 N. Orange Grove Ave., Ste. 101 Pomona, CA 91767</td>
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<td>Premise Family</td>
<td>Medicine Associates</td>
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<td>1996</td>
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<td>PVHC at Chino Hills</td>
<td>2140 Grand Ave. Chino Hills, CA 91709</td>
<td>4</td>
<td>Premise Family</td>
<td>Medicine Associates</td>
<td>46</td>
<td>2003</td>
<td>N/A</td>
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<td>Prime Care of Rialto</td>
<td>1520 Barton Rd. Rialto, CA 92373</td>
<td>3</td>
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<td>ProHealth Health Network</td>
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<td>87</td>
<td>1988</td>
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<td>Yes</td>
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<td>4646 Breviston Ave. Riverside, CA 92506</td>
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<td>Multi-Specialty</td>
<td>70</td>
<td>1996</td>
<td>60%</td>
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<td>Rolllands-Yucaipa Medical Group</td>
<td>255 Terracina Blvd., Ste. 101A Rialto, CA 92373</td>
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<td>50</td>
<td>2003</td>
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<td>Riverside Medical Clinic</td>
<td>1960 Arlington Ave. Riverside, CA 92506</td>
<td>0</td>
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<td>Medical Group</td>
<td>725</td>
<td>1953</td>
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<td>Riverside Physician Network</td>
<td>6055 Day St., Ste. 302 Riverside, CA 92507</td>
<td>0</td>
<td>IPA</td>
<td>55</td>
<td>1984</td>
<td>N/A</td>
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<td>San Bernardino Medical Group, Inc.</td>
<td>1300 W. Waterman Ave San Bernardino, CA 92404</td>
<td>25</td>
<td>Multi-Specialty Practice Group</td>
<td>108</td>
<td>1954</td>
<td>65%</td>
<td>No</td>
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<tr>
<td>Stanley Trammell, DDS</td>
<td>14285 Seventh St. Victorville, CA 92392</td>
<td>1</td>
<td>Dental Orthodontics</td>
<td>6</td>
<td>1986</td>
<td>90%</td>
<td>24 Hour on Call</td>
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<td>U.S. Health Works Medical Group</td>
<td>15341 Central Ave. Chino, CA 91710</td>
<td>15</td>
<td>Family Practice, Industrial Medicine</td>
<td>35</td>
<td>1983</td>
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<td>1760 Chicago Ave. J3 Riverside, CA 92507</td>
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<td>Day Occupational Health, Industrial Medicine</td>
<td>17</td>
<td>1980</td>
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<td>U.S. Health Works Medical Group</td>
<td>810 Corporate Center Dr., Ste. 130 Pomona, CA 91768</td>
<td>6</td>
<td>Occupational Health, Industrial Medicine</td>
<td>15</td>
<td>1980</td>
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<td>U.S. Health Works Medical Group</td>
<td>2171 S. Grove Ave., Ste. A Ontario, CA 91761</td>
<td>2</td>
<td>Occupational Health, Industrial Medicine</td>
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<td>1980</td>
<td>100%</td>
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<td>Western University Medical Center</td>
<td>857 E. 2nd St., Ste. C Pomona, CA 91766</td>
<td>0</td>
<td>Dental Family Practice Group</td>
<td>150</td>
<td>1971</td>
<td>80%</td>
<td>Yes</td>
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N/A = Not Applicable WND = Would not Disclose. na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2012 by IBJ.
“Downtown Riverside’s office market has remained one of the strongest regions in Southern California, with a vacancy rate of only about 7 percent,” said Eric Smyth, principal at CIP Real Estate. “This forces many office tenants to look beyond downtown and particularly at Hunter Park, an appealing office sub-market just five minutes from the Riverside city center.”

“We’ve seen a consistent increase in activity and occupancy in Hunter Park and expect more tenants to secure new office leases in the coming months, pushing the submarket’s vacancy to the lowest level in five years,” said Phil Woodford of CB Richard Ellis, Ontario.

WESTWOOD FINANCIAL COLLECTS $7.4 MILLION FROM ONTARIO RETAIL SALE

Pacific Plaza Shopping Center, a 49k-square-foot shopping center located at 2544-98 South Archibald in the city of Ontario, recently sold for $7.4 million ($151/sf). It was sold by Westwood Financial Corp, one of the largest owner-operators of shopping centers in the U.S.

Built in 1989, Pacific Plaza currently contains 22 suites and is 58 percent leased. Current tenant include 24 Hour Fitness (NAP), Taco Bell, Manila Bay Seafood, Pizza Hut, Frazee Industries, Bank of America and Vineyard of Hope.

continued on page 31
## Hospitals Serving The Inland Empire

### Ranked by number of licensed beds

<table>
<thead>
<tr>
<th>Hospital Address</th>
<th>Total Staff # of Lic. Beds</th>
<th># of Doctors</th>
<th>Current Executive</th>
<th>Owner</th>
<th>Top Local Executive Title</th>
<th>Phone/Fax E-Mail Address</th>
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<td>St. Mary Medical Center</td>
<td>186</td>
<td>1.450</td>
<td>N/A</td>
<td>General Acute Care, CT Scan, Cath, Lab, Open Heart, Neonatal ICU,</td>
<td>St. Joseph Health System</td>
<td>Alan Garrett, President/CEO (760) 242-2311/242-2984 <a href="http://www.stmaryshealth.org">www.stmaryshealth.org</a></td>
</tr>
<tr>
<td>Hi-Desert Medical Center</td>
<td>179</td>
<td>485</td>
<td>$12 million</td>
<td>Medical, Surgery, Subacute, Home Care, 24-hr basis ER, Outpatient Surgery, Imaging, Lab, Rehab, Behavior Health, Rehab, CPSP, Health Care District, ICU, SNF</td>
<td>Hi-Desert Memorial</td>
<td>Lionel Chadwick, CEO (760) 366-6200/366-6251 <a href="http://www.hdmh.com">www.hdmh.com</a></td>
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<td>J.F.K. Memorial Hospital</td>
<td>145</td>
<td>650</td>
<td>N/A</td>
<td>Surgery, Orthopedics, OB/GYN, Gastro, Oncology, Pediatrics, Internal Medicine, Neurosurgery, Urology, 24-Hr. E.R.,</td>
<td>Total Health Care</td>
<td>Dan Browers, CEO (760) 775-8019/775-8014 <a href="http://www.jkmhosp.com">www.jkmhosp.com</a></td>
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<tr>
<td>Chino Valley Medical Center</td>
<td>126</td>
<td>560</td>
<td>24-hr ER, Same-Day Surg., ICU, Transitional Care, Chest Pain Ctr., Inpatient, Care, The Birth Place, Pediatrics, Acute Care</td>
<td>Prime Healthcare Services Inc.</td>
<td>Dr. James M. Lally, President/CEO (909) 484-0410/484-0882 <a href="mailto:drjmlally@cnm.com">drjmlally@cnm.com</a></td>
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<td>Victor Valley Community Hospital</td>
<td>115</td>
<td>530</td>
<td>N/A</td>
<td>Outpatient Surgery, Med/Surg. Units, Inpatient &amp; Outpatient Behavioral Health Unit, MIROCENICU</td>
<td>Community Owned</td>
<td>Edward Matthews, CEO (760) 704-6105/843-4020 <a href="http://www.vvckh.com">www.vvckh.com</a></td>
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<td>Canyon Ridge Hospital</td>
<td>106</td>
<td>170</td>
<td>N/A</td>
<td>Behavioral Health, Alcohol/Drug, Acute Care, Outpatient Programs, 24-Hr.</td>
<td>Psychiatric Solutions, Inc.</td>
<td>Jeff McDonald, CEO (909) 593-0900/4819 <a href="mailto:kervin.morales@psychsolutions.com">kervin.morales@psychsolutions.com</a></td>
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<td>Montclair Hospital Medical Center</td>
<td>102</td>
<td>475</td>
<td>N/A</td>
<td>24 hr. ER, Family Centered</td>
<td>Prime Health Care</td>
<td>Gregory Bruntono, CEO (962) 625-5411/626-4777 <a href="http://www.montclairofhospitalsimedicalcenter.com">www.montclairofhospitalsimedicalcenter.com</a></td>
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<td>Moreno Valley Community Hospital</td>
<td>101</td>
<td>356</td>
<td>N/A</td>
<td>Spine Center, OB Services, ER</td>
<td>Kaiser Foundation Hospitals</td>
<td>Vita Willett, CEO/Executive Director (951) 243-1243-2461 <a href="http://www.montclairhospitalmedicalcenter.com">www.montclairhospitalmedicalcenter.com</a></td>
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<td>Rancho Spring Medical Center</td>
<td>99</td>
<td>500</td>
<td>WND 24-Hour Emergency, Acute Care, ICU Infusion Therapy, San Diego</td>
<td>Hospital Association</td>
<td>Kon Rives, CEO (919) 677-0877 <a href="http://www.ranchohospital.com">www.ranchohospital.com</a></td>
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<td>Kindred Hospital</td>
<td>91</td>
<td>310</td>
<td>N/A</td>
<td>Acute Care-Long Term, Intensive Care, Cardiopulmonary Rehabilitation Services</td>
<td>Kindred Health Care Corp.</td>
<td>Robin Rapp, CEO (909) 391-0333/910-2892 <a href="mailto:peter.alamomi@kindredhealthcare.com">peter.alamomi@kindredhealthcare.com</a></td>
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<td>Desert Valley Hospital</td>
<td>83</td>
<td>780</td>
<td>$347 Million</td>
<td>OB, Imaging, Med/Surg., Telemetry, ICU, Lab., ER, Step-Down Unit, Outpatient Surgery, Diagnostic Catheterization Lab., Birth Place</td>
<td>Prime Care Services</td>
<td>Margaret Peterson, PI D CEO (760) 241-8000 <a href="mailto:info@primedhealthcare.com">info@primedhealthcare.com</a></td>
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<td>Physical Acute Rehabilitation, Industrial Medicine, Pain Management, Pulmonary Rehabilitation</td>
<td>Sun Healthcare Group</td>
<td>Edward Palacios, CEO</td>
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<td>255</td>
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<td>Community Health Systems</td>
<td>Michael Stewart, CEO (760) 957-3203/957-3048 <a href="http://www.barstowhospital.com">www.barstowhospital.com</a></td>
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<tr>
<td>Palo Verde Hospital</td>
<td>41</td>
<td>WND</td>
<td>Full Service Comm. Hospital, Adult/ Pediatric Acute Care, Inpatient/Outpatient Surgery, Emergency, Maternity, Women’s Health, Home Health</td>
<td>Palo Verde Health Care Dist.</td>
<td>Peter Knue, CEO (760) 921-5151/521-3251 <a href="http://www.paloverdehospital.org">www.paloverdehospital.org</a></td>
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<td>Mountain Community Hospital</td>
<td>35</td>
<td>162</td>
<td>$15 Million</td>
<td>Skilled Nursing Unit, Lab, Radiology, 24-Hr. ER, OB, Physical Therapy, Rural Clinic, Med./Surg. Wing</td>
<td>Hospital District</td>
<td>Charles Harrison, Executive Director (909) 336-3851 x2302/336-1797 <a href="http://www.mnchres.org">www.mnchres.org</a></td>
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Serve UP Satisfaction: 10 Tips for Effectively Handling Customer Complaints

As the Spirit Airlines case has recently shown, sticking to your guns is rarely the best way to handle customer complaints. Ron Kaufman concedes that these situations are difficult to navigate. He offers advice on how to handle complaints so that your unhappy customers become customers for life.

Spirit Airlines recently flew into a big public relations disaster. Sticking to a no-refunds policy, the airline refused to refund the airfare of a passenger who had to cancel his trip after finding out he has terminal cancer. The incident unearthed earlier cases of Spirit’s difficulty handling customer complaints. A couple of years ago, CEO Ben Baldanza hit “Reply All” on an email from two customers who had missed a concert due to a delayed flight. Essentially, he told his employees and (accidentally) the customers themselves that Spirit Airlines didn’t owe the customers anything and the customers would be back the next time they wanted low airfare. These examples, says Ron Kaufman, are proof of just how tricky it can be to properly navigate customer complaints.

“Spirit Airlines has a policy and they’re sticking to it,” says Kaufman, author of the new book “Uplifting Service: The Proven Path to Delighting Your Customers, Colleagues, and Everyone Else You Meet.” “That seems to be how the competitors actually represent many other customers who had the same problem, but didn’t complain. And because that’s true, you should try to uplift them every time.”

For every person who actually comes to complain about you, there is a quantum number who won’t come to you, says Kaufman. “They’re the ones who go off and tell somebody else, complain about you online, and take their business elsewhere. Let’s say I out of 100 of your customers actually comes to you with their complaint. Shouldn’t you really value that person times 100? Because they’re representing all the other people who never came to you, you should be happy—or if not happy, at least very, very appreciative—when someone actually takes the time to give you a second chance.”

Read on for Kaufman’s advice on how to use customer complaints to uplift your service.

Thank them for their complaint. Give positive recognition by saying, right off the bat, “Thank you for reaching out.” “Show appreciation for the complaining customer’s time, effort, communication, feedback, and suggestions,” says Kaufman. “Always keep in mind that the customer didn’t have to come to you at all. He could have simply taken his business to your competitor. When a customer gives you the opportunity to recover their service, be grateful.”

Don’t be defensive. It’s easy to get defensive when an angry customer is on the other end of the line. Customers with complaints exaggerate situations, they get confused, and yes, they may even lie about how things went down. It’s tempting, as the Spirit Airlines CEO did in his “Reply All” email, to just blow off the customer. You want to say, “No! That’s not what happened. You’re wrong!” But getting defensive will lead only to more problems.

“When you get defensive, you raise the temperature even higher,” notes Kaufman. “Think about the last time you had a disagreement with your spouse. How did it make you feel when he or she told you that you were wrong about something or completely denied that a set of events happened the way you said they happened? Probably not very happy. When a customer complains, they’re doing so because they feel wronged in some way. You don’t have to agree with what they’re saying. But do you have to agree to hear them out. That’s how you keep the conversation moving in a positive direction.”

Acknowledge what’s important to them. Kaufman teaches that service providers must find a complaining customer’s value dimension (or what’s important to them). Even if you think the customer’s complaint is unfair, there is something they value that your company didn’t deliver on. Embrace that value.

“What the customer wants is to feel right,” explains Kaufman. “When you agree with their value dimension, you’re telling them they are right to value this specific thing. For example, if a customer says your service was slow, then that customer values speed. You might say, ‘Absolutely, you deserve quick, efficient service.’ Or if a customer says your staff was rude, you might say, ‘We do agree that you should be treated with courtesy and respect every time you come to our store.’”

In Spirit Airlines’ case, the man was complaining about their no-refund policy. The company might have responded by saying, ‘We understand that flexibility in appropriate circumstances is the right thing to do.’

“When you validate what a customer values, you aren’t agreeing with them that your service is slow or that your staff is rude,” he adds. “You’re saying, ‘We agree with you on what you find important and what you value. And we want to deliver in those areas.’”

Use judo, not boxing. In boxing, you go right after your opponent, trying to punch him to the ground. In judo, you work with someone else’s motions to create a desired result. You use another person’s speed and energy to spin him around and then end up together on the same side.

“When you show a customer you understand what they value, you’re catching them off guard with your own movement,” explains Kaufman. “They don’t expect you to tell them that they’re right. Suddenly, just as you might do in judo, you’ve avoided a defensive confrontation and you can spin them. In judo, you’d spin them to the ground. In customer service, you use the opportunity to show the customer that you’re now both on the same side and you can work together.”

Apologize once, upfront. Every service provider knows that the customer is not always right. But the customer is always the customer. “You don’t have to tell the customer you were wrong, but you should apologize for the inconvenience they’ve experienced,” says Kaufman. “When you do so, you’re showing understanding and empathy for their discomfort, displeasure, or inconvenience.”

Explain the company’s desire to improve. When you continued on page 32
Real Estate...

continued from pg. 28

Modern Space Pacific Services is the latest tenant to take space at the Southern California Logistics Centre (SCLC), a 2,500-acre industrial and commercial complex in Victorville. The new tenant, a leading provider of retail store fixtures to major U.S. retailers, inked a lease for 47.7k square feet of space and is now the single largest user in the multi-tenant portion of the Southern California Logistics Centre, bringing occupancy to 94 percent in the building. SCLC is being master-developed by Stirling Capital Investments.

Modern Space Pacific Services’ new headquarters at SCLC are located at 13644 George Boulevard. The company, which is relocating from Adelanto, selected this facility in part because of the property’s flexible space options, abundance of dock high doors and reliable Internet connectivity. They’ll utilize the space as an operating center for nationwide distribution and light assembly of retail store fixtures. The company is the U.S. affiliate of Modern Space Design Decoration, a Chinese manufacturer based in Shanghai.

Stirling Capital Investments has developed almost 3m square feet of Class A industrial space at SCLC with an overall project occupancy over 98 percent. Modern Space Pacific Services joins a number of high-profile corporations already located in Victorville including Ascent Logistics, Church & Dwight, ConAgra Foods, Dr Pepper Snapple Group, Fastenal, FedEx, General Electric, Goodyear Tire & Rubber Company, Newell Rubbermaid, Nutro Products, Plastipak Packaging, Pratt & Whitney, Red Bull, Sparkletts and United Rubber Company.

JOHNSON CAPITAL ARRANGES $5 MILLION ON INLAND EMPIRE MOBILE HOME PARK

David Susank, senior vice president in Johnson Capital’s Phoenix office, has arranged a $5.1 million loan to refinance the Saddleback Mobile Home Estates in Hemet. The 227-pad mobile home park sits on 42.5 mountainous acres at 1536 S. State Street, providing tenants with spectacular views of the San Jacinto Valley.

The property is owned by a small group of Southern California-based investors that owns several other mobile home parks in the area, which they also manage. Susank secured a 10-year, Fannie Mae loan with a fixed interest rate below 4 percent.

Saddleback Mobile Home Estates was built in the late 1960s and has been well-maintained, resulting in the consistently strong occupancy rate in the upper 90 percent range. Hemet is a city of approximately 79,000 people located in Riverside County, roughly 50 miles southeast of Los Angeles.

Commenting on the transaction, Susank said, “While this is a high quality 4-Star mobile home park with excellent cash flow, its location in the Inland Empire and its older vintage created some challenges. But after analyzing many options, Fannie Mae ended up being the best fit.”

CORONA VALUE-ADD OFFICE BUILDINGS FETCH $24 MILLION

Three office buildings encompassing 282.8k square feet of space in the Inland Empire recently traded hands in a $24 million ($85/sf) transaction. The Class A buildings comprise Corona Summit Corporate Center, located at 2375, 2390 and 2455 Anselmo Drive, east of McKinley Street on the south side of the 91 Freeway in Corona.

KEVIN BOEVE NAMED SENIOR DIRECTOR OF MARCUS & MILLICHAP’S NATIONAL RETAIL GROUP

Marcus & Millichap Real Estate Investment Services has named Kevin W. Boeve senior director of the firm’s National Retail Group in Ontario. Boeve joined Marcus & Millichap in June 1999. During his career, he has closed 188 transactions valued at more than $591 million.

Boeve specializes in retail and net-lease real estate, working with clients and properties throughout the United States. He was one of the youngest agents in Marcus & Millichap’s history to be awarded senior investment associate and has also earned the title of vice president investments.

The Emperor...

continued from pg. 18

Like CB radio back in the 70’s, this too shall pass away. Remember MySpace? Many were on it, but as other things came up, the old got replaced by the new. Too many social sites means too many slices in the old pie. You want to find someone? You may just as well call them. You’ve got the number; besides, it’s a real time communications. You don’t have to wait till tomorrow to get their answer to your question. And then make them wait another day to hear from you.

The day will come when things settle out and we have a way of selecting one person to communicate with or select a functional for or mass communication to speak to many.

Basic things like paper and pen, or the telephone will rise up again and declare that they remain dominant—as they should.

Airport...

continued from pg. 12

“It will be very interesting to see what travelers think of Ava the Avatar once she’s installed at these airports,” says Kaufman. “I suspect they’ll find that she’s a positive service improvement, both in the helpful information she’ll provide and in the way she’ll free up airport employees to provide even greater service themselves. Here’s to the future of uplifting service!”

ONT change...

continued from pg. 14

Captain Edward John Smith, captain of the two ships, will report to White Star’s Chief Operating Officer in an effort to align the expanded duties associated with his position.

“It has become clear that the daily management demands of both ships have moved progressively and significantly beyond the confines of White Star Operations,” Isman said. “Management oversight of the Olympic and Titanic ships includes an ever-expanding set of requirements in areas of public and community relations, effective (passenger and stakeholder) relations, resource allocation, budget controls and steamship market development.”

“Captain Smith will actively participate in the Titanic Task Force, along with other White Star executive staff, and will take an active role in determining service levels from other divisions at the two ships for which he has accountability,” Isman added.

All other reporting relationships at the two ships remain unchanged.

Kevin W. Boeve senior director of the firm’s National Retail Group in Ontario. Boeve joined Marcus & Millichap in June 1999. During his career, he has closed 188 transactions valued at more than $591 million.

Boeve specializes in retail and net-lease real estate, working with clients and properties throughout the United States. He was one of the youngest agents in Marcus & Millichap’s history to be awarded senior investment associate and has also earned the title of vice president investments.

TWO INLAND EMPIRE RETAIL CENTERS TRADE IN RECENT DEALS VALUED OVER $9 MILLION

Two multi-tenant strip centers in the Inland Empire recently traded hands in separate deals totaling more than $9 million. In one of the transactions, Marketplace on Hamner, a 12.8k-square-foot multi-tenant strip center in Norco, sold for $5 million, representing a 7.40 percent capitalization rate. Built in 2004, Marketplace on Hamner consists of two buildings on 1.54 acres at 1409-1411 Hamner Avenue.

Tenants within the center include: continued on page 37
Wells Fargo... continued from pg. 5

2012 Market Outlook

- 2012 NOIPI Rank: 41, Down 4 Places. The Inland Empire continues to struggle with dark space, resulting in a four-spot decline in the NOIPI.
- Employment Forecast: Total employment will rise by 25,000 spots this year, or 2.2 percent, with office-using payrolls accounting for 4,400 jobs.
- Construction Forecast: Office builders will complete 166.5k square feet this year, following two consecutive years of no supply growth.
- Vacancy Forecast: Vacancy will edge down 60 basis points in 2012 to 24.1 percent, after retreating a mild 10 basis points last year.
- Rent Forecast: Asking rents will tick up 0.1 percent to $21.38 per square foot as effective rents increase 0.2 percent to $17.12 per square foot.
- Investment Forecast: Buyers continue to seek future revenue upside, but single-tenant deals secured by credit tenants under long-term leases will typically trade at cap rates between 7 and 8 percent.

Wells Fargo... continued from pg. 5

and future expectations (next 12 months) in six key areas: financial situation, cash flow, revenues, capital spending allocation, hiring, and credit availability.

The improvement in the overall Index this quarter was driven by increases in both the future expectations score (from positive 21 to positive 24) and an increase in the present situation score (from negative 6 to negative 1). Statistically significant improvements were seen in three of the six future expectations components:

- Financial situation – Fewer (15 percent vs. 21 percent in Q1 2012) expect their company’s financial situation to be very or somewhat poor over the next 12 months.
- Cash flow – Fewer (18 percent vs. 23 percent in Q1 2012) expect their cash flow to be very or somewhat poor
- Credit access – Fewer (32 percent vs. 38 percent in Q1 2012)

Serve Up... continued from pg. 30

understand what the customer values, show them things your company does that helps you perform well in that area. For example, let’s say a customer is complaining because a package was delivered a day late. You would say, “We understand that quick, on-time delivery is important to our customers.”

Now the unhappy customer will probably say, “But you failed in my case! My package was a day late.” Then, you should calmly say, “Here’s what happened. On that day there was a snow storm that slowed our service. I’d like to reassure you that we are working right now to find a better solution. In fact, we’ve recently invested $1.7 million in a fleet upgrade that will allow us to better navigate inclement weather and keep our deliveries coming to you on time.”

“Show you are sincere about your commitment to do well in the areas the customer values,” says Kaufman. “At the very least, you can say, ‘I’m going to make sure everyone in the company hears your story. We don’t want this to happen again.’ When you express the company’s desire to improve, you start on the path to rebuilding its credibility with the customer.”

Educate your customer. Part of hearing the customer out is answering any questions they ask about their specific situation. Provide additional, useful information. “If they ask a question that you can’t answer or don’t know the answer to, tell them you’ll find out the answer and get back to them,” says Kaufman. “And then actually follow through. Contact the customer with the answers they requested. And even if they might not have requested an update about their situation, get back in touch with them with one anyway. These are additional opportunities for you to say through your actions, ‘We care about you. We value your business.’”

Contain the problem. Let’s say a family is at a crowded theme park on a hot day. The youngest child in the group starts to have an all-out meltdown. Suddenly, a theme park staff member sweeps onto the scene and whisks the family into a special room. Inside, they find an air-conditioned room with water and other beverages, an ice cream machine, a bathroom, a comfortable sitting area, etc. The only thing missing in the room is any connection to the theme park’s brand. That’s because this room is used to isolate customers from the brand until they’re all—parents and children—having a more pleasurable experience. The room is also being used to isolate the unhappy family from the families outside the room who are enjoying their day at the theme park. And finally, they’re being isolated from some park staff who may not be as well-prepared as the staff member who brought the family to the room to handle these sticky situations.

“That’s how you contain a problem,” says Kaufman. “The Spirit Airlines situation is completely different, but they still had an opportunity to contain the problem before it became a national public relations disaster. They could have done so by having a service provider educated in uplifting service responding to the customer’s complaint. They might have said, ‘No matter what our rules or policies are, we see that your circumstance requires flexibility. We want to handle your special situation carefully. Let’s work together to figure out what’s best. But first, let me thank you for reaching out.’ Had they said this, they would have been working together with their customer to solve the problem. Instead, he didn’t feel like he was going to get help from the airline so he took his complaint elsewhere.”

Recover. Show the customer you care about them, even if you feel the company did everything right, by making them an offer. Companies worry that they’ll get taken advantage of if they give vouchers, discounts, or freebies as part of their service recovery, but the reality is that almost never hap-

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2012 EDITORIAL SCHEDULE

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Age, especially fossil age, brings many changes in one’s life, and “Sunday Brunch” does not escape this “change.”

Years ago, when the kids were preteen, my definition of Sunday Brunch was a time to eat a huge amount of food in about an hour and 15 minutes, and then go to a ball game or another event. Fast forward 40 years—my revised definition is really very, very good food with family, friends, grandkids, and three slow savoring hours of fun, pleasure and observation (mostly of the grandkids).

Here are, in my opinion, the perfect Sunday Brunch restaurants in order to have that perfect Sunday:

Khoury’s Restaurant
The Sunday Brunch includes all the normal breakfast items plus shrimp, crab, oysters, great roast beef/prime rib, seafood crepes, beef stroganoff, leg of lamb, Cajun salmon—and for dessert banana’s foster, crepes, and apple cheese cake.

Khoury’s restaurant has waterfront dining with a great view and outside patio seating.

Price for Sunday Brunch is:
- Adults $19.95
- Seniors over 60 $18.95
- Children 9-12 $12.95
- Children 3-8 $4.95

Brunch is served from 10 a.m. to 3 p.m.

Khoury’s is located at 110 Marina Drive in Long Beach.

TAPS Fish House & Brewery
Let the good times roll every Sunday with TAPS Jazz Brunch Extravaganza. Start your feast with chilled seafood on ice, from plump shrimp to the freshest oysters on the half shell. Don’t miss the smoked salmon, artisan cheeses, bountiful fruits, freshly baked breads and breakfast pastries.

Start off with pancakes and waffles made to order, or proceed directly to the carving station and assorted brunch classics. Save room for made-to-order banana’s foster and their interactive chocolate fountain.

Inland Empire’s most talked about brunch includes choice of TAPS award-winning beers or sparkling wine.

Price for Sunday Brunch is:
- Adults $31.95
- Children 3-8 $11.95

Brunch is served from 10 a.m. until 2 p.m.

TAPS Fish House & Brewery continued on page 35
**Sunday Brunch...** Bakery is located at 2745 Lakeshore Drive in Corona and 101 E. Imperial Highway in Brea. Reservations are recommended by calling (714) 257-0101.

**Orange Hill Restaurant**
Their weekend brunch is always a special production at Orange Hill Restaurant. The buffet offers a number of indulgent options to appease any palate, including made-to-order pasta, omelets, fresh seafood, carving stations with perfect baby lamb chops and decadent desserts.

Price for Sunday Brunch is $38.95 for adults and $19.95 for children ages 3-11. Brunch is served from 9 a.m. until 3 p.m.

Orange Hill Restaurant also serves a Saturday Brunch from 10 a.m. until 2 p.m. Price for adults is $32.95 and $17.95 for children ages 3-11.

**Orange Hill Restaurant is located at 6410 East Chapman Avenue in Orange. Call (714) 997-2910.**

**Spaghettini**
Enjoy unlimited visits to their anti pasta buffet, hot pastas, fried shrimp, sushi grade ahi, house-made California and veggie sushi rolls, shrimp, seasonal fruits, grilled and marinated vegetables and assortment of pizzas. Also served are Tuscan salads and specialty appetizers, fresh baked breads and muffins. Try their delectable desserts prepared by the pastry chef.

Entree choices are made fresh to order with the following selections:

- Traditional eggs benedict with Canadian bacon and topped with Hollandaise sauce and shaved country potatoes.
- Stacked buttermilk waffles or pancakes topped with fresh blueberry compote. Also served with whipped cream, maple syrup and brown sugar candied bacon.
- Sliced center cut sirloin steak, soy-ginger marinade, buttermilk mashed potatoes.
- Salmon picatta with sautéed spinach, artichoke hearts and crispy fried onions.
- Buttermilk fried chicken with mashed potatoes, mini cream biscuits and homemade gravy.
- Parmesan crusted sea bass with buttermilk mashed potatoes and lemon butter sauce.
- Bowtie pasta primavera served with julienne carrots, green zucchini, squash and tomatoes in a lemon butter sauce.

Price of Sunday Brunch is $49.95 per adult and $14.95 for children.

Spaghettini is located at 3005 Old Ranch Parkway in Seal Beach. Call (562) 596-2199 for reservations.

**Sterling Brunch at Bally’s Hotel in Las Vegas**
Delight in the finest brunch in Las Vegas—25 years running. Start your Sunday with this exquisite brunch served in the rarefied setting of Bally’s Steakhouse. It was voted Best Brunch by the Review Journal. Their expansive Sunday Brunch includes sturgeon caviar, lobster and sushi, omelets, beef tenderloin and tempting desserts. It includes unlimited Champagne and sake. You name it, they have it!

Price is $85 per person and is served on Sundays from 9:30 a.m. until 2:30 p.m. (last reservation is at 1:30 p.m.).

Bally’s Hotel is located at 3645 Las Vegas Boulevard in Las Vegas. Call (702) 862-5138 for reservations.

If only Sunday meals could taste this good. Bon appetit!

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**8th Annual...**
A special tribute was given to Patricia Nix. She received the 2012 Woman of the Year award. Pat and her family lived in Grand Terrace for 45 years. In 1967, after only two weeks of living in this new city, Pat was taken to a Grand Terrace Women’s Club meeting by a neighbor and she never left. She has served as president of the Grand Terrace Woman’s Club, California Federation of Women’s Clubs San Bernardino District Parliamentarian, and president of the California Federation of Women’s Clubs. In addition to her service to the women’s clubs, Pat is very involved with her church, the First Presbyterian Church of San Bernardino where she serves on the deacon board. During her acceptance speech, she advises women to serve only where their heart leads them. Only then can one really be of service to others. She mentioned that she uses the phrase, “This too will pass” on many occasions. It has helped her through the bad and even good times in her life.

State Senator Bill Emmerson (37th Senate District) helped to present the awards since the award was created seven years ago when he represented the 63rd District in the Assembly. However, now that legislative redistricting has been completed, this will be the last of the awards for the 63rd District as Morrell will represent the newly aligned 40th Assembly District when the new state legislature convenes in 2013.

**Value: What...**
industry-company-person-current vendor and then finally about the product or service.

2. Help the prospective client understand what makes you and your company successful. A partnership is a two way street—so remember the sales professional is responsible for both ways. This means a sales professional shares with the prospective client what makes them successful without making it difficult or inconvenient for a prospective client but shows the why and value for both sides.

3. Practice your sales calls every day before you go on them rather than simply talking about the appointment afterwards and call it practice. Practice, practice, practice.

**Final thoughts**
This goes for all sales leaders and sales professionals—if the sales leader does not mandate ongoing practices and get involved themselves, then it will never happen. This is just like a professional sports team that will not practice if the coach does not require it and work on the field with the team. Second thought—if the prospect cannot truly afford the product or service the sales professional is offering, then do not lower the price and the perceived value. Instead, find a new prospect. By admitting that your product is not a fit, you will gain more clients long term than force feeding a product or service and losing value along the way. Lastly, every customer/client wants the most for the lowest price. This is not a bad thing once a sales professional learns how to help the prospect understand they really want success for the best price.

Success cannot be provided by just a vendor, rather it can only be provided by a true partner. Sales professionals need to prepare and practice so the next time the prospective client says, “I want the cheapest price,” they are confident and ready to take control of the sales call and never sell (or lose) on price again.

For more information visit www.NathanJamail.com or contact 972-377-0030.
"High-tech, High-touch
Customer Service: Inspire Timeless Loyalty in the Demanding New World of Social Commerce"

By Micah Solomon; AMACOM, New York, New York; 2012; 194 pages; $23.00.

Some attitudes never seem to change, especially in business. Sometime during the 1930’s, business owners posted signs reminding employees that “the customer is always right.” Perhaps this was an overstatement, but it pointed the employees in the right direction.

By the 1950’s the signs changed somewhat, though the message didn’t: “The customer may not always be right, but they’re always the customer.” More precise than the earlier slogan, it also directed employees toward the sales value of customer services.

Somewhere during the 1960’s, the slogan changed again, and not necessarily for the better: “Customers are always customers, but they’re not necessarily our customers.”

By the 1970’s they split into two areas. First, there were senior managers (mostly not in sales or marketing), who developed a new slogan: “What really counts is the bottom line.” Somehow, the very concept of a human “customer” disappeared and was replaced by annoying dollar signs. The second area was the ironic slogan (probably originated by a clearly confused sales staff): “If it weren’t for the problems caused by customers, this could be a nice little business.”

Customer service, its meaning and application, has bounced around for nearly 70 years. Business owners and managers only seem to take it seriously during times of financial hardship, such as the one we have now. That’s one good reason why customer service guru, Michael Solomon, has written “High-tech, High-touch” about his favorite subject. He’s done a good job of it, too.

Author Solomon has organized the book into three areas. The first he calls “Timeliness and Timelessness.” This addresses the basics of doing customer service right, and what it looks like when you do it wrong, in any era. Part Two is “High-Tech, High-Touch Anticipatory Service,” addresses “what it takes to create a true loyalty-building level of customers service.” Part Three is “The Rise of Self-Service and Social Media—And Other Seismic Shifts.” This portion of the book “extends the technological focus by covering in detail the trends of self-service, social media, and electronic customer input in general—and ways to stay ahead of competitors in these areas.”

Author Solomon makes an obvious point that’s often forgotten these days where 90-days appear to rule the marketing roost. He notes, “The most crucial customer ‘trends’ today are individual changes.”

Solomon goes on to explain: “No matter how big you grow, or want to grow, as a company, individual customers buy from you, not assemblages of customers, not slices of a market. Learning to treat individual customers as individuals, honoring individual preferences unique to that customer, is a key to business success. But being aware of underlying trends in the marketplace is also essential for the success of any business that relies on significant numbers of transactions and on forward-looking planning.”

The author goes on to list and explain six customer trends that are based on individual changes:

“Customer trend #1: customers expect anticipatory technological behavior and aggregated information—instantly.
“Customer trend #2: shame shift and values based buying.
“Customer trend #3: timelessness over trendiness.
“Customer trend #4: customer empowerment.
“Customer trend #5: the greening of the customer.
“Customer trend #6: the desire for self-service.”

What the author is essentially doing with “High-Tech, High-Touch,” is to remind us that genuine customer service isn’t an afterthought that exists as a postscript to making the first sale to the customer. It is a continuing approach to meeting customers’ changing needs on an ongoing basis.

“High-Tech, High-Touch” provides an approach to getting continued on page 37

Here are the current top 10 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

3. “Strengths Finder 2.0: A New and Updated Edition of the Online Test from Gallup’s Now, Discover Your Strengths,” by Tom Rath (Gallup Press…$22.95)(3)
5. “Steve Jobs,” by Walter Isaacson (Simon & Schuster…$35.00)(4)
10. “The Little Book of Leadership: The 12.5 Strengths of Responsible, Reliable, Remarkable Leaders That Create Results, Rewards, and Resilience,” by Jeffrey Gitomer & Paul Hersey (John Wiley & Son…$22.00)(9)

A concise look at the fundamental traits of leadership.

*(1) -- Indicates a book’s previous position on the list.
** -- Indicates a book’s first appearance on the list.
**Hiring: Do It...**

continued from pg. 38

these two basic attributes in the same process. Inform applicants that your company values and management philosophy imply honesty and willingness/posi-
tive attitude as primary selection criteria, no matter the position – lack of either is enough to be considered unqualified!

For more information, please visit www.nofail-hiring.com, www.n2-tec.com or call 877-831 2299.

**Trustees...**

continued from pg. 1

skills, accomplished academic record and articulated vision for the campus make him an excellent choice as the new president to lead Cal State San Bernardino,” said CSU Trustee Debra Farar, chair of the presiden-
tial search committee.

Morales was appointed to serve as the third president of the College of Staten Island in 2007. Having served as an edu-
cator and administrative leader in higher education for more than 32 years, he is one of the few higher education adminis-
trators in the United States who has held senior administrative positions at the three largest public university systems in the nation: the California State University, The State University of New York, and The City University of New York.

From 2001 to 2007, Morales served in various capacities at Cal Poly Pomona, including vice president for stu-
dent affairs, provost and vice president for academic affairs, professor of education and principal deputy to the presi-
dent. While at Cal Poly Pomona, he established a University Honors College, realigned the division of aca-
demic affairs and played a key role in completing a $23 mil-
ion expansion of the Student Center. Morales has a house in Claremont.

**Serve Up...**

continued from pg. 33

“Your customers are not your enemy,” says Kaufman. “It’s sometimes hard to remem-
ber that when you’re involved in a tense complaint situation. But they’re essential to your busi-
ness and you really are both on the same side. Your customer wants the product or service you provide, and you want to give it to them. When you treat com-
plaints as opportunities to build loyalty, you can create cus-
tomers for life and uplift your entire company in the process.”

Visit www.Uplifting-
Service.com for additional in-
formation.

**Dutton Report...**

continued from pg. 15

lawsuits without her knowledge after her original case was set-
tled. She is now a vocal advoc-
ate for a change in the law.

I believe there is an opportu-
nity to fix a serious problem that is plaguing California small busi-
nesses. I’m hopeful Senator Steinberg and I, along with the various stakeholder groups, will be able to find a real solution that will help stop these abusive lawsuits and protect small busi-
nesses, while also protecting the rights of the disabled commu-

**High-tech...**

continued from pg. 36

and using the data you need that encourage customer purchases on a basis that meets their changing needs.

—Henry Holtzman

**Real Estate...**

continued from pg. 31

Chipotle Mexican Grill, Sprint, Nutrishop, Jersey Mike’s, Magic Wok, Palm Beach Tan, and Sit N’ Sleep (not a part of the sale). The property, which is adjacent to LA Fitness, was 100% occu-
pied at the time of sale.

**Mike Morrell...**

continued from pg. 7

and to elect representatives who are committed to protecting our freedoms, not big government. This is our state—lets take it back!

**California Budget FACTS & STATS**

After the release of Governor Brown’s May revision to his January buget proposal, here are the real facts and statis-
tics straight from the source:

- The Governor estimates the budget deficit at $15.7 bil-

lon

- Even with a growing deficit, the Governor has still increased spending from $85.9 billion last year to $91.4 billion for the 2012-13 fiscal year ($5.5 billion increase)

- The proposed budget includes $8.3 billion in cuts although $1.8 billion of those “cuts” are funding shifts from one source to another

- The Governor’s budget relies on voters to enact a $8.5 billion annual tax increase to support his new spending and threatens to cut $5.5 billion from education if we say no.

**Chase...**

continued from pg. 8

ago. Jamie Dimon started his first bus tour here, we are the number one small business lender, and we are the proud employer of 21,000 JPMorgan Chase employees across the state. The promotions of two great leaders like Pablo and Andy only underscore how important California is to our overall franchise.”

**Address Risk...**

continued from pg. 26 from the business community.”

This report, Water and the California Economy, was sup-
ported with funding from the S.D. Bechtel, Jr. Foundation.

**Improve...**

continued from pg. 9

that their position is valuable and necessary for the long term vision of the company; it rein-
forces a comfort level and encourages maximum effort.

5. **Personal Satisfaction**

If the dream is big enough the facts don’t count. An aspira-
tion, a personal objective or a self-established goal is the greatest encouragement to the employee that is more motivated by personal satisfaction than money, advancement, recogni-
tion or security. It is common for this employee to be willing to commit to activities that are beyond the call of duty in an effort to move closer to fruition of their own desire and not for any “at-a-boys” from the boss. In coaching this team member, gain a respectful understanding of their personal agenda and offer support to focus on what is necessary to accomplish those individual objectives which will simultaneously attain profes-
sional goals.

Identifying one’s own moti-
vating factor can be the trigger to hitting a goal. Recognizing what motivates others will have a positive impact on the process of building good relationships both at the office and at home.

For more information, please visit www.thekeynotef-
effect.com, e-mail dl@thekeynote-
effect.com or call 732-672-
7942.

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HUMAN RESOURCES

Hiring: Do It the Steve Jobs Way
By Patrick Valtin

Jim was the perfect candidate with many years of solid experience as a professional sales rep and had an obvious talent of persuasion and communication skills. But the hiring manager had some strong reservations during the interview. Jim’s strong focus on results “right now” and a certain aggressiveness that could probably overwhelm or upset clients were some of the weaknesses he was concerned about.

In regards to Jim’s focus on the purposes of the company, its role in the community, the vital importance of innovation and unselfish dedication to excellence, he did the perfect job. He sold himself like never before and got hired.

Four months later, Jim was fired for lack of vision, lack of dedication and worst of all, for his lack of honesty in his intentions.

The manager knew he had to hire “the Steve Jobs way,” but had no real clue as to how to do it. He hired what he saw and what he heard “at the moment.” He was trapped into Jim’s salesmanship talent. And he was fooled by Jim’s hidden intentions: to get the job, “no matter what needs to be said…”

STEVE JOBS’ HIRING PHILOSOPHY

Steve Jobs was an amazing and unconventional leader in many respects. His reputation as the best entrepreneur of our time can be summarized in a few words: he and his top execs never compromised with the talents and qualifications required of their employees. He personally interviewed over 5,000 applicants during his career. He and his executives considered very different qualities in people than most business owners do. When you thoroughly analyze Apple’s philosophy of hiring, you find out that there has always been fundamental, un-compromising attributes needed to get a job at Apple, Inc.

You too can apply these attributes when you look at attracting top players and ensure you avoid troublemakers. To help you in the hiring process, here are the main “Apple selection attributes.”

1. Vision-minded. Everyone joining the company must have a clear picture of its management vision – and fully agree to fight for it, to defend it and to live with it every day. Applicants who do not seem to get it are systematically rejected. When you hire people who don’t seem to agree with, or care about your company vision, you are potentially employing future enemies.

2. Innovation-minded. Steve Jobs always emphasized the vital importance of hiring people who are innovative – willing to create something from nothing. Applicants are first chosen for their ability and willingness to constantly create, rather than for their technical competence. He was fooled by Jim’s hidden intentions: to get the job, “no matter what needs to be said…”

3. Future-minded. Employees at Apple are driven by their leader’s vision of the future and they contribute everyday to creating the future, more than just beating the competition. Each of them owns the future of the market because they know they can contribute to creating it. The eagerness to create, not follow the future is a vital attribute observed in top players, no matter the industry.

4. Passion-minded. Steve Jobs’ first principle is: “Do what you love.” People are hired because they love the product, the company and its vision. Applicants who do not demonstrate a genuine passion and “love” for the company’s purposes and business philosophy will never make it.

5. Contribution-minded. A statement given by an Apple recruiter is clear enough: “We didn’t want someone who desired to retire with a gold watch. We wanted entrepreneurs, demonstrated winners, high-energy contributors who defined their previous role in terms of what they contributed and not what their titles were.”

6. Engagement-minded. Over two thirds of Americans are not engaged in their workplace. Apple management is strict on employees’ level of commitment. Committed individuals who are inspired by a grand purpose make the whole difference in the most competitive conditions.

7. Excellence-minded. Steve Jobs was known for his passion of perfection. The company always tries things out until they are perfectly done. The same attitude is expected of every collaborator. Applicants who do not share that passion for excellence do not have a chance.

OTHER CRITICAL ATTRIBUTES TO EVALUATE

You will notice that these seven points enforced in the Apple’s personnel selection are all personality-related attributes, also called soft skills. They do not always guarantee performance. But the chance of selecting productive people is at least 200% higher when focusing on these vital soft skills. It is very well known that recruiters who focus on soft skills in their personnel selection process are, on average, 50% more effective in selecting top players.

So, in order to avoid falling in the momentary personality trap – as the hiring manager in the above example did, you should also focus on the following two basic soft skills:

• Honesty. Did you know that one third of all business failures in the USA are due to employee theft? Also, 95% of all US companies are victims of theft and yet only 10% ever discover it. So this is definitely a crucial criterion to evaluate. Everybody recognizes the importance of honesty so it would make sense to evaluate it PRIOR to evaluating any other soft skill, wouldn’t it?

There are strong indicators which allow you to precisely evaluate honesty. Here are just a few: gaps in the resume, contradictory data between the resume and your standard job application, negative reaction or embarrassment from the applicant to your challenging questions and lack of accuracy in applicant’s explanations of previous achievements.

• Willingness. According to the US Department of Labor, more than 87% of employee failures are due to unwillingness to do the job. You can’t simply force someone to do something if they do not want to. Such persons will do what you want in order to keep their job or to avoid penalties. But they will not really put their heart into it.

Most applicants will tell you that they are willing, of course. The key to finding out if they are honest is to ask them to prove it. Challenge them to demonstrate that they have been willing to work hard, learn something new, question their old habits, work under tough conditions, etc. The way you do this is simply by asking them to give you specific examples when they had to display such willingness.

So, hire the Steve Jobs’ way, by all means. But don’t forget continued on page 37
Cathedral City was awarded two $30,000 grants to help reduce air pollution. The South Coast Air Quality Management District’s Mobile Source Air Pollution Reduction Review Committee awarded the city the grants, which are being matched by state and federal entities and green technology groups, city spokesman Allen Howe said.

The first grant will go toward purchasing an alternative fuel public works vehicle and the second grant will be used for an electric vehicle charging station, Howe said.

The AQMD committee is considering awarding the city a third grant that could help offset the cost of the city’s street-sweeping program.

“‘These funds allow us to spread our thin resources even further and highlight the great work our local city staff does in finding other revenues,’” Cathedral City Councilman Greg Pettis said.

For more information on Cathedral City visit www.cathedralcity.gov or call (760) 770-0340.

The 22nd Annual Chaffey College Foundation Golf Tournament is scheduled for Monday, June 4, at Western Hills Country Club in Chino Hills. This tournament continues a strong partnership between the Chaffey College Foundation and Department of Athletics, and is an opportunity to play an exclusively private, award-winning golf course—while helping to generate much-needed support for Chaffey College students.

For more information on Chaffey College Foundation visit www.chaffey.edu or call (909) 652-6545.
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A Slice of Heaven Awaits in Ireland

Part II of II

By Daniel P. McKernan

History buffs are impressed with Ireland’s extraordinary past. The entire country tells fascinating stories of the days of yore with relics and historic sites. Its vivid green scenery is dotted with Celtic ruins, medieval forts, early Christian churches, and Anglo-Norman fortresses and castles.

It’s only natural to wonder what life must have been like centuries ago, especially within the lavish living quarters of a castle. Although the feudal system of royal families no longer exists in Ireland, guests can experience the glory of royal treatment at Dromoland Castle. This well-restored 16th century castle serves as a luxurious five-star hotel with all the fixings to live the life of a king or queen for a few days…in real time, not fantasy.

The 410-acres estate offers breathtaking views including a world-class 18-hole parkland golf course, situated front and center with greens that stand out like emerald jewels. The golf course is complemented with a state-of-the-art country club complete with gymnasion, sauna, steam room and a heated, indoor swimming pool.

The spa at Dromoland offers genuine “spoil me” amenities with six luxury treatment rooms, two dedicated manicure and pedicure suites, a hair salon, and a hydrotherapy hot tub covered with a gazebo. This superlative spa takes the “ahhhhh” factor to a whole new world of bliss. The spa’s menu offers just about every treatment imaginable. For ultimate relief and relaxation try the spa’s signature treatment “Gaelic Escape” with deep-release massage combined with hot-stone massage.

Dromoland Castle is a complete resort with ample activities and outdoor recreational opportunities on site to keep guests engaged during their stay. Some of the activities to choose from include golfing, trail walking, fishing, horseback riding, cycling, archery, clay shooting, tennis, and even hawk walks at The Dromoland School of Falconry.

What really sets Dromoland Castle apart from other resorts is its elaborate dining experience. Chef David McCann puts an exclamation point on gourmet dining! The award-winning Earl of Thomond Restaurant pulls out all of the stops from breakfast to dinner. The wow factor is alive at breakfast with a dazzling array of fine, fresh food at the self-serve breakfast buffet, that makes a Las Vegas buffet look like a kid’s Happy Meal. Or choose from an exceptional menu that has something to please all palettes. Combine this with a grand royal setting and top-of-the-line service, and it becomes a feast worth cherishing. And this is just to start the day.

As dinner time rolls around, the Earl of Thomond Restaurant gives its guests the utmost degree of pleasure. The service alone steps up to a level above superb; in other words, the service here—from its tuxedo-clad waiters to its expert sommelier—is bar none. The menu is like a Mozart concerto where everything sounds pleasing. Some of the menu items that stand out include roast loin of estate venison served with savoy cabbage, celeriac purée and cassia sauce or the fillet of sea bass served with scalliion and garlic eggplant caviar, Swiss chard and a nantaise sauce. The wine selection is tops with wine from all corners of the earth. Some special choices are the Montepulciano D’abruzzo from Italy or the Chateau Penin from Bordeaux, France, which goes perfect with the venison. For dessert a nice choice to complement the strawberry and raspberry warm cheesecake with light pistachio ice cream is the Krohn Colheita Tawny Port.

Dromoland Castle offers 99 deluxe-style guest rooms with comforts suited for a king. It’s difficult to leave the room continued on page 33...