August 2012

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Riverside Appoints Al Zelinka as Community Development Director

Chamber Applauds Appointment of Al Zelinka as City’s New Community Development Director.

Riverside City Manager Scott Barber recently announced the appointment of Al Zelinka as community development director. Zelinka is presently community development director in the city of Fullerton and has over 20 years of planning and community development experience in both the public and private sectors. As community development director, Zelinka will lead the city’s planning, building, code enforcement and development programs. Zelinka holds a master of regional planning from Cornell University and a bachelor of science in public planning with a minor in business administration from California State University San Bernardino, will jump-start his “golden days” as a speaker and panel chair at the “C3 Summit 2012: The 21st Century Business Challenges in U.S.-Arab Opportunities,” being held in New York City on Sept. 13-14, 2012—a U.S.-Arab Global Event.

President William Jefferson “Bill” Clinton, 42nd president of the United States will be a keynote speaker. Other confirmed speakers will include:

- Paula Cox (Premier, Bermuda)
- His Excellency Abdullah A. Zainel Alireza (former Minister of Commerce and Industry of the Kingdom of Saudi Arabia)
- David Hamod (President and CEO, The National U.S.-Arab Chamber of Commerce)
- Tim Cook (CEO of Apple)

For further information regarding the summit and additional speakers, visit www.c3-summit.com.

Redevelopment Funding to Cover Completion of Riverside Projects

Construction of local community improvement projects to be completed with former redevelopment agency funding Riverside was successful in securing $25.7 million in former redevelopment funding needed for the completion of local community projects. The chamber has supported the development and implementation of the city’s Renaissance Initiative, and is pleased that the improvement can move forward. The state’s Department of Finance overturned its earlier deci-

A $15.2 Million Industrial Sale/Lease in Ontario

NAI Capital industrial specialists Philip T. Attalla and Richard Horn with the Commerce office represented the buyer, CenterPoint Properties, a real estate asset management company owned by CalPERS and based in Chicago, Illinois, in the pur-
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The Other California
A Wine Journey Through California’s Central Coast
By Annette Alvarez-Peters

As a wine appellation, or wine-growing region, the Central Coast of California is very large, stretching some 250 miles from south to north, with diverse climates and topographies and a wide range of grape varieties to explore. Any wine enthusiast will enjoy the unpretentious vibe and the laid-back, welcoming feel of the region’s wineries—and the value of the great wines made by them. Let’s journey through some of California’s most picturesque scenery to see what’s in store.

Wonderful variety and value

The Central Coast appellation runs from the Santa Barbara County grape-growing region in the south to Monterey County in the north. Within the larger appellation, or American Viticultural Area (AVA), there are roughly 30 sub-appellations, also AVAs. Each area is distinguished and defined as a place of origin with specific soil and climatic characteristics.

The southern Central Coast encompasses Santa Barbara and San Luis Obispo counties. Both counties are bounded by hillside valleys to the east and beautiful Pacific coastlines to the west. Most of the vineyards here lie east to west, maximizing exposure to the sun as well as to cooling fog from the Pacific. This combination allows the grapes to hang longer on the vines to reach optimum ripeness.

Chardonnay is the dominant white grape variety, with plenty of variation within the sub-AVAs and among producers. Lush, tropical fruit flavors can be found in bottlings from the Santa Barbara area; fruity, rich aromas in wines from the Santa Maria AVA; and crisp acidity and lingering minerality and balance in Chardonnay from the newer Santa Rita Hills area. Sauvignon Blanc thrives in the warmer end of the Santa Ynez Valley, producing wines with lovely acidity and grassy notes. In Santa Barbara County, Viognier, an exotic grape from the northern Rhône Valley in France, is produced with floral aromas of peach and honey.

Pinot Noir, a popular but difficult grape to grow, is successful in several Santa Barbara County vineyards that take advantage of elevations with proximity to the ocean. Bright red cherry flavors with balanced acidity are hallmarks of Central Coast Pinots.

Classic reds in the warmer areas

Other classic red grape varieties thrive in the warmer reaches of the Central Coast. Rich, red berry Cabernets and lush, plummy Merlots are best produced in the warmer Santa Ynez Valley. Cabernet and Merlot also flourish in the Paso Robles AVA, located in San Luis Obispo County to the north. Known for its diverse topography of flat valleys, rolling hills and rugged mountain areas, Paso Robles is home to some 40, mostly red, grape varieties, including peppery Syrah, concentrated Zinfandel and earthy Sangiovese and Tempranillo. It’s an area of some “Old World” niches that really expresses the diversity of Central Coast wines.

Stars in the north

In the north, Monterey County is known for its charming seaside towns, but it’s also home to a large premium wine-growing appellation. Here, temperatures can vary 40 degrees between the coastal northern vineyards and the county’s more inland southern vineyards.

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Former Upland Mayor’s Plea Deal Could’ve Been a Lot Worse...For Him
By Jesse B. Gill, IE Weekly

All Inland Empire cities whose mayor didn’t plead guilty to bribery, please step forward. Not so fast, Upland.

The joke’s probably not funny to Upland residents (or, let’s be honest, anyone else) since they’re still dealing with the fallout of having a mayor who extorted money from businesses in the city. Allegedly.

Well, we know for sure that he at least took money from one business because he says he did on April 27 in federal court. That day, former Upland Mayor John Pomierski, 58, admitted to taking money from a business in exchange for helping cut through red tape at City Hall. But he only admitted to one count of bribery.

One count. Out of 10... but the U.S. Attorney’s Office seems pretty satisfied with that number. “The case involving Mr. Pomierski has been resolved in a way we believe suits the interests of justice,” says Thom Mrozek, a spokesman for the U.S. Attorney’s Office.

Through the plea, Pomierski admitted to accepting $5,000 from Chronic Tacos Cantina, a business that still has an outstanding lawsuit stemming from the allegations against the now-former mayor.

But that leaves nine other bribery counts federal prosecutors leveled against Pomierski that will likely go completely unanswered as a result of the plea bargain he took.

Between 2007 and late 2010, Pomierski—joined by co-conspirators John Hennes, Anthony Orlando Sanchez and Jason Roy Crebs—conducted a scheme that made them $45,000 richer, after dipping into the pockets of local businesses, according to an indictment filed in September 2010 by a federal grand jury.

Pomierski hounded the owners of now-closed Chronic and Upland Market Place for money, according to the indictment. In return, he greaseled the wheels at City Hall, making it easier for the businesses to, you know, do business.

Of course, federal prosecutors are putting themselves on the back, regardless of the fact that Pomierski’s guilty plea still leaves $40,000 on the table, unaccounted for.

“The public is entitled to honesty and integrity from the elected officials whom they entrust with power,” U.S. Attorney André Birotte, Jr. says in a prepared statement that managed to say pretty much nothing but used a lot of words to do it.

“Mr. Pomierski broke that trust when he decided to accept a bribe in return for a promise to circumvent the city’s well-established permitting system.” Birotte continued, determined to tell us stuff we already knew. “This kind of conduct is an affront to the voters who follow the law and play by the rules, and who have a right to expect their elected officials to do the same.”

Pomierski is yet to be sen-
News and Features

When Your Website Powers Your Business  Why would you invest your hard-earned dollars to hire anyone less than a pro when designing your online business? After spending months developing your product, do you yourself a favor and hire the right web developer—it will be well worth the investment. .......................... 6

Need Work?  Tech Companies Are Hiring  Companies are hiring and will be hiring those students who have the educational capability of business with a STEM background (Science, Technology, Engineering and Mathematics). We do not have to go overseas to find this talent says Matthew Brosious, co-founder of FreightCenter.com. ................. 6

Are You Leading From a Place of Fear?  All actions in business decisions have consequences—so does a lack of action. Author of “Leadership Isn’t for Cowards,” Mike Staver advises: Don’t let fear cloud your decision-making. .......................... 9

Ask, Don’t Tell: Nine Ways Power Questions Help Us Build Better Business Relationships  The days of getting in, making money, and moving on to the next guy are over. When times are tough and the future is uncertain, people want to put down roots and partner with people they truly like and trust. .......................... 11

Money Lessons From the Facebook Founder  Billionaire Mark Zuckerberg made news recently when he refinanced the $5.95 million mortgage on his Palo Alto home with a 30-year adjustable-rate loan starting at 1.05 percent. Learn why he did not pay it off with cash. .................................. 19

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Save Time, Paperwork, Headaches…
And Money! Rollover to an IRA Today

By William “Bill” Cortus

The two things that everyone could use more of are time and money. One way to help free up some of both is by rolling over your existing retirement assets into an Individual Retirement Account (IRA). An IRA rollover may give you greater control of assets spread across multiple accounts and potentially offers improved diversification, flexibility, guidance and service. This could save you money in fees and other costs from different accounts as well as cut down on financial paperwork and other headaches from dealing with multiple assets.

Below are the basics of what you need to know about rolling over to an IRA.

What is an IRA rollover?
An IRA rollover is the act of funding an IRA with assets moved from an existing tax-qualified retirement account, a pension plan, a profit sharing plan, 401(k) plan, 403(b) plan or another IRA[1] without penalty or tax withholding, for continued tax-deferred growth potential.

Who can open a rollover IRA?
You can roll over money from a former employer’s retirement plan (profit sharing, 401(k), 403(b), Roth 401(k) or Roth 403(b), etc.) to an IRA if you experience one of the following triggering events as permitted by the plan:

• Change of employer
• Termination of an employer’s existing plan
• Retirement
• Reaching age 59-1/2
• Disability
• Divorce
• Death

You may also roll over or transfer assets from most traditional, Roth1, SIMPLE and SEP IRAs into a Thrivent Financial IRA. The assets in the old plan or account are “rolled over” into an IRA and retain their tax-deferred growth potential.

Why move funds into a rollover IRA?
There are potentially four primary benefits in rolling tax-qualified retirement savings over to an IRA. These include:

• Easier management of retirement assets.
  Consolidating multiple tax-qualified workplace retirement accounts into a single IRA may make it easier for you to manage your retirement assets. Instead of piecing together multiple statements to find your overall investment performance and balance, just one statement does the trick.
  The U.S. Department of Labor reports that baby boomers born between 1957 and 1964 held an average of 11 jobs from age 18 to age 44.[2] That kind of job mobility has the potential to greatly complicate the task of managing your retirement assets. For many, an IRA rollover makes sense to better track and manage your retirement assets.

• Increased investment options.
  Rolling over to an IRA may offer more investment options than your employer and plan custodian. More options may help you better diversify[3] your investments or better align your accounts with your risk tolerance.

• Potential tax-deferred growth.

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• Potential tax-deferred growth.

Money Talks!

Contact us today... be on the air tomorrow!
909-483-1500 or 760-729-1000
financialnewsandtalk.com
Email Inquiries:
AstoriaBroadcasting@gmail.com
When Your Website Powers Your Business
By Joe Thomas of Left Brain Digital

If you can afford to have your brand new warehouse built from the ground up, who are you going to hire to build it?

The intelligent answer is simple: a reputable building contractor with happy clients and lots of experience, right? I mean, why on earth would you invest your hard-earned dollars to hire anyone less than a pro?

What about your office building or store? As a business owner, you know that it needs to have the right look and feel to be successful. Go ahead, go shopping or to the insurance guy or the doctor. Are the stores and offices run down with bad paint jobs and worn-out carpeting? Does the store you’re buying from have empty crates and clothes blocking the aisles? Of course not. They’re all clean and neat and professional and most are decorated to impress the customer.

So why, then, would anyone take the opposite approach with their online business? Believe it or not, at least half the people reading this right now have done exactly that. You’ve spent months, in some cases years, developing your product, becoming an expert in your field or writing your book, and then paid absolutely no attention to where or how it’s presented and sold. That’s just like buying beautiful new furniture and not having a house to put it in.

Do yourself a favor, when you’ve made the decision to open your business or sell your product online, make sure you have ALL the tools to make it successful. And for Pete’s sake, make sure you hire the right developer. Here are a few tips to help you find that person;

1. Look for experience, reputation and track record. These are the three attributes to consider when engaging any professional. Find out about who you’re entrusting your brand to. Ask for references—don’t just look at the testimonial they’ve posted. Take a good look at their website. If it looks like a fifth-grader put it together, imagine how yours will look. Look at their portfolio or ask for a list of sites they have developed. If they can’t show you immediately, or if they don’t have at least four or five sites to review, what are they afraid of?

2. It’s not always about the price. Do NOT cut corners. Don’t go with the cheapest deal you can find just because it’s cheap. Think about what you’re buying: It’s the vehicle that’s going to generate your revenue. Your website is the last thing you want to cut corners on. WARNING: Not going cheap does not mean you should go with the most expensive deal either; expensive doesn’t always equal better.

3. Listen. You’re buying talent and experience. You listen to your doctor, your lawyer and your accountant—they’re the professionals, after all. Now think about that when you decide that you know better or more than your web developer. If you made the right choice in hiring the developer, then listen to what he or she tells you. If you’re not willing to trust their judgment or advice, then save your money and build the site yourself. But don’t complain about THAT decision later.

4. Have a plan. You need to know what your goals are and how to convey them to your developer BEFORE you hire anyone. If you aren’t sure of your goals—WAIT. Do not hire anyone unless you are completely sure that they have a solid understanding of your needs and objectives.

5. Avoid any company or freelancer that has a package. You’ve seen it before. You’re searching for a web designer and you find 25 sites that have the Gold/Silver/Bronze package (or some cute little package names). They offer hourly rates and “additional page” costs. Here’s a tip: stay away. There’s no way a designer can give you exactly what you need based on his/her “package rate.” Ask me 10 times and I will tell you 10 times—I can’t give you a price if I don’t know what your project is all about. Any pro developer will tell you the same thing. We need to know what we’re developing before we know how much it’s going to cost.

6. Know how to request a quote. Please don’t ever email a developer and say, “Can you look at my site and tell me how much you would charge to redesign it or make it better?” Now, that’s just asking for trouble, and here’s why:

a) You are already telling the developer you have no idea what you need.

b) If the developer sends back an email that says, “I looked at your site and it would cost $xx.xx to redesign it or fix it” RUN. Never hire a developer who doesn’t want to talk to you first. A developer worth hiring is the one who wants to know about your project.

Need Work? Tech Companies Are Hiring
Business Offers Insights for Future IT Job Candidates

“Do what you love” has been the advice embedded in American commencement speeches for decades. Now, however, it’s “do STEM”—Science, Technology, Engineering and Mathematics.

“We have the brains, we have the educational capability and I’m pretty sure students want a job when they graduate from high school and college. We do not have to go overseas to find our talent,” says decorated Army Ranger and entrepreneur Matthew Brosious, co-founder of FreightCenter.com. The third-party logistics company and freight software technology provider does for freight shipping what Expedia does for travel.

Brosious’ company is hiring and, for students and people interested in new careers, what it’s seeking in job candidates offers valuable insights.

“A formal STEM education is not necessarily crucial to obtaining a job in a STEM career,” says Doug Walls, FreightCenter.com’s chief information officer. Walls initially started as the company’s IT administrator and after seven years is now CIO. According to Walls:

• Often times, the best developers are the ones who have a natural aptitude and an ability to comprehend emerging technologies.

• Web development and

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### Inland Empire’s Largest Employers

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<table>
<thead>
<tr>
<th>Company Name</th>
<th>Employees</th>
<th>Nature of Business</th>
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<td>2300 Indian Empire Blvd., Ste. 110</td>
<td>358,000</td>
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<td>(909) 742-5877</td>
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<tr>
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<td>777 North F St.</td>
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<td>Loma Linda, CA 92840</td>
<td>1964</td>
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<td>No</td>
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<td>March Air Reserve Base</td>
<td>8,525</td>
<td>Military Reserve, Department of Defense</td>
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<td>1090 E. Moore Way</td>
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<td>University of California Riverside</td>
<td>7,618</td>
<td>Higher Education</td>
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<td>901 University Ave.</td>
<td>1954</td>
<td></td>
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<td>(909) 558-0920</td>
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<td>Loma Linda University Medical Center</td>
<td>6,147</td>
<td>Medical/Health Care</td>
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<td>11234 Anderson Ave.</td>
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<td>Yes (Close by)</td>
<td>Administrative Director</td>
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<tr>
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<td>Yes (Close by)</td>
<td>(909) 558-0920</td>
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<tr>
<td>Kaiser Permanente Medical Center</td>
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<td>Health Care</td>
<td>Yes</td>
<td>John Gutierrez</td>
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<td>9581 Serra Ave.</td>
<td>1943</td>
<td></td>
<td>Yes</td>
<td>Dr. Sales &amp; Marketing, I.E.</td>
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<tr>
<td>Fontana, CA 92335</td>
<td></td>
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<td>Yes</td>
<td>(909) 975-3913</td>
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<td>5,800</td>
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<td>Donna Davis</td>
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<td>3340 Fourteenth St.</td>
<td>1871</td>
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<td>2520 Clark Ave.</td>
<td>4,926</td>
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<td>Norco, CA 92860</td>
<td>1993</td>
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<td>Pechanga Resort &amp; Casino</td>
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<td>4,700</td>
<td>Education</td>
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<td>No</td>
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<td>Verizon</td>
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<td>Telecommunications</td>
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<td>Devon Sorg</td>
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<td>122 S. Lakeview Canyon Rd.</td>
<td>82,000</td>
<td></td>
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<td>Regional Marketing Director</td>
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<td>Thousand Oaks, CA 91361</td>
<td>1953</td>
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<td>Yes</td>
<td>(858) 949-3277</td>
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<td>Abbotti Vascular</td>
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<td>Moreno Valley Unified School District</td>
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<td>26564 Alessandro Blvd.</td>
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<td>Moreno Valley, CA 92553</td>
<td></td>
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<td>No</td>
<td>(909) 373-4200</td>
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**Notes:**
- N/A = Not Applicable
- WND = Would not Disclose
- na = not available.
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## Duff & Phelps/Inland Empire Business Journal Stock Chart

### THE GAINERS
Top five, by percentage

<table>
<thead>
<tr>
<th>Company</th>
<th>Current Close</th>
<th>Reg. of Month Change</th>
<th>Point Change</th>
<th>%Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>American States Water Company (H)</td>
<td>40.87</td>
<td>39.58</td>
<td>3.3</td>
<td>8.1%</td>
</tr>
<tr>
<td>Watson Pharmaceuticals, Inc. (H)</td>
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<td>37.99</td>
<td>0.42</td>
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</tr>
<tr>
<td>Hot Topic Inc.</td>
<td>9.89</td>
<td>9.69</td>
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<td>-2.1%</td>
</tr>
<tr>
<td>CVB Financial Corp. (H)</td>
<td>1.64</td>
<td>1.65</td>
<td>-0.01</td>
<td>-0.6%</td>
</tr>
<tr>
<td>Physicians Formula Holdings Inc.</td>
<td>3.45</td>
<td>3.46</td>
<td>0.01</td>
<td>0.3%</td>
</tr>
</tbody>
</table>

### THE LOSERS
Top five, by percentage

<table>
<thead>
<tr>
<th>Company</th>
<th>Current Close</th>
<th>Reg. of Month Change</th>
<th>Point Change</th>
<th>%Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monster Beverage Corporation</td>
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<td>71.20</td>
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<td>-8.8%</td>
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<tr>
<td>Kaiser Federal Financial Group, Inc. (H)</td>
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<td>14.78</td>
<td>-0.34</td>
<td>-2.3%</td>
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<tr>
<td>Outdoor Channel Holdings, Inc.</td>
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<td>3.34</td>
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</tr>
<tr>
<td>Provident Financial Holdings Inc.</td>
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<td>1.13</td>
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<tr>
<td>Physicians Formula Holdings Inc.</td>
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<td>3.46</td>
<td>0.01</td>
<td>0.3%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ticker</th>
<th>7/20/12 Close Price</th>
<th>6/29/12 Open Price</th>
<th>%Chg. Month</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>AWR</td>
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<td>39.58</td>
<td>3.3</td>
<td>41.72</td>
<td>30.53</td>
<td>17.1</td>
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<tr>
<td>CVBF</td>
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<td>HOTT</td>
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<td>9.69</td>
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<td>44.3</td>
<td>NASDAQGS</td>
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<tr>
<td>KFFG</td>
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<td>14.78</td>
<td>-2.3</td>
<td>15.34</td>
<td>11.00</td>
<td>16.0</td>
<td>NASDAQGS</td>
</tr>
<tr>
<td>OUTD</td>
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<td>7.31</td>
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<td>7.99</td>
<td>5.18</td>
<td>144.2</td>
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<td>FACE</td>
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<tr>
<td>PROV</td>
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<td>11.81</td>
<td>7.92</td>
<td>15.2</td>
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<tr>
<td>WPI</td>
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<td>73.99</td>
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<td>78.00</td>
<td>55.00</td>
<td>35.6</td>
<td>NYSE</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

### Five Most Active Stocks

- Monster Beverage Corporation: 26,827,980 shares traded
- Watson Pharmaceuticals, Inc.: 19,563,070 shares traded
- Hot Topic Inc.: 15,563,070 shares traded
- CVB Financial Corp.: 5,277,670 shares traded
- American States Water Company: 1,175,760 shares traded

### Monthly Summary
6/29/12

- Advances: 3
- Declines: 7
- Unchanged: 0
- New Highs: 4
- New Lows: 0

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LEADERSHIP IN BUSINESS

Are You Leading From a Place of Fear?
Sixteen Signs You May Be Practicing Cowardly Leadership

It’s a tricky time to be a leader. With the economy so unforgiving right now, making smart business decisions is critical. That’s true not just in terms of strategy (whether to change your product mix or move into a new marketplace) but also relationships (whether to fire the toxic high performer or address a conflict head-on). All actions have consequences. So does lack of action. And with the margin for error so slim, you want to make sure you’re thinking as coolly and clearly as possible.

Author of “Leadership Isn’t for Cowards,” Mike Staver advises: Don’t let fear cloud your decision-making.

For Cowards,” Mike Staver advises: Don’t let fear cloud your decision-making. By definition, says Staver, all leaders “mess with people’s lives.” That’s why it’s so important to make sure you’re leading from a place of clarity and awareness—courage—and not letting fear drive your decisions.

“When you’re messing with their lives in a positive, growth-inspiring way or a negative, spirit-crushin way depends on the clarity with which you make decisions and execute,” he explains. “Fear obscures that clarity—especially fear that masquerades as something else.” You don’t have to be an out-and-out coward to let fear impact your leadership. Many people are unaware of how profoundly fear influences their decision-making. Staver says you may be leading from a place of fear if the following apply to you:

You frequently take the easy way out. In other words, you avoid taking bold, decisive action because it makes you uncomfortable. Then, you rationalize why you didn’t do what you really needed to do. I wanted to go to the national trade show, but we just couldn’t get the prototype ready by the deadline...or I’ve always thought we should take part in the green initiative, but the CEO would just shoot down the suggestion, so there was no point in bringing it up.

Generally, says Staver, such rationalizations boil down to fear. What if you unveiled the prototype at the trade show and it flopped? What if you approached the CEO with your green initiative idea and he rejected you—or worse, what if he didn’t reject you and then you had to make it work? It’s easier to avoid taking action (at least in the short term), but it’s also a sure path to mediocrity and stagnation. “There is no doubt that action drives results,” writes Staver. “A plan doesn’t drive results, willpower doesn’t drive results, and not even goals drive results. Action drives results. Period.”

You pretend you don’t know what you actually know. Pretending is common in the workplace, says Staver. You pretend you don’t know about opportunities in order to avoid risk. You pretend you don’t know that a high performer is behaving badly and making other employees unhappy. You pretend that your biggest client isn’t crushing morale and needs to be fired. Maybe, you even pretend you don’t know it’s time for you to move on.

“All of this pretending allows you to avoid pain and feel good in the short term, but it exacts a heavy price over time,” observes Staver. “There is always a price to be paid for needed actions not taken. Never doubt it. Your job as a leader is to look reality in the face and accept it so that you can make the tough decisions that need to be made.”

You fall victim to “shiny ball” syndrome. Can you relate to this scenario? You’re trying (well, sort of) to focus on a serious project when a “shiny ball” rolls by. It may be an email or a phone call or just a less urgent task. You break away and chase the shiny ball until—well, you would look at that! It’s time to go home already!

Most of us can’t say no to such distractions, says Staver. In fact, we don’t want to say no because what we should be focusing on is usually difficult, unpleasant, or anxiety producing. Anyone can stay busy. It takes real courage to stay focused and on task. “I heard a shocking statistic recently: The average Sunday edition of the New York Times has more information in it than the average human being in the 1700s received during his entire lifetime,” says Staver. “If we can’t achieve focus and manage the deluge of information that comes at us every day, we’ll drown in the chaos. We’ll fail to do the important things. We’ll fail as leaders.”

You ignore what’s causing “weight and drag” in your company. You already know what this is, don’t you? Maybe it’s a policy, a person, or a scarcity mindset that’s holding you or your team back from optimal performance. Ask yourself now: What am I doing, or not doing, that is adding weight and drag? Am I refusing to make a decision, waiting to hire an assistant, delaying a hiring or firing issue?

At the core of your job is your role as an obstacle remover,” says Staver. “Be courageous: Remove the obstacles you can and work around the ones that remain so that you can stay productive, directed, and focused.”

You refuse to balance your head and your gut. It takes both facts and intuition to analyze properly. Many leaders stick to the analysis style they’re most comfortable with. (Staver calls the data deciders “mullers” and gut deciders “gunslingers.”) To blend the scientific and artistic is simply too intimidating. (What if you make a mistake?)

 Courageous leaders, on the other hand, understand that decisions that have a direct impact on people’s lives require both aspects of analysis—and that means most of us need to step outside our comfort zones when it’s time to make decisions. “Your leadership will be enhanced, the performance of your team will improve, and they will trust you more if you lead with both your head and your gut,” writes Staver. “They are like two sides of the same coin.”

You hide behind the “I’m not quite ready” excuse. “Leaders and organizations spend too much time getting ready to be ready to get ready to almost get ready to be ready to get ready,” writes Staver. “Then they form a committee or a task force (which is just a committee on steroids) to evaluate more and look into the situation more so that they can really be ready.”

Getting overly ready is a result of fear, he insists. You don’t want to fail so instead you put off the moment of truth by perpetually getting ready. Should you prepare? Of course! Do your research? Yes. But stop hiding behind the “we aren’t quite ready” curtain. Say, “Enough is enough,” and just do it—even if conditions aren’t perfect.

“If you are going to build a culture in which people take action and aren’t afraid to boldly step out, then you had better be courageous enough to endure a lack of perfection and a dab of chaos,” says Staver. “Messy and quick is better than perfect and slow.”

You forsake the present in favor of the future or the past. It takes courage to be fully present...continued on page 12
### Inland Empire’s Largest Employers

(Ranked by Number of Inland Empire Employees)

<table>
<thead>
<tr>
<th>Company Name</th>
<th># Employees (IE)</th>
<th>Nature of Business</th>
<th>Employee Services:</th>
<th>Marketing Contact</th>
<th>Top Local Executive</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
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<tbody>
<tr>
<td>Riverside Community College</td>
<td>3,753</td>
<td>Higher Education</td>
<td>Yes</td>
<td>Yes</td>
<td>Jim Parsons</td>
<td>Assoc. VP, Public Affairs</td>
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<tr>
<td>Pomona Unified School District</td>
<td>3,462</td>
<td>Education</td>
<td>No</td>
<td></td>
<td>Tim McGillivray</td>
<td>Program Administrator, Communications</td>
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<tr>
<td>San Manuel Band of Mission Indians</td>
<td>3,271</td>
<td>Indian Tribe</td>
<td>WND</td>
<td>WND</td>
<td>Romney Mastandos</td>
<td>GM</td>
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<tr>
<td>Kaiser Foundation Hospital - Riverside</td>
<td>3,220</td>
<td>Acute Care Hospital</td>
<td>Yes</td>
<td>No</td>
<td>James Travis</td>
<td>Area Marketing Director</td>
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<tr>
<td>Pomona Valley Hospital Med. Ctr.</td>
<td>3,086</td>
<td>Acute Care Hospital</td>
<td>Yes</td>
<td>Yes</td>
<td>Kathy Roche</td>
<td>Director of Marketing, Public Relations</td>
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<tr>
<td>Vons A Safeway Company</td>
<td>3,082</td>
<td>Grocery/Retail</td>
<td>Yes</td>
<td>No</td>
<td>Gary Roshel</td>
<td>President</td>
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<td>Chino Valley Unified School District</td>
<td>3,000</td>
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<td>No</td>
<td></td>
<td>Julie Collins</td>
<td>Marketing Director</td>
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<td>Colton Joint Unified School District</td>
<td>3,000</td>
<td>Education</td>
<td>No</td>
<td>No</td>
<td>Casey Crichtle</td>
<td>Assistant Superintendent</td>
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<tr>
<td>Moreno Casino, Resort &amp; Spa</td>
<td>3,000</td>
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<td>No</td>
<td>No</td>
<td>WND</td>
<td></td>
<td></td>
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<tr>
<td>Arrowhead Regional Medical Center</td>
<td>2,945</td>
<td>Acute Care Hospital</td>
<td>Yes</td>
<td>No</td>
<td>Jorge Valencia</td>
<td>Dir. Business Devs/Marketing</td>
<td></td>
</tr>
<tr>
<td>City of Riverside</td>
<td>2,842</td>
<td>Municipal Government</td>
<td>No</td>
<td>No</td>
<td>Austin Carter</td>
<td>Public Information Officer</td>
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<td>Temecula Valley Unified School District</td>
<td>2,834</td>
<td>Education</td>
<td>No</td>
<td>No</td>
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<td>Ontario-Montclair School District</td>
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<td>No</td>
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<tr>
<td>Eisenhower Medical Center</td>
<td>2,300</td>
<td>Acute Care Medical Center</td>
<td>Yes</td>
<td>No</td>
<td>Les Fowler</td>
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<td>No</td>
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<td>Yes</td>
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<td>No</td>
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<tr>
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<td>Education</td>
<td>No</td>
<td>No</td>
<td>Mark McKinney</td>
<td>Superintendent</td>
<td></td>
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</table>

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Ask, Don’t Tell: Nine Ways Power Questions Help Us Build Better Business Relationships

In preparing for high-stakes meetings, we often spend hours putting together big presentations and rehearsing what we will say (and how we will say it).

Just a few years ago, globalization was in full swing, and the world seemed to be bursting with an infinite supply of business. All this bounty lured us into taking our customers for granted, maintains Andrew Sobel—until the economy tanked and shattered the illusion of endless prosperity. Suddenly, the old-fashioned “trusted relationship” started to look good again.

“In this post-Madoff era of unpredictability and suspicion, people are looking for deeper, more intimate, and more engaged relationships—the kind that reduce risk,” says Sobel, author (along with coauthor, Jerold Panas) of “Power Questions: Build Relationships, Win New Business, and Influence Others” and three other books on long-term business relationships.

“This is true of customers but also vendors, employees, and other business partners,” he adds. “The days of getting in, making money, and moving on to the next guy are over. When times are tough and the future is uncertain, people want to put down roots and partner with people they truly like and trust.”

Bottom line: In today’s market, the most valuable commodity is the ability to connect with others and rapidly build trust. And that begins by asking the right questions.

“Ask questions and people come up with their own answers is far more effective than spouting facts or trying to talk someone into something,” Sobel explains. “Telling creates resistance. Asking creates relationships.”

In his book Sobel explores dozens of questions that light fires under people, challenge their assumptions, help them see problems in productive new ways, and inspire them to bare their souls (which, of course, strengthens the bonds in the relationship).

Here are nine ways questions can transform professional and personal relationships:

• Questions turn one-dimensional, arms-length business relationships into personal relationships that endure for years. “When a relationship is all business and there is no real personal connection, it lacks heart and soul,” says Sobel. “And therefore you are a commodity—a kind of fungible expert-for-hire. A client—or your boss—can trade you out for a new model with no remorse or emotion. But when you've connected personally, the situation is transformed because clients stick with people they like. Bosses hold on to team members they feel passionately about. Your expertise and competence get you in the door, but it’s the personal connection that then builds deep loyalty.”

Sobel tells the story of a senior partner in a top consulting firm who had to meet with the CEO of a major client. Other consultants were nipping at their heels to get more business from this company. This powerful, confident CEO, who was in his 60s and near retirement, had seen hundreds of consulting reports. At the end of a routine briefing, the senior partner paused and asked the CEO, “Before we break up, can I ask you a question?” The CEO nodded. The partner said, “You've had an extraordinary career. You have accomplished so much, starting at the very first rung of the ladder, on the manufacturing floor. As you look ahead—is there something else you'd like to accomplish? Is there a dream you've yet to fulfill?”

The CEO was nearly stunned. He thought for a moment and replied, “No one has ever asked me that question. No one.” And then he began talking about a deeply held dream he had for his retirement. That question was the turning point in building a long-term, deeply personal relationship with an influential business leader.

• They make the conversation about the other person—not about them. Most of us don’t care what other people think—we want to know first if they care about us. The need to be heard is one of the most powerful motivating forces in human nature. That’s why one of Sobel’s power questions is, What do you think? Another is, Can you tell me more? “There’s an anecdote I love about a woman who has dinner, in the same month, with two great rival British statesmen of the 19th century, Gladstone and Disraeli,” says Sobel. “When asked to compare the two men she says, ‘After my dinner with Mr. Gladstone, I thought he was the cleverest man in the world.’ And then she adds, ‘After my dinner with Mr. Disraeli, I felt as though I were the cleverest woman in all of England!’ When you make the conversation all about you, others may think you are clever,” he adds. “But you will not build their trust. You will not learn about them. You will squander the opportunity to build the foundations for a rich, long-term relationship.”

• They cut through the “blah, blah, blah” and create more authentic conversations. No doubt you can relate to this scenario. A person says, “I want to bounce something off you.” Then, he proceeds to spend ten minutes telling you every detail of a very convoluted situation he is enmeshed in. You do yourself and the other person a favor by getting him to focus on the true kernel of his issue. Simply ask: What is your question?

“Think of a tough-love question,” admits Sobel. “People will resist it—but often strenuously. But you must ask it. It forces them to take the first step toward clarifying what the issue is and what advice they really need from you. You’ll reduce the amount of posturing people do and will move faster toward an authentic conversation.”

• They help people clarify their thinking and “get out of the cave.” The ancient Greek philosopher Socrates said that we perceive reality as if we are chained inside a dark cave. In that cave, we see only the blurred shadows of life outside the cave as they are projected on a dark wall at the back. Our understanding of reality is filtered and distorted.

By asking a series of questions, Socrates would engage his students’ minds in the learning process. In this way he uncovered assumptions and slowly but surely got to the heart of the issue. “The Socratic Method” is still used at Harvard Business School—and it can enable you to help others see the true reality instead of shadowy representations of it.

Instead of saying, “We need to improve our customer service!” Sobel suggests asking: “How would you assess our customer service levels today?” Or, “How is our service impacting our customer retention?” If someone at work says, “We need more innovation,” ask, continued on page 19
Are You Leading... continued from pg. 9
ent, says Staver. It takes discipline to not ruminate on what happened yesterday, look at your iPhone, check your email, or think about tomorrow’s agenda instead of fully committing to and engaging in the present. Worry, anticipation, regret, and hope are some of the mental processes that rob us of fully and courageously experiencing our leadership and influence on a day-to-day basis.

“I am not suggesting you should not plan for the future,” Staver writes. “I am not suggesting that you ignore the past instead of learning from it. What I am suggesting is that all the planning and reflecting in the world provides no guarantees. If you decide to trade this moment for the memory of yesterday or the concern of tomorrow, you are likely to miss what’s happening now.”

You see only the information that agrees with your beliefs. We all have a natural tendency to ignore information that contradicts our beliefs about the world, especially our negative beliefs. If we believe someone doesn’t like us, we will see only those behaviors that support that impression. If we think we are bad at something, we will see only more evidence of that conclusion. This tendency is so strong that it blinds us to contrary evidence. As long as we don’t see other possibilities, we don’t have to take action.

“In Leadership Isn’t for Cowards,” Staver writes about making a Facebook post encouraging leaders to act boldly. Someone responded by saying, “What if you work for an organization that talks the talk, but if you act on what they say, you get your wings clipped and are passively told to go back to your desk and not make waves?”

“If I were able to talk directly with the guy who posted on my Facebook, I would ask him if it was 10 percent true that action was punished in his workplace,” he writes. “Were people who came up with new ideas punished? Were employees who came up with cheaper ways to do things or ways to increase efficiency punished? Probably not...Believing that is simply an excuse. Fear is the real problem, and it seems bigger the more you dwell on it.”

You’re constantly blaming others. This is an energy-draining, counterproductive way of dealing with difficult circumstances. Blaming someone else puts you in the position of a victim, like something happened outside your control. Therefore, you won’t take action to change your circumstances because it’s someone else’s problem. (How convenient, huh?) Victim thinking affects not just individuals but entire organizations, notes Staver.

“Blame-based leadership seeks to find a bad guy so that there is someone to absorb the problem, like a lightning rod absorbs a bolt of otherwise dangerous electricity,” he writes. “If a bad guy can be found, then everyone else can take a collective sigh of relief. For that particular problem, they are off the hook. If it’s marketing’s fault, then operations can’t possibly be responsible for the train wreck. If it’s operations’ fault, management can’t have done anything wrong.

“Acknowledging that you are ultimately responsible for the results of your life, thoughts, and actions creates a level of freedom not experienced by those who choose to blame others,” Staver adds. “It empowers you to act. Courageous leaders are driven by, even obsessed with, the imperative to eliminate excuse making and blame from themselves and their organizations.”

You apply more pressure instead of looking for pinch points. Imagine that you are trying to drink from a water hose that has a kink in it. What do you do? Do you un-kink the hose...or do you run up to the faucet and turn up the pressure? Obviously, you would do the former. Until you eliminate the kink—the pinch point—all the pressure in the world won’t do a bit of good. Water will just begin to leak from the weak spots, and if the pressure isn’t relieved, the hose will explode.

Now, think of this hose as an

Need Work?... continued from pg. 6

IT offer stable careers with plenty of opportunity for placement straight out of college.

• Web technology is increasingly going more mobile as users access the Internet via smart phones and tablets, so it’s important to continue to learn about new techniques to reach this group of users.

• Following development or IT blogs and news is an excellent way to stay ahead in a progressive field.

• Having a well-designed and developed personal site offers employers like us an insight into your skill level and allows us to determine how job seekers apply the knowledge they’ve learned in school or on the job.

Located in Florida’s Tampa Bay area, Freightcenter.com does well attracting qualified professionals, Brosious says. But job creators in other parts of the country may not be so lucky.

National statistics reveal a gap between STEM jobs and potential employees that will only grow wider if trends continue unchanged:

• Only about 6 percent of U.S. graduates leave college with a STEM-based degree, compared to 28 percent in Germany, 37 percent in South Korea and 47 percent in China, according to National Center for Education Statistics.

• STEM jobs are projected to grow twice as quickly as jobs in other fields in the next five years, according to the U.S. Bureau of Statistics.

• Eighty percent of jobs in the next decade will require significant technical skills.

• Of the 20 fastest growing occupations projected in 2014, 15 will require considerable science and/or mathematics preparation, according to the U.S. Department of Labor.

Brosious says getting young people interested in following a STEM track of education will require changes in the classroom beginning at an early age.

“One only in five college students feel that their grade-school education prepared them very well for their STEM college courses,” he says, citing a recently published survey by Microsoft.

That study also indicates students who pursue STEM degrees do so because they’re inspired by a class or a teacher. And 16 percent more males than females are interested in those fields thanks to video games and clubs.

BUSCHNAN STREET PARTNERS CLOSES $10.6 MILLION INLAND EMPIRE OFFICE BUY

In a recent Inland Empire office buy, Buchanan Street Partners paid $10.6 million for a 75k square foot ($141/sf) Class A building in HavenPark, a prestigious master-planned office campus in Rancho Cucamonga. Built in 2007 and located at 9680 Haven Avenue, the three-story building was 89% leased at closing.

The property has excellent access and visibility at the intersection of Haven Avenue and Fourth Street, two major arterials that offer good access to area freeways serving the Ontario Airport submarket. Ontario International Airport is approximately one mile south of the property.

The building features high quality finishes, functional floor plans and spacious window lines. A covered parking structure provides above standard parking at 4.4 spaces per 1,000 square feet, and attractive landscaping and grounds complement the exterior improvements.

The property benefits from
I have spoken, in recent columns, of the things that have been disappearing in our lives. I don’t mean the dodo bird and the passenger pigeon. I mean things like pay phones and type-writers.

Now comes word that the cash register is about to disappear. Not completely, and not right away. But the new CEO of JCP (formerly Penney’s) has announced that by 2014 shoppers will use their credit/debit card and use such new technology as WiFi networks and RFID (Radio Identification) of, as exists in grocery stores now, a self-checking option.

I know it’s been talked about for years. Imagine pushing your grocery cart past a screen and getting a receipt instantly, with the cost deducted from your card.

The Apple stores have been using such a system. Each employee has a handheld device to call up the item you have, its cost and your card account number. Pow. You’re done. Of course, at the Apple store you may have stood in line for the new iPhone 5 and you can’t wait to get home and try it out. Plus if everyone is buying an iPhone 5, this is a great way to run the customers through.

Regular retail is different. Not everyone is buying the same things. If you are buying grocery items by the pound there has to be some system to weigh them. Granted, most items already have UPC bars attached to them to be scanned up front. Even a cut of meat, when the butcher weighs it, has a sticker, with a price and UPC bars.

But the experience of “shopping” will soon fade away. No more getting a taste of the salad. Toss what you want into your cart and move on. You may just as well do your shopping online. It should come as no surprise that the idea for Penney’s cashless system comes from the new CEO. He just came over from Apple.

continued on page 29

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**Top Tenant Improvement Contractors**

Listed Alphabetically

<table>
<thead>
<tr>
<th>Firm Address</th>
<th>Cumul. Blds. (in I.E.)</th>
<th># of Licensed Contractors</th>
<th>Specialties</th>
<th>Clientele/Projects</th>
<th>Top Local Exec.</th>
<th>Title</th>
<th>Phone/Fax</th>
<th>E-mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Al Shankle Construction Company</td>
<td>3309 Grapevine St Mira Loma, CA 91752</td>
<td>775,000 2,125,000</td>
<td>Mira Loma</td>
<td>Concrete Tilt-Up, Industrial &amp; Office, Tenant Improvements, Schools</td>
<td>砌er Bros. Coffee</td>
<td>951-727-8882 Santa Ana Unified School District</td>
<td><a href="http://www.alshankleconstruction.com">www.alshankleconstruction.com</a></td>
<td></td>
</tr>
<tr>
<td>Capstone Construction Co., Inc.</td>
<td>361 Third St Riverside, CA 92501</td>
<td>1,793,000 780,000</td>
<td>Riverside</td>
<td>Large T.I., Hospital Renovations, Private Schools</td>
<td>University of Phoenix, Loma Linda University, Riverside Community Hospital</td>
<td>Bruce T. Heiliger</td>
<td>CEO</td>
<td>(951) 682-6253/Riverside</td>
</tr>
<tr>
<td>Inland Empire Builders, Inc.</td>
<td>10441 A-Trademark St. Ste. 22 Rancho Cucamonga, CA 91730</td>
<td>N/A</td>
<td>Rancho Cucamonga</td>
<td>Commercial Construction Tenant/Offer Improvements</td>
<td>Sacred Heart Church, Rancho Cucamonga</td>
<td>Tracy Elefante</td>
<td>President/CEO</td>
<td>(909) 945-2549/Bistro of San Bernando</td>
</tr>
<tr>
<td>JG Construction</td>
<td>15632 El Prado Rd. Chino, CA 91710</td>
<td>2,100,000 4,500,000</td>
<td>Chino</td>
<td>Commercial/Retail Buildings Construction Ground Up Tenant Improvements</td>
<td>Cudre Capitol Investment Pan Pacific Retail, Longs, Sav-On</td>
<td>Jude Grothe</td>
<td>President</td>
<td>(909) 933-9335/939-9394</td>
</tr>
<tr>
<td>Oltmans Construction Co.</td>
<td>10005 Mission Mill Rd. Whitney, CA 90601</td>
<td>981,162 2,560,097</td>
<td>Whittier</td>
<td>Commercial/Industrial Projects Seismic Retrofits Tenant Improvements</td>
<td>Corp. Stater Bros. Inland Empire Gateway Chino South Industrial</td>
<td>Joe Oltmans II</td>
<td>President</td>
<td>(562) 948-4249/5299</td>
</tr>
<tr>
<td>Panattoni Construction, Inc.</td>
<td>34 Tesla, Ste. 110 Irvine, CA 92618</td>
<td>639,800</td>
<td>Sacramento</td>
<td>Distribution, Industrial Projects Tenant/Office Improvements Hime Motors Panattoni Development</td>
<td></td>
<td>Joe Lutz</td>
<td>Regional Vice President</td>
<td>(949) 296-3940/5299</td>
</tr>
</tbody>
</table>

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 IEBJ.
CELEBRATING THE BIRTH OF OUR NATION

Last week, I had the honor of introducing HR 32 and leading a ceremony on the Assembly Floor to honor the birth of our nation 236 years ago. Below are my comments from the ceremony.

Thank you Mr. Speaker and Members. I rise today to present HR 32 which celebrates the birth of our nation and the signing of our Declaration of Independence 236 years ago.

America, this experiment in self-government, this nation, not founded on race or borders, but by a set of political principals contained in our Declaration of Independence. These principals are what bind us together as Americans. We are the first nation in 5,000 years of recorded history where ordinary citizens like us had rights.

• Free speech
• Religion
• Press
• Property
• Trial by jury

Perhaps one of the most important rights: no longer were we required to bow our knee to a king, but we elect our own leaders.

“To secure these rights, governments are instituted among men, deriving their just powers from the consent of the governed...” Declaration of Independence

Many men fought to establish and defend our rights, from the birth of our nation, and there have been many more after them: WWI, WWII, Korea, Vietnam, Iraq, and currently in Afghanistan.

In 1802, Noah Webster celebrated the birth of our nation and clearly articulated better than I can the conflict of those who fought to preserve our rights.

I would like to read a portion of his speech...

“Let this anniversary renew the deep, but tranquil grief of the aged sire, who bore the bleeding body of a brave son, from the field of victory to a grave. Let it revive the keen anguish of the mother, whose heart was wrung by the loss of a favorite son, and of the widow, bereaved of an affectionate husband. Let it soften the heart of the orphan, whose hopes of protection and support were blasted by the premature fate of a kind father! With new zeal imitate their virtues, and with fresh desires to cherish the honor and interest of our country, which they shed their blood to defend.

“Let the youth of our country, who were not spectators of the distresses of the war; witness the scars and the poverty of the wounded soldier. Let them catch a portion of their patriotic flame as they admire the heroism of the citizen solder, and catch the spirit of victory. Casting upon a shattered army, driven to despair, whose naked feet stained the road with blood, as they marched to the victories of Trenton and Princeton! Who suffered and bled to defend the blessings which we now enjoy. And when our youth see a needy soldier, grown old in poverty, or the widows and orphans of soldiers, doomed to want by the loss of their protectors, let them open their hand of

Real Estate... continued from pg. 12

abundant nearby retail amenities, including several restaurants and a hotel within the office campus.

Buchanan Street’s acquired the HavenPark property at an estimated 40% below replacement cost. Wells Fargo provided 70% loan-to-cost financing for the acquisition, with Buchanan Street providing the equity to complete the transaction.

GLJ PARTNERS TO BEGIN WORK ON TWO MULTIFAMILY PROJECTS IN THE INLAND EMPIRE

GLJ Partners is set to begin work on two major residential developments that will add nearly 700 rental units in the Inland Empire. The company has obtained $52 million in construction financing for Oak Springs Ranch, a 312-unit project in Wildomar, and $53.7 million for The Paseos, a 385-unit development in Montclair.

Oak Springs Ranch will consist of 18 buildings on 21 acres, with a density of 15 units per acre, making it the least-dense Class A apartment community in the Southwest area of Riverside County. The land is fully-entitled, permitted and shovel-ready for development. The property is also adjacent to a major-anchored neighborhood shopping center, and is more proximate to employment centers in Riverside and Ontario than other competing residential communities in the corridor.

GLJ originally acquired the land with a joint venture partner in 2008, but has held off on development until the economy picked up and they were able to land needed financing that was guaranteed solely at the entity-level, providing protection to the client’s principals. Their current financing continued on page 28
### Inland Empire’s Largest Employers

**Ranked by Number of Inland Empire Employees**

#### Company Name Address City, State, Zip

<table>
<thead>
<tr>
<th>Rank</th>
<th>Name</th>
<th># Employees (IE)</th>
<th># Employees (Nationwide)</th>
<th>Nature of Business</th>
<th>Van or Carpool</th>
<th>Health Club on Site</th>
<th>Top Local Executive</th>
</tr>
</thead>
</table>
| 42   | Alvord Unified School District 10365 Keller Ave. Riverside, CA 92505 | 2,000 | N/A | Education | No | Yes | Paul Jessop  
Superintendent  
(951) 696-6000/690-5920  
www.alvord.k12.ca.us |
| 43   | California Institute for Men P.O. Box 128 Chino, CA 91710 | 2,000 | N/A | State Prison | No | Yes | Michael Paulus  
Warden  
(909) 591-8210/591-6111 |
| 44   | California State Univ. San Bernardino 5500 University Parkway San Bernardino, CA 92407-2197 | 2,000 | N/A | Higher Education | Yes | Yes | Thomas Morales  
President  
(909) 822-8800/822-5801  
www.csusb.edu |
| 45   | Murrata Valley Unified School District 26,396 Beckman Ct. Murrieta, CA 92562 | 2,000 | N/A | Education | No | Yes | Stan Scher, Ed. D  
Superintendent  
(951) 696-1600/690-1536  
www.muvus.k12.ca.us |
| 46   | Riverside County Office of Education 4895 Thirteenth St., P.O. Box 868 Riverside, CA 92502 | 2,000 | N/A | Education | No | N/A | Kenneth Young  
Superintendent  
(951) 826-8199  
www.rcoe.k12.ca.us |
| 47   | San Antonio Community Hospital 999 San Bernardino Rd. Upland, CA 91786 | 2,000 | N/A | Hospital | No | No | Carey Behman  
Manager  
(909) 537-5000/880-5901  
www.csusb.edu |
| 48   | Westfield Shoppingtown - Palm Desert 72640 Hwy. 111 Palm Desert, CA 92260 | 2,000 | N/A | Retail Mall | No | N/A | Patric Hein  
General Manager  
(760) 341-2121/341-7979 |
| 49   | Valley Health System 1117 E. Devonshire Ave. Hemet, CA 92543 | 1,984 | N/A | Health Care | Yes | No | Jole Bergenfeld  
CEO  
(951) 562-7000/562-4323  
www.valleyhealthsystem.org |
| 50   | Southern California Edison 2244 Walnut Grove Ave. Rosemead, CA 91770 | 1,934 | 15,884 | Electric Utility | Yes | No | Theodore Cavanaugh  
President/CEO  
(626) 218-1212  
www.sce.com |
| 51   | Coachella Valley Unified School District 87-223 Church St. Thermal, CA 92274 | 1,892 | N/A | Public Education | No | No | Ron Plumb  
Superintendent  
(760) 956-3170/956-1488 |
| 52   | Marine Corps Logistics Base P.O. Box 105830 Barstow, CA 92311 | 1,868 | N/A | U.S. Marine Corps | WND | N/A | Michael Scalien  
(CO)  
(760) 773-4555/773-4500  
www.barn.usmc.mil |
| 53   | Fleetwood Enterprises, Inc. 3125 Myers St. Riverside, CA 92513-7638 | 1,875 | 13,500 | Recreational Vehicles | No | Yes | John Ables, R.V. Group  
President/CEO  
(951) 348-5958/348-3137 |
| 54   | Patton State Hospital 3102 E. Highland Ave. Patton, CA 92360 | 1,875 | N/A | Forensic Hospital | Yes | No | Octavio C. Luna  
Executive Director  
(909) 425-7800/425-5730 |
| 55   | Redlands Unified School District 20 W. Lugonia Ave. Redlands, CA 92373 | 1,815 | N/A | Education | No | N/A | Loral Rhoades  
Superintendent  
(909) 387-5800/387-5312 |
| 56   | ESRI 380 New York St. Redlands, CA 92373 | 1,800 | 2,300 | Geographic Information System Software | Yes | No | Markos Buizza  
CEO  
(951) 263-6532/263-6201  
info@esri.com |
| 57   | Chaffey Community College 5845 Haven Ave. Rancho Cucamonga, CA 91734 | 1,800 | N/A | Higher Education | Yes | Yes | Henry Shannon  
Superintendent  
(909) 881-6100  
www.chaffey.edu |
| 58   | Desert Regional Medical Center Rancho Cucamonga, CA 91734 | 1,700 | N/A | Health Care | Yes | Yes | Karlos Swiney  
CEO  
(760) 323-8734/323-6501 |
| 59   | Jerry L. Pettis Memorial Veterans Affairs (VA) Medical Center 11201 Borden Street Loma Linda, CA 92354 | 1,608 | 215,648 | Health Care | Yes | No | Dean R. Stordahl  
CEOs (Veterans Health Administration)  
(909) 825-7044/422-3107 |
| 60   | Lake Elsinore Unified School District 545 Cherry St. Lake Elsinore, CA 92530 | 1,600 | N/A | Education | No | No | Frank W. Passarella  
Superintendent  
(951) 253-7053 ext. 52220/52217  
www.lusd.k12.ca.us |

*Note: Not Applicable (NA) - Would not disclose, 50 - 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 RMB.*
Through privatization, states can get around voter resistance to prison construction bonds by having private corporations build the prison, who then turn around and send a huge bill to the state and thus taxpayers. This represents a classic case of “socializing the costs and privatizing the benefits” (Dyer, 2000, p. 245).

Private profit is the driving force in the privatization of the correctional system. A report by Equitable Securities in March, 1996 called “Crime Can Pay” included a “strong buy” advice to investors. The report concluded: “We consider the industry very attractive. There is substantial room for continued private-prison growth.” The potential for profits did not escape Wall Street. Back in the early 1990s Ted Goins, of Branch, Cabell and Co., Richmond, Virginia, compiled a list of “theme stocks” for the 1990s. His highest recommendation was for Corrections Corporation of America (Brayson, 1996). A Prudential Securities vice president, who is part of a “prison-financing team,” was quoted as saying that “We try to keep a close eye on all the crime bills.” Wall Street was indeed eager to back the growth in “crime control stocks” with such companies as Merrill Lynch, Prudential Securities, Smith Barney Shearson and Goldman Sachs among the leaders in support of privatization (Brayson, 1996). One writer noted: “Between 1982 and 1990 California voters approved bonds for prison construction totaling $2.4 billion. After interest is paid to lenders, the total cost will be $4.1 billion. Now the big investors are bullish on private prisons.” The firm of Raucher, Pierce and Refsnes of Dallas, Texas were the underwriters and investment bankers for Wackenhut Corrections. In the early 1990s, this company was reportedly doing about $5-7 million worth of business each year, mostly “buying bonds and securities from the private prison companies or the state entities which issue them and reselling them to investors. That securities market is now a 2-3-billion dollar industry, up from nothing eight years ago...” So enthralled about the profits, these securities firms were ready to launch the “next phase” of such development, which was to finance their own construction, with help from securities firms (Thomas, 1994, p. A6).

As of mid-2007 (latest figures available) there were 111,975 state and federal prisoners in private prisons (7.2% of the total, up from 90,000 or 6.5% in 2000) (Couture and Sabol, 2008). As of December, 2000 there were 153 privately operated correctional facilities in the United States (Sentencing Project, 2001). As of June, 2007 the bulk of the prisons were being operated by Corrections Corporation of America (CCA), the GEO Group and Cornell Corporation (Lifsher, 2007). It should be noted that in April, 2010 GEO bought Cornell for $374 million in cash and stock, which expands its territory considerably (Texas Prison Bid’ness, 2010). Investment counselor Rich Duprey writes a regular column about investment advice and in this article he wrote that GEO is his favorite private prison operator and that this deal “looks like a smart one.” He noted that this purchase “will give GEO Group 97 correctional and detention facilities that it will either own or manage, along with 32 behavioral health centers, generating some $1.5 billion in annual revenues. It’s expected to save Geo as much as $15 million annually and promises to add to the prison operator’s pro forma 2011 earnings per share” (Duprey, 2010).

Private prison companies have even expanded to foreign countries. As Leighton and Selman note: “As private prison companies expanded, they found partners in the United Kingdom (UK), France, Australia, New Zealand, Puerto Rico and South Africa. At times, like in the UK, companies would spend two to three years lobbying and plying politicians with donations to convince government to privatize” (Leighton and Selman, 2011). Newsweek recently reported that “GEO increased its revenue by $20.2 million in the last year by opening up prisons in Australia and the United Kingdom, while also eyeing contracts in South Africa and New Zealand” (Cook, 2010).

The largest, and perhaps the most controversial private prison corporation, is Corrections Corporation of America (CCA). Founded in 1983, the company is headquartered in Nashville, Tennessee and employs more than 15,000 professionals nationwide. I once obtained a copy of their 1995 annual report, at which time they claimed to be the “leading private sector provider of detention and corrections services to federal, state and local governments.” There was also a subsidiary, CCA International, which provided similar “services” in foreign countries. Still another subsidiary was TransCor America, which was touted to be “the nation’s largest and most experienced prisoner extradition company.” At that time, CCA’s stock traded on the New York Stock Exchange. It operated 46 correctional facilities, including one in England, two in Australia and two in Puerto Rico. This report bragged about its revenues, going from $13 million in 1986 to $207 million in 1995 (an increase of 1492%), while assets increased from $8 million to almost $47 million (an increase of 488%) and stockholders equity had gone from $24 million to $96 million (up 300%).

Since that time, CCA has entered into some serious problems. Its stock went as high as $45 in 1998, but bottomed out at merely $0.18 per share, which prompted a Wall Street analyst to comment that the company “has taken a dive that would make a dot-com blush” (Leighton, 2010). They eventually merged into Prison Realty Trust—a Real Estate Investment Trust (REIT) that is exempt from corporate taxes providing it meets certain conditions, including distributing 95 percent of its income to shareholders. However, Prison Realty Trust failed to meet that condition because of “cash flow problems” and reported a $62 million loss for 1999. In April, 2000 an audit cast doubt about its solvency. All together, CCA and Prison Realty Trust lost $265 million in 1999 (Leighton, continued on page 26
<table>
<thead>
<tr>
<th>Name of Credit Union</th>
<th>Assets $</th>
<th>Capital $</th>
<th>Capital Ratio % (mils)</th>
<th>2011 YTD Income $</th>
<th>Star Rating</th>
<th>Key Executive Title/Phone/Fax</th>
<th>Email Address</th>
<th>Address</th>
<th>City, State, Zip</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>SchoolsFirst Federal Credit Union</td>
<td>9,415,701,000</td>
<td>925,009,000</td>
<td>11.14</td>
<td>21,324,000</td>
<td>*****</td>
<td>Mike Faulwell President/CEO</td>
<td>(951) 680-1998/787-6699</td>
<td>1209 University Ave. Riverside, CA 92507</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Arrowhead Credit Union</td>
<td>715,439,000</td>
<td>49,723,000</td>
<td>12.26</td>
<td>6,946,000</td>
<td>***</td>
<td>Steve Becker President/CEO</td>
<td>(951) 379-6222/379-6986</td>
<td>P.O. Box 735 San Bernardino, CA 92320</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alta Credit Union</td>
<td>708,213,000</td>
<td>57,597,000</td>
<td>11.92</td>
<td>7,039,000</td>
<td>***</td>
<td>Gerry Agnes President</td>
<td>(909) 388-6326</td>
<td>2847 Campus Parkway</td>
<td>Riverside, CA 92507</td>
<td>951-680-1998/787-6699</td>
<td></td>
</tr>
<tr>
<td>USA Federal Credit Union</td>
<td>666,705,000</td>
<td>36,860,000</td>
<td>5.520</td>
<td>-8,248,000</td>
<td>*</td>
<td>Tony Clark CEO</td>
<td>(909) 220-4722/846-851-6922</td>
<td>9599 Willow Creek Rd San Diego, CA 92131</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vistora Credit Union</td>
<td>340,797,000</td>
<td>23,175,000</td>
<td>9.27</td>
<td>1,311,000</td>
<td>***</td>
<td>Robert Cameron President/CEO</td>
<td>(949) 460-9378/388-3155</td>
<td>E-Mail Address</td>
<td>Moreno Valley, CA 92552-9500</td>
<td>(951) 656-4411/607-8024</td>
<td></td>
</tr>
<tr>
<td>Alta Vista Credit Union</td>
<td>145,785,000</td>
<td>10,815,000</td>
<td>8.54</td>
<td>19,000</td>
<td>***</td>
<td>Larry Paloski President/CEO</td>
<td>(909) 339-7818/783-7885</td>
<td>444 S. Waterman Ave.</td>
<td>San Bernardino, CA 92408</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chaffey Federal Credit Union</td>
<td>104,382,000</td>
<td>7,887,000</td>
<td>8.88</td>
<td>-3,000</td>
<td>***</td>
<td>Catherine M. Randazzo President/CEO</td>
<td>(909) 986-4352/986-3844</td>
<td>7/30/2012</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>United Methodist Federal Credit Union</td>
<td>85,618,000</td>
<td>5,493,000</td>
<td>6.47</td>
<td>123,000</td>
<td>***</td>
<td>Ramon Neguer President/CEO</td>
<td>(909) 946-4094/831-7855</td>
<td>40 N. Lemon Ave. Ontario, CA 91764</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Members Own Federal Credit Union</td>
<td>85,259,000</td>
<td>-38,000</td>
<td>-0.040</td>
<td>-5,429,000</td>
<td>*</td>
<td>Larry Paloski President/CEO</td>
<td>(909) 220-4722/846-851-6922</td>
<td>E-Mail Address</td>
<td>Victorville, CA 92395</td>
<td>(951) 680-1998/787-6699</td>
<td></td>
</tr>
<tr>
<td>Ontario Montclair Schools Federal Credit Union</td>
<td>85,232,000</td>
<td>6,609,000</td>
<td>8.19</td>
<td>-5,000</td>
<td>***</td>
<td>Robert Huns President/CEO</td>
<td>(909) 794-0288/796-2233</td>
<td>14250 7th St.</td>
<td>Victorville, CA 92395</td>
<td>(909) 680-1998/787-6699</td>
<td></td>
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<tr>
<td>La Loma Federal Credit Union</td>
<td>66,690,000</td>
<td>4,199,000</td>
<td>7.10</td>
<td>10,000</td>
<td>***</td>
<td>Gary Nelson President/CEO</td>
<td>(909) 794-0288/796-2233</td>
<td>14250 7th St.</td>
<td>Victorville, CA 92395</td>
<td>(909) 680-1998/787-6699</td>
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<tr>
<td>Sun Bernardino School Employees Credit Union</td>
<td>61,997,000</td>
<td>8,120,000</td>
<td>16.20</td>
<td>358,000</td>
<td>****</td>
<td>Debbie Herrera CEO/President</td>
<td>(909) 382-3011/3013</td>
<td>P.O. Box 9307</td>
<td>San Bernardino, CA 92407</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Arrowhead Credit Union</td>
<td>30,236,000</td>
<td>3,015,000</td>
<td>15.72</td>
<td>86,000</td>
<td>**</td>
<td>Elizabeth A. Linko Manager/CEO</td>
<td>(951) 781-8481/841-8482</td>
<td>1201 Calle de las Naciones Riverside, CA 92507</td>
<td></td>
<td></td>
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<tr>
<td>Inland Empire Credit Union</td>
<td>40,509,000</td>
<td>3,049,000</td>
<td>9.69</td>
<td>-49,000</td>
<td>***</td>
<td>Rick Hoffman CPA President/CEO</td>
<td>(909) 865-2050/865-1095</td>
<td>421 W. Colorado Blvd., Ste. 100 Pomona, CA 91766</td>
<td></td>
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<tr>
<td>Inland Valley Federal Credit Union</td>
<td>37,229,000</td>
<td>2,664,000</td>
<td>9.9</td>
<td>4,000</td>
<td>***</td>
<td>Charles J. Papadakis Manager/CEO</td>
<td>(909) 224-1875/822-858</td>
<td>9700 Calliope Way Fontana, CA 92337</td>
<td></td>
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<tr>
<td>1st Valley Credit Union</td>
<td>36,120,000</td>
<td>4,178,000</td>
<td>12.25</td>
<td>25,000</td>
<td>*****</td>
<td>Gregg Stockdale President/CEO</td>
<td>(909) 680-0316/680-7973</td>
<td>601 West 2nd St. San Bernardino, CA 92401</td>
<td>(951) 680-1998/787-6699</td>
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<td>Rafe Credit Union</td>
<td>21,780,000</td>
<td>1,967,000</td>
<td>11.93</td>
<td>57,000</td>
<td>***</td>
<td>Bonnie Wrua CEO</td>
<td>(951) 682-1590/682-4522</td>
<td>6470 Magnolia Ave. Riverside, CA 92506</td>
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<tr>
<td>Desert Valley Credit Union</td>
<td>21,632,000</td>
<td>1,298,000</td>
<td>6.75</td>
<td>11,000</td>
<td>***</td>
<td>Erik Brown CEO</td>
<td>(760) 446-1049/446-9010</td>
<td>P.O. Box 929 Palmdale, CA 93591</td>
<td></td>
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<tr>
<td>Fontanna Federal Credit Union</td>
<td>12,780,000</td>
<td>1,626,000</td>
<td>13.65</td>
<td>65,000</td>
<td>****</td>
<td>Judy Hanson Manager/CEO</td>
<td>(909) 522-8447/822-858</td>
<td>17285 Arrow Blvd. Fontana, CA 92335</td>
<td></td>
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<tr>
<td>Printing Industries Credit Union</td>
<td>24,908,000</td>
<td>1,077,000</td>
<td>6.39</td>
<td>15,000</td>
<td>*</td>
<td>Susan Conjurwski President/CEO</td>
<td>(951) 781-0872/781-6423</td>
<td>201, 9599 Magnolia Ave. Riverside, CA 92506</td>
<td></td>
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</table>
### Inland Empire's Largest Employers

#### (Ranked by Number of Inland Empire Employees)

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
<th># Employees (IE)</th>
<th># Employees (Nationwide)</th>
<th>Nature of Business</th>
<th>Employee Services</th>
<th>Phone</th>
<th>Fax</th>
<th>Marketing Contact Title</th>
<th>Top Local Executive Title</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marriott's Desert Springs Resort &amp; Spa</td>
<td>74655 Country Club Dr, Palm Desert, CA 92260</td>
<td>1,600</td>
<td>N/A</td>
<td>Resort Hotel &amp; Spa</td>
<td>No</td>
<td>Matt Stewart</td>
<td>Director of Sales</td>
<td>Ken Schwartz</td>
<td>General Manager</td>
<td>(760) 343-2211/341-4872</td>
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<tr>
<td>Riverside Community Hospital</td>
<td>4485 Magnolia Ave, Riverside, CA 92501</td>
<td>1,600</td>
<td>N/A</td>
<td>Hospital</td>
<td>No</td>
<td>Tracy Dallands</td>
<td>Vice President of Marketing</td>
<td>Mark Brilliant</td>
<td>President/CEO</td>
<td>(951) 781-3007/781-3201</td>
<td><a href="http://www.riversidecommunityhospital.org">www.riversidecommunityhospital.org</a></td>
</tr>
<tr>
<td>BNSF Railway</td>
<td>780 E. Camino San Bernardino, CA 92360</td>
<td>1,500</td>
<td>40,000</td>
<td>Transportation</td>
<td>WND</td>
<td>N/A</td>
<td></td>
<td>Mark Kirschinger</td>
<td>President/CEO</td>
<td>(990) 386-414/386-4170</td>
<td></td>
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<tr>
<td>St. Mary Medical Center</td>
<td>10300 Highway 18 Apple Valley, CA 92307</td>
<td>1,500</td>
<td>N/A</td>
<td>Acute Care Hospital</td>
<td>No</td>
<td>Randy Revillauqia</td>
<td>A.V.P. Marketing</td>
<td>Allan Garrett</td>
<td>President/CEO</td>
<td>(760) 242-3111/242-3994</td>
<td></td>
</tr>
<tr>
<td>US Postal Service Poc. &amp; Dist. Ctr.</td>
<td>9901 West Rancho Cucamonga Blvd, San Bernardino, CA 92410</td>
<td>1,491</td>
<td>1956</td>
<td>Mailing Service</td>
<td>Yes</td>
<td>N/A</td>
<td></td>
<td>Jim Lance</td>
<td>Post Manager</td>
<td>(909) 335-403/354-4141</td>
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<tr>
<td>City of San Bernardino</td>
<td>300 N. D St, San Bernardino, CA 92418</td>
<td>1,475</td>
<td>N/A</td>
<td>Municipal Government</td>
<td>Yes</td>
<td>Jim Morris</td>
<td>Marketing &amp; Communications</td>
<td>Andrea Miller</td>
<td>City Manager</td>
<td>(909) 384-512/384-5138</td>
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<tr>
<td>San Manuel Indian Bingo &amp; Casino</td>
<td>3197 N. Victoria Ave, Highland, CA 92346</td>
<td>1,462</td>
<td>N/A</td>
<td>Bingo &amp; Casino</td>
<td>No</td>
<td>Jill Eaton</td>
<td>Marketing Manager</td>
<td>Ron Mastrandea</td>
<td>General Manager</td>
<td>(909) 864-5056/86490</td>
<td><a href="http://www.sanmanuel.com">www.sanmanuel.com</a></td>
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<tr>
<td>California Rehabilitation Center</td>
<td>5th Western Ave, Norco, CA 92860</td>
<td>1,400</td>
<td>N/A</td>
<td>Department of Corrections</td>
<td>Yes</td>
<td>Li Michael Brownell</td>
<td>Public Information Officer</td>
<td>Lynette Tampkins</td>
<td>Warden</td>
<td>(951) 273-2921/796-488</td>
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<tr>
<td>California Department of Transportation</td>
<td>444 W. 48th St, San Bernardino, CA 92401</td>
<td>1,400</td>
<td>22,000</td>
<td>Design, Build &amp; Maintain State Highway Systems</td>
<td>Yes</td>
<td>Rose Meldona</td>
<td>Chief, Public &amp; Leg. Affairs</td>
<td>Paul Lamberti</td>
<td>Director/CM</td>
<td>(909) 383-6477/648-6422</td>
<td><a href="http://www.dot.ca.gov">www.dot.ca.gov</a></td>
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<tr>
<td>Carousel Mall</td>
<td>255 Carousel Mall, San Bernardino, CA 92410</td>
<td>1,400</td>
<td>N/A</td>
<td>Enclosed Regional Mall</td>
<td>No</td>
<td>Linda Geithoff</td>
<td>Marketing Manager</td>
<td>Sam Catalano</td>
<td>General Manager</td>
<td>(909) 884-0140/884-0149</td>
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<tr>
<td>St. Bernardino Medical Center</td>
<td>2101 North Waterman Ave, San Bernardino, CA 92404</td>
<td>1,400</td>
<td>29,426</td>
<td>Acute &amp; Tertiary Health Care</td>
<td>Yes</td>
<td>Kimberly Hillhouse</td>
<td>Administrative Director</td>
<td>Steve Barnum</td>
<td>President</td>
<td>(909) 861-4300/861-5962</td>
<td><a href="http://www.sbmhmedicalcenter.org">www.sbmhmedicalcenter.org</a></td>
</tr>
<tr>
<td>Redlands Community Hospital</td>
<td>350 Terracina Blvd, Redlands, CA 90273</td>
<td>1,375</td>
<td>N/A</td>
<td>Acute Care Hospital</td>
<td>Yes</td>
<td>Nikolas Thomas-Freiforter</td>
<td>Manager of Public Relations</td>
<td>James R. Holmes</td>
<td>President/CEO</td>
<td>(909) 351-5505/550-4907</td>
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<tr>
<td>Carousel Mall</td>
<td>255 Carousel Mall, San Bernardino, CA 92410</td>
<td>1,334</td>
<td>N/A</td>
<td>Newspaper, Printing</td>
<td>No</td>
<td>Karen Kokiko</td>
<td>Vice President/Marketing</td>
<td>Ron Redfern</td>
<td>Publisher</td>
<td>(951) 684-1200/964-9922</td>
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</tr>
<tr>
<td>City of Ontario</td>
<td>303 East B St, Ontario, CA 91764</td>
<td>1,300</td>
<td>N/A</td>
<td>City Government</td>
<td>WND</td>
<td>Mary Jane Olhasso</td>
<td>WND</td>
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<tr>
<td>Epic Management LP</td>
<td>10931 Enterprise Dr, Redlands, CA 92373</td>
<td>1,300</td>
<td>N/A</td>
<td>Physicians Practice Mgmt.</td>
<td>Yes</td>
<td>Matamar Baldwin</td>
<td>Director of Marketing</td>
<td>John Goodman</td>
<td>President/CEO</td>
<td>(909) 799-1879/766-0417</td>
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<tr>
<td>Bank of America</td>
<td>3550 14th St., Ste. 201 Riverside, CA 92501</td>
<td>1,250</td>
<td>N/A</td>
<td>Banking &amp; Financial Services</td>
<td>Yes</td>
<td>Christi Gordon</td>
<td>Vice President/Marketing</td>
<td>Johnny Montes</td>
<td>EVP/Consumer Banking Exec.</td>
<td>(951) 328-2631/760-6040</td>
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<tr>
<td>KSL Resorts</td>
<td>23000 Arrowhead Blvd La Quinta, CA 92253</td>
<td>1,200</td>
<td>N/A</td>
<td>Resorts, Hospitality</td>
<td>No</td>
<td>Julia Kern</td>
<td>Director of Marketing Communications</td>
<td>Michael S. Shannon</td>
<td>President/CEO</td>
<td>(760) 561-0009/564-8891</td>
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<tr>
<td>Community Hospital of San Bernardino</td>
<td>1005 Medical Center Dr San Bernardino, CA 92411</td>
<td>1,200</td>
<td>N/A</td>
<td>Hospital</td>
<td>No</td>
<td>Toby Robertson</td>
<td>Director Marketing &amp; Comm.</td>
<td>Toby Robertson</td>
<td>President</td>
<td>(909) 887-3309/330-1030</td>
<td><a href="http://www.chsb.org">www.chsb.org</a></td>
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<tr>
<td>Watson Pharmaceuticals, Inc.</td>
<td>2210 Empire Center Dr Corona, CA 92880</td>
<td>1,202</td>
<td>N/A</td>
<td>Pharmaceuticals</td>
<td>Yes</td>
<td>Rare Swae</td>
<td>Director Corp. Communications</td>
<td>Paul Bisaro</td>
<td>President/CEO</td>
<td>(951) 419-5100/710-4429</td>
<td><a href="http://www.watson.com">www.watson.com</a></td>
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<td>Etiwanda Unified School District</td>
<td>6001 East Ave, Etiwanda, CA 92539</td>
<td>1,195</td>
<td>N/A</td>
<td>Education</td>
<td>No</td>
<td>Shawn Judson</td>
<td>Superintendent</td>
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<tr>
<td>Corona Regional Medical Center</td>
<td>800 S. Main St, Corona, CA 92882</td>
<td>1,140</td>
<td>N/A</td>
<td>Acute Care Hospital</td>
<td>Yes</td>
<td>Terri Rasmussen</td>
<td>Quality Director</td>
<td>Ken Mattei</td>
<td>President/CEO</td>
<td>(951) 736-6241/736-6510</td>
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N/A = Not Applicable
WND = Would not Disclose
na = not available

The above list was obtained from companies listed on the largest employers list. In 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.
Billionaire Mark Zuckerberg made news recently when he refinanced the $5.95 million mortgage on his Palo Alto, Calif., home with a 30-year adjustable-rate loan starting at 1.05 percent. The question I keep hearing folks ask is, “Why does a billionaire like Mark need a mortgage on his home? Why doesn’t he just pay it off with cash?”

That, my friends, is indeed the million-dollar question. The answer lies in the fact that Mark ascribes to my definition of being debt-free. While most financial gurus believe all debt is bad, I don’t. I believe that there’s good debt and there’s bad debt. Bad debt does not increase your personal net worth nor does it provide any tax benefits. Good debt either increases your personal net worth or provides tax benefits. A mortgage is an example of good debt.

Most define debt-free as having absolutely no debt. I define debt-free as eliminating all forms of bad debt and wisely using good debt to accumulate a pool of funds that’s liquid, accessible, earns a real rate of return, in your control and that can serve as collateral. With funds accumulated in this manner, you can now make the decision to pay off the good debt that you have—if you deem that to be a prudent use of your money.

What Mark is doing definitely fits this description. If you had the choice of being debt-free with $12 million in assets and $2 million in good debt, you would choose? I’d choose the former and apparently so has Mark.

So what other lessons can young Mark Zuckerberg teach us? Here are a few:

• **Time Value of Money Lesson:** Inflation teaches us that our money is most valuable to us today. That is why taking out an interest-only loan and deferring the payment of principal owed to the bank until sometime later in the future is a prudent money lesson you should pay attention to.

• **Leverage Lesson:** Leverage is the use of borrowed capital to increase the potential return on investment. The less money you put into the purchase of a home, the higher your return on investment. Using “Other People’s Money” (OPM) is a proven method to accumulate wealth.

• **Liquidity, Use and Control (LUC) Factor Lesson:** Paying cash for a house violates a very core economic and financial principle I teach my clients which is that at all times, CASH is KING. You must do everything you can in the way you manage or invest your money to make sure you maintain liquidity, use and control of your funds. To be financially successful in life, I tell my clients they’ll need a lot of “LUC.”

• **Collateral Capacity Lesson:** Having collateral capacity on where your funds are invested allows you to use “Other People’s Money” to create even more wealth. This fact alone is why Mark obtained a preferential rate of 1 percent on his mortgage loan.

• **The Spread or Arbitrage Profit Lesson:** This refers to the amount of money that can be made on the difference between the costs of borrowing versus what can be earned on those borrowed funds. This is one way that banks make a ton of money and a very powerful money lesson for you in regards to your own money.

• **Velocity of Money Lesson:** This speaks to the ability to get multiple investment uses out of the money that you have.
The Bradco Companies, located in Victorville, reports on a wave of positive real estate activity in the High Desert. More on the High Desert real estate economic results in November’s issue.

- Mr. Nicholas DiCosola, senior vice president of The Bradco Companies exclusively represented Arrowhead Federal Credit Union on the sale of the Kid’s Planet located at 15075 Main Street in Hesperia—a building consisting of 10,013 square feet with a listed price of $949,000 which sold to Kenneth and Cindy Lee, Arnold and Diane Yu for $750,000. The buyer was represented by Paul Suh of Vista Real Estate Company.
- Joseph W. Brady, CCIM, SIOR and president of Joseph W. Brady Inc. dba The Bradco Companies exclusively represented First National Bank of So Cal, seller in the 6,210 square footage transaction of the former “On The Border” facility located on Amargosa Road in Victorville with a new buyer Frank Jara owner of Pancho Villas that developed the facility into an upscale Mexican restaurant named Pancho Villas. DiCosola represented buyer and seller in the transaction.

High Desert Report

The Bradco Companies in conjunction with Robert Socci, executive vice president of Voit Real Estate Services represented Michael Howarth and his partner Harry Mohrschlaedt, the former owners of Cabo Yachts, and the developers of the Cabo Yacht facility in Adelanto on a nearly (3) three year lease to a privately owned Wind Turbine Company for 177,000 square feet—the second largest lease transaction completed in the High Desert region in the last five years, both by The Bradco Companies. Flow Design Wind Turbine Corporation was represented by Kent Turner, commercial associate for Voit Real Estate Services Ontario.

- Ronald J. Barbieri, Ph.D., CPA, senior vice president and principal of Joseph W. Brady Inc. dba The Bradco Companies exclusively represented Cosco Fire Insurance on a 14,400-square-foot facility located at 34768 Daggett Yermo Road in Newberry Springs. The building size is 14,744 square feet. The buyer was Jing Hvang and the seller was IMH Financial Corporation. The property included 8 acres of property zoned for commercial development and 103 lots of tentative map with a minimum lot size of 18,000 square feet. The property will be held for investment. The asking price was $1,471,004.
- Nicholas DiCosola and Ronald J. Barbieri, Ph.D., CPA continued on page 39
A $15.2 Million...
continued from pg. 1

Food Group LLC, in the long term lease of the property from the landlord, Centerpoint Properties. The value of the sales transaction was $8.5 million, the length of the lease was 10 years and the value of the lease transaction was over $6.7 million; the combined value was approximately $15.2 million. The buyer purchased the property to relocate Passport Food Group, a food manufacturing company, from Los Angeles to Ontario.

“This was a major victory for the client as not only did Passport Food Group achieve the lease of the building with a fantastic and extremely low, ‘below market,’ lease rate for a USDA food grade facility, but the building included the majority of the improvements needed to operate, another cost savings to the client,” said Attalla.

“After an exhaustive search for a new facility, when the property presented itself, Passport Food Group moved quickly. This was a very complicated transaction which included the purchase of the building, negotiation of the new 10-year lease with CenterPoint Properties, and a negotiation with the existing tenant for the cold storage improvements; all within a 45-day period,” continued Attalla.

After Passport Food Group identified that the building could work to satisfy their need for production and operations, NAI Capital, then identified a potential landlord, CenterPoint Properties, as the building was being marketed on a “For Sale” only basis. CenterPoint Properties placed the building under contract, opened escrow, and then began the discussions with Passport Food Group to lease the facility on a long term basis.

“CenterPoint Properties was great to work with and all parties were focused on making this transaction happen. Helping Passport Food Group complete this transaction with fantastic terms and conditions allowed Passport Food Group to minimize their real estate operating expenses. This was truly a success story in servicing our client. It felt great!” said Horn.

This transaction also allowed the buyer and new landlord, CenterPoint Properties, to acquire an outstanding industrial building (a “CORE Industrial Asset”) which included a 30’ foot minimum ceiling clear height, ESFR sprinkler system, 20 dock high loading positions, and was constructed by Fulmer Construction in 2007.

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Call Jay Henslee, Business Banking, at 619-744-2195.
The appellation receives abundant sunshine and relatively low rainfall. Again, the cooling influences of coastal fog and breezes are ideal for long growing seasons with well-developed fruit.

Chardonnay and Pinot Noir excel in the cooler north. Monterey Chardonnays are rich in apple, citrus and orange blossom aromas and flavors. The Pinots have intense raspberry and wild berry character, with some of the best coming from the renowned Santa Lucia Highlands.

In Monterey’s warmer inland climates, Cabernets feature elegant cherry flavors with herbal and black olive notes, surrounded by medium tannins. Many of the wines from the Carmel Valley are more traditional Bordeaux blends of Cabernet and Merlot.

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In Monterey’s warmer inland climates, Cabernets feature elegant cherry flavors with herbal and black olive notes, surrounded by medium tannins. Many of the wines from the Carmel Valley are more traditional Bordeaux blends of Cabernet and Merlot.
Are Words Becoming Obsolete in Marketing?

By: Laura Ries, President of Ries & Ries

It sure looks like it. Most of the recent marketing successes are visual successes, not verbal ones. Here are 10 examples from my recent book, “Visual Hammer” (www.visualhammer.com).

• The lime

Until 2009, there had never been a Mexican brand on Interbrand’s list of 100 most valuable global brands. There is now: Corona, the beer with the lime on top of the bottle.

Today, Corona is the 86th most valuable global brand, worth $3.9 billion. In the United States, Corona outsells Heineken, the No. 2 imported beer, by more than 50 percent.

• The chalice

A second imported beer is moving up the ladder in America and for exactly the same reason Corona was so successful. It’s Stella Artois from Belgium.

Stella Artois is the Budweiser of Belgium, so ordinary fast-food restaurants sell it in plastic cups. No plastic cups for Stella Artois in the U.S. market. The importer provided bars and restaurants with its unique, gold-tipped chalice glasses.

Today, Stella Artois is one of the top 10 imported beer brands in America.

• The silver bullet

The only mainstream beer that has increased its market share in the past few years is Coors Light, the silver bullet.

Coors Light has already passed Miller Lite, the first light-beer brand, and recently Coors Light also steamed past Budweiser to become the second largest-selling beer brand in America.

• The duck

Then there’s the remarkable transformation of Aflac, the company that brought us the duck. In the year 2000, the company had name recognition of just 12 percent.

Today it’s 94 percent. And sales have gone up just as dramatically.

The first year after the duck arrived, Aflac sales increased 29 percent. And 28 percent the second year. And 18 percent the third year.

• The pink ribbon

In 1982, Nancy Brinker started a foundation to fight breast cancer in memory of her sister, Susan G. Komen, who had died from the disease. Since then, Susan G. Komen for the Cure has raised nearly $2 billion.

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Kimberly Adams, President & CEO - Temecula Valley CVB

More than 22 years of proven leadership with U.S. and international, theme park attractions in operations and start-ups qualified Kimberly Adams to become founding president and CEO of the Temecula Valley Convention & Visitors Bureau in 2004. One of her first priorities was initiating and developing a Tourism Improvement District to generate sustainable funding for the bureau. That district is the first in inland Southern California to use marketing assessment fees rather than taxpayer money to market the region and funds a current, annual budget of $1.4 million.

continued on page 43
The Prison...

One of CCA's shareholders, Pacific Life Insurance Company, offered a $200 million restructuring plan, while Lehman Brothers refinanced Prison Realty's $1 billion credit line. At the close of business on April 26, 2000, prices closed below $3 per share and on June 7 the stock went back down to $2 per share. However, the very next week the stock rose by $1 per share after news that they had been awarded a $780 million federal contract thanks to the assistance of the former head of the Federal Bureau of Prisons, Michael Quinlan, who became a board member of Prison Realty Trust (typical of private prison companies, which often lure former prison officials to be on their board of directors). A report on the web site of The Tennessean noted that two former executives for Prison Realty Trust were to receive severance payments totaling $1.3 million. According to this story, Prison Realty announced plans in December, 1999 to "give up its structure as a real estate investment trust and receive an infusion of up to $350 million from an investor group." This "investor group" includes The Blackstone Group, Bank of America and a group with an appropriate name, Fortress Investments (Ward, 2000).

To this date Corrections Corporation of America is the number one private prison corporation in the world, as seen in the following extract from its web site (CCA, 2010):

As a full-service corrections management provider, CCA specializes in the design, construction, expansion and management of prisons, jails and detention facilities, as well as inmate transportation services through its subsidiary company TransCor America. The company is the fourth-largest corrections system in the nation, behind only the federal government and two states.

CCA houses approximately 80,000 offenders and detainees in more than 60 facilities, 42 of which are company-owned, with a total bed capacity of more than 80,000. CCA currently partners with all three federal corrections agencies (The Federal Bureau of Prisons, the U.S. Marshals Service and Immigration and Customs Enforcement), nearly half of all states and more than a dozen local municipalities.

Since its inception, CCA has maintained its market leadership position in private corrections, managing more than 50 percent of all beds under contract with such providers in the United States. The company joined the New York Stock Exchange in 1994 and now trades under the ticker symbol CXW. Headquartered in Nashville, Tennessee, CCA employs nearly 17,000 professionals nationwide in more than 60 facilities, 42 of which are company-owned, with a total bed capacity of more than 80,000. CCA currently partners with all three federal corrections agencies (The Federal Bureau of Prisons, the U.S. Marshals Service and Immigration and Customs Enforcement), nearly half of all states and more than a dozen local municipalities.

Since its inception, CCA has maintained its market leadership position in private corrections, managing more than 50 percent of all beds under contract with such providers in the United States. The company joined the New York Stock Exchange in 1994 and now trades under the ticker symbol CXW. Headquartered in Nashville, Tennessee, CCA employs nearly 17,000 professionals nationwide in security, academic and vocational education, health services, inmate programs, facility maintenance, human resources, management and administration. The company has been named among “America’s Best Big Companies” by Forbes magazine and ranked number one in the publication’s “Business Services and Supplies” category. G.I. Jobs magazine also named CCA as a “Top 50 Military-Friendly Employer.”

CCA offers offenders a variety of dynamic rehabilitation and education programs, including addictions treatment, GED preparation and testing, post-secondary studies, life skills, employment training, recreational options and work opportunities. The company also provides valuable economic benefits to its local community partners by paying property, sales and other taxes, and providing a stable employment base that focuses on building careers with unlimited growth and development opportunities. As a strong corporate citizen, recognized by Corporate Responsibility Officer magazine, CCA contributes generously to host communities through volunteerism and charitable giving. Apparently the “restructuring” has not paid off as well as they had hoped, as the latest price of its stock was $24.93 as of Nov, 26, 2010, down from $38.93.

Former Upland...

He faces a maximum sentence of 10 years in prison and a $250,000 fine, but such a heavy-handed sentence seems unlikely for a guy who only admitted to accepting a $5,000 bribe. At a minimum, Pomierski faces an 18-month sentence.

I reached out to Pomierski’s San Clemente-based attorney, H. Dean Steward, to see if he, by way of the plea bargain, was able to make a sentencing recommendation. That’s how many plea bargains work: You admit to X charge and in return, you get Y consideration when it comes to sentencing.

Steward ignored a couple of phone messages and an email, but Mrozek managed to call me back and break everything down.

“It’s hard to say what’s common and what’s uncommon,” Mrozek says. “A federal bribery case is not a terribly common offense, fortunately.

“It is a regular occurrence that a grand jury issues an indictment that makes various allegations and for the case to be resolved through an agreement between prosecutors. That is extraordinarily common.”

And that’s because prosecutors are just like anyone else, he says. They want a guaranteed conviction. A plea bargain gives them that without exposing their case to the rigors and risk of a full-blown trial.

And taking a look at the plea agreement led me to that same conclusion, or at least it did after

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Ask, Don’t Tell... continued from pg. 19

rassing to me for them to make such a big deal about a small speaking engagement. What she really want-
ed to understand was how other clients of mine had tackled the organ-
izational resistance she was expecting. This question—and the sub-
sequent conversation—turned a small lead for a keynote speech into a
major, year-long project.

• They can salvage a disastrous conversation. Sobel’s co-author, Jerry Panas, recalls the time he asked a man named Allan for a million-dollar donation to his alma mater’s College of Engineering. Though he knew better, the author failed to gain rapport and explore Allan’s true motivations before jumping in with the big request. When Allan rebuked him for his presumptuousness, Panas realized he had made a serious error. He apologized, left the room, and 20 sec-
onds later knocked on the door and asked the power question, Do you mind if we start over?

Start over they did, and Panas ultimately discovered that Allan might indeed be interested in making a gift—but to the university’s theater program, not its engineering program!

“Things like this happen all the time in business—and at home,” reflects Sobel. “Interactions get off on the wrong foot, and someone gets angry or offended or just shuts down. But people are forgiving. They want to have a great conversation with you. Asking, ‘Do you mind if we start over?’ will disarm the other person and make him smile. That smile will ease the way to a new beginning.”

One of the greatest benefits of becoming a master questioner is that it takes a lot of pressure off us, notes Sobel. It’s a huge relief to know that you don’t have to be quick, clever, or witty—that you don’t have to have all the answers.

“All business interactions are human interactions,” he says. “And part of being human is acknowledging that you don’t know every-
thing about everything—and that you certainly don’t know every-
thing about the other person and her needs. Questions help you understand these things more deeply.

“The right questions unleash a cascade of innermost feelings and vibrant conversations,” he adds. “They help you bypass what’s irre-
levant and get straight to what’s truly meaningful. They make people like you, trust you, and want to work with you—and once you’ve achieved that, the battle is already won.”

Celebrating The... bounty by relieving their wants. Nor let them view this inheritance as a fortune that is to be squandered away, but as an estate to be preserved only by industry, toil, and vigilance.

“Now let us resume our stations in life, and cheerfully attend to the duties assigned us, of improving the advantages, secured to us by the toils of the revolutions, and the acquisition of independ-
ence.”

In closing, though many times many disagree on this floor, we can all agree today that we would not have the privilege, freedom or right to speak freely on this floor, or elsewhere, without this Declaration, and without the sacrifice freely given by those who fought to secure those rights and those who continue to fight to protect them. As John Adams declared to his wife on July 3, 1776, I am well aware of the toil and blood and treasure that it will cost to maintain this Declaration, and support and defend these states. Yet through all the gloom I can see the rays of ravishing light and glory. This is our day of deliverance.”

So thank you for sharing—and an esteemed thank you to those of you on this floor who have fought to protect our God-given rights.

Are You Leading... analogy for your company and the individuals who work in it. Consider a pinch point as anything that slows, impedes, or stops desirable results. It could be a process, a policy or procedure, a tradition, even a way of thinking. ( Heck, maybe it’s you.) It is your job to seek out and eliminate pinch points—and just as important, to free your people to openly and clearly identify them as well.

“Too many leaders turn up the pressure in the hose when they need more output from their people,” says Staver. “They push employees harder or offer new programs, initiatives, and incentives to try to push them into compliance. Imagine how much more effective it would be to summon up your courage and address the pinch points that need addressing.”

You’re too harsh. Do you recognize the achievements of your employees? If you don’t—or if you don’t do it properly—you’ll be unable to motivate your team. If you find yourself withholding recogni-
tion until the goal is completely accomplished, guess what? You’re too harsh. If you say “good job” but then immediately shift your focus to the next goal, you’re too harsh. If you qualify your recogni-
tion or take a little back after you’ve given it, you’re too harsh.

The idea is to celebrate your employees’ accomplishments with-
out compromising their momentum. That means acknowledging progress with full and complete focus on the success of what is right here, right now.

“Sometimes leaders fear that pouring on the recognition before the job is done will demotivate followers,” says Staver. “Other times, they’re uncomfortable with the intimacy and vulnerability it takes to sincerely thank an employee. Sometimes courage looks like trusting your employees; sometimes it looks like getting out of your comfort zone long enough to provide face-to-face recognition that people crave.”

You’re an over-recognizer. On the other end of the spectrum from the harsh leaders are those who are so ready to praise and encourage everybody for anything that their acknowledgment loses all effectiveness. This can take the form of gushing (recognizing so much and with such flair that it isn’t trustworthy or meaningful) or fake recognition (recognizing in a way that seems inconsistent with the rest of your behavior). Both forms come across as inauthentic and actually erode trust.

“If you’re an over-recognizer, ironically, your problem might be the same as the harsh leader who never recognizes: You fear the inti-
macy involved in having a heartfelt, honest conversation,” observes Staver. “Or maybe at the root of the behavior is a fear of the ‘con-
frontation’ involved in giving meaningful critical feedback. Regardless, you owe it to your followers to make your acknowledg-
ments trustworthy.”

You reward effort rather than achievement. It’s a mistake to be too “soft” about expectations. It’s a mistake to say, “Just do your best.” People will not achieve just because you encourage and moti-
vide them. Somebody must drive performance. Somebody must plant the flag on the hill and refuse to accept anything but success. That somebody is you. Courageous leaders lay out expected results in the best and most humane way possible and are clear about the con-
sequences of not meeting them.

“Bosses worry about upsetting their employees so they don’t set high expectations,” writes Staver. “I am in full support of a respect-
ful workplace where people enjoy their jobs and look forward to coming to work, but I am also in full support of less whining and more doing, less passing the buck and more personal responsibility, less explaining why you didn’t and more showing how you did.”

You’re a helicopter leader. Accountability is a major buzzword for leaders. And it is important for
The Brave New...

So what happens to the customers who only deal in cash? Many people do and it’s their choice. For them, there needs to be cash in a till. You need people behind the counter to talk to about what you think you want. Does this shirt fit right? Does this makeup go with my color? Then too, there is the security issue. The fewer employees, the greater the chance to slip something into your pocket unseen. Security in general can be a problem, as someone is probably already working on a way to clone your smartphone and break into your account. You know what it’s like when someone steals your card and starts shopping at a store you’ve never been to. Also, you will need a smartphone or mobile device for this kind of purchase. Not everyone has one.

The “paper-less” society has been predicted for a long time. The eventual elimination of paper money has been slowly moving forward. For sometime now your dollar bill has been a federal bank note. It says it is good for “all debts, public and private.” Yet we all send a check into the IRS. Few companies have a cash box to pay us on Friday afternoon. Automatic deposits pay many of us. Many of us get our state or federal benefits the same way. A lot of us also have automatic deduction for some monthly bills.

On top of all of this there has been talking of eliminating the penny, and maybe the nickel too. They weigh too much. They don’t represent the true cash value they are supposed to cover. And they’re a nuisance. They slip around the floor of our car or under the sofa.

The truly cashless society may be in our near future. And our new 21st century computer technology may be what gives birth to it. But it must have security built in. It is 21st century computer technology may be what gives birth to it. But

continued from pg. 13

required minimum distribution.

IRA. Required minimum distributions (RMDs) — the minimum amounts that a retirement account owner must withdraw annually starting with the year that he or she reaches age 70-1/2 or, if later, the year in which he or she retires — must be calculated for a combination of all your tax-qualified retirement accounts. Consolidating retirement accounts into one rollover IRA simplifies the calculation of a required minimum distribution.

Required minimum distributions cannot be included in a rollover IRA.

Additional factors to consider continued on page 39

Save Time... continued from pg. 5

compounding. IRA rollovers may offer continued tax-deferred treatment of retirement assets. There are two ways to accomplish an IRA rollover. Request a “direct” IRA rollover from your former employer or an “indirect” rollover.

With a “direct” rollover, the funds being rolled over must be paid directly to the receiving organization, NOT to you. If the assets are paid directly to the new IRA trustee/custodian, this does not create a taxable event, although it will be reported for tax purposes as a distribution and rollover.

With an “indirect” rollover the funds are made payable to the account owner, and the employer must withhold 20 percent of the withdrawal, which is sent to the Internal Revenue Service for taxes. You would still have 60 days to deposit the rollover into the IRA, as well as an amount equal to the 20 percent if it’s available from another source in order to maintain continued tax-deferral. In addition, if you are younger than age 59-1/2 when the distribution occurred, a 10 percent penalty may be assessed on any amounts not rolled over within 60 days of the withdrawal.

• Simplified calculation of required minimum distributions (RMDs). Required minimum distributions (RMDs) — the minimum amounts that a retirement account owner must withdraw annually starting with the year that he or she reaches age 70-1/2 or, if later, the year in which he or she retires — must be calculated for a combination of all your tax-qualified retirement accounts. Consolidating retirement accounts into one rollover IRA simplifies the calculation of a required minimum distribution.

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3.

1425 Victoria Ct., Ste. A

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1984

470

Yes

Steve Chavez

General Manager

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4.

PO. Box 4252

Ontario, CA 91761

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Ortrac

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Phoenix, AZ

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CEO

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5.

PO. Box 727, Dept. 1601

Memphis, TN 38194-1601

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Memphis, TN

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Larry Padley

President

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Phoenix, AZ

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na

No

Rob Humphrey

CFO

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7.

5/6/2012
California Attorney General Creates Privacy Enforcement and Protection Unit; National Association of Attorneys General Internet Privacy Initiative

By Sidney Austin LLP

California is again vying to lead the states in privacy enforcement. Attorney General Kamala Harris announced on July 19, 2012 that the California Department of Justice is creating a Privacy Enforcement and Protection Unit. The purpose of the unit is to consolidate the department’s existing privacy efforts into a single unit that will “enforce laws regulating the collection, retention, disclosure and destruction of private or sensitive information by individuals, organizations and the government.” The Privacy Unit will be located within the eCrime Unit (the Unit), which will include six prosecutors.

Significantly, the new president of the National Association of Attorneys General (NAAG), Maryland Attorney General Doug Gansler, noted in a July 2012 interview that “the attorneys general really have become the Internet police.” In fact, NAAG President Gansler has established Internet privacy and data collection as the focus of his yearlong presidential initiative as NAAG president.

Consistent with this national trend, the new California privacy enforcement unit is the latest effort by the California Attorney General to maintain its prominent role among the states in addressing privacy issues, particularly those involving high-tech companies. In December 2011, the California Attorney General announced the creation of the eCrime Unit—attorneys and investigators dedicated to prosecuting identity theft and other cyber crimes. In February 2012, the Attorney General announced an agreement with Amazon, Apple, Google, Hewlett-Packard, Microsoft and Research in Motion regarding mobile applications. That agreement required these companies to provide consumers the opportunity to review an application’s privacy policy before downloading the application. In June 2012, Facebook became the seventh company to join the agreement.

The creation of the California unit could lead to additional private actions against companies, because the announcement of an enforcement action frequently leads to the filing of civil actions based on the same alleged facts. The private actions could involve laws relating to cyber privacy, health privacy, financial privacy, identity theft, government records and data breaches—all of which will be enforced by the new unit.

Enforcement actions and follow-on civil actions regarding California’s data breach law could take particular prominence given the recent announcements of high-profile data breaches, which will undoubtedly be followed by more such announcements. The California Information Practices Act, S.B.1386, was the first data breach notification law and set the initial standard for responding to security breaches. California recently strengthened its data breach notification law, Civil Code § 1798, to require that data controllers notify the California Attorney General where a breach affects more than 500 California residents, to prescribe greater detail for notification letters, and to mandate that notice letters be posted on a state website at www.privacy.ca.gov/privacy_laws/breach_notices.shtml. The California Attorney General where a breach affects more than 500 California residents, to prescribe greater detail for notification letters, and to mandate that notice letters be posted on a state website at www.privacy.ca.gov/privacy_laws/breach_notices.shtml.

California has indeed acted as a trailblazer in adopting a variety of information security and privacy measures. At present, California has enacted several dozen privacy statutes and several new bills are typically passed and sent to the governor each year. For a current listing, see www.privacy.ca.gov/privacy_laws/index.shtml.

The significance of laws and enforcement in shaping the future of information privacy and Internet continued from page 39

Are Words... continued from pg. 24

Today, it’s the world’s-largest non-profit source of money to combat breast cancer. A recent Harris poll of non-profit charitable brands rated Komen for the Cure as the charity that consumers were “Most likely to donate to.”

• The red soles

Look at the success of Christian Louboutin, a French designer who regularly tops The Luxury Institute’s index of “most prestigious women’s shoes.”

In 1992, he applied red nail polish to the sole of a shoe because he felt the shoes lacked energy. “This was such a success,” he reported, “that it became a permanent fixture.” And ultimately built the phenomenally successful Louboutin brand.

• The green jacket

In the world of professional golf, there are four major championships: (1) The U.S. Open, (2) The British Open, (3) The PGA Championship and (4) The Masters. The first three are hosted by major golf organizations, but the Masters is hosted by a private club, the Augusta National Golf Club. Every year, the Masters gets more attention than any of the other three events.

• The colonel

Consider KFC, now the leading fast-food restaurant chain in China with more than 3,800 units in 800 cities.

To most Chinese people, the letters “K F C” mean nothing, but Col. Sanders is known as a famous American and the leading fried-chicken brand.

• The Coke bottle

What Coca-Cola calls its “contour” bottle is 96 years old. Few are currently sold but recently, the company gave its iconic bottle a major role to play in its advertising programs.

The results have been impressive. Recently Diet Coke passed regular Pepsi-Cola to become the second best-selling cola drink.

• The cowboy

And look what the cowboy has done for Marlboro cigarettes. The year Marlboro was introduced, there were four strong cigarette brands in America: Lucky Strike, Camel, Winston and Chesterfield. Yet today, Marlboro is by far the leading brand, outselling the next 13 brands combined. It’s also the world’s best-selling cigarette brand.


Former Upland... continued from pg. 26

The agreement sets what is called a “base offense level,” which warrants a certain amount of years in prison, according to federal sentencing guidelines. Pomeriński’s base offense level, as set by the plea agreement, will be no less than a 15. A base level 15 offense level warrants a prison sentence of 18 to 24 months, according to the federal guidelines.

So, based on Pomeriński’s plea agreement, federal prosecutors and Steward more or less decided that an 18 to 24-month prison sentence was reasonable based on Pomeriński’s admission of accepting the $5,000 bribe.

But that number really serves as a recommendation to the sentencing judge, who will also consider other factors and recommendations before making a final call on how long the former Upland mayor will sit behind bars.

So I guess we’ll find out in continued on page 43
### Inland Empire’s Largest Employers

(Ranked by Number of Inland Empire Employees)

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
<th># Employees (IE)</th>
<th>State</th>
<th>Nature of Business</th>
<th>Employee Services:</th>
<th>Van or Carpool</th>
<th>Health Club on Site</th>
<th>Marketing Contact Title</th>
<th>Top Local Executive Title</th>
<th>Phone/Fax</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fantasy Springs Resort Casino</td>
<td>84-243 Indio Springs Parkway Indio, CA 92283</td>
<td>1,100</td>
<td>WND</td>
<td>WND</td>
<td>WND</td>
<td>WND</td>
<td>WND</td>
<td>WND</td>
<td>(800) 827-2962/238-5606</td>
<td></td>
<td></td>
</tr>
<tr>
<td>City of Corona</td>
<td>815 W. Sixth St. Corona, CA 92882</td>
<td>1,058</td>
<td>N/A</td>
<td>Municipal Government</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Greg Irvine</td>
<td>Brad Robbins</td>
<td>City Manager</td>
<td>(915) 762-2357/762-2463</td>
</tr>
<tr>
<td>Morongo Unified School District</td>
<td>P.O. Box 1269 Twentynine Palms, CA 92277</td>
<td>1,032</td>
<td>N/A</td>
<td>Public Schools</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>N/A</td>
<td>James Majchrak</td>
<td>District Superintendent</td>
<td>(760) 807-9193/672-7189</td>
</tr>
<tr>
<td>Victor Valley Union High School District</td>
<td>10530 Mohave Dr. Victorville, CA 92395</td>
<td>1,000</td>
<td>N/A</td>
<td>School District</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>N/A</td>
<td>Julian Weaver</td>
<td>Superintendent</td>
<td>(760) 955-5206/245-6436</td>
</tr>
<tr>
<td>California Steel Industries, Inc.</td>
<td>1 California Steel Way Fontana, CA 92335</td>
<td>950</td>
<td>N/A</td>
<td>Steel Rolling Mill</td>
<td>Yes</td>
<td>Yes</td>
<td>Kyle Schulz</td>
<td>Meir Communications &amp; Corp. Services</td>
<td>Vincente Wright</td>
<td>President/CEO</td>
<td>(909) 364-3003/6-6233</td>
</tr>
<tr>
<td>Naval Surface Warfare Center</td>
<td>Coronado Division P.O. Box 5000 Coronado, CA 92878-5000</td>
<td>18,000</td>
<td>No</td>
<td>Independent</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Public Affairs Officer</td>
<td>Tony Clarke</td>
<td>Commanding Officer</td>
<td>(916) 337-3155/245-4205</td>
</tr>
<tr>
<td>Mountain High Resort</td>
<td>P.O. Box 3010, 24510 Hwy. 2 Wrightwood, CA 92297</td>
<td>850</td>
<td>N/A</td>
<td>Ski Resort</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>John McCelli</td>
<td>Judy Pritts</td>
<td>Human Resources Director</td>
<td>(888) 774-7878</td>
</tr>
<tr>
<td>Parkview Community Hospital</td>
<td>3655 Jackson St. Riverside, CA 92503</td>
<td>930</td>
<td>N/A</td>
<td>Hospital Medical Center</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Marlene Burnett</td>
<td>Douglas Drumwright</td>
<td>President/CEO</td>
<td>(951) 352-5400/352-5427</td>
</tr>
<tr>
<td>Fender USA Corona</td>
<td>531 Cressa Cir. Corona, CA 92820</td>
<td>800</td>
<td>N/A</td>
<td>Manufacturer of Electric Guitars &amp; Amplifiers</td>
<td>Yes</td>
<td>No</td>
<td>N/A</td>
<td>Jeff Allen</td>
<td>Vice President/Operations</td>
<td>(916) 888-4000/734-4250</td>
<td></td>
</tr>
<tr>
<td>Alta Loma Elementary School District</td>
<td>9440 Baseline Rd. Alta Loma, CA 91701</td>
<td>780</td>
<td>N/A</td>
<td>Education</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Mike Whitesand</td>
<td>Mike Whitesand</td>
<td>Superintendent</td>
<td>(909) 482-3464-3453</td>
</tr>
<tr>
<td>City of Pomona</td>
<td>905 S. Garay Ave. Pomona, CA 91769</td>
<td>734</td>
<td>N/A</td>
<td>Municipality</td>
<td>No</td>
<td>No</td>
<td>N/A</td>
<td>Linda Lowery</td>
<td>City Manager</td>
<td>(909) 620-2341/6-20-3707</td>
<td><a href="http://www.ci.pomona.ca.us">www.ci.pomona.ca.us</a></td>
</tr>
<tr>
<td>Hemen G. Stark</td>
<td>Youth Correctional Facility 15180 E. Euclid Ave. Chino, CA 91710</td>
<td>685</td>
<td>N/A</td>
<td>Corrections</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Ramona Contreras</td>
<td>Ramon Martinez</td>
<td>Superintendent</td>
<td>(909) 696-5000/6-5001</td>
</tr>
<tr>
<td>Amtrak</td>
<td>9201 Lindbergh Dr. Riverside, CA 92508</td>
<td>650</td>
<td>N/A</td>
<td>Transportation (Reservation Office)</td>
<td>Yes</td>
<td>No</td>
<td>N/A</td>
<td>Yolanda Monte</td>
<td>Director Operations</td>
<td>(800) 847-7245/670-4634</td>
<td><a href="http://www.amtrak.com">www.amtrak.com</a></td>
</tr>
<tr>
<td>The Westin Mission Hill Resort</td>
<td>71331 Dinah Shore Dr Rancho Mirage, CA 92270</td>
<td>600</td>
<td>N/A</td>
<td>Resort</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Michael Mcauliff</td>
<td>Bass Meredith</td>
<td>General Manager</td>
<td>(760) 326-5855/576-2173</td>
</tr>
<tr>
<td>Goodrich Corporation</td>
<td>Aerospace/Structures Group 8200 Arlington Ave. Riverside, CA 92503</td>
<td>562</td>
<td>N/A</td>
<td>Aircraft Components</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Shrin Folsom</td>
<td>Plant Manager</td>
<td>(915) 351-5403/51-5666</td>
<td><a href="http://www.goodrich.com">www.goodrich.com</a></td>
</tr>
<tr>
<td>Fairplex</td>
<td>1301 W. McKinley Ave. Pomona, CA 91768</td>
<td>300</td>
<td>N/A</td>
<td>Event Entertainment</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Scott Kelly</td>
<td>James Hanwood</td>
<td>President/CEO</td>
<td>(909) 623-111</td>
</tr>
<tr>
<td>The Toro Company</td>
<td>5825 Jasmine St. Riverside, CA 92504</td>
<td>214</td>
<td>N/A</td>
<td>Irrigation</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>J. Lecosina</td>
<td>Phillip Barcari</td>
<td>Executive Assistant</td>
<td>(951) 861-9227/845-860</td>
</tr>
</tbody>
</table>

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 RBG.
Are You Leading... leaders to keep people focused on alignment with expectations. Unfortunately, some leaders think accountability means constantly standing over employees to make sure they’re doing what they’re supposed to be doing, in the way you think they should be doing it. This is not accountability, says Staver. It’s hovering. And yes, it’s yet another manifestation of fear. “Helicopter leaders are afraid to let go because they believe the work won’t get done if they don’t oversee every detail,” says Staver. “Either this fear is unfounded or it’s a sign that employees really aren’t capable of doing the job they’re paid to do. The solution is simple: Do your job and let them do theirs, or get rid of incompetent employees and replace them with people who can get the job done.” Your job, insists Staver, is to indentify the outcomes you expect and then to develop strategy. Your direct reports’ jobs are to commit to the results. You set the parameters, but remain flexible about how your people accomplish their tasks. Accountability, in most cases, is about making sure the results are achieved.

You solve problems for people. Problems and conflicts are a part of life. If you aren’t dealing with a problem, or eightly, you will have some show up very soon. Learning to solve these problems is a big part of leadership. And guess what? It’s also a big part of follower-ship. Your employees will face problems of their own, and in the same way they need to figure out how to accomplish results, they need to find their own solutions. “Do not solve all of your followers’ problems,” warns Staver. “Don’t even solve most. Remember that the more you are involved in solutions, the more likely it will be that your reports will depend on you. The more they depend on you, the more they will hesitate when solving problems. If they know you will come in and fix the problem, they will wait. They will also feel that you don’t have confidence in them. “If you’re a parent this may sound hauntingly familiar,” he adds. “Many parents fear that their kids don’t have what it takes to handle life’s problems, so they step in and do it for them. Of course, it becomes a self-fulfilling prophecy. Manage your anxiety and have a little faith in others. Your employees will rise to the occasion and you’ll be a lot happier.”

Mental clutter is keeping you from noticing. The more you fear, the more you try to do. The more you try to do, the more you have to think about. You have more meetings, more calls to make. More emails to read and send. More commitments to obsess over. Once you can let go of some of the fear, you can turn down some of the activities and commitments. This will free up the time and space to do the things that inspire and invigorate you—that allow you to be fully present and quiet in the moment. “Without those moments of peace and clarity, you will keep on rushing until you burn out, never realizing that you could have stopped, adjusted, and continued with less stress and greater success,” writes Staver. “These moments will be the times when you notice that your veteran sales rep needs you to back off a bit, or that your morning grumpiness is affecting everyone’s enthusiasm. These will be the moments that show you how to kindle your followers and inspire them to greater success. These moments will refresh your ability to notice the rest of your life.”

Ah yes...the rest of your life. When you think selfishly for a moment, you’ll realize this may be the best reason of all to confront your hidden fears and, ultimately, vanquish your inner coward.

“Fear-centered leadership wreaks havoc with your entire life,” says Staver. “The anxiety that comes from not doing what you know deep down needs to be done—and from managing the fallout from your poor decisions—drains the energy you could be spending on friends, family, and the outside interests that make life worth living.”

For more information, please visit www.thestavergroup.com.

Executive Notes... university leverage more opportunities for students and their academic pursuits.”

In addition, Konowitch provides assistance to the university’s various program-based units and institutes, including athletics and corporate relations. “I look forward to working with Cal State San Bernardino’s directors of development to help them shape the university’s future,” Konowitch said. “The university is a leader in Southern California higher education based on its dedicated faculty and its commitment through quality undergraduate and graduate programs to students. With new advancement and university leadership, the university is positioned for fund-raising success.”

She has enjoyed a successful career as a development professional in the field of education. Prior to joining CSUSB, Konowitch specialized in federal grants as the grant manager for the San Bernardino City Unified School District, the eighth largest school district in California. At Scripps College in Claremont, she served as director of foundation and corporate relations, building relationships with several private and corporate foundations, including the Ann Peppers Foundation, J. Paul Getty Trust, Thomas J. Watson Fellowship Program, Kenneth T. and Eileen L. Norris Foundation, Weingart Foundation and Joseph Drown Foundation.

In addition, she was an instructor in Cal State San Bernardino’s College of Extended Learning, teaching courses in fund-raising and grant writing. As San Bernardino County’s first full-time grant professional at Children’s Network, Konowitch guided various child-focused departments on federal grant proposal submissions, generating funding in excess of $30 million. And as a fund-raising consultant, she created grant applications that ranged from $1 million from Kaiser Permanente to $50,000 from the Henry L. Guenther Foundation.

Konowitch has served as a grant... continued on page 38

When Planning Your 2012 Advertising Budget, Consider...

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Real Estate... continued from pg. 14

sists of a dual-structured deal, with one lender placing $35 million in construction debt and the other placing $17 million in mezzanine construction debt financing.

The Paseos is located directly across the street from a major regional mall, the Montclair Plaza, and one block south of the Metro link commuter rail with service to Downtown Los Angeles and Pasadena. Upon completion, the apartment community will contain 385 Class A units situated on 15.4 acres with 722 parking spaces.

Malcolm Davies and Michelle Lee of George Smith Partners arranged the financing.

STIRLING CAPITAL UNDERWAY WITH 176K-SQUARE-FOOT FACILITY EXPANSION IN VICTORVILLE

In the latest development news from Victorville, Stirling Capital Investments has commenced construction on a 176.8k-square-foot facility expansion at the Southern California Logistics Centre (SCLC), the big, 2,500-acre industrial and commercial complex.

With anticipated completion slated for year’s end, the expansion is being completed on Distribution Centre 3 to accommodate the increased nationwide distribution needs of an existing, major tenant who originally located at SCLC in 2007 and recently signed a 10-year lease extension. Once complete, the construction efforts will bring the current 407.6k-square-foot facility at SCLC to a total of 584.4k square feet in size.

“This expansion represents a significant commitment by one of our largest tenants to remain at SCLC through 2022,” said Stirling Capital Investments’ Chief Operating Officer Brian Parno. “It also demonstrates our ability to accommodate tenants as their business expands over time.”

Construction of the expansion began in early July. The facility is the first corporate distribution centre built from the ground-up at SCLC and the largest industrial development in the Victor Valley since 2009. The new space will directly connect to the existing facility via pre-designed knockout panels for efficiency and optimized distribution.

The building features energy efficient T5HO warehouse lighting with motion sensors, abundant natural daylighting from skylights, cross-dock design, 32-foot clear height, ESFR fire protection, secured full concrete truck courts and ample power. The architectural firm leading the design is RGA with Fullmer handling construc-

tion. Once complete, over 100 employees will work in the expanded facility.

To date, Stirling Capital Investments has developed almost 3 million square feet of Class A industrial space at SCLC with overall occupancy over 98 percent. Build-to-suit opportunities ranging from 50k square feet to over 1 million square feet are readily available with flexibility, expansion, expedited timing and environmentally conscious features in mind.

Darla Longo, Barbara Emmons, Jay Dick and Mark Latimer of CBRE represented Stirling Capital Investments in the lease negotiation, Ralph Gilbertson and Erik Wanland, also of CBRE, represented the tenant, a global marketer of high-profile consumer and commercial products.

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LISTS

2012 EDITORIAL SCHEDULE

For Planning 2012 Advertising, Marketing, and Publicity With The Inland Empire Business Journal
I have, over the past 25 years, reviewed over 900 restaurants, and when I include restaurants within a resort, that number swells to over 1,000 reviews. This month will be the first time that I submit to you online options to experience some interesting food and beverage products, which can be purchased through the Internet and delivered fresh….even alive direct to your home.

Here goes my first Internet food review:

**Dogfish Head Craft Ales**

One of their beers, Midas Touch, is a sweet, yet dry ale inspired by an ancient Turkish recipe. Another one, Chateau Jiahu, uses an ancient Chinese recipe from around 7000 B.C. and is brewed with rice, honey and grapes. Immort ale is brewed with peat-smoked barley, juniper berries, vanilla and maple syrup. Festina Pech is a tart refreshing Neo Berliner Weise fermented with lots of peaches. Dogfish Head’s motto is “Off centered ales for off centered people.” Located in Delaware, visit [www.dogfish.com](http://www.dogfish.com) for additional information.

**Little Soya**

This is a significantly sodium-reduced soy sauce that received a “Top Trend Setters” award at the Fancy Food Show held this year in San Francisco. Offered in individual plastic fish shaped dispensers, the sauce is only 270 mg sodium per portion. Screw off the cap and squirt as much or as little as you want into sauces or as a dollop for wasabi. Caesar’s Palace properties had commissioned founder and CEO Gary Murphy to find the world’s best soy sauce and apparently they were more than satisfied as it is the new house soy sauce for the MGM Grand and Mirage hotels, as well as the Marquee restaurant at the Cosmopolitan Hotel in Las Vegas. This gluten-free soy sauce is produced in China and the flavor is more intense than most other soy sauces. Visit [www.littlesoya.com](http://www.littlesoya.com) for additional information.

**BCGA Concept Corporation**

Ever wonder why most ginger ale tastes like a pale imitation of the product it’s named after? Well, Bruce Cost has produced a ginger ale with actual fresh ginger, rather than the ginger oil or oleoresin used by other manufacturers. It’s sweetened with pure cane sugar. Using the whole root maintains the health benefits of ginger, such as alleviating nausea, improving digestion and helping to combat the common cold. This is one case where the adage “you can taste the difference” is true. It might remind you of a first-class Jamaican ginger beer you can find in the supermarkets of Montego Bay. Visit [www.freshgingerale.com](http://www.freshgingerale.com) for further information.

**Garlic it!**

This is another Sofi Gold Award winner at this year’s Fancy Food Show. It consists of caramelized sliced garlic made in small batches that are hand de-glazed. The flavors are sweet and toasty, while the

continued on page 35

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Real Estate... continued from pg. 33

INDUSTRIAL SPACE

Reusable Container Corporation signed a new $1.6 million, 52-month lease for 100k square feet ($0.31/sf/mo) in Rancho Cucamonga. The firm’s space is located at 8950 Rochester Avenue, south of Foothill Boulevard and just west of the I-15. The property is within Rancho Technology Park, near the 10 and 15 Freeways.

Reusable Container Corporation, a subsidiary of IFCO Systems N.A., already occupied 101k square feet within the building since 2003, and was seeking additional space to accommodate its expanding manufacturing operations. With this new lease, the company will fully occupy the 201k-square-foot building.

Frank Geraci, Walt Chenoweth and Juan Gutierrez of Voit Real Estate Services represented Reusable Container Corporation, which manufactures and distributes reusable plastic containers used to transport fresh produce from producers to leading grocery retailers, as well as the property owner, DCT Industrial Trust. According to Geraci, the 100k square feet of space was not yet available for lease, but they were able to structure a lease agreement before the space ever hit the open market.

“This deal was a win-win for both parties. The landlord now has a long-term, high-quality tenant occupying the entire building, and the lessee successfully expanded while remaining in a location that has proven to be a good fit for its operations,” commented Geraci.

MG PROPERTIES COMPLETES TWO MULTIFAMILY BUYS WORTH $58 MILLION

San Diego-based MG Properties Group (MGPG) recently closed on the acquisitions of two multifamily properties, one in Temecula and the other in Daly City. The assets contain a total of 416 units and sold for a combined price of just over $58 million.

In Temecula, MGPG purchased Sage Canyon Apartments, a 344-unit multi-family property in the city’s downtown area, for $38 million ($110.5k/unit). The seller was the Bascom Group LLC, out of Irvine.

Built in 1988, the property consists entirely of two- and three-bedroom units and features extensive common area amenities and park-like grounds. Sage Canyon is a short walk from the Temecula Town Center shopping mall, the YMCA, and local sports parks and other recreational amenities. Temecula Elementary School is steps away across Moraga Road, and other Temecula schools are within easy walking distance. Sage Canyon is located near the I-15 Freeway corridor, offering quick access to employment centers in San Diego, Riverside and Orange counties.

CONTINENTAL TIRE KEEPS ROLLING ALONG FOR ANOTHER 24 MONTHS IN REDLANDS SPACE

Continental Tire North America recently signed a large SoCal industrial lease renewal, agreeing to a 24-month extension of their 487.7k-square-foot space in the city of Redlands. The property, located at 27223 Pioneer Avenue, is close to the I-10, I-210 and I-215 Freeways.

Continental Tire, a global manufacturer and distributor of performance tires, has fully occupied this industrial property since 2009, and will continue to use the property for its North American operations. The property is owned by Prologis, the global industrial REIT, which represented itself in the transaction.

Continental was repped in the deal by Frank Geraci, Walt Chenoweth, Juan Gutierrez and Patrick Wood of Voit Real Estate Services’ Inland Empire office. The Voit team had also previously negotiated the initial 42-month lease of the building for Continental Tire in 2009.

RIVERSIDE RETAIL PAD BUILDINGS FETCH $363 SQUARE FOOT

Two 8k-square-foot pad buildings in Canyon Springs Marketplace in Riverside recently sold for $5.8 million ($363/sf). The buildings are located across from the Moreno Valley Mall and are tenanted by Payless, Subway, Verizon, Game Stop and others.

The buyer plans to hold the buildings as an investment. Jim Slaught and Jon Friesen of Lee’s retail team represented the undisclosed seller in the deal. The Lee team also assisted with tenant lease renegotiations prior to and during the sale process, which increased value for the seller.

“This power center is anchored by major retailers that include Target, PetSmart, Best Buy, Michael’s and Wal-Mart, making it an extremely attractive and popular shopping destination,” said Slaught. “The transaction is one of the highest per square foot retail transactions in the Inland Empire.”

WATSON LAND COMPANY TO DEVELOP 49 ACRES IN CHINO FOR INDUSTRIAL USE

Watson Land Company will be adding a 49-acre property to their portfolio in Chino located on the southwest corner of Kimball and Mountain Avenues. The 2,134,440 square feet of land will be developed into three buildings for industrial use. The building sizes will be 530,000, 400,000 and 100,000 square feet and make up the next phase of Watson Commerce Center Chino. The first phase of Watson Commerce Center Chino is 1.4 million square feet and comprised of four LEED certified buildings. Each building will meet LEED Gold specifications as well as more stringent Watson standards, which include a minimum 32-foot clearance height, 185-foot concrete yard, 7’ thick reinforced, 4,000 psi concrete floor slab and 3% skylights.

The development is part of "continued on page 39"
MANAGER’S BOOKSHELF

“Accidental Salesperson: How to Take Control of Your Sales Career and Earn the Respect & Income You Deserve,”
By Chris Lytle; AMACOM, New York, New York; 2012; 224 pages; $17.95.

Hundreds of books about becoming a better salesperson are published each year. Most of them target readers who are new to business and even newer to selling. Some started life in engineering and computer hardware or software development, but realized that they had greater income potential in sales.

Then there is the small, but steadily growing number of people who realize that regardless of what they do for a living, they become more valuable to themselves, their supervisors, and their businesses by learning the realities and techniques of how to sell.

Author Chris Lytle, well known as a leader in sales training and now the president of his own company, recognizes that comparatively few people have childhood dreams about becoming a salesperson. He states:

“Ask some elementary school kids what they want to be when they grow up. You’ll find more future firefighters than prospective salespeople. How many children are anxiously anticipating a career of cold-calling, rejection handling, dealing with price-sensitive procurement officers, coping with delayed flights in different hotel rooms all next to the ice machine?”

“Accidental Salesperson” not only covers all the points found in the best classic books selling, it achieves that goal without using much technical sales slang. This result is a book that’s very easy to read and even easier to remember. Perhaps, one of the most important put forward by Lytle is this: “Selling is teaching. Teaching is selling. Teach your clients what you do for them. When clients who no one else is doing and good things happen, you get customers who are more loyal to you and customers who are willing to pay more for what you’re selling, because they now know all the work that goes into what you are selling.”

“The Accidental Salesperson” takes all the mystery out of selling. The result is a banquet of ideas for the price of a good lunch.

—Henry Holtzman

Best-selling business books

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.

4. “Unintended Consequences: Why Everything You’ve Been Told About the Economy is Wrong,” by Edward Conard (Penguin Group…$27.95)(3) One explanation why economic planning rarely works as planned.
5. “By Invitation Only: How We Built Gift and Changed the Way We Shop,” by Alexis Maybank and Alexandra Wilkis Wilson (Penguin Group…$18.63)(4) How to innovate the high-end outlet version of “sample selling.”
7. “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) Discover your strengths and integrate them with your career.

*(1) -- Indicates a book’s previous position on the list.
** -- Indicates a book’s first appearance on the list.
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FINANCIAL NEWS & TALK
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reviewer at the local, regional, state and federal levels. She is currently a member of both the Inland Empire and national chapters of the Grant Professionals Association and a past board member of the Inland Empire chapter. She is designated as a Grant Professional Certified by the Grant Professional Certification Institute.

She earned her bachelor’s degree in English from Rutgers University and master’s in English from the University of Connecticut-Storrs.

MISSION INN FOUNDATION RECEIVES FEDERAL GRANT FOR PROGRAM EXPANSION

The Mission Inn Foundation has received a $127,000 grant through the federal Institute of Museum and Library Science (IMLS) for America program. The foundation is a non-profit organization that preserves, interprets, and promotes the cultural heritage of the Historic Mission Inn through educational programs, outreach activities, and the services of the Mission Inn Museum.

The two-year Museums for America grant period will begin in October, 2012, and was awarded to 18 California institutions. The Mission Inn Foundation, the only recipient in the inland region, will utilize grant funding to develop its StoryShare program. “The IMLS grant is intended to broaden efforts to engage and serve the community, and we will fulfill that goal through the creation of StoryShare,” said John Worden, executive director of the Mission Inn Foundation. “We need to make a new generation aware of the relevance of arts and cultural heritage, and StoryShare is designed to do that.”

StoryShare is a three-pronged initiative. First, regional workshops will train teachers to use the foundation’s existing Hands on History website (funded by a previous IMLS grant), with lesson plans linked to history and social science, as well as language arts standards for students in grades 3 thru 12.

StoryShare will also develop a “Young Ambassadors” docent program that will train high school students to conduct abbreviated history tours of the Historic Mission Inn for their peers. Additionally, the grant will help the Foundation continue a program that has been piloted in the Eastside and Arlanza neighborhoods of Riverside in partnership with the City’s PrimeTime afterschool programs and funded by the E. Rhodes and Leona B. Carpenter Foundation and The Community Foundation Serving Riverside and San Bernardino County. The program links youth with photographers and figures of local historic interest to explore, document and share the history of their own neighborhoods.

For more information regarding the Mission Inn Foundation and its programs, please contact the Mission Inn Foundation office at 951-781-8241.

Annette Alvarez-Peters oversees Costco’s wine, beer and spirits program. To find which Costco warehouses carry wine, go to Costco.com, click on “Costco Connection Magazine,” then “Beer, Wine & Spirits Locator.” You can also find notes on Kirkland Signature™ wines under “Kirkland Signature Wine Connection.”

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****1/2 Wells Fargo Bank N.A.
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**** Bank of America California N.A.
**** Community Commerce Bank
**** Desert Commercial Bank
**** Inland Community Bank N.A.
**** Pacific Mercantile Bank
** First Mountain Bank
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* Mission Oaks National Bank
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Financial data is compiled for U.S. banks and thrifts from call report data as reported to federal regulators. Although the financial data obtained from these sources is consistently reliable, the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc.

All banks are subject to federal regulatory capital requirements, but those requirements vary among institutions and are dependent on many factors. In general, institutions are required to maintain a tangible capital ratio of at least 4%, a tier 1 risk-based capital ratio of at least 4% and a total risk-based capital ratio of at least 8%.

In addition to the capital ratio, other criteria are used to determine BauerFinancial’s Star Rating. Some of these include but are not limited to: profitability/trend, evaluating the level of delinquent loans and repossessioned assets, the market versus book value of the investment portfolio, regulatory supervisory agreements, the community reinvestment rating (CRA), and liquidity. Potential losses on available-for-sale securities, delinquent loans and repossessioned assets are forecasted in assigning our star rating. De Novo banks generally can not qualify for a 5-star rating for at least two years.
Real Estate... continued from pg. 35
Watson Land Company’s Legacy Building Series—which is an initiative to develop and offer highly flexible, Class-A industrial facilities with distinctive architectural detail. Watson’s Legacy Buildings are designed to offer maximum efficiency and flexibility for both distribution and manufacturing operations.

Development will start in the second quarter of 2013, with completion expected later in the year. Watson will be working with RGA Architects of Irvine, Ca., and the brokerage firm of 12219 Watson Commerce Center Chino.

This transaction is Watson’s third major land acquisition in Chino, which now totals almost 200 acres and will total 4 million square feet of industrial space upon completion. “The Chino sub-market is the best logistics location within the Inland Empire due to its close proximity to the Los Angeles and Long Beach ports and major population centers of Los Angeles, Orange, San Bernardino and Riverside counties,” said Craig B. Halverson, vice president of acquisitions with Watson Land Company.

Watson Land Company acquired the 49 acres of property from four different owners over the course of a one year period. Jim Leininger and Syp Vander Dussen from Vander Dussen & Haringsma Brokers represented Watson Land Company in the acquisition.

High Desert... continued from pg. 20
both senior vice presidents and principals of Joseph W. Brady Inc. dba The Bradco Companies represented the buyer of 1219 2nd Avenue in Victorville. The property sold for $2,150,000. The property contained 30,192± square feet. The listing agent was Donald P. Brown, president of Lee & Associates-Inland Empire North.

The Prison... continued from pg. 26
on July 2, 2004 (CCA, 2010a). One of the most recent examples concerns the connection between Arizona Governor Jan Brewer, the notorious sheriff of Maricopa County Joe Arpaio and CCA. Over the summer, reports started to emerge that revealed that two key advisors for Arizona Governor Jan Brewer had close ties to Corrections Corporation of America. Local CBS affiliate KPHO reported that “two of Brewer’s top advisers have connections” to private prison giant Corrections Corporation of America (CCA). Lawrence Lewis, writing for the Daily Kos, reported that “Paul Senseman, Brewer’s deputy chief of staff, is a former lobbyist for CCA. His wife continues to lobby for the company. Meanwhile Chuck Coughlin, who leads her re-election campaign, chaired her transition into the governorship, and is one of the governor’s policy advisors, is president of HighGround Public Affairs Consultants, which lobbies for CCA” (Lewis, 2010). Lewis also noted that it just so happens that CCA has a contract with Immigration and Customs Enforcement “to lock up illegal immigrants picked up in Arizona” and obviously sending millions of dollars into the coffers of this company (Lewis, 2010).

Redevelopment... continued from pg. 1
sion and has approved the continued disbursement of redevelopment funds for several local community improvement construction projects including the renovation of the Municipal Auditorium, the construction of the downtown Fire Station, Doty Trust Park and renovation of the City Corporation Yard. Communities throughout the state have faced significant funding and financing challenges since the dissolution of redevelopment agencies earlier this year.

The Brave New... continued from pg. 29
necessary for the trust of the customer and the success of the merchant. Even now, with the safeguards that are built into today’s shopping experience, there are criminal minds with devious means of circumventing the system. By the way, just as gambling and drinking have made it too convenient for people with weaknesses to run rampant at their own expense, so too will the marketplace—without the action of “purchase,” many people will lose control. The brave new world can be a dangerous place for all of us.

California... continued from pg. 30
commerce cannot be understated. As NAAG President, Doug Gansler also said in his July 2012 interview: “Clearly, what the Internet companies are doing is an invasion of privacy. … It certainly could very well be an acceptable and appropriate invasion of privacy. … Most of the things we look up on the Internet are free, but there’s a legitimate interest for those companies to make money… Where to draw that line is the dialogue we’ll be having in NAAG.”

Riverside... continued from pg. 1
Northern Arizona University. He is a certified Main Street manager and earned certificates in crime prevention through environmental design and community economic development. Prior to joining Fullerton in 2008, Zelinka spent 11 years and was a vice president and Shareholder with RBF Consulting. Prior to joining RBF, he obtained additional professional experience at The Planning Center, Sedway Cooke Associates, the City of Phoenix, Arizona, and as a VISTA program coordinator in Fairbanks, Alaska.

Save Time... continued from pg. 29
before rolling your retirement assets over to an IRA include the fees and expenses charged by your employer plan vs. those charged by the IRA, as well as the impacts of combining pre-tax and after-tax assets, the 5-year waiting period for Roth assets, net unrealized appreciation, and early retirement. Consult a tax advisor before making the decision to do a rollover.

Additional regulations apply to IRA rollovers, but knowing a few of the basic principles can be helpful. Rolling over to an IRA may be what is needed to help you more effectively monitor and manage your retirement assets—and dreams.

You can find more information at www.thrivent.com/IRA.

About Thrivent Financial for Lutherans
Thrivent Financial for Lutherans is a not-for-profit, Fortune 500 financial services membership organization helping approximately 2.6 million members achieve financial security and give back to their communities.

Money Lessons... continued from pg. 19
same dollar. It’s the equivalent of having $100,000 in two separate investments and reaping the benefits of what each investment yields.

Apply these principles to help you win the money game!

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Eisenhower Medical Center has been named the second most beautiful hospital in the nation by healthcare staffing provider Soliant Health. The medical center campus at 39-000 Bob Hope Drive has 540 beds and includes the Barbara Sinatra Children’s Center, the Annenberg Center for Health Sciences and the Betty Ford Center.

For more information on Eisenhower Medical Center visit www.emc.org.

The Steakhouse restaurants at the Agua Caliente Casino Resort & Spa in Rancho Mirage and the Spa Resort Casino in Palm Springs each received a 2012 Wine Spectator Award for Excellence.

Former Upland...

continued from pg. 30

August what kind of Pomierski is really looking at. Is it possible that Pomierski and his buddies will see their maximum sentences? Sure, but it’s not looking all that likely, if you’re looking at the deal Pomierski signed his name to.

As for the other bribery counts the grand jury filed against him? Well it’s likely they will just fall away, Mrozek says, but that, too, will be up to the judge.

“I anticipate that the remaining charges will be dismissed when (Pomierski) is sentenced,” he says.

So we’ll wait and see what the sentencing judge has in store for Pomierski, but even when that decision is made, the city will still be forced to deal with the fallout based on his actions, both the ones he admitted to and those he allegedly committed.

Remember that lawsuit filed against the city by Chronic Tacos Cantina? Yeah, well, they’re seeking $6.1 million. Even if the city wins, Upland residents will be paying the attorney fees for years.

I think it’s safe to say that after Pomierski’s paid his debt to society, he may want to find a new city.
About 20 years ago I had the occasion to have a business stop in Jackson Hole, Wyoming and right then and there I vowed to someday come back—next time with my wife, and spend time in this beautiful area.

Jackson Hole sits just south of Yellowstone National Park and is home to Grand Teton National Park as well, and while it seems at first glance that one might be able to explore both parks, it is best to pick one or the other as they are so vast and offer so much to see and do.

Jackson Hole itself is a valley 48 miles long and 15 miles wide. It sits at 6,779 feet above sea level and has peaks that reach 13,770 feet. What makes this area so unique is that the Teton Range starts at the valley floor and just goes up—truly majestic!!

The Snake River winds its way through the entire valley. Teton County is now home to the highest personal per capita income in the U.S. easily surpassing Manhattan.

Our trip began with a quick flight to Salt Lake City. There are flights direct to Jackson Hole airport, but the price of these flights are about double than to Salt Lake. The drive from Salt Lake to Jackson Hole is about five hours and there are several ways to go—I suggest you take two—one for going and one for coming back—all are beautiful and different from one another.

We hotel hopped for the first two nights before settling into a town home we rented through Rendezvous Mountain Rentals (www.mrenatlis.com). Folks, this is the way to go—Jackson Hole is similar to Bishop in California. A small town filled with little shops, restaurants (everything from great to so-so) and mostly over-priced hotels. Your best bet is to get away from town for your accommodations. A large portion of the homes in the area have been bought for investment, and as such, are available for rent. Our one bedroom town home had a fully equipped kitchen and a lot of glass that looked out at the mountains.

OK, so, now what to do? First, get in the car and just drive north on 191. The sights you will see are unique to America. Stop often and take pictures. Keep an eye out for wildlife—it’s not unusual to see a herd of elk or bison near the road. Rt. 91 takes you into Grand Teton National Park (pass required) and ends at the entrance to Yellowstone National Park.

You can continue on into Yellowstone, and it’s just an hour and a half of scenic driving to Old Faithful, where you can easily spend an afternoon at these thermal pool wonders. However, be warned—your trip back will take about three hours, so plan accordingly. Wyoming is far enough north that in June darkness doesn’t come till about 9 PM—and oh those sunsets!!! If you can plan your day, try to be back to the Jackson Lake area before sunset—you’ll see why when you get there.

Next, take a trip to Teton Village, home of Jackson Hole Mountain Resort—this is a ski resort with offers year-round activities. It most reminded me of Whistler Village in Canada. Take the 100-passenger Aerial Tram up 4,139 vertical feet (in just 12 minutes) to the top (10,450 feet). Once up top, you can marvel at the 360 panoramas of beauty that are literally everywhere you look.

Try lunch at The Four Seasons Resort in the village. The views were wonderful and the food was extremely good, but came without the huge price you would pay for dinner. While on that side of the valley, take the time to visit Jenny Lake, get in a canoe or take their boat ride. Jenny Lake goes way beyond my humble ability to describe its beauty.

Since the Snake River is in your backyard, no trip to the area would be complete without a raft ride. They range from purely scenic to white water excursions. We chose scenic, and were not disappointed, as our guide gave us more information about the river than I could have gained in a college course.

Last but not least—get on a horse and take a trail ride. Now, if you’re going to do that, how about taking the #1 rated two-hour trail ride in the U.S.? You’ll get that at Mill Iron Ranch (www.millironranch.net). This ride takes you up 2,000 vertical feet to the top of a plateau that looks out at even more beauty. It can also be followed (and I recommend it) by a T-bone steak dinner in their barn.

Jackson Hole—go there, take it slow and enjoy.