June 2013

Inland Empire Business Journal

Follow this and additional works at: https://scholarworks.lib.csusb.edu/iebusinessjournal

Part of the Business Commons

Recommended Citation
https://scholarworks.lib.csusb.edu/iebusinessjournal/212

This Article is brought to you for free and open access by the Special Collections & University Archives at CSUSB ScholarWorks. It has been accepted for inclusion in Inland Empire Business Journal by an authorized administrator of CSUSB ScholarWorks. For more information, please contact scholarworks@csusb.edu.
Dissent in the Desert
By Tommy A. Purvis, IE Weekly

A recall effort targeting two members of the Yucca Valley town council picks up steam.

The big redevelopment dreams that Town Manager Mark Nuiami has for Yucca Valley are catching up with the town’s dwindling reserves. But even worse things could be on the horizon for the polarizing figure that has caught the ire of a fiscally conservative watchdog group. Two of his hand-picked minions on the town council—Robert Lombardo and George Huntington—are now subject to an increasingly contentious recall effort in this dusty Morongo Basin town.

The pair that was elected last fall after being the only names on the ballot joined the Nuiami-influenced Dan Rowe and Merle Able on the council. Together the influential voting bloc is affectionately known as the Sky Harbor Four to the muckraking blog Cactus Thorns (“Irreverent Barb on Desert Politics”). The blog credits the name of the influential group of “gullible newbies” on the town council for all being from the high-income part of town.

“The town manager responds to policy directions from the town council,” Deputy Town Clerk Lesley Copeland told the Weekly when she was asked about the recall effort and the relationship that Lombardo and Huntington have with Nuiami.

The small town manager has an annual contract worth nearly $300,000. The perks include a cafeteria benefit for $1,050 per month, along with a $600 monthly vehicle allowance. The town council can void his contract with a simple majority vote. Concerned Citizens, the group behind the recall effort are intent on replacing Lombardo and Huntington “to provide a majority which could begin to change town policy and actions for the better.”

Currently the lone voice of dissent on the small town dais comes from Bob Leone. The community-backed council member has an open-door policy with his constituents. He won a special election in the spring by soundly defeating the president of the Yucca Valley Chamber of Commerce.

“The town manager responds to policy directions from the town council,” Deputy Town Clerk Lesley Copeland told the Weekly when she was asked about the recall effort and the relationship that Lombardo and Huntington have with Nuiami.

The small town manager has an annual contract worth nearly $300,000. The perks include a cafeteria benefit for $1,050 per month, along with a $600 monthly vehicle allowance. The town council can void his contract with a simple majority vote. Concerned Citizens, the group behind the recall effort are intent on replacing Lombardo and Huntington “to provide a majority which could begin to change town policy and actions for the better.”

Currently the lone voice of dissent on the small town dais comes from Bob Leone. The community-backed council member has an open-door policy with his constituents. He won a special election in the spring by soundly defeating the president of the Yucca Valley Chamber of Commerce.

“The town manager responds to policy directions from the town council,” Deputy Town Clerk Lesley Copeland told the Weekly when she was asked about the recall effort and the relationship that Lombardo and Huntington have with Nuiami.

The small town manager has an annual contract worth nearly $300,000. The perks include a cafeteria benefit for $1,050 per month, along with a $600 monthly vehicle allowance. The town council can void his contract with a simple majority vote. Concerned Citizens, the group behind the recall effort are intent on replacing Lombardo and Huntington “to provide a majority which could begin to change town policy and actions for the better.”

Currently the lone voice of dissent on the small town dais comes from Bob Leone. The community-backed council member has an open-door policy with his constituents. He won a special election in the spring by soundly defeating the president of the Yucca Valley Chamber of Commerce.

“The town manager responds to policy directions from the town council,” Deputy Town Clerk Lesley Copeland told the Weekly when she was asked about the recall effort and the relationship that Lombardo and Huntington have with Nuiami.

The small town manager has an annual contract worth nearly $300,000. The perks include a cafeteria benefit for $1,050 per month, along with a $600 monthly vehicle allowance. The town council can void his contract with a simple majority vote. Concerned Citizens, the group behind the recall effort are intent on replacing Lombardo and Huntington “to provide a majority which could begin to change town policy and actions for the better.”

Currently the lone voice of dissent on the small town dais comes from Bob Leone. The community-backed council member has an open-door policy with his constituents. He won a special election in the spring by soundly defeating the president of the Yucca Valley Chamber of Commerce.

“The town manager responds to policy directions from the town council,” Deputy Town Clerk Lesley Copeland told the Weekly when she was asked about the recall effort and the relationship that Lombardo and Huntington have with Nuiami.

The small town manager has an annual contract worth nearly $300,000. The perks include a cafeteria benefit for $1,050 per month, along with a $600 monthly vehicle allowance. The town council can void his contract with a simple majority vote. Concerned Citizens, the group behind the recall effort are intent on replacing Lombardo and Huntington “to provide a majority which could begin to change town policy and actions for the better.”

Currently the lone voice of dissent on the small town dais comes from Bob Leone. The community-backed council member has an open-door policy with his constituents. He won a special election in the spring by soundly defeating the president of the Yucca Valley Chamber of Commerce.

“The town manager responds to policy directions from the town council,” Deputy Town Clerk Lesley Copeland told the Weekly when she was asked about the recall effort and the relationship that Lombardo and Huntington have with Nuiami.
Go Green (and clean!) with Blue

Goodwill Southern California employs hundreds of people with disabilities who know how to get the job done. I’ve seen a man on the line disassemble a computer faster than anything — it’s incredible. Our staff really cares about the work they do, and if companies knew how important these jobs are, not only to those performing them, but to the community as a whole, doing business with Goodwill would be a no-brainer.

Ray Tellez
VP of Community Based Contracts

Don’t do business with us because it makes you feel GOOD. Do it because we’re GOOD at what we do.

Call 323.539.2196 to learn more.


Transforming Lives through the Power of Work.

AAA certified member of the National Association for Information Destruction (NAID).

Good for Individuals . Good for Your Business . Good for Your Community . Good for the Earth
Kindred at Home and Dignity Health Announce Plans for Joint Venture to Expand Home Health Services in San Bernardino

Kindred Healthcare, Inc. (NYSE:KND) announced that it has signed a definitive agreement with Dignity Health to create a joint venture to expand home health services in San Bernardino.

Kindred, through its Kindred at Home Division, and Dignity Health will create a joint venture to expand the home health services provided by Community Hospital of San Bernardino, a subsidiary of Dignity Health, a San Francisco, California-based provider of healthcare services in 17 states.

The new joint venture will be called Community Home Health, an affiliate of Kindred at Home. Kindred will be a 60% owner and Dignity Health will be a 40% owner. Kindred at Home provides home health, hospice and non-medical home care at more than 100 locations in 10 states, including California.

Kindred at Home and Dignity Health expect to finalize the joint venture by June 30, 2013, subject to several regulatory approvals and other conditions to closing. In the Riverside-San Bernardino market, Kindred currently operates three Transitional Care Hospitals (certified as long-term acute care hospitals).

“We look forward to working with Dignity Health and Community Hospital’s team of experienced healthcare professionals,” said Paul J. Diaz, chief executive officer, Kindred Healthcare, Inc.

“We’re excited to partner with Community Hospital to enhance their home health services by adding a national network of clinical best practices, specifically around the treatment of congestive heart failure, chronic obstructive pulmonary disease and diabetes,” said Stephanie Phillips, senior director of operations for Kindred at Home in Southern California. “In addition, Kindred at Home has an electronic medical record management system and mobile technology allowing clinicians to spend more time caring for patients and less time charting.”

“Home health is a very important part of the continuum of quality health care services we provide for our community. We’re very happy to have the support of Kindred to help us expand our efforts to meet the local need,” said June Collison, president, Community Hospital of San Bernardino.

“For Dignity Health, strategic partnerships with best practice specialty organizations like Kindred are imperative to our ability to continue to improve community access to cost-effective, quality health care services,” said Marvin O’Quinn, chief operating officer for Dignity Health. “Kindred is well-equipped to partner with us and provide home health care in a clinically integrated way. They are an excellent fit with Dignity Health because their commitment to clinical excellence and positive patient experience mirrors our own. We look forward to our successful collaboration and future growth of this service.”

“The joint venture with Dignity Health is an example of the relationships Kindred is pursuing with other healthcare providers across the country that align with our goal of creating the capacity to deliver the full continuum of post-acute care in local communities,” Diaz said. “This strategy of collaborating with other healthcare providers and creating more integrated care models best meets the needs of patients, lowers costs and improves care outcomes.”

About Kindred Healthcare
Kindred Healthcare, Inc., a top-continued on page 34

Health Reform Law 101
WHAT IS THE EMPLOYER MANDATE?
As part of the health care reform law, beginning in 2014, certain employers with 50 or more “full-time equivalent” employees (FTEs) who do not provide affordable health care coverage may be assessed a penalty if at least one full-time employee qualifies for a premium tax credit and uses it to purchase coverage in the health insurance exchange. Additionally, the law requires employers to provide prescribed health coverage while, at the same time, penalizing some employers who may fail to offer what is defined by the law as “affordable coverage.”

The employer mandate provides two deterrents for business growth. First, the employer mandate discourages small businesses from hiring additional employees because only businesses with 50 or more FTEs may be penalized for not offering the prescribed coverage. Second, the employer mandate penalty once triggered, is calculated based on the number of full-time employees.

Further, for the first time, this new law defines a full-time employee as someone who works 30 hours per week, averaged over the course of a month, rather than the traditional definition of 35 hours per week.

Employers want to offer health insurance to their employees and want to continue to grow and create jobs. However, the employer mandate threatens to penalize businesses for failing to offer affordable coverage, when—more than ever—people need jobs and employers need help growing and should be encouraged to hire more employees. This law does the opposite at a dangerous time.

HOW DOES THE EMPLOYER MANDATE WORK?
WHO...has to offer coverage?
Answer: Applicable large employers.

What does this mean?
Only employers with 50 or more full-time equivalent: employees may be fined for failing to provide coverage to their full-time employees (and their dependents). In determining whether you have 50 or more full-time equivalent employees, you must include the hours worked by your part-time employees.

WHAT...is required to avoid the penalty?
Answer: Affordable coverage that provides minimum value.

What does this mean?
The rules are still being finalized, but for coverage to be affordable, the statute requires that for low-income employees—defined as those between 100-400% of federal poverty level—the employee’s portion of the premium for individual coverage cannot exceed 9.5% of his/her household income.

Cadiz Inc. Rep... dismissed. Lawsuits brought by three petitioners remain pending against the Project. These cases have been coordinated in Orange County Superior Court before one judge and are expected to move to trial later this year.

About Cadiz
Founded in 1983, Cadiz Inc. is a publicly-held renewable resources company that owns 70 square miles of property with significant water resources in Southern California. The company is engaged in organic farming and water supply and storage projects at its properties and abides by a wide-ranging “Green Compact” focused on environmental conservation and sustainable practices to manage its land, water and agricultural resources. For more information about Cadiz, visit www.cadizinc.com.

About Kindred Healthcare
Kindred Healthcare, Inc., a top-continued on page 34
5 Habits of Successful Social Media Managers
In 2013, 62% of companies will increase investment in social media and 38% will increase investment in social management systems. Consider five habits of successful social media managers and adopt them as your own. ............................... 9

Three Keys to Successful Crisis Management
Why do some organizations come out of crisis with enhanced reputations while others may not even survive as a business? Lucien Canton outlines three keys to successful crisis management. ...................... 14

5 Mistakes That Quash Corporate Innovation
It’s hard to see a need and invent a way to fill that need when you’ve been inside one business or industry for a long line. Ferrante-Schepis and Maddock Douglas bust five myths relating to corporate innovation. .............................. 28

What Every Meeting Planner Must Know to Organize a Great Event
You can have a beautiful venue, great food, and an engaging theme, but your speaker sets the meeting’s tone. Joe Heaps and Dave Reed gives us a five-step process that will ensure you hire the right speaker for your next meeting. .................... 33

Columns
Executive Notes ................................. 6
Women in Business ............................. 7
Investments and Finance ........................ 8
Social Media ........................................ 9
Real Estate Notes ................................. 9
Corporate Profile ............................... 10

The Lists:
- Hospitals ................................................ 11
- Motorcycle Dealers ............................. 16
- Top Health Care Medical Clinics/Groups ......... 24

Close-Up.............................................. 12
Management ......................................... 14
Financial Column ............................... 18

Computer Column ............................. 19
Manager’s Bookshelf ............................ 25
Restaurant Review .............................. 26

Executive Time Out ............................ 27
Business Success ................................. 28
Building and Construction ...................... 28
Event Organization .............................. 33

New Business Lists:
- County of San Bernardino .................... 35
- County of Riverside .......................... 36

INLAND EMPIRE business journal
PUBLISHED BY BOARD CHAIRMAN
Daily Planet Communications, Inc. William Anthony
MANAGING EDITOR  ACCOUNT EXECUTIVE
Ingrid Anthony Mitch Huffman
CORRESPONDENTS AND COLUMNISTS
Henry Holtzman Debora McLaughlin Lucien Canton Joe Heaps
Maddock Douglas Barry LePatter Dave Reed
Maria Ferrante-Schepis Assemblyman Mike Morrill

STAFF
Travel Editor: Camille Bounds Art Director: Jonathan Serafin
Consultant: Mel Pervais Sales: Mitch Huffman
Ingrid Anthony Publisher & Producer william@busjournal.com
John Kennedy Managing Editor ingrid@busjournal.com
Jonathan Serafin Art Director jon@busjournal.com

CONTACT US
Dissent in the... continued from pg. 1

Sky Harbor, has been branded as being the mouthpiece for the Nuiami agenda. She was the head of a committee that supported a failed measure to raise the sales tax in Yucca Valley—a measure that critics allege would have been used to fund pet projects. After Collins’ election defeat, the summer concert series and swimming lessons for children were canceled—with the support of the Sky Harbor Four—citing budget restrictions.

Nuiami—the former mayor of Fontana who also simultaneously served as the former assistant city manager of Colton until he left for his current job three years ago—is still feeling the sting of being the so-called brainchild behind a controversial one-cent sales tax known as Measure U. The tax increase that was projected to generate $100 million for the Yucca Valley budget over the next 30 years by influential IE economist John Husing was improbably defeated last fall.

The No on Measure U group was able to win despite being outspent 30 to 1 by Nuiami-influenced special interests. The town manager told the residents that the tax increase was necessary to build a wastewater treatment plant. The self-described group known as the “Truth Posse” instead told voters that all of the revenues from Measure U will go directly into the town’s general fund to be used for “funding unnecessary projects, hiring expensive out-of-town consultants and raising staff salaries.” For its effort the group won the Outstanding Whistle Blower award, an award from Tax Fighters United and another from a group known as Boot out the RINO’s (Republicans in Name Only). Many of these same activists are mobilizing to support the recall effort. As a result Nuiami’s days as the Yucca Valley town manager may be numbered.

Health Reform... continued from pg. 3

Secondly, to meet the minimum value requirement, the plan must pay, on average, at least 60% of the costs of covered services.

TO WHOM...must it be offered?

What does this mean?

A full-time employee, to who you must offer coverage, is defined as working 30 hours or more a week, averaged over the course of a month. It is not clear what type of coverage, if any, must be offered to the dependents of full-time employees at this time.

OR ELSE...what will happen?

Answer: You may have to pay a penalty, which will vary based on whether you offer coverage or not.

What does this mean?

The penalty associated with the employer mandate is often called a “free-rider” penalty because it is triggered when an employer’s low-income employee “free-rides” on the federal government to obtain health care coverage. Under the law, low-income employees that do not have access to affordable employer-sponsored coverage that provides the minimum value are eligible for financial assistance from the federal government, in the form of a premium tax credit, to purchase coverage in the newly created exchange. This financial assistance will be available to low-income employees with income between 100%-400% of the federal poverty level (FPL), depending on family status. (For example, a household income of $92,200 for a family of four in 2012=400% FPL). The penalty amount assessed to the employer will vary based on whether the employer fails to offer any health care coverage at all to full-time employees or offers coverage that is not affordable and/or does not provide the minimum value required.
Doctors and Hospitals’ Use of Health IT More Than Doubles Since 2012
More than half of America’s doctors have adopted electronic health records

HHS Secretary Kathleen Sebelius announced that more than half of all doctors and other eligible providers have received Medicare or Medicaid incentive payments for adopting or meaningfully using electronic health records (EHRs).

HHS has met and exceeded its goal for 50 percent of doctor offices and 80 percent of eligible hospitals to have EHRs by the end of 2013.

Since the Obama Administration started encouraging providers to adopt electronic health records, usage has increased dramatically. According to a Centers for Disease Control (CDC) survey in 2012, the percent of physicians using an advanced EHR system was just 17 percent in 2008. Today, more than 50 percent of eligible professionals (mostly physicians) have demonstrated meaningful use and received an incentive payment. For hospitals, just nine percent had adopted EHRs in 2008, but today, more than 80 percent have demonstrated meaningful use of EHRs.

“We have reached a tipping point in adoption of electronic health records,” said Secretary Sebelius. “More than half of eligible professionals and 80 percent of eligible hospitals have adopted these systems, which are critical to modernizing our health care system.

Health IT helps providers better coordinate care, which can improve patients’ health and save money at the same time.”

More than 27,500 providers in California have received approximately $1.2 billion in Medicare and/or Medicaid EHR incentive payments since the programs began.

The Obama Administration has encouraged the adoption of Health IT starting with the passage of the Recovery Act in 2009 because it is an integral element of health care quality and efficiency improvements. Doctors, hospitals, and other eligible providers that adopt and meaningfully use certified electronic health records receive incentive payments through the

---

EXECUTIVE NOTES

CITIZENS BUSINESS BANK NAMES NEW REGIONAL MANAGER FOR CENTRAL VALLEY

Christopher D. Myers, president and chief executive officer of Citizens Business Bank, announced the appointment of Michael D. Stain to the position of senior vice president and regional manager of the bank’s Central Valley region.

“Michael brings more than 30 years of experience in commercial and private banking and has successfully built and led banking teams,” said Myers. “He is a bright and innovative leader who will be a solid addition to our senior management team.”

Stain comes to Citizens Business Bank from the Private Bank of Wells Fargo, where he held the position of senior director of banking, as well as senior vice president/wealth advisor.

Stain began his banking career at Bank of America in 1981 with a focus on commercial lending. Since then, he has held senior level positions at several banks in the Central Valley, including Imperial Bank and Wells Fargo Bank.

Stain earned a bachelor of arts degree from Fresno Pacific University, majoring in speech communication and minoring in business administration and natural science. He also earned an M.B.A. from Duquesne University.

NEW DEAN OF THE UNIVERSITY OF LA VERNE COLLEGE OF LAW SELECTED

Gilbert Holmes, an award-winning legal educator and administrator, has been selected as the new dean of the University of La Verne College of Law.

Holmes, professor of law and former dean at the University of Baltimore School of Law, is scheduled to officially assume his duties on July 1, 2013, or earlier if circumstances permit. Holmes has served as a faculty member and administrator at several distinguished law schools.

Holmes said he looks forward to helping the law school grow and flourish. “La Verne Law presents a nearly irresistible opportunity,” Holmes said. “Its size will allow it to be nimble enough to make innovative changes while strengthening many of the traditional roles law schools have played in training advocates and leaders.”

THE CABAZON BAND OF MISSION INDIANS ANNOUNCES TRIBAL ELECTION RESULTS

The Cabazon Band of Mission Indians announced Tribal Council election results naming a new chairman, new vice chairwoman and a new member at large.

Douglas Welmas will now serve as the duly elected chairman for both the tribe and the business committee and is the highest ranking elected official within the Cabazon government. He is also the officially recognized spokesperson for the tribe. As chairman, Welmas manages the tribal government and the general membership with support from the business committee and the Cabazon governmental staff, engaging in a broad range of issues at the tribal, regional, state and federal levels regarding economic development, community outreach, cultural preservation, resource management, political affairs and tribal sovereignty. Welmas, who has served on the business committee and as first vice chairman since 2007, succeeds David Roosevelt, who served as chairman since 2009.

Other new positions include, San Juanita Callaway who was elected as vice chairwoman and had served as second vice chair for the tribe in previous years. Helen Ruth Callaway was reelected for a second consecutive term as secretary-treasurer. Alexis Nichols was also reelected to a second term as
Executive Coach Offers Her Own ‘MBA for Success’

What becomes of the women who graduate with MBAs from Harvard Business School? Do most go on to fulfilling careers, or do they drop out of the work force when they become moms?

“The number that has been floated for years, and is quoted by Facebook COO Sheryl Sandberg in her book ‘Lean In,’ is that 15 years after graduation, only a third of them are working full-time—and they’re working for their male classmates,” says executive and business coach Debora McLaughlin, author of “The Renegade Leader, 9 Success Strategies Driven Leaders Use to Ignite People, Performance and Profits,” and the forthcoming “Running in High Heels.”

“That statement suggests that, even when they hold advanced degrees from an Ivy League university, women are less ambitious, less willing and less committed than their male fellow graduates... I just don’t believe that.”

In fact, McLaughlin is right. Harvard Business School recently surveyed more than 6,400 male and female alumni and found that well more than half the women aged 31 to 47 were working full-time. Sixteen percent were working part-time, and 10 percent were caring for children full-time.

Ninety-five percent of the men were working full-time.

“This tells me that women are making difficult choices. Certainly, to do what it takes to get into Harvard and complete an MBA, they’re ambitious,” McLaughlin says. “But women, especially those who want to become mothers, face extra challenges in trying to strike a work-life balance. And, let’s face it; it’s still a male-dominated business world that lacks understanding of the needs of working Moms.”

No matter where a person—male or female—earns her master’s in business administration, there’s a lot they won’t learn in business school, McLaughlin notes. She offers her own MBA for successfully having it all:

• M – Management skills:
  A lot of the female professionals and business owners McLaughlin works with don’t enjoy managing people. “They may have gone into a particular industry because it’s their passion—whether it’s architecture, engineering or small business. They want to move up, but in business, that almost always involves assuming managerial responsibilities,” McLaughlin says. You can’t duck this and you won’t be successful if you’re half a manager. Find a mentor, an executive coach, a good course or just read up on current management tools—you’ll be happier and so will your employees. And you’ll be on the path to becoming an inspiring leader.

• B – Balance:
  Finding the right work-life balance for you is essential! If your dream is to own that corner office or grow your business into a Fortune 100, carefully “choose your regrets,” McLaughlin advises. Will you regret giving up your career to manage a home and children? Will you regret the lost mommy time if you continue working full time? Be bold, ask for what you need. “Why do women give up their careers and men do not?” McLaughlin asks. Striking a balance means being unapologetic about what you need when you need it. When you say “yes” understand what you are saying “no” to.

• A – Advancement:
  In order to achieve your dreams

Local Control of Ontario Airport Would Let Free Market Work

“The argument for liberty is not an argument against organization... But an argument against all exclusive, privileged, monopolistic organization, against the use of coercion to prevent others from doing better.” — F.A. Hayek

Lately, there has been a lot of discussion surrounding the future of Ontario International Airport and whether Los Angeles World Airports and the City of Los Angeles will return control of this crucial travel hub to Ontario. While the final outcome may not yet be certain, a regional and bipartisan consensus to support such a move suggests the shift is inevitable.

For years, the Ontario Airport has languished under the control of airport authorities 60 miles away who are clearly more concentrated on building up Los Angeles International Airport than investing in improving the outlook at our local airport.

Consider that passenger traffic has dropped by 40 percent from 7.2 million passengers in 2007 to this year’s estimated 4 million passengers, causing millions of dollars in lost revenue. At the same time, passenger traffic at surrounding airports like Palm Springs, Long Beach, and Orange County have all seen upticks. With Southern California’s airways already very congested, it is not unreasonable to believe that passenger levels at the Ontario Airport can also rise in the coming years.

As a frequent flier out of Ontario on my weekly trips to and from Sacramento, I can personally attest to the importance and convenience of this airport to our region. Without this travel option, our communities face the prospect of having to drive further to reach our destinations—adding more traffic to our already congested freeways. It’s a win for all of Southern California to have multiple, thriving airports that meet the needs of our growing population, offering better service and more travel choices. But more importantly, this brings jobs to hotels, restaurants and our convention center, just to name a few.

But underlying the arguments against shifting control of the Ontario Airport to local control is a disturbing fear among some that doing so will create competition with LAX and draw passenger traffic away at LAX’s expense.

In our free market system, however, we know that competition is not only healthy for our economy, but also good for consumers. You and I should be able to shop around for the best options that meet our needs—including what airport we choose to fly out of on our next trip. By putting a premium on stifling air travel prices, it puts the desires of airport authorities before the needs of the people of our region.

It says a lot when folks are afraid to let the free market work. An autonomous Ontario Airport and the increased competition it would bring would be an economic asset to all of Southern California, giving passengers options and airlines options for transferring flight service within California and not out of state when prices rise at other locations in the region.

That is why I continue to...
THE Gainers
Top five, by percentage

<table>
<thead>
<tr>
<th>Company</th>
<th>Current Close</th>
<th>Reg. of Month</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>CVB Financial Corp.</td>
<td>11.53</td>
<td>10.87</td>
<td>0.66</td>
</tr>
<tr>
<td>Hot Topic Inc. (H)</td>
<td>13.96</td>
<td>13.95</td>
<td>01</td>
</tr>
<tr>
<td>Monster Beverage Corporation</td>
<td>56.43</td>
<td>56.40</td>
<td>003</td>
</tr>
<tr>
<td>American States Water Company</td>
<td>54.94</td>
<td>55.48</td>
<td>(1.0)</td>
</tr>
<tr>
<td>CVBF</td>
<td>11.53</td>
<td>10.87</td>
<td>6.1</td>
</tr>
<tr>
<td>MNST</td>
<td>56.43</td>
<td>56.40</td>
<td>0.1</td>
</tr>
<tr>
<td>HOTT</td>
<td>13.96</td>
<td>13.95</td>
<td>0.1</td>
</tr>
<tr>
<td>SMPL</td>
<td>14.55</td>
<td>15.00</td>
<td>(3.0)</td>
</tr>
<tr>
<td>PROVIDENT</td>
<td>15.58</td>
<td>16.20</td>
<td>(3.8)</td>
</tr>
</tbody>
</table>

THE Losers
Top five, by percentage

<table>
<thead>
<tr>
<th>Company</th>
<th>Current Close</th>
<th>Reg. of Month</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>PROVIDENT</td>
<td>15.58</td>
<td>16.20</td>
<td>(3.8)</td>
</tr>
<tr>
<td>Simplicity Bancorp, Inc.</td>
<td>14.55</td>
<td>15.00</td>
<td>(3.0)</td>
</tr>
<tr>
<td>American States Water Company</td>
<td>54.94</td>
<td>55.48</td>
<td>(1.0)</td>
</tr>
<tr>
<td>PROVIDENT</td>
<td>15.58</td>
<td>16.20</td>
<td>(3.8)</td>
</tr>
</tbody>
</table>

Ticker 5/21/13 Close Price 4/30/13 | % Chg. | 52 Week High | 52 Week Low | Current P/E Ratio | Exchange |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>American States Water Company</td>
<td>AWR</td>
<td>54.94</td>
<td>55.48</td>
<td>(1.0)</td>
<td>57.80</td>
</tr>
<tr>
<td>CVB Financial Corp.</td>
<td>CVBF</td>
<td>11.53</td>
<td>10.87</td>
<td>6.1</td>
<td>12.95</td>
</tr>
<tr>
<td>Monster Beverage Corporation</td>
<td>MNST</td>
<td>56.43</td>
<td>56.40</td>
<td>0.1</td>
<td>79.00</td>
</tr>
<tr>
<td>Hot Topic Inc. (H)</td>
<td>HOTT</td>
<td>13.96</td>
<td>13.95</td>
<td>0.1</td>
<td>13.98</td>
</tr>
<tr>
<td>Simplicity Bancorp, Inc.</td>
<td>SMPL</td>
<td>14.55</td>
<td>15.00</td>
<td>(3.0)</td>
<td>15.74</td>
</tr>
<tr>
<td>PROVIDENT</td>
<td>PROV</td>
<td>15.58</td>
<td>16.20</td>
<td>(3.8)</td>
<td>19.69</td>
</tr>
</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

Commercial Real Estate Numbers of the Business
By Steve Castellanos, Coldwell Banker Commercial Subweeks Group

With 2012 behind us, we have an abundant amount of data to reflect on regarding the Inland Empire's commercial real estate market. It has been said that commercial real estate follows residential real estate, and construction is a key indicator of community growth as well as a strong local economy. So, how is 2013 faring thus far?

Interestingly, the market did not experience major fluctuations; rather, we have seen a much more stable commercial real estate market, with virtually all sectors improving after a three-year span of downward trends. As a result of stabilization, demand has increased significantly in most sectors. In particular, southwest Riverside County has recorded a significant increase in activity during the second half of 2012, with sellers entering the market and investors eager to take advantage of low prices for commercial properties.

Another aspect worth highlighting for 2013 is the renewed attention the region has received from national retail chains in the past year. Food users such as Jersey Mike's, Freebirds World Burrito and Five Guys Burgers and Fries, who tend to occupy between 1,500-2,500 square feet of space, have not only "dropped anchor" throughout the Inland Empire, in many instances, they have opened several locations concurrently.

As retail continues to pick up in 2013, the overall commercial real estate market in southwest Riverside County will see a net positive impact across the board, reflecting the rebound of retail sales since the bottom of the 2007-09 recession.

Below is a southwest Riverside continued on page 15

Duff & Phelps, LLC
One of the nation's leading investment banking and financial advisory organizations. All stock data on this page is provided by Duff & Phelps, LLC from sources deemed reliable. No recommendation is intended or implied. (310) 689-0070.
5 Habits of Successful Social Media Managers

Social media managers, especially solo superheroes, live minute-by-minute in a world that often seems like a circus juggling act. Not only must they maintain engagement, they’re required to stay on trends, manage multiple networks, be strategic, connect business goals and oh, by the way, have a bubbly online personality to boot. Something’s gotta give, right? Wrong.

Econsultancy reports that in 2013, 62% of companies will increase investment in social media and 38% will increase investment in social management systems. Good news for the industry, but as a manager if you still feel overwhelmed: stop, breathe and reboot. Consider these five habits of successful social media managers and adopt them as your own. You’ll be glad you did.

1. Learn the Latest Tools, But Don’t Act Impulsively

When you lead the social media charge, you likely keep your finger on the pulse of new and shiny tools. However, there is a big difference between understanding the marketplace and knowing when to leap into the latest platform. You probably dread when your boss frantically says, “Why aren’t we on insert-latest-social-network-here?!”

Knee jerk reactions and bandwagon jumping may get your boss off your back in the short-term, but it’s better to have a long-term (albeit potentially difficult) conversation on the merits of new social networks. To manage expectations—and your time—create a checklist to evaluate new platforms.

QUESTIONS TO CONSIDER:
• Is this new network a fad or does it have potential longevity?
• Does the purpose of the network align with our brand and social identity?
• Is our current or potential audience on this network?
• What content and tools do we need to successfully manage on a daily basis?
• Will we see a return on investment / energy if we join this network?

A brief internal Q&A session like the above, along with a gut check on viability, will weed out the wannabes and reveal the rising networks that matter most. Take that list—and supporting rationale—to your boss for more productive banter.

2. Set a Social Strategy–And Stick the Landing

“There is a big difference between understanding the marketplace and knowing when to leap into the latest platform.”

Knee jerk reactions and bandwagon jumping may get your boss off your back in the short-term, but it’s better to have a long-term (albeit potentially difficult) conversation on the merits of new social networks. To manage expectations—and your time—create a checklist to evaluate new platforms.

QUESTIONS TO CONSIDER:
• Is this new network a fad or does it have potential longevity?
• Does the purpose of the network align with our brand and social identity?
• Is our current or potential audience on this network?
• What content and tools do we need to successfully manage on a daily basis?
• Will we see a return on investment / energy if we join this network?

A brief internal Q&A session like the above, along with a gut check on viability, will weed out the wannabes and reveal the rising networks that matter most. Take that list—and supporting rationale—to your boss for more productive banter.

SYSCO’S NEW, 500,000-SQUARE-FOOT FACILITY IN RIVERSIDE ADDS 400 JOBS

Dozens of local elected officials and community leaders joined the March Joint Powers Authority (JPA), Sysco and LNR Corporation (LNR) to commemorate the much-anticipated grand opening of the new Sysco Riverside distribution facility held last month.

Sysco’s 500,000-square-foot distribution center, which broke ground in December 2011, will serve the high desert and mountain communities, the Palm Springs desert, the Inland Empire and South Orange County from one centralized location.

The facility, which will serve customer segments ranging from restaurants, hotels, hospitals and other healthcare facilities, schools and colleges, casinos and military facilities, is in the process of stocking up and training its new staff. It begins partial operations on June 3 and full operations on June 24.

The distribution center was designed with environmental stewardship in mind and will utilize solar panels to save an estimated 35 percent on energy use. Sensor-based LED lights will be used throughout the warehouse, which will provide an approximate 40 percent energy savings, and recycled water will be utilized for irrigation. Additionally, the majority of Sysco Riverside’s tractor fleet runs on Liquefied Natural Gas, emitting zero emissions.

“The new Sysco Riverside facil-
continued on page 15

464,238 Sq Ft on 23 Acres
Kingman, Arizona

• Ideal for Manufacturing/Distribution
• Additional 12.95 acres
• Will Divide
• In Airport Industrial Park on I-40
• Rail, Silos, Heavy Power
• Available workforce - lower labor costs
• Lower cost of living - Right-to-Work State
• Also available 60,711 Sq Ft on 5 Acres

913-385-3515
www.bigindustrial.com
Doctors and...

Medicare and Medicaid EHR Incentive Programs. Part of the Recovery Act, these programs began in 2011 and are administered by the Centers for Medicare & Medicaid Services (CMS) and the Office of the National Coordinator of Health Information Technology (ONC).

Adoption of EHRs is also critical to the broader health care improvement efforts that have started as a result of the Affordable Care Act. These efforts—improving care coordination, reducing duplicative tests and procedures, and rewarding hospitals for keeping patients healthier—all made possible by widespread use of EHRs. Health IT systems give doctors, hospitals, and other providers the ability to better coordinate care and reduce errors and readmissions that can cost more money and leave patients less healthy. In turn, efforts to improve care coordination and efficiency create further incentive for providers to adopt Health IT.

As of the end of April 2013:

- More than 291,000 eligible professionals and over 3,800 eligible hospitals have received incentive payments from the Medicare and Medicaid EHR Incentive Programs.
- Approximately 80 percent of all eligible hospitals and critical access hospitals in the U.S. have received an incentive payment for adopting, implementing, upgrading, or meaningfully using an EHR.
- More than half of physicians and other eligible professionals in the U.S. has received an incentive payment for adopting, implementing, upgrading, or meaningfully using an EHR.

For more information about the Administration’s efforts to promote implementation, adoption and meaningful use of EHRs and Health IT systems, please see www.cms.gov/EHRIncentivePrograms and www.healthit.gov.

Hangar 24 Set to Expand Capacity by 25%, Ships Out of State
At 5th Anniversary, Brewery Hits a Number of Milestones

As Hangar 24 Craft Brewery gets ready to celebrate its 5th Anniversary with the largest event it has ever put on, the Brewery in Redlands just took delivery of four tanks that will expand its brewing capacity by 25%. That capacity will be used to meet the demand created as the brewery ships out of state for the first time. Distribution in Las Vegas began last week. Hangar 24 is currently available throughout L.A., Orange, San Diego, San Bernardino, Riverside and Imperial counties, and throughout much of California, including the Bay Area and Sacramento regions.

Two 200-barrel fermentation tanks, one 100-barrel bright tank and one 200-barrel bright tank, were delivered to the brewery. One barrel equals 31 gallons. Beer is transferred to a bright tank after primary fermentation to mature, clarify and become naturally carbonated.

The brewery is located across the street from the Redlands Airport. That airport is the location of the anniversary event, dubbed “Hangar 24 AirFest & 5th Anniversary Celebration,” which is part beer festival and part air show—an event that has been missing from the airport for two years.

“It seems like everything is happening at once,” said owner/master brewer Ben Cook, listing off the milestones that have occurred recently. “Once we hit five years: we exceeded 100 employees, brewed our 2,000th batch of Orange Wheat, installed a quality control/quality assurance lab, and then we made our first out-of-state shipments, got the tanks to expand our brewing, and we are now about to hold our first air show. It’s unbelievable.”

Even more milestones were hit earlier this year, as Hangar 24 expanded its distribution into... continued on page 16

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24

Hangar 24
<table>
<thead>
<tr>
<th>Hospital Address</th>
<th>City, State, Zip</th>
<th># of Lic. Beds</th>
<th>Total Staff # of RNs</th>
<th>Current Operating Budget</th>
<th>Specialties</th>
<th>Owner</th>
<th>Top Local Executive Title</th>
<th>Phone/Fax E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loma Linda University Medical Center</td>
<td>Loma Linda, CA 92354</td>
<td>939</td>
<td>7,430</td>
<td>796, 2,336</td>
<td>$990 million</td>
<td>International Heart Institute, Cancer Treatment Institute, Over 300 Other Specialties</td>
<td>Loma Linda University Adventist Health Sciences Center, Non-Profit</td>
<td>Ruth B. J. Fike CEO/Administrator (909) 535-6000/535-0108 <a href="http://www.lluh.org">www.lluh.org</a></td>
</tr>
<tr>
<td>St. Bernardine Medical Center</td>
<td>San Bernardino, CA 92404</td>
<td>463</td>
<td>1,425</td>
<td>400, 562</td>
<td>$217 million</td>
<td>Full Service Regional Medical Center</td>
<td>Catholic Healthcare West</td>
<td>Steven R. Barron President (909) 883-3711/883-4546 <a href="http://www.stbernardinemedicalcenter.com">www.stbernardinemedicalcenter.com</a></td>
</tr>
<tr>
<td>Pomona Valley Hospital Medical Center</td>
<td>Pomona, CA 91767</td>
<td>453</td>
<td>3,295</td>
<td>626, 1,023</td>
<td>NA</td>
<td>Cancer Treatm., Cardiac &amp; Intensive Care, Cardiac Catheterization, Heart Surgery, Regional Kidney Stone Center, Women &amp; Children's Services</td>
<td>Non-profit facility by Community BOD</td>
<td>Richard E. Vochum President (909) 885-9300/885-9706 <a href="http://www.pvmc.org">www.pvmc.org</a></td>
</tr>
<tr>
<td>Kaiser Permanente Medical Center</td>
<td>Fontana, CA 92335</td>
<td>444</td>
<td>6,080</td>
<td>700, 1,613</td>
<td>NA</td>
<td>Full Service Medical Care</td>
<td>Kaiser Permanente</td>
<td>Greg Christian Executive Director (909) 427-7714/277-1935 <a href="http://www.kp.org">www.kp.org</a></td>
</tr>
<tr>
<td>Desert Regional Medical Center</td>
<td>Palm Springs, CA 92262</td>
<td>388</td>
<td>1,300</td>
<td>250, 450</td>
<td>$178 million</td>
<td>Geriatrics, Rehabilitation, Oncology, Women &amp; Infants, Trauma/Emergency, Inpatient Surgery, Heart Services, Home Health/Hospice</td>
<td>Desert Hospital Dist., Tenet Healthcare</td>
<td>Karaoke Sowell CEO (760) 323-4511/323-6480</td>
</tr>
<tr>
<td>Arrowhead Regional Medical Center</td>
<td>Colton, CA 92324</td>
<td>373</td>
<td>3,100</td>
<td>380, 1,143</td>
<td>$362 million</td>
<td>Family Medicine, Obstetrics/Patent Care, Maternity, Neonatal, Burn, Kidney Transplant, Cancer, Cardiac, Orthopedics, Emergency, Trauma</td>
<td>County of San Bernardino</td>
<td>Patrick Petry CEO (909) 540-1000/540-6136 <a href="mailto:valencia@urbanco.com">valencia@urbanco.com</a>, cvcsevytwo.gov</td>
</tr>
<tr>
<td>Riverdale Regional Medical Center</td>
<td>Colton, CA 92324</td>
<td>364</td>
<td>1,400</td>
<td>350, 300</td>
<td>$240 million</td>
<td>Neurosurgery, Child Abuse, Orthopedics, Surgery, Fam. Practice, Obstetrics, Level II Adult &amp; Pediatric Trauma Units</td>
<td>County of Riverside</td>
<td>Douglas Bagley CEO (951) 486-4700/486-4775 <a href="http://www.rcrmc.org">www.rcrmc.org</a></td>
</tr>
<tr>
<td>Riverside Community Hospital</td>
<td>Riverside, CA 92505</td>
<td>373</td>
<td>1,790</td>
<td>506, 775</td>
<td>NA</td>
<td>HeartCare, 24-hr. EKG/Telemetry, Inpatient/Outpatient Surgery, Intensive Care, Inpatient/Outpatient Surgery, Heart Services, Home Health/Hospice</td>
<td>BCA</td>
<td>Patrick Brillant CEO (951) 748-3000/748-3494 <a href="http://www.rcch.org">www.rcch.org</a></td>
</tr>
<tr>
<td>Eisenhower Medical Center</td>
<td>Rancho Mirage, CA 92270</td>
<td>289</td>
<td>2,218</td>
<td>400, 643</td>
<td>NA</td>
<td>Emergency, Cardiology, Orthopedics, Plastic Surgery, Dermatology, Parkinson’s, Alcohol and Drug Treatment</td>
<td>Community-Based Non-Profit</td>
<td>G. Abrey Serfling President/CEO (760) 340-3911/771-1425 <a href="http://www.eimc.org">www.eimc.org</a></td>
</tr>
<tr>
<td>San Antonio Community Hospital</td>
<td>Upland, CA 91786</td>
<td>279</td>
<td>2,018</td>
<td>500, 677</td>
<td>NA</td>
<td>Medical/Surgical, Critical Care, Maternity, Neonatal, Pediatrics, Cancer Treatment, Cardiac, Orthopedics, Outpatient Services</td>
<td>Independent Non-Profit</td>
<td>Vincent Louis President/CEO (909) 985-2611/985-7609 <a href="http://www.sach.org">www.sach.org</a></td>
</tr>
<tr>
<td>Hemet Valley Medical Center</td>
<td>Hemet, CA 92543</td>
<td>244</td>
<td>1,000</td>
<td>200, 287</td>
<td>NA</td>
<td>Emergency Department, Cancer, Treatment, Maternity &amp; Women’s Services, Cardiac Care, Outpatient Lab</td>
<td>Valley Health Systems</td>
<td>Joel Bergerfeld CEO (909) 652-2611/654-4115 <a href="http://www.valleyhealthsystem.com">www.valleyhealthsystem.com</a></td>
</tr>
<tr>
<td>LLU Children’s Hospital</td>
<td>Loma Linda, CA 92354</td>
<td>244</td>
<td>372</td>
<td>107, 287</td>
<td>NA</td>
<td>Pediatrics, Cardiology, Oncology, OB/GYN, Gastroenterology, Nephrology, Pathology, Radiology</td>
<td>Loma Linda University Adventist Health Sciences Center</td>
<td>Ruth B. J. Fike President/CEO (909) 538-4000/538-1028 <a href="http://www.lluhealth.org">www.lluhealth.org</a></td>
</tr>
<tr>
<td>Corona Regional Medical Center</td>
<td>Corona, CA 92880</td>
<td>228</td>
<td>921</td>
<td>908, 227</td>
<td>NA</td>
<td>Full Service Medical Center/Rehabilitation Hospital, Behavioral Health, Comprehensive Cancer Center</td>
<td>Vista Hospital Systems, Inc.</td>
<td>Kevan Motaht President (951) 736-6240/736-8110 <a href="http://www.coronaregional.org">www.coronaregional.org</a></td>
</tr>
<tr>
<td>Kaiser Foundation Hospital</td>
<td>Riverside, CA 92505</td>
<td>215</td>
<td>3,600</td>
<td>400, 635</td>
<td>NA</td>
<td>Full Service Medical Care</td>
<td>Kaiser Foundation Hospitals</td>
<td>Vita Wiltz Executive Director (951) 334-4600/334-4611</td>
</tr>
<tr>
<td>Redlands Community Hospital</td>
<td>Redlands, CA 92373</td>
<td>206</td>
<td>1,500</td>
<td>384, 250</td>
<td>NA</td>
<td>Cardiac Rehab., Radiation Onc., Gen./Laparoscopic Surg.</td>
<td>Community Non-Profit</td>
<td>James A. Holmes President/CEO (909) 335-5300/335-6497 <a href="http://www.redlandscommunityhospital.org">www.redlandscommunityhospital.org</a></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 2013 by IEBJ.
In the early 1970s as La Verne biology professors Bob Neher and Harvey Good sat on the floor, holding the massive 14-foot-long python so that its cage could be cleaned out, Good said that he wanted to show Neher how to hypnotize the python. He stroked its head, which seemed to hypnotize it — until he moved his hand away, giving it enough time to turn its head, open its mouth and sink its 200 teeth into his arm. It then coiled around Neher, making it difficult for either man to get out of its grip.

Good was in excruciating pain and Neher instructed an assistant to bring him a tool or anything that could force the python to release its grip. The stunned assistant returned with a large knife and then quickly disappeared, leaving Neher and Good to fight off the snake alone. After several attempts to knock out the python’s teeth with the knife—which resulted in a bloody mess—Neher got hold of a screwdriver and broke the snake’s jaw to release Good’s arm.

The meanest python Neher had ever met lived in the science department for another year until one morning when he found it belly up and “deader than a door nail” in its cage. He opened the window and threw the python outside to prevent the room from smelling. Neher tried very hard to keep a straight face as he broke the news to Good that one of his greatest friends was dead. Upon learning the truth, Good broke into a big grin. The next thing Neher knew, Good was outside his window, cutting the head off of the python, which he still keeps in his office.

As Neher told his La Verne tales, his longtime employee and friend, Sharla Geist, passed behind him and exclaimed that he is the best person in her life.

“I think you believe that,” Neher said.

“I KNOW it,” Geist said.

Geist, natural science division coordinator, joined others in preparing a slideshow for Neher’s retirement dinner.

“Don’t make it too sentimental; I’ll cry,” Neher joked, as Canon in D Major played in the background. “I want this to be happy, happy, joking, funny.”

“He’s such a kind-hearted person,” Geist said. “He’s my best friend and he’s been like a father.”

For 55 years, Dr. Robert Neher has educated La Verne biology students and will retire with the respect and admiration of those he has touched, except one disagreeable python.

Geist said Neher has helped her become a better person, both professionally and personally — much the same thing he has done for hundreds of students and colleagues throughout his 55 years as a faculty member and interim provost.

Neher has been truly dedicated to his students and says he was always concerned with what they learned and with helping them become better people.

“When you work with students, you have a chance to have some influence on their lives,” Neher said. “I really hope we can keep those values that we have, with the focus on our students, and seeing that they get a good education. I also hope that they’re inspired to learn how important science is and what they can contribute to it, because every single one of them has the potential to continue on the same grounds today. “When I came, the place was kind of a ramshackle school,” Neher said. “We didn’t have the money to keep it up.”

The original budget for the science department, which Neher developed into the natural sciences division, was about $400. Under his leadership, faculty with an interest in research have brought in millions of dollars in grants to the department throughout the past 20 years.

Neher plans to stick around the University of La Verne and the Montana Magpie Ranch field research station to conduct research. The field station, which is located near Drummond, Montana, has been a place for students and faculty to conduct research and learn more about nature since the 1990s. It was Neher who spearheaded the Montana field station project, convincing President Emeritus Steve Morgan that it was a great opportunity for the university, and that Neher could make it happen.

“When Bob said he’d make something work, you knew he would,” Morgan said. “And you always knew Bob would be wise with expenditures, and that he’d never waste a dollar. He’d make it go as far as it could.”

Students and faculty who visit Magpie Ranch are able to conduct research that they would not be able to conduct on La Verne’s main campus. That research includes species and population studies, plant and animal surveys, and pollution studies.

“What sticks out in my mind is seeing him in the field at Magpie Ranch with his curiosity and passion for learning alongside students,” said Jonathan Reed, dean of the College of Arts & Sciences at La Verne.

“Even at 82, he has a childlike enthusiasm for discovery. He’s continued on page 34
Temecula Chamber Hosts
2013 Economic Forecast for Nation, State and Region

The Temecula Valley Chamber of Commerce invites you to attend the 2013 Southwest Riverside County Economic Forecast on June 13, 2013 at Pechanga Resort & Casino. This is Temecula’s first-ever economic forecast utilizing the latest quarterly economic projections for the nation, state and region in collaboration with the highly regarded UCLA Anderson Forecast.

The event is hosted by Temecula Valley Chamber of Commerce, Claremont McKenna College and Pechanga Resort & Casino. The 2013 Southwest Riverside County Economic Forecast is a must attend event for business leaders who value well-researched and extraordinary insight into our economy.

We are honored to have the following guest speakers at this year’s event: Jerry Nickelsburg, senior economist at the UCLA Anderson Forecast; and Marc Weidenmier, professor of economics at Claremont McKenna College and director of the Lowe Institute of Political Economy. This event will also include two panel discussions on critical topics such as economic challenges and opportunities for healthcare and the impact of the visitor industry in our area.

This informative event will provide the current economic trends and confident fiscal predictions to drive innovation and growth. Join us as we cover today’s most critical business issues and gain unique perspectives on how fiscal and policy changes will affect your business. We anticipate more than 400 attendees for this remarkable event. Reservations include breakfast, presentation, and networking.

Date: Thursday, June 13, 2013
Time: 7:00 am – 11:30 am
Location: Pechanga Resort & Casino Grand Ballroom
Tickets: $85 Chamber Member

Social Media... greater business goals?
continued from pg. 9
• Are the social strategies and tactics outlined attainable?
• What is our brand voice and how do we adapt that for social?
• What resources, human and technological, do we need to flourish?
• What processes are in place to test, learn and adjust as necessary?

Universal social media success metrics are far from marketplace defined so, if you’ve entered the ring, take the proverbial bull by the horns and show your colleagues you mean business. Don’t set a strategy in January, check the box and abandon it by Valentine’s Day. Track, analyze and report on results to prove ongoing value and return for the company.

3. Play Nice in the (Company) Sandbox

“Smart social media managers create a collaborative, participatory internal environment.”

You managed to master the bubbly online personality, but don’t have time to tempt teammates with the same witty repartee? Think again. If everyone thinks they’re a marketer (which they do), then everyone and their mothers think they’re social media experts.

The proliferation of personal brands and individual social prowess means your colleagues may bring an “I can do what you do” mentality to the table. Don’t fight it.

Social now permeates an entire organization, from communications and customer service to IT and sales, and the folks in those departments probably have strong opinions. Smart social media managers see this growth as a benefit and create a collaborative, participatory environment.

QUESTIONS TO CONSIDER:
• Who should participate in content generation for our social networks?
• How can I align with key stakeholders in various departments?
• Who should have admin access to our social networks?
• Does it make sense to create a social media policy for our company?
• What boundaries should I set for social participation?

As a leader in your organization, create strategic alliances and set the tone for compelling social behavior. Without your care and consideration, social behaviors will be left to wild abandon. Your opportunity is to meet, nay surpass, the needs of the entire business and strengthen the online voice of your company.

4. Brand Evangelism Runs 24/7/365—Your Body Does Not

Many social media managers do a great job not only at the office, but also live and breathe their role all day and all night. Literally, why do brands tweet at 3am? Stop the insanity! Unless you’re hawking a nightclub or an insomnia medication, you’re missing the mark.

While brand evangelism is 24/7/365, many social managers run themselves ragged in an attempt to match and pace this “always on” medium. The result is sloppy posts, irrelevant content and a disjointed experience for fans and followers.

Sure, get 110 percent behind your business, be excited and understand that timely responses for customer support and sales are essential. However, set realistic expectations about bandwidth and optimal engagement levels.

continued from pg. 18

Make checks payable to:
Inland Empire Business Journal
P.O. Box 1979, Rancho Cucamonga, CA 91729
For more information,
Call (909) 605-8800/Fax (909) 605-6688
Three Keys to Successful Crisis Management

By Lucien Canton

When the first hijacked plane slammed into the North Tower of the World Trade Center at 8:46 AM on Sept. 11, 2001, Robert Scott, president and chief operating officer of Morgan Stanley-Dean Whittier, was at 3 World Trade Center addressing 400 members of the National Association of Business Economists. Scott evacuated the building just in time to watch a second aircraft slam into the South Tower which he knew housed his company offices and several thousand employees. By 9:30 he and his senior executives had convened at a backup site that became their command center. The decisions made by Scott and his team that day would make Morgan Stanley a case study in successful crisis management and would enhance Scott’s reputation as a leader.

What is the difference between a Morgan Stanley and less successful companies? Why do some organizations come out of crisis with enhanced reputations while others may not even survive as a business? While the reasons are many and varied, it frequently comes down to three main areas:

1. Recognize that you are your own worst problem. Too often in preparing for crisis one tends to ignore the human factor. Understanding human nature and how people react to crisis is one of the fundamental keys to crisis management.
   • No matter how much information on risks they are given, people do not believe that a crisis will happen to them. They may understand it intellectually but viscerally they do not believe it will happen. This hampers their willingness to prepare for crisis.
   • When confronted with a crisis, a person’s first reaction is denial – they often do not recognize that a crisis is occurring. This leads to a hesitation to act.
   • There is a tendency to normalize crisis, that is, to see what one expects to see rather than what is actually occurring. It is easy to misinterpret or completely miss indicators that a crisis is imminent or occurring. These indicators may be obvious after the fact but are easily missed during the crisis.

2. Good information is essential to good decision-making. The second phase that people experience when confronted with a crisis is to deliberate – the need to seek corroboration about what has occurred or is occurring and to consider courses of action. There are, however, problems inherent in this process:
   • Most information available in the early stages of crisis is fragmentary, contradictory, and unreliable. There can also be a considerable volume of information available, most of it not really helpful. Sorting through this mess requires an understanding of what information is important and why it is needed by decision-makers.
   • A common failing in crisis is the tendency to seek only information that confirms what the crisis team thinks is happening or expects to see happening. The problem with this is that the team misses the true nature of the crisis and makes decisions that can be counter-productive or flat out wrong.
   • The paradox of information collection is that while the better the information the better the decision-making, there will never be a situation where one has all the information needed. At some point, you will have to make decisions based on incomplete information. Information collection cannot become an end in itself that delays decision-making.

3. Act Decisively. Overcoming denial and moving through deliberation leads to action. In most cases, the quicker you are seen to act and to provide information on the crisis and your actions the more likely you are to mitigate the effects of the crisis. Effective action depends on a number of elements:
   • Isolating the crisis by identifying a crisis management team and dedicating them solely to the crisis. Other parts of your organization can be devoted to business as usual but your crisis management team must be focused exclusively on the crisis and must have the authority and resources necessary to act.
   • Speed is essential, particularly in crisis communications. Depending on the nature of your organization, you may have only minutes to get your story out. Even if it’s just acknowledging that the crisis has occurred and that you are assessing the situation, it is critical that the public, your employees, and your shareholders hear from you.
   • Acting quickly, demonstrating empathy with anyone affected by the crisis, and, above all, being honest can go a long way.

continued on page 38
Real Estate...

continued from pg. 9

County retail market snapshot for Q1 of 2013;

Lease Rate: The first quarter of 2013 reflected a small fluctuation of lease rates within each submarket of the Inland Empire. Murrieta east posted an increase of 3% over the 4th quarter in 2012, while Silverhawk decreased 4% in lease rates. A continuation of the slow and consistent growth experienced in 2012 will extend through 2013, which will yield a steady increase in absorption and lease rates.

Net Absorption: Overall, first quarter net absorption in the retail sector was positive. Nine of the eleven sub-markets showed positive absorption with Temecula west posting a period high of 2.7%. The one submarket with negative absorption was minimal in terms of the amount of square footage that became available, and nominally affected the overall southwest Riverside County marketplace.

Vacancy Rate: While overall vacancy remains above the key indicator of 10%, there continues to be a steady decline in most submarkets within southwest Riverside County over 2012, from 11.9% to 11.1% along the I-15/I-215 Corridor. It is anticipated that vacancy will continue to decrease across all submarkets in 2013.

Transaction Volume: The first quarter of 2013 was encouraging with over $8,500,000 in sales transactions. In addition, there has been increased interest in leasing space in the 2,500 square feet and above category.

The Big Picture: The I-15/I-215 Corridor’s retail market continues a slow and steady recovery, with indications of stable growth across most sub-markets. Vacancies should continue on a downward trend, which is expected to include the absorption of new deliveries acquired in the first quarter.

Numbers of the...

continued from pg. 8

County retail market snapshot for Q1 of 2013;

Lease Rate: The first quarter of 2013 reflected a small fluctuation of lease rates within each submarket of the Inland Empire. Murrieta east posted an increase of 3% over the 4th quarter in 2012, while Silverhawk decreased 4% in lease rates. A continuation of the slow and consistent growth experienced in 2012 will extend through 2013, which will yield a steady increase in absorption and lease rates.

Net Absorption: Overall, first quarter net absorption in the retail sector was positive. Nine of the eleven sub-markets showed positive absorption with Temecula west posting a period high of 2.7%. The one submarket with negative absorption was minimal in terms of the amount of square footage that became available, and nominally affected the overall southwest Riverside County marketplace.

Vacancy Rate: While overall vacancy remains above the key indicator of 10%, there continues to be a steady decline in most submarkets within southwest Riverside County over 2012, from 11.9% to 11.1% along the I-15/I-215 Corridor. It is anticipated that vacancy will continue to decrease across all submarkets in 2013.

Transaction Volume: The first quarter of 2013 was encouraging with over $8,500,000 in sales transactions. In addition, there has been increased interest in leasing space in the 2,500 square feet and above category.

Deliveries: Perris/Moreno Valley took delivery of six buildings with over 314,000 square feet of space. Murrieta took delivery of four buildings with over 25,000 square feet of space.

Construction: With construction carrying over from 2012, there are good indications that overall perception is positive as we move past the first quarter of 2013. In addition to the 49,000 square feet currently under construction, there is currently over 1,750,000 square feet of proposed construction that can begin at any time in 2013.

The Big Picture: The I-15/I-215 Corridor’s retail market continues a slow and steady recovery, with indications of stable growth across most sub-markets. Vacancies should continue on a downward trend, which is expected to include the absorption of new deliveries acquired in the first quarter.

The cities of Temecula and Murrieta continue to be the preferred areas for new and expanding businesses in southwest Riverside County due to their strong income profiles and increasing population. However, surrounding cities are expected to contribute to net absorption this year because of the significant amount of gross leasable area that is expected to become available soon after construction begins.

Investors looking to purchase retail single tenant, or multi-tenant leased investments have found little competition when making offers. With cap rates hovering around 8.5% on most offerings, there is a great potential up side as market conditions continue to improve.

Tenants looking to open, expand or relocate a business in southwest Riverside County would be entering the market a very favorable time. In spite of the increased absorption of vacant space, the opportunity to achieve historically low lease rates still remains. However, that may change in the near future.
Northern California. Now, the brewery is firmly established in the Bay Area and Sacramento regions. Future territories being looked into include Arizona.

Cook gave a tour of the new tanks to Redlands Mayor Pete Aguilar, who has enjoyed watching the brewery become the Inland region’s largest.

“Hangar 24 Craft Brewery has been a great success story for the City of Redlands,” said Mayor Aguilar. “We are proud of the achievements they have accomplished over the past five years. But even more importantly, as this small business expands, they continue to be an integral part of our town and a company that understands the importance of contributing to the fabric of their community. We are thrilled to watch their success and look forward to their continued growth in Redlands.”

Cook explained how the philosophy of Hangar 24 has grown, along with the brewing capacity.

“We love being a craft brewer. Being small allows us to brew whichever beer we choose and make decisions quickly,” said Cook. “As we grow and have more resources available, it allows us to brew greater varieties of beer, continue to improve consistency and quality, add more jobs, utilize more local ingredients, and give back to the local community.”

Hangar 24 gives to hundreds of local causes each year throughout the region, including the AirFest & 5th Anniversary, whose entire proceeds go to charity. One of the two charity beneficiaries is the newly-formed Hangar 24 Charities, whose mission is to protect and preserve Southern California’s citrus groves.

Hangar 24 Craft Brewery was founded in 2008 in Redlands, and is widely known for their flagship beer, Orange Wheat. Named after a specific aircraft hangar at Redlands Municipal Airport, where Founder and Master Brewer Ben Cook would hang out after an afternoon of flying to talk aviation, play music and share a few cold ones that Ben just finished brewing at home. The brewery and tasting room were established and still operate in a renovated hangar directly across the street. Hangar 24 embodies a true passion for good beer, the absolute love of flying and the pure enjoyment of being around great friends.

### Inland Empire Motorcycle Dealers

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Product Lines</th>
<th>Address</th>
<th>Years in Inland Empire</th>
<th># of Salespersons</th>
<th>Owner</th>
<th>Top Local Executive Title</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. B &amp; B Cycles</td>
<td>Honda, Yamaha, Sea-Doo, Polaris, Can-Am</td>
<td>13615 Park Ave, Victorville, CA 92392</td>
<td>34</td>
<td>2</td>
<td>Richard Barnes</td>
<td>Richard Barnes</td>
<td>CEO</td>
<td>(760) 241-7386/7388</td>
</tr>
<tr>
<td>3. Doug Douglas Motorcycles</td>
<td>Triumph, Yamaha, Polaris, Can-Am</td>
<td>24769 E. 5th St, San Bernardino, CA 92410</td>
<td>44</td>
<td>5</td>
<td>Art Guzilowski</td>
<td>Art Guzilowski</td>
<td>President</td>
<td>(909) 844-4776/364-1096</td>
</tr>
<tr>
<td>4. HYR - Honda Yamaha of Redlands</td>
<td>Honda, Yamaha, Suzuki, Sea-Doo, Polaris, Can-Am</td>
<td>235 E. Redlands Blvd, Redlands, CA 92373</td>
<td>32</td>
<td>2</td>
<td>Sonex Inc.</td>
<td>Sonex Inc.</td>
<td>Sales</td>
<td>(909) 793-2831/795-2474</td>
</tr>
<tr>
<td>5. Malcolm Smith Motorsports</td>
<td>Yamaha, Suzuki, Sea-Doo, KTM, BMW, Ducati</td>
<td>7599 Indiana Ave, Riverside, CA 92504</td>
<td>32</td>
<td>5</td>
<td>Malcolm Smith</td>
<td>Malcolm Smith</td>
<td>General Manager</td>
<td>(951) 667-0885/3149</td>
</tr>
<tr>
<td>6. Pomona Valley Harley-Davidson</td>
<td>Harley-Davidson, Parts &amp; Accessories</td>
<td>8710 Central Ave, Montclair, CA 91763</td>
<td>11</td>
<td>7</td>
<td>Barbara E. Pennell</td>
<td>Barbara E. Pennell</td>
<td>President/CEO</td>
<td>(909) 981-9504/706-4501</td>
</tr>
<tr>
<td>7. Montclair Yamaha of Corona</td>
<td>Yamaha</td>
<td>1245 Pomona Rd, Corona, CA 92882</td>
<td>12</td>
<td>3</td>
<td>WND</td>
<td>WND</td>
<td>General Manager</td>
<td>(951) 738-8111/738-6051</td>
</tr>
<tr>
<td>8. Skip Fordyce Harley-Davidson</td>
<td>Harley-Davidson, Parts &amp; Accessories</td>
<td>7668 Indiana Avenue, Riverside, CA 92504</td>
<td>65</td>
<td>10</td>
<td>Dabney Family</td>
<td>Dabney Family</td>
<td>President/CEO</td>
<td>(951) 785-0109/785-4044</td>
</tr>
<tr>
<td>9. Yamaha of Cucamonga Inc.</td>
<td>Motorcycles, ATV’s, Watercraft, Scooters, Generators</td>
<td>9705 Posthill Blvd, Rancho Cucamonga, CA 91730</td>
<td>31</td>
<td>2</td>
<td>Jay &amp; Scott Conaway</td>
<td>Jay &amp; Scott Conaway</td>
<td>President/CEO</td>
<td>(909) 967-2419/967-3432</td>
</tr>
</tbody>
</table>
Real Estate... continued from pg. 15

The property consists of 20 residential buildings, two laundry rooms, a fitness room, an office/common building, two swimming pools, a volleyball court, basketball court, barbecue areas, a common area lounge, and a horseshoe pit.

The fixed-rate loan has a 10-year term, with 9.5 years yield maintenance and a 30-year amortizing schedule. It was originated by Kristen Croxton and Greg Reed, executive vice presidents in Beech Street’s Newport Beach office. This is Beech Street’s second transaction with this borrower, who was represented by Paul Conzelman of SC Development. Beech Street brought the deal from application to close in 28 days.

JOSEPH CHAVEZ NAMED PRESIDENT OF LEE & ASSOCIATES INVESTMENT SERVICES GROUP

Joseph Chavez, a 14-year veteran of Los Angeles commercial real estate, was named president of Lee & Associates Investment Services Group (ISG). Chavez, who joined Lee in 2010 as senior vice president, specializes in the acquisition and disposition of multifamily properties throughout the Inland Empire and Eastern San Gabriel Valley.

“Joe’s commitment to value-added service and expert transactional guidance has given his clients the edge in an ever-changing marketplace,” said former president Mark Larson, who relinquished the position last month. “His achievements and high caliber expertise have earned him a vast network of clients who value his knowledge of the local market.”

Larson remains with Lee & Associates ISG as vice chairman. Currently, there are 16 brokers working out of this office.

Chavez has completed transactions valued in excess of $450 million over the past 10 years. He has assisted private investors in the acquisition and disposition of distressed properties and helped owners reposition and divest these properties as an alternative to foreclosure. In this last year, he was instrumental in the City of West Covina with the purchase, sale and resale of the Citigate property on S. Garvey, the purchase and sale of 100 N. Citrus and the sale and purchase of Villa Capri on N Garvey.

Prior to Lee & Associates, Chavez served with Marcus & Millichap for 11 years, most recently as vice president of investments and director of the National Multi-Housing Group. His track record there earned him National Achievement Award status.

TENANTS AT VICTORVILLE’S SOCAL LOGISTICS CENTRE TO ENJOY OPTICAL FIBER SERVICES

Stirling Capital Investments and Charter Business Communications have formed a partnership to bring optical fiber services to Global Access in Victorville. The optical fiber solutions will be employed at the Southern California Logistics Centre (SCLC), a 2,500-acre industrial and commercial complex at the former George Air Force Base. The only business park in the city to provide optimized Internet connectivity and data networking capabilities for its tenants. Services will include business Internet, PRI and SIP voice service, WAN and point-to-point.

The Charter Business Communications’ fiber solutions at SCLC are aimed at improving Internet connection and data transfer speeds, as well as improving business communications and efficiencies. Business Internet, PRI and SIP voice service solutions, WAN (wide area network with nationwide connectivity) and point-to-point are all included in the tenant package. As a dedicated solution for SCLC, the fiber network will offer high reliability and consistent performance.

continued on page 23

Executive Notes... continued from pg. 6

general council liaison, and Brenda Soulliere now holds the position of member at large. Soulliere had previously served as first vice chair from 1981 to 2001.

The Cabazon Band of Mission Indians is a federally recognized Indian tribe with approximately 1,610 acres of reservation land in the Coachella Valley. The tribe owns several business enterprises including Fantasy Springs Resort Casino. Goals include growing and diversifying its business ventures to increase employment in the Coachella Valley, increasing the support of community programs, continuing to pursue economic self-sufficiency and preserving and educating the public about Cabazon culture.

PARKVIEW ANNOUNCES NEW CEO

Parkview Community Hospital Medical Center proudly announced that its board of directors has named Steve Popkin to serve as Parkview’s chief executive officer. Popkin brings a wealth of hospital CEO experience to Parkview’s top post and commenced his duties in early May.

Popkin has served as the CEO of several Southern California hospitals throughout his career and has excelled in creating a culture of excellence in the delivery of health care, “I am honored and excited to join Parkview Community Hospital Medical Center as its chief executive officer and look forward to helping shape the future for Riverside’s expanding healthcare at the helm of Parkview, the pillar of healthcare in the Riverside community,” said Popkin.

Parkview’s search for a new leader has been “focused and thorough,” said Parkview’s Board Chair, John Demshki. “A search committee comprised of current, past, and incoming leaders of Parkview’s board of directors and its medical staff established a broad field of candidates from across the country, interviewed many individuals, and recommended the strongest to the board as finalists.
Social Media...

QUESTIONS TO CONSIDER:

- What are the best days and times to engage your brand’s audience?
- How should our content vary based on day, time and season?
- Should we employ a technology that provides automated and optimal send times?
- Do we use tools to collaboratively monitor, engage and respond by department?
- Are there other reliable teammates who could help me manage our communities?

Successful social media management requires you to be focused and present. At the same time, if you also handle the strategy and content portion of your social presence, time off to recharge is essential. Know when to ask for help and train fellow team members to pitch in when necessary. A collaborative effort will keep content fresh, customers happy, and yourself sane.

5. Know When It’s Time to Pull the Plug

It’s not you. It’s me. But, really, it’s you. Breaking up is hard to do and, just as you stay in tune with the latest and greatest, you must also regularly assess your current relationships. Consider a break up with networks that don’t give your brand the lovin’ you deserve.

Unlike a bad boyfriend, data doesn’t lie. Take a look at historical data, downward trends and other factors that influenced the change in performance. The most successful social media managers analyze metrics and know when to double-up their efforts—or when to cut the cord.

QUESTIONS TO CONSIDER:

- Have we devoted enough resources, human and technologi-
  cal, to make it work?
- Is the audience on this network still appropriate for our brand?
- What factors caused the decrease in performance/engage-
  ment?
- Do we utilize proper content and voice for this particular net-
  work?
- Are there residual benefits to a lower profile presence vs.
  total elimination?

To be clear, communities like Facebook, Twitter and Google+ are here to stay, so it’s unlikely those relationships should ever be doomed. Yet the fact is there are dozens of new social sites popping up every day. After a fair and honest assessment, either renew efforts to turn the relationship around or create a plan to remove a secondary network from your social plan.

Social media management can be sexy, seductive and professionally satisfying. It can also be daunting, daring and downright brutal. To stay on top of your game, focus on these five habits and you will undoubtedly reach new levels of success. If all that fails, you’re probably well suited to pack up and join the circus.

ABOUT SPROUT SOCIAL

Sprout Social provides social media engagement, publishing and analytic tools for top global brands including AMD, McDonald’s, Pepsi, UPS and Yammer. A powerful platform for social business, Sprout enables brands to more effectively manage social channels and provide an exceptional customer experience. Headquartered in Chicago, Sprout is a Twitter Certified Product and a Facebook Preferred Marketing Developer.

For more information visit www.sproutsocial.com.

FINANCIAL COLUMN

Health-Care Reform: Looking Back and Ahead

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

Three years ago, on March 23, 2010, President Obama signed the Affordable Care Act (ACA) into law. While several substantial provisions don’t take effect until 2014, many of the Act’s requirements already have been implemented, including:

- Insurance policies must allow young adults up to age 26 to remain covered on their parent’s health individual and small group plans (except grandfathered insurance).
- Insurers cannot deny coverage to children due to their health status, nor can companies exclude children’s coverage for pre-existing conditions.
- Lifetime coverage limits have been eliminated from private insurance policies.
- State-based health insurance exchanges intended to provide a marketplace for individuals and small businesses to compare and shop for affordable health insurance are scheduled to be implemented by Oct. 1, 2013.
- Insurance policies must provide an easy-to-read description of plan benefits, including what’s covered, policy limits, coverage exclusions, and cost-sharing provisions.
- Medical loss ratio and rate review requirements mandate that insurers spend 80% to 85% of premiums on direct medical care instead of on profits, marketing, or administrative costs. Insurers failing to meet the loss ratio requirements must pay a rebate to consumers.
- The ACA provides federal funds for states to implement plans that expand Medicaid long-term care services to include home and community-based settings, instead of just institutions.
- The ACA provides funding to the National Health Service Corps, which provides loan repayments to medical students and others in exchange for service in low-income underserved communities.
- Medicare and private insurance plans that haven’t been grandfathered must provide certain preventive benefits with no patient cost-sharing, including immunizations and preventive tests.
- Through rebates, subsidies, and mandated manufacturers’ discounts, the ACA reduces the amount that Part D Medicare drug benefit enrollees are required to pay for prescriptions falling in the donut hole.

Major provisions coming in 2014

Several important provisions of the ACA are due to take effect in 2014, such as:

- U.S. citizens and legal residents must have qualifying health coverage (subject to certain exemptions) or face a penalty.
- Employers with more than 50 full-time equivalent employees are required to offer affordable coverage or pay a fine.
- Premium and cost-sharing subsidies that reduce the cost of insurance are available to individuals and families based on income.
- Policies (other than grandfathered individual plans) are prohibited from imposing pre-existing condition exclusions, and must guarantee issue of coverage to any-

continued on page 31
Aetna Named One of the NAFE Top 50 Companies for Executive Women for 2013

Aetna has been named by the National Association for Female Executives (NAFE) to the 2013 NAFE Top 50 Companies for Executive Women. This prestigious list spotlights corporations whose commendable practices and employment records demonstrate that women matter to the bottom line.

“Aetna is honored to be included in the NAFE top companies ranking for the 14th time,” said Grace Figueredo, chief diversity and inclusion officer of Aetna. “We are proud to have a longstanding track record of executive women leading our business operations and managing teams of people who reflect the communities we serve. Leveraging women is key to winning in the marketplace, since women play a significant role as consumers who are making or influencing 80 percent of all buying decisions.”

In determining its top 50 companies, NAFE places specific emphasis on the number of women running the business-of-the-business jobs with profit-and-loss responsibility.

According to research conducted by the Working Mother Research Institute for NAFE, women at the NAFE Top 50 Companies now make up 25 percent of corporate executives, up from 22 percent last year, versus 14 percent at the Fortune 500; 22 percent of the profit-and-loss corporate executives, up from 19 percent last year; and 26 percent of all board of director seats, compared with 17 percent across the Fortune 500. Aetna exceeds each of these metrics.

“This year, we see measurable...continued on page 38

COMPUTER

Cyber Terrorism
Part Two
By J. Allen Leinberger

Recently I wrote of the fictional tales of how super computers could bring about the destruction of the earth, as we know it. Biblical stuff. “Cats and dogs living together.”

One of the stories that I touched on was the recent James Bond film, “Skyfall.” In it the bad guy was able to break through passwords and firewalls and encryptions in order to blow up the headquarters of MI-6, the British intelligence offices along the Thames.

Apparently some people do not believe the threat is that great. Or at least they think Hollywood is trying to give people the wrong idea of cyber terrorism.

Here is what was reported in the MI-6 web site recently: “One of the key barriers to battling cyber crime is public awareness of its limitations,” says a new Warwickshire police report.

Mark Glazzard, detective inspector, says the films like “Mission Impossible” and the Bond franchise exaggerate techno-criminal abilities. Bond is perhaps notorious for glossing over the facts of the villains drastic schemes, and prone to entertainment over reality. The ultra...continued on page 20

Get a $150 Visa® gift card for every vehicle financed with an Equipment Express® loan*

Take advantage of flexible financing terms and payment schedules.

A Wells Fargo Equipment Express loan makes it easy to:
• Make vehicle purchases for your business, up to $100,000.
• Buy anytime within 60 days of your loan approval.
• Choose from flexible term options and monthly payments.

An Equipment Express loan is also a great option for financing new or used business equipment.

Talk to us about this and our Appreciation Advantage™ offer by calling 1-877-436-4170, or contact your local banker today.

wellsfargo.com/appreciation

*Credit decisions subject to credit qualification. Offer only valid for vehicles financed with new Equipment Express® loans approved and booked from 4/16/13 through 6/30/13. To qualify, customers must complete loan documentation requirements and deposit the loan check within 30 days of loan approval date. This offer is not valid for businesses located in the state of Connecticut. Gift card mailed within 60 days of loan check issuance date. Gift card is subject to terms and conditions of the issuer. The value of the gift card will be reported as income to the IRS, state, and local tax authorities if required by applicable law, and the recipient is responsible for any federal, state, or local taxes due on this gift card.
New Position Brings Regional Focus to Sales
Rhonesia Perry hired to boost meetings and conventions in Ontario & Rancho Cucamonga

Growing interest in teaming up to promote travel, tourism, meetings and conventions in the region has prompted the Greater Ontario Convention and Visitors Bureau to hire an associate director of sales with broad industry experience in the Inland Empire, particularly in Ontario and Rancho Cucamonga.

Rhonesia Perry comes to the GOCVB from Aloft, a 136-room Rancho Cucamonga hotel, where she excelled as director of sales and marketing and worked directly with the discover IE marketing board to assist in driving interest and awareness to the Inland Empire. She was also senior tradeshow and event manager for Team San Jose, and worked as an event manager for the Ontario Convention Center previously. The GOCVB created her position in anticipation of a Greater Ontario Tourism Market District, a mechanism to promote tourism, meetings and conventions in the cities of Ontario and Rancho Cucamonga. Her area of focus will be in the specialty markets, which include social, military, religious, education and fraternal organizations, as well as group and individual leisure travel.

“Rhonesia has a stellar reputation for forming relationships with the community and professionals in the hospitality industry,” said Michael Krouse, CEO and president of the Greater Ontario Convention and Visitors Bureau. “In preparation for the tourism marketing district and in support of our sister city, Rancho Cucamonga, we felt she had the right mix of skills and talents for the job.”

Cyber Terrorism... continued from pg. 19

ful 23rd Bond outing, “Skyfall,” is no exception, with Silva’s plan relying heavily on technology to infiltrate MI6’s data centers.

“The public has been brought up on a diet of James Bond, CSI and “Mission Impossible” films and programs. Their expectations with regard to complex, international crime investigation may be unrealistic,” writes Glazzard. “OK, that’s one view of things. It is sort of like someone reporting that Transformers are not that scary. Meanwhile, it turns out that the cyber terrorists of the world are not, as written, power mad evil criminals like Lex Luthor or Dr. Evil. And they are not the Chinese. They are the North Koreans.

Investigators have yet to pinpoint the culprit behind a synchronized cyber attack in South Korea last month. But in Seoul, the focus remains fixed on North Korea, where South Korean security experts say Pyongyang has been training a team of computer-savvy “cyber warriors” as cyberspace... continued on page 22
Cantu-Galleano... continued from pg. 1

dinary military officer, and a visionary with an unusual capacity to understand and extend compassion to others.

Esteban Cantu was born Nov. 27, 1880 in Linares, Nuevo Leon, Mexico to family descendant from the Spanish region of Navarre. He attended the Colegio Militar de Chapultepec, the oldest military school in the western hemisphere, established by Hernan Cortez. Upon graduation in 1899 Col. Cantu dedicated his life to serving his country.

In 1911 the Federal army sent Cantu to Mexicali, Baja California to colonize and protect the territory. He quickly declared Baja California as neutral territory and implemented educational and economic reforms. One of his most outstanding accomplishments during his time as governor was to construct a road through the mountains to join the desert with coastal region.

In 1913 Col. Cantu married Ana Carlit Feliz, a member of a prominent Sonoran and early California cattle ranching family. They were parents of five children.

In 1920 the national power fell into the hands of political trio: Obregon, Calles and Rodriguez. Cantu exiled himself to the United States. It was then that he purchased the ranch in Mira Loma. It was used as a means to maintain his former soldiers, who in tradition of good cavalrymen, were now vaqueros. His most trusted friend, Lt. Luis Parma and his family, would be assigned caretakers of the ranch. The Parmas would remain in the Riverside area to become very prominent in business and politics. Many times the ranch served as a safe haven for friends fleeing the Mexican Revolution. There was abundant game for hunting, vegetable and herb gardens, a small dairy herd and the vineyards for wine production. The Cantu children have vivid and fond memories of the ranch and its vaqueros.

The property was sold to the Galleano family when the Cantus decided to return to Mexico, their native land. There Col. Cantu followed mining interests until he was elected first constitutional Senator in 1956 of the newly proclaimed State of Baja California.

Col. Cantu died a legend in Mexicali, Baja California on March 15, 1966.

Domenico Galleano was born Oct. 17, 1888 in Maglaino Alpi, a village between Genoa and Torino in the Cuneo Region of Piedmonte of northern Italy. Because of the economic depression and the political climate in his beloved Italy he and his family, including his wife and brothers, emigrated to the United States in 1913. He came with the knowledge learned from generations of winemakers and dreamed of continuing his family’s tradition in the new world. They settled in Los Angeles, where a son, Bernard “Nino” was born. Domenico and his brothers, Angelo and John, worked hard and prospered in farming and investing in several small parcels of real estate. In 1927, Domenico and Lucia, having added a daughter, Madalenna, purchased 160 acres... continued on page 33

Low Interest Rates, High Success Rates

It’s a business common sense: success comes to those who take action, and for many business owners, the time to take action is now. Interest rates are at historic lows for commercial real estate loans and equipment financing— but it won’t last forever.

"Call Community Bank to see how you can take advantage of low interest rates and continued tax benefits today."

—Dave Malone, Chairman/CEO

Low Interest Rates
High Success Rates

Call Sandy at (760) 251-7400
MIRACLE SPRINGS RESORT & SPA
10625 Palm Drive • Desert Hot Springs, CA 92240
visit miraclesprings.com

CBANK.COM 877-922-2653
becomes a fertile battleground in the standoff between the two Koreas.

Malware shut down 32,000 computers and servers at three major South Korean TV networks and three banks last month, disrupting communications and banking businesses, officials said. The investigation into who planted the malware could take weeks or even months.

South Korean investigators have produced no proof yet that North Korea was behind the cyber attack, and said the malware was traced to a Seoul computer. But South Korea has pointed the finger at Pyongyang in six cyber attacks since 2009, even creating a cyber security command center in Seoul to protect the Internet-dependent country from hackers from the North.

It may seem unlikely that impoverished North Korea, with one of the most restrictive Internet policies,...
Cyber Terrorism... cies in the world, would have the ability to threaten affluent South Korea, a country considered a global leader in telecommunications. The average yearly income in North Korea was just $1,190 per person in 2011—just a fraction of the average yearly income of $22,200 for South Koreans that same year, according to the Bank of Korea in Seoul.

But over the past several years, North Korea has poured money and resources into science and technology. In December, scientists succeeded in launching a satellite into space aboard a long-range rocket from its own soil. And in February, North Korea conducted an underground nuclear test, its third.

“IT” has become a buzzword in North Korea, which has developed its own operating system called Red Star. The regime also encouraged a passion for gadgets among its elite, introducing a rocket from its own soil. And in February, North Korea conducted an underground nuclear test, its third.

“Our investment in Interchange Business Center was part of an overarching strategy to capitalize on the growing demand for industrial properties in the Inland Empire,” said Michael O’Hanlon, president and CEO of Behringer Harvard Opportunity REIT II Inc. “The disposition of Interchange Business Center represents the successful conclusion of Behringer Harvard’s investment program in the Inland Empire. We’re pleased that these strategic investments have provided attractive returns for our REIT’s shareholders.”

Including Interchange Business Center, the joint investments of Behringer Harvard and CT Realty Investors have involved the acquisition and disposition of more than 2.4 million square feet of high-quality industrial space in the Inland Empire.

In August 2010, Behringer Harvard and CT Realty Investors completed two transactions. They acquired the Archibald Business Center, a corporate headquarters and industrial warehouse facility comprising 134.9k square feet, was sold separately in October 2012.

Both the buyer and seller in this deal were represented by Peter McWilliams, Michael McCrary, Ruben Goodsell and Nicole Page from Jones Lang LaSalle’s Ontario office. We’re told that the buyer is one of the largest privately held real estate advisors in the United States.

“Our investment in Interchange Business Center was part of an overarching strategy to capitalize on the growing demand for industrial properties in the Inland Empire,” said Michael O’Hanlon, president and CEO of Behringer Harvard Opportunity REIT II Inc. “The disposition of Interchange Business Center represents the successful conclusion of Behringer Harvard’s investment program in the Inland Empire. We’re pleased that these strategic investments have provided attractive returns for our REIT’s shareholders.”

Including Interchange Business Center, the joint investments of Behringer Harvard and CT Realty Investors have involved the acquisition and disposition of more than 2.4 million square feet of high-quality industrial space in the Inland Empire.

In August 2010, Behringer Harvard and CT Realty Investors completed two transactions. They acquired the Archibald Business Center, a corporate headquarters and industrial warehouse facility comprising 134.9k square feet, was sold separately in October 2012.

Both the buyer and seller in this deal were represented by Peter McWilliams, Michael McCrary, Ruben Goodsell and Nicole Page from Jones Lang LaSalle’s Ontario office. We’re told that the buyer is one of the largest privately held real estate advisors in the United States.

“Our investment in Interchange Business Center was part of an overarching strategy to capitalize on the growing demand for industrial properties in the Inland Empire,” said Michael O’Hanlon, president and CEO of Behringer Harvard Opportunity REIT II Inc. “The disposition of Interchange Business Center represents the successful conclusion of Behringer Harvard’s investment program in the Inland Empire. We’re pleased that these strategic investments have provided attractive returns for our REIT’s shareholders.”

Including Interchange Business Center, the joint investments of Behringer Harvard and CT Realty Investors have involved the acquisition and disposition of more than 2.4 million square feet of high-quality industrial space in the Inland Empire.

In August 2010, Behringer Harvard and CT Realty Investors completed two transactions. They acquired the Archibald Business Center, a corporate headquarters and industrial warehouse facility comprising 134.9k square feet, was sold separately in October 2012.

Both the buyer and seller in this deal were represented by Peter McWilliams, Michael McCrary, Ruben Goodsell and Nicole Page from Jones Lang LaSalle’s Ontario office. We’re told that the buyer is one of the largest privately held real estate advisors in the United States.

“Our investment in Interchange Business Center was part of an overarching strategy to capitalize on the growing demand for industrial properties in the Inland Empire,” said Michael O’Hanlon, president and CEO of Behringer Harvard Opportunity REIT II Inc. “The disposition of Interchange Business Center represents the successful conclusion of Behringer Harvard’s investment program in the Inland Empire. We’re pleased that these strategic investments have provided attractive returns for our REIT’s shareholders.”

Including Interchange Business Center, the joint investments of Behringer Harvard and CT Realty Investors have involved the acquisition and disposition of more than 2.4 million square feet of high-quality industrial space in the Inland Empire.

In August 2010, Behringer Harvard and CT Realty Investors completed two transactions. They acquired the Archibald Business Center, a corporate headquarters and industrial warehouse facility comprising 134.9k square feet, was sold separately in October 2012.

Both the buyer and seller in this deal were represented by Peter McWilliams, Michael McCrary, Ruben Goodsell and Nicole Page from Jones Lang LaSalle’s Ontario office. We’re told that the buyer is one of the largest privately held real estate advisors in the United States.

“Our investment in Interchange Business Center was part of an overarching strategy to capitalize on the growing demand for industrial properties in the Inland Empire,” said Michael O’Hanlon, president and CEO of Behringer Harvard Opportunity REIT II Inc. “The disposition of Interchange Business Center represents the successful conclusion of Behringer Harvard’s investment program in the Inland Empire. We’re pleased that these strategic investments have provided attractive returns for our REIT’s shareholders.”

Including Interchange Business Center, the joint investments of Behringer Harvard and CT Realty Investors have involved the acquisition and disposition of more than 2.4 million square feet of high-quality industrial space in the Inland Empire.

In August 2010, Behringer Harvard and CT Realty Investors completed two transactions. They acquired the Archibald Business Center, a corporate headquarters and industrial warehouse facility comprising 134.9k square feet, was sold separately in October 2012.

Both the buyer and seller in this deal were represented by Peter McWilliams, Michael McCrary, Ruben Goodsell and Nicole Page from Jones Lang LaSalle’s Ontario office. We’re told that the buyer is one of the largest privately held real estate advisors in the United States.

“Our investment in Interchange Business Center was part of an overarching strategy to capitalize on the growing demand for industrial properties in the Inland Empire,” said Michael O’Hanlon, president and CEO of Behringer Harvard Opportunity REIT II Inc. “The disposition of Interchange Business Center represents the successful conclusion of Behringer Harvard’s investment program in the Inland Empire. We’re pleased that these strategic investments have provided attractive returns for our REIT’s shareholders.”

Including Interchange Business Center, the joint investments of Behringer Harvard and CT Realty Investors have involved the acquisition and disposition of more than 2.4 million square feet of high-quality industrial space in the Inland Empire.

In August 2010, Behringer Harvard and CT Realty Investors completed two transactions. They acquired the Archibald Business Center, a corporate headquarters and industrial warehouse facility comprising 134.9k square feet, was sold separately in October 2012.

Both the buyer and seller in this deal were represented by Peter McWilliams, Michael McCrary, Ruben Goodsell and Nicole Page from Jones Lang LaSalle’s Ontario office. We’re told that the buyer is one of the largest privately held real estate advisors in the United States.

“Our investment in Interchange Business Center was part of an overarching strategy to capitalize on the growing demand for industrial properties in the Inland Empire,” said Michael O’Hanlon, president and CEO of Behringer Harvard Opportunity REIT II Inc. “The disposition of Interchange Business Center represents the successful conclusion of Behringer Harvard’s investment program in the Inland Empire. We’re pleased that these strategic investments have provided attractive returns for our REIT’s shareholders.”

Including Interchange Business Center, the joint investments of Behringer Harvard and CT Realty Investors have involved the acquisition and disposition of more than 2.4 million square feet of high-quality industrial space in the Inland Empire.

In August 2010, Behringer Harvard and CT Realty Investors completed two transactions. They acquired the Archibald Business Center, a corporate headquarters and industrial warehouse facility comprising 134.9k square feet, was sold separately in October 2012.

Both the buyer and seller in this deal were represented by Peter McWilliams, Michael McCrary, Ruben Goodsell and Nicole Page from Jones Lang LaSalle’s Ontario office. We’re told that the buyer is one of the largest privately held real estate advisors in the United States.

“Our investment in Interchange Business Center was part of an overarching strategy to capitalize on the growing demand for industrial properties in the Inland Empire,” said Michael O’Hanlon, president and CEO of Behringer Harvard Opportunity REIT II Inc. “The disposition of Interchange Business Center represents the successful conclusion of Behringer Harvard’s investment program in the Inland Empire. We’re pleased that these strategic investments have provided attractive returns for our REIT’s shareholders.”

Including Interchange Business Center, the joint investments of Behringer Harvard and CT Realty Investors have involved the acquisition and disposition of more than 2.4 million square feet of high-quality industrial space in the Inland Empire.

In August 2010, Behringer Harvard and CT Realty Investors completed two transactions. They acquired the Archibald Business Center, a corporate headquarters and industrial warehouse facility comprising 134.9k square feet, was sold separately in October 2012.

Both the buyer and seller in this deal were represented by Peter McWilliams, Michael McCrary, Ruben Goodsell and Nicole Page from Jones Lang LaSalle’s Ontario office. We’re told that the buyer is one of the largest privately held real estate advisors in the United States.
## Top Health Care Medical Clinics/Groups in The Inland Empire

**Ranked by number of licensed beds**

<table>
<thead>
<tr>
<th>Medical Group</th>
<th>Address</th>
<th># of Physicians: Employed Contracted</th>
<th>Organization: (IPA/Grp. Prac.)</th>
<th>Total Employees</th>
<th>Year Founded</th>
<th>Percentage of Prepaid Patients</th>
<th>Urgent Care Services</th>
<th>Nat. Accredited: Surg. Centers Clinic/Group</th>
<th>Top Local Executive Title Phone/Fax E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arrowhead Orthopedics</td>
<td>1901 W. Lugonia Ave, Redlands, CA 92374</td>
<td>13</td>
<td>Medical Group Practice</td>
<td>130</td>
<td>1989</td>
<td>90%</td>
<td>Yes</td>
<td>No</td>
<td>Nabil Razzouk, CEO (909) 557-1600</td>
</tr>
<tr>
<td>Beaver Medical Group</td>
<td>2 W. San Bernardino Rd, Redlands, CA 92373</td>
<td>170</td>
<td>Mult-Specialty</td>
<td>1,000</td>
<td>1945</td>
<td>80%</td>
<td>Yes</td>
<td>No</td>
<td>John Goodman, CEO (909) 791-3111</td>
</tr>
<tr>
<td>Cal-Care Industrial Medical Clinic</td>
<td>701 S. Garey Ave, Pomona, CA 91766</td>
<td>3</td>
<td>Occupational Health</td>
<td>12</td>
<td>1998</td>
<td>100%</td>
<td>Yes</td>
<td>No</td>
<td>Tom Blay, CEO (760) 777-2424</td>
</tr>
<tr>
<td>Chino Community Medical Group</td>
<td>18654 Hwy 18, Ste. 105 Apple Valley, CA 92611</td>
<td>5</td>
<td>IPA</td>
<td>480</td>
<td>1990</td>
<td>80%</td>
<td>Yes</td>
<td>No</td>
<td>Mammothex Nayyar, M.D. (760) 242-7772</td>
</tr>
<tr>
<td>Community Medical Group of Riverside Inc.</td>
<td>4444 Magnolia Ave, Riverside, CA 92501</td>
<td>10</td>
<td>Multi-Specialty</td>
<td>99</td>
<td>1975</td>
<td>95%</td>
<td>Yes</td>
<td>No</td>
<td>Richard M. Finn, FACPME (951) 683-5663</td>
</tr>
<tr>
<td>Computerized Diagnostic Imaging Center</td>
<td>4000 14th St. Ste. 109 Riverside, CA 92501</td>
<td>10</td>
<td>MRI, CT, Fluoroscopy, Computerized Arterial Doppler, Ultrasound, Color Doppler</td>
<td>38</td>
<td>1976</td>
<td>80%</td>
<td>No</td>
<td>No</td>
<td>Kathy Frensch, Administrator (951) 763-7470</td>
</tr>
<tr>
<td>Cucamonga Valley Medical Group</td>
<td>10465 Sierra Lakes Parkway, Ste. 300 Fontana, CA 92335</td>
<td>4</td>
<td>Prime Care, Medical Group</td>
<td>30</td>
<td>2006</td>
<td>WND</td>
<td>Yes</td>
<td>N/A</td>
<td>Amy Karp, Fax (909) 242-4290</td>
</tr>
<tr>
<td>Desert Oasis HealthCare</td>
<td>275 N. El Cielo Rd, Palm Springs, CA 92262</td>
<td>26</td>
<td>Medical Group/IPA</td>
<td>550</td>
<td>1981</td>
<td>90%</td>
<td>Yes</td>
<td>N/A</td>
<td>Marc Hufing, M.D. (760) 320-8410</td>
</tr>
<tr>
<td>Hemet Community Medical Group</td>
<td>1545 W. Florida Ave, Hemet, CA 92544</td>
<td>4</td>
<td>IPA</td>
<td>176</td>
<td>1985</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>Kali P. Choudhuri, CEO (951) 791-1111</td>
</tr>
<tr>
<td>Heritage Valley IPA Medical Group</td>
<td>12370 Hesperia Rd., Ste. 3 Victorville, CA 92395</td>
<td>1</td>
<td>High Desert Medical Group</td>
<td>17</td>
<td>2000</td>
<td>N/A (O/H Site)</td>
<td>No</td>
<td>No</td>
<td>Michelle Christensen, V.P. Operations (760) 245-4754</td>
</tr>
<tr>
<td>Hospitality Dental</td>
<td>4941 Arlington Ave, Riverside, CA 92504</td>
<td>1</td>
<td>Dental Orthodontics Childern</td>
<td>16</td>
<td>1971</td>
<td>90%</td>
<td>Yes</td>
<td>No</td>
<td>Michael Boyko, DDS (951) 359-4911</td>
</tr>
<tr>
<td>Hospitality Dental Associates</td>
<td>181 W. Hospitality Ln., Ste. 14 San Bernardino, CA 92408</td>
<td>22</td>
<td>Orthodontics</td>
<td>150</td>
<td>1971</td>
<td>90%</td>
<td>Yes</td>
<td>N/A</td>
<td>Chad Tucker, Administrator (951) 881-0100</td>
</tr>
<tr>
<td>Inland Eye Inst. Medical Group, Inc.</td>
<td>1800 E. Washington St. Colton, CA 92324</td>
<td>6</td>
<td>Ophthalmology</td>
<td>30</td>
<td>1983</td>
<td>90%</td>
<td>No</td>
<td>No</td>
<td>Linda Gregoain, Administrator (909) 824-6009</td>
</tr>
<tr>
<td>Kaiser Permanente Medical Center</td>
<td>31050 Magnolia Ave, Riverside, CA 92501</td>
<td>245</td>
<td>Multi-Specialty</td>
<td>2,400</td>
<td>1989</td>
<td>100%</td>
<td>Yes</td>
<td>N/A</td>
<td>Richard Rajaratnam, M.D. (951) 355-2000</td>
</tr>
<tr>
<td>Lina Dennis, DDS</td>
<td>8325 Haven Ave., Ste. 130 Rancho Cucamonga, CA 91730</td>
<td>3</td>
<td>Dental Orthodontics</td>
<td>15</td>
<td>1988</td>
<td>90%</td>
<td>24 Hour on Call</td>
<td>No</td>
<td>Dainon Graham, Office Manager (909) 881-6807</td>
</tr>
<tr>
<td>Loma Linda University Health Care</td>
<td>15370 Anderson St., Ste. 300 Loma Linda, CA 92354</td>
<td>400+</td>
<td>Medical School Faculty Practice</td>
<td>1,235</td>
<td>1907</td>
<td>15%</td>
<td>Yes</td>
<td>Yes</td>
<td>David Wren, CEO (909) 556-2135</td>
</tr>
<tr>
<td>Loma Linda University Health Care</td>
<td>25455 Barton Rd, Loma Linda, CA 92354</td>
<td>4</td>
<td>Medical Group</td>
<td>4</td>
<td>na</td>
<td>100%</td>
<td>Yes</td>
<td>Yes</td>
<td>Alfred Quansah, CEO (909) 433-8423</td>
</tr>
<tr>
<td>Magnolia Medical Group</td>
<td>4959 Magnolia Ave., Ste. 206 Riverside, CA 92507</td>
<td>181</td>
<td>IPA</td>
<td>0</td>
<td>1995</td>
<td>N/A</td>
<td>No</td>
<td>N/A</td>
<td>John Muskerjee, CEO (951) 859-0779</td>
</tr>
<tr>
<td>NAMM California</td>
<td>3590 Concours St, Ontario, CA 91764</td>
<td>21</td>
<td>IPA Multi-Specialty</td>
<td>750</td>
<td>1983</td>
<td>95%</td>
<td>Yes</td>
<td>N/A</td>
<td>Leah Hughes, CEO (951) 800-8065</td>
</tr>
</tbody>
</table>
It’s not exactly the hottest news in business. Whenever members of a team get together over lunch they start discussing their coworkers, who generally aren’t present. One of the topics is generally the difference among the generations. These conversations are usually gentle early in the conversation, but sometimes they begin to sound critical and even bitter. If you listen carefully, you’ll hear an alignment take place among members of the group. Those in within given age cohorts seem to be sticking up for each other as if they were supporting brothers or sisters in the same family age group.

Co-authors Zemke, Raines, and Filipczak have taken a detailed look at this situation and they don’t particularly like what they see. Here’s an example of their approach and analysis: “More importantly and ominously, the gripes, complaints, and underlying fundamental differences are not always heard across the conference table or discussed and dealt with in any constructive fashion or forum. Like death and taxes, they are assumed to be immutable and irreparable, and, consequently, are never openly addressed. In the ‘old,’ rigid, highly regimented organization, they might not have mattered. In today’s ‘new’ organization, they can be devastating. They fester, cause tension, and lead to unnecessary, at times disabling, personal, departmental, and organizational conflict.”

There’s nothing new about this type of “warfare” between the generations. Those under 30 are probably aware that their approach and analysis differ from the entrenched organization, they are never openly addressed. In the “new” organization, they might not have mattered. In today’s “new” organization, they can be devastating. They fester, cause tension, and lead to unnecessary, at times disabling, personal, departmental, and organizational conflict.”

Approximately half the book is spent on each of the four generations starting with the Traditionalists and closing with the Millennials. It’s not boring and may well surprise you with the actual feelings and reactions that each generation has toward the other three. It’s likely that most Traditionalists wouldn’t be surprised at all that the Millennials can’t understand why those born before 1943 have against texting. On the other hand, Traditionalists would likely be shocked to learn that Millennials consider the term “genetically engineered” anachronistic. The authors point out that there are few eras in history that have had greater impact on humanity than the four generations of the past 80 years.

The four generations of today’s workplace addressed here cover nearly 80 birth years. They are the Traditionalists born before 1943; the Baby Boomers, born 1943 to 1960; the Gen Xers [Generation X], born 1960 to 1980; and the Millennials [including Gen Yers], born 1980 to 2000. Each of these four generations, their formative forces, values, and views, their workplace aspirations and dreams, their hopes and fears, their delights and disappointments—..."

One of the most intriguing points raised by the authors is their attitude toward Baby Boomers. In some ways it applies to all of the cohorts: “Finally, don’t let go of your Boomers. They may be the last generation in the workforce with the ability to singularly focus on the big issues your organization faces. We know many of them are retiring, but you may want to bring them back as consultants. They’re naturals. When you’ve got a particularly big, important project that is going to require focused decision-makers and problem solvers, you could do worse than bringing back some of your Boomers. They can do big-picture, mission-driven focused problem solving when you need it.”

“Generations at Work” is an extremely interesting look at the strengths and weaknesses of the amazing generation cohorts of the past 80 years. Even more interesting is what lies ahead for the people who were born after the years 2000.

—Henry Holtzman

MANAGER’S BOOKSHELF

“Generations at Work: Managing the Clash of Boomers, Gen Xers, and Gen Yers in the Workplace,”
By Ron Zemke, Claire Raines, and Bob Filipczak; Amacom, New York, New York; 2nd Edition 2013; 310 pages; $17.95.

“More importantly and ominously, the gripes, complaints, and underlying fundamental differences are not always heard across the conference table or discussed and dealt with in any constructive fashion or forum. Like death and taxes, they are assumed to be immutable and irreparable, at times disabling, at even bitter. If you listen carefully, you’ll hear an alignment take place among members of the group. Those in within given age cohorts seem to be sticking up for each other as if they were supporting brothers or sisters in the same family age group.

Co-authors Zemke, Raines, and Filipczak have taken a detailed look at this situation and they don’t particularly like what they see. Here’s an example of their approach and analysis: “More importantly and ominously, the gripes, complaints, and underlying fundamental differences are not always heard across the conference table or discussed and dealt with in any constructive fashion or forum. Like death and taxes, they are assumed to be immutable and irreparable, and, consequently, are never openly addressed. In the ‘old,’ rigid, highly regimented organization, they might not have mattered. In today’s ‘new’ organization, they can be devastating. They fester, cause tension, and lead to unnecessary, at times disabling, personal, departmental, and organizational conflict.”

There’s nothing new about this type of “warfare” between the generations. Those under 30 are probably aware that their approach and analysis differ from the entrenched organization, they are never openly addressed. In the “new” organization, they might not have mattered. In today’s “new” organization, they can be devastating. They fester, cause tension, and lead to unnecessary, at times disabling, personal, departmental, and organizational conflict.”

Approximately half the book is spent on each of the four generations starting with the Traditionalists and closing with the Millennials. It’s not boring and may well surprise you with the actual feelings and reactions that each generation has toward the other three. It’s likely that most Traditionalists wouldn’t be surprised at all that the Millennials can’t understand why those born before 1943 have against texting. On the other hand, Traditionalists would likely be shocked to learn that Millennials consider the term “genetically engineered” anachronistic. The authors point out that there are few eras in history that have had greater impact on humanity than the four generations of the past 80 years.

The four generations of today’s workplace addressed here cover nearly 80 birth years. They are the Traditionalists born before 1943; the Baby Boomers, born 1943 to 1960; the Gen Xers [Generation X], born 1960 to 1980; and the Millennials [including Gen Yers], born 1980 to 2000. Each of these four generations, ...
RESTAURANT REVIEW

Filippi’s—a Real Family Business

By William Anthony

It was a Thursday night about 11:00 p.m. in late summer 1964... The location—Mr. B’s Coffee Shop in San Diego. That is where I met a beautiful young lady named Ingrid, and two days later I enjoyed our first dinner at Filippi’s Pizza Grotto. I think it was a great meal with a great girl. To this day, I still love Filippi’s and Ingrid even more. Just image that was 49 years ago, and as a result—two children and four grandchildren.

However, since their 1925 marriage, Vincent DePhilippis and Madeleine Stefani, who opened Filippi’s in 1950 as an Italian grocery store, had seven sons and daughters, 28 grandchildren, 47 great grandchildren and seven great great grandchildren as well as a total of 12 Filippi’s Pizza Grottos (two in the Inland Empire).

While I can’t say the food at Filippi’s is the end-all and be-all of Italian cuisine, it is real, real good, and it’s the entry way into the restaurant that makes a lasting impression. Cheeses and meats hang from the ceiling, filling the air with a nice aroma. The refrigerated section holds the perishables including more meats and cheese. And oils, vinegars, tomato sauce—you name it—fill every available space.

It’s a lot to take in. But if you look a bit closer, you’ll also find fresh made Italian cookies right behind the register.

These cookies are pricey at $8.50 a pound but they are sooo good; two or three cookies usually is enough to keep me happy. There are several cookies to choose from but my favorites are the Venetians and the chocolate sandwich cookies. The Venetian cookies, also called rainbow cookies, are brightly colored. The red, green, white and yellow layered cake is flavored with almond paste and held together with apricot and raspberry jams and covered with semi-sweet chocolate. It’s a pretty cookie, and I eat this before starting the car engine.

By the way, the pizza is thin crust, but they put so much stuff on top that “you must” eat it with a knife and fork.

LOCATIONS
Norco
1192 6th St.
Norco, CA 92680
Phone: 951.371.3800

Temecula
27309 Jefferson Ave.
Temecula, CA 92590
Phone: 951.699.8900

San Diego - Little Italy
1747 India St.
San Diego, CA 92101
Phone: 619.232.5094

—MENU—

Spaghetti
Meat or Marinara Sauce
Meatball or Sausage
Sausage and Meatball

Ravioli (Beef or Cheese)
Meat or Marinara Sauce
Meatball or Sausage
Sausage and Meatball

Lasagna
Meat or Marinara Sauce
Meatball or Sausage
Sausage and Meatball

Macaroni (Pasta)
Rigatoni, Shells or Mostaccioli
with Meatball or Sausage
with Sausage and Meatball

DINNERS
• Linguini with Clams (A La Carte Only)
• White Sauce (Olive Oil, Clam Juice, Garlic & Spices) or Red Sauce
• Shrimp Filippi (A La Carte Only)
• Fettuccini Alfredo, Cream Sauce (A La Carte Only)
• Veal Parmigiana (Baked with Mushrooms & Cheese) (A La Carte or Dinner)
• Veal Scaloppini (Cooked with Mushrooms & Wine Sauce) (A La Carte or Dinner)
• Eggplant Parmigiana (A La Carte or Dinner)
• Chicken Parmigiana (A La Carte or Dinner)
Dinners include Soup, Salad and Garlic Bread

COMBINATION PLATES
• Spaghetti
• Ravioli
• Lasagna
with Meatball or Sausage Additional Charge
When Alfred Hitchcock chose Bodega Bay for filming his famous movie “The Birds,” somebody should have told him he could save money on special effects by filming in a little town called Morro Bay, California – home to more seagulls than just about anywhere we can remember.

Apparently the word’s out amongst the seagull population: Visit Morro Bay and you’ll not only be well fed by curious and somewhat startled tourists, but you can also retire to the local bird sanctuary. In fact, it’s a crime to harm a bird once they make it to the sanctuary, so a seagull’s golden years are not likely to be cut short by any pesky kids with bb guns.

Morro Bay is the quintessential seaside village, steeped in charm with unsurpassed views of the sometimes angry Pacific Ocean. People travel to Morro Bay, on California’s Central Coast, to breathe that fresh salt air, drink in the gorgeous ocean views and listen to the above-mentioned birds. It’s one of those places where you can hole up in a local hotel, spend lots of time walking and bird-watching and then settle in for some fresh, hot clam chowder at one of several local restaurants who specialize in seafood.

Driving into town you can’t help but notice the big rock monolith that defines the town - named not so coincidentally Morro Rock. That rock actually was named 1542 by a Portuguese sailor, Juan Rodriguez Cabrillo. He called it El Morro because it resembled a Moor—people from North Africa who wore turbans. It certainly was a rock that needed naming—it rises high above the coastline and juts out into the ocean where everyone on sea or land can see it.

Today tourists are drawn to the rock and its nearby trails and beaches that give you an up-close look at some of the most powerful waves you’ll ever see. It’s common to see seals and other sea life in the inlet on the southeast side of the rock while a series of waves are mesmerizing as they crash upon the broad beach on the northern side of the rock. It is near the rock that you’ll encounter a squadron of seagulls trained to swoop in and grab whatever you have that resembles food. Many visitors try to take refuge in their cars but the birds are so intense sometimes that you feel like you barely got the car door shut before the seagulls followed you inside.

It’s all part of Morro Bay State Park, which features a lagoon and natural bay habitat. The park has opportunities for sailing, fishing, hiking, and bird watching, and there is a park museum that offers exhibits on the area’s natural features and cultural history. Exhibits focus on Native American life, geology, and oceanography.

Within an easy walk of the rock are the restaurants and shops of Morro Bay, stretched along a picturesque boat harbor that allows you to combine your shopping with a truly spectacular nature walk. If fishing boats anchored in a scenic bay are your idea of a really good backdrop for hiking, this walk is for you.

Fishing, in fact, is a big part of Morro Bay’s past and present. While the area once had quite a vibrant abalone industry, today the boats are more likely to be carrying halibut, sole, rockfish and albacore. Oysters also are farmed in the area.

We stayed at the Embarcadero Inn, a comfortable hotel just across the street from the water and a perfect headquarters for our brief stay. The hotel is built up a few floors with parking underneath the building giving the front rooms great views of the bay and Morro Rock. Our spacious room came with a fireplace and flat-screen television as well as table and chairs and a balcony where we could sit and enjoy the view and watch our fellow travelers exploring the nearby shops. There were all sorts of nautical paintings and decorations in the room so there was no chance we would forget where we were.

The Embarcadero Inn is also a good base of operations for visiting the many attractions of San Luis Obispo County.

Only about 30 miles away is the famous and spectacular Hearst Castle, once home to William Randolph Hearst. Today, tourists arrive at the Hearst Castle by bus—yes, even if you drive your car, you won’t get to the castle unless you’re riding in one of the Park Service’s motor coaches that shuttle visitors up and down the winding, narrow five-mile road to the castle. With well over a million annual visitors, the castle now has a fleet of buses and a bus station to rival that of a good-size city.

Several tours are offered, so you’ll need to visit more than once if you’re intent on seeing the entire estate. But we found the two-hour introductory tour to be quite thorough, allowing access to many of the more spectacular parts of the castle. The tour guides here are obviously selected for their storytelling skills and ours, in particular, offered numerous anecdotes about Hearst and his many guests, and about the great time and expense that went into creating one of our country’s grandest homes.

We found the city of San Luis Obispo to be an appealing destination city—a small town, really, with just 45,000 souls, but with many historical building downtowns, and many more under renovation. The downtown area has a Norman Rockwell quality with its tree-lined streets, historic storefronts and easy-going traffic. Take Monterey Street to its downtown end and you arrive at the Mission San Luis Obispo de Tolosa (circa 1772) which, today, also serves as the city’s public square. It is also here that city fathers have created a tranquil walking path that follows San Luis Creek past several local eateries and bars with their outdoor decks perched along the wooded creek banks. Well worth continued on page 38
5 Mistakes That Quash Corporate Innovation

“You Can’t Read the Label While Inside the Jar,”
Say Fortune 100 Consultants

The biggest breakthroughs in the history of business – and the history of the world – are never the result of conventional thinking, says Maria Ferrante-Schepis, a veteran in the insurance and financial services industry who now consults Fortune 100 companies such as GE with innovation agent Maddock Douglas, Inc.

“To echo Harvard Business School Professor Theodore Levitt back in 1960, ‘In every case, the reason growth (in business) is threatened, slowed or stopped is not because the market is saturated. It is because there has been a failure of management.’ Many of the world’s biggest companies are simply riding on inertia,” says Ferrante-Schepis, author of “Flirting with the Uninterested,” coauthored by G. Michael Maddock, which explores innovation opportunity through the lens of the insurance industry.

“There’s a great saying in the South: ‘You can’t read the label when you are sitting inside the jar,’” says Maddock, CEO of Maddock Douglas. “It’s hard to see a need and invent a way to fill that need when you’ve been inside one business or industry for a long time.”

Recognizing those needs requires stepping outside of the jar and viewing things from the outside, adds Ferrante-Schepis. “You can’t innovate from inside the jar, and if you aren’t innovating, you’re just waiting for the expiration date on your business,” she says.

Ferrante-Schepis and Maddock bust five myths relating to corporate innovation:

• The preference of four out of five dentists doesn’t necessarily matter: Many years ago, when the Maddock Douglas firm consulted with P&G to develop new oral health care products, Crest was recommended by most dentists. However, it turns the market had shifted; consumers became more interested in bright smiles than healthy gums. Many industries make the mistake of getting their insights from their own experts rather than asking the consumer.

• Giving all your love to those who already love you: In the interest of preserving customer morale, too many companies focus on those who already love their business. But that’s not what companies need to work on; they need to focus on what’s not working in order to improve. The haters very often offer well-targeted insights that can tremendously improve products, customer service, and/or operations.

• “We tried that idea. It didn’t work.” What idea, exactly? People who are in the jar interpret new ideas based on how they last saw them. You may think you’ve tried or tested an idea, but if you applied it in a conventional way, the way it’s always been used, you haven’t really tried it. Consider the term “auction”—in-the-jar thinkers envision Sotheby’s and not the more practical and innovative eBay.

• Trying to impress with insider jargon: Communication is a huge part of innovation. Policies in the health-insurance industry, for example, include language that may make sense to insiders, but say nothing to the average middle-class customer, which is prohibitive. Be very careful about the language you use. In this case, “voice of the customer” should be taken literally. Customers recognize, respond to and build from their own words continued on page 38

BUILDING AND CONSTRUCTION

Ending Business as Usual: How Project Owners Can Free Themselves From Unwarranted Construction Cost Overruns

Huge cost overruns and missed deadlines have long been the accepted norm for construction project operations. But as construction starts to pick up after a long hiatus, construction expert Barry LePatner stresses the importance of putting new rules in place to make construction cost containment the way of the future for the construction industry.

As the economy has picked up so has construction in New York City. In fact, development on many new construction projects in and around the New York City area has begun to return to pre-recession levels. Certainly, that’s good news for an industry that was hard hit by the recession. The bad news is that the construction industry continues to be plagued by the same problems it experienced prior to the recession-induced slow down. That’s why, says Barry LePatner, project owners who want to ensure their complex capital projects aren’t held hostage by delays and cost overruns need to know five important facts.

“There were several prevalent problems in the construction industry before the recession,” says LePatner, author of “Broken Buildings, Busted Budgets: How to Fix America’s Trillion-Dollar Construction Industry,” and “Too Big to Fall: America’s Failing Infrastructure and the Way Forward.”

“Unwarranted cost overruns and project delays resulting from change orders, projects contracted using standard AIA or other form agreements, and so-called ‘fast-track’ projects that incorporate a ‘guaranteed maximum price.’ Little to nothing has been done to curb these problems. In the best of times, the construction industry was allowed to waste upwards of $120 billion each year, and it appears that contractors are perfectly happy making that the industry standard once again.”

How do construction costs get so out of hand? LePatner explains.

“Too often, owners designing and constructing projects rely on contractors to set the price for these projects,” he says. “But contractors are frequently a highly unreliable source for determining the true cost of a project. As one major developer recently confided to me, ‘I paid $1 billion for [my latest] building but I am sure with all our experience that it could have been brought out for 10 percent less, but we just don’t know how to get there.’ Project owners need to know that paying an additional 10 percent or more in this fashion is no longer necessary.”

Read on for five facts LePatner says owners must know before designing and constructing large construction projects:

Fact #1—Every project that uses a “fast-track” methodology is guaranteed to experience delays and as a result missed deadlines. “Fast track” projects will also experience cost overruns, routinely adding 20-30 percent or more to the contract price.

Fact #2—Standard form agreements do not serve the interests of owners. They do little to prevent cost overruns, they foster delay claims, and they contribute to added costs associated with the resolution of claims during and after a continued on page 31
Wells Fargo & Company (NYSE: WFC) is hiring more bankers to serve small business owners through its banking stores and has introduced two new secured credit products for business owners. Wells Fargo added more than 1,500 store-based bankers who serve small businesses and plans to add business specialists this year. The team members are among the approximately 32,000 bankers who assist small business customers in its stores across the country.

In addition, Wells Fargo is offering two new credit products that provide more solutions for small business owners: Wells Fargo Secured BusinessLine credit line and Wells Fargo Business Secured Credit Card. The products were designed to meet the needs of new and established businesses, including businesses that may not qualify for unsecured credit, have no credit history, are trying to re-establish their business credit, or are seeking financing to supplement cash flow while preserving savings.

Wells Fargo & Company has also announced 64 nonprofit recipients of its 2013 Environmental Solutions for Communities grant program. Philanthropic grants totaling more than $3 million will be distributed to community-based nonprofits to support land and water conservation, energy efficiency, infrastructure, and educational outreach in communities where customers and team members live and work.

The Wells Fargo Environmental Solutions for Communities grant program began in 2012 as part of Wells Fargo’s commitment to provide $100 million to environmentally-focused nonprofits and universities by 2020. It is funded by the Wells Fargo Foundation and administered by the National Fish and Wildlife Foundation through a $15 million, five-year relationship to promote environmental stewardship across the country.

Details of the program and a link to the 2014 application can be found at the National Fish and Wildlife Foundation application website: www.nfwwf.org/environmentalsolutions.

Real Estate...

continued from pg. 23

72-314 Highway 111, will be approximately 45,000 square feet.

“We are excited to open our first Neighborhood Market in Riverside County. This store will not only provide jobs and spur more economic opportunities in the city, it will also bring more convenient access to fresh and affordable groceries to help families live healthier,” said Aaron Rios, director of public affairs and government relations for Walmart.

Walmart supports local charitable causes that are important to the communities it serves. Last fiscal year, Walmart and the Walmart Foundation contributed more than $3.5 million to charitable and civic organizations in the Inland Empire, including Family Services of the Desert, Desert Arc and FDND Food Bank.

The new store will include energy-efficient technology and environmentally friendly features to reduce energy, water consumption and minimize waste. All internally illuminated exterior building signage will use light emitting diodes (LEDs).

Highly efficient and low-flow toilets and faucets will reduce the water usage. The store will also operate a recycling program and promote sustainable product purchases.

LUCENT CAPITAL ARRANGES $11 MILLION FOR TWO

Deborah Freund...

distinguished professor of public administration and economics at the Maxwell School of Syracuse University, as well as an adjunct professor of orthopedics and pediatrics at Upstate Medical University. Freund served as vice chancellor and provost at Syracuse University from 1999-2006, as well as vice chancellor for academic affairs and dean of the faculties at Indiana University-Bloomington from 1994-1999.

This informative event will provide the current economic trends and confident fiscal predictions to drive innovation and growth. Join us as we cover today’s most critical business issues and gain unique perspectives on how fiscal and policy changes will affect your business. We anticipate more than 400 attendees for this remarkable event.

Reservations include breakfast, presentation, and networking.

Date: Thursday, June 13, 2013

Time: 7:00 a.m. – 11:30 a.m.

SPECIAL OFFICE/RETAIL PROPERTIES

Lucent Capital has arranged separate loans totaling $11.05 million in permanent financing to recapitalize two Southern California mixed-use office over retail buildings owned by a Beverly Hills-based investment group.

In the larger of the two financings, Lucent Capital arranged a $6.95 million senior loan secured by The Village at Dos Vientos, a 56.4k-square-foot, Class A retail and office complex located in a master-planned community in Thousand Oaks. The property was built in 2008 and is currently 65% occupied. The seven-year term portfolio loan will float interest only for 12 months at Libor + 2.50% and then will be fixed for the next six years at 4.06%.

Lucent Capital also arranged a $4.1 million senior loan collateralized by Plaza at Point Happy, a Class A development with 38.7k square feet of specialty retail and office space and an attached parking garage in La Quinta. The property was built in 2005 and is currently 76% occupied. The 10-year term portfolio loan is fixed at 4.38%.

“The recapitalization allowed the property owner to significantly reduce its borrowing cost and to lock in low interest, fixed rates before the properties were fully stabilized,” said Lucent Capital Managing Director Farzin Emrani.

For more information please contact the Chamber of Commerce at 951-676-5090, or via email at jennifer@temecula.org.
## Hospitals Serving The Inland Empire

### Ranked by number of licensed beds

<table>
<thead>
<tr>
<th>Hospital Address</th>
<th>City, State, Zip</th>
<th># of Lic. Beds</th>
<th>Owner</th>
<th>Top Local Executive</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>St. Mary Medical Center</td>
<td>18300 Highway 18 Apple Valley, CA 92307</td>
<td>186</td>
<td>General Acute Care, CT Scan, Card, Lab, Open Heart, Neonatal ICU, Transitional Care, MBI, 24-Hour Emergency</td>
<td>St. Joseph Health System</td>
<td>Alan Garrett CEO/President</td>
<td>(760) 242-2311/242-2994 <a href="http://www.stmaryshealth.org">www.stmaryshealth.org</a></td>
</tr>
<tr>
<td>Hi Desert Medical Center</td>
<td>6001 White Feather Rd. Joshua Tree, CA 92252</td>
<td>179</td>
<td>General Acute Care, OB/GYN, Gastro, Oncology, Endoscopy, Cardiology, Neurosurgery, Urology, 24-Hr ER, Cardiac &amp; Vascular Cath, Lab, Outpatient, Prenatal, Neonatal Care</td>
<td>Hi Desert Memorial Hospital</td>
<td>Lionel Chadwick CEO</td>
<td>(760) 366-6263/66-6251 <a href="http://www.hdmh.org">www.hdmh.org</a></td>
</tr>
<tr>
<td>J.F.K. Memorial Hospital</td>
<td>47111 Monroe St. Indio, CA 92201</td>
<td>145</td>
<td>General Acute Care, OB/GYN, Gastro, Oncology, Endoscopy, Cardiology, Neurosurgery, Urology, 24-Hr ER, Cardiac &amp; Vascular Cath, Lab, Outpatient, Prenatal, Neonatal Care</td>
<td>J.F.K. Memorial Hospital</td>
<td>Dan Bowers CEO</td>
<td>(760) 775-8019/8014 <a href="http://www.jkmembranicalhospital.com">www.jkmembranicalhospital.com</a></td>
</tr>
<tr>
<td>Chino Valley Medical Center</td>
<td>5401 Walnut Ave. Chino, CA 91710</td>
<td>126</td>
<td>General Acute Care, OB/GYN, Gastro, Oncology, Endoscopy, Cardiology, Neurosurgery, Urology, 24-Hr ER, Cardiac &amp; Vascular Cath, Lab, Outpatient, Prenatal, Neonatal Care</td>
<td>Prime Healthcare Services Inc.</td>
<td>Dr. James M. Lally CEO</td>
<td>(909) 464-6144/6144 <a href="http://www.primecareinc.com">www.primecareinc.com</a></td>
</tr>
<tr>
<td>Victor Valley Community Hospital</td>
<td>52481 Elsworth St. Victorville, CA 92395</td>
<td>115</td>
<td>General Acute Care, OB/GYN, Gastro, Oncology, Endoscopy, Cardiology, Neurosurgery, Urology, 24-Hr ER, Cardiac &amp; Vascular Cath, Lab, Outpatient, Prenatal, Neonatal Care</td>
<td>Victor Valley Community Hospital Community Owned</td>
<td>Edward Matthews CEO</td>
<td>(760) 243-0123/0123 <a href="http://www.primecareinc.com">www.primecareinc.com</a></td>
</tr>
<tr>
<td>Canyon Ridge Hospital</td>
<td>3535 G St. Chino, CA 91710</td>
<td>106</td>
<td>General Acute Care, OB/GYN, Gastro, Oncology, Endoscopy, Cardiology, Neurosurgery, Urology, 24-Hr ER, Cardiac &amp; Vascular Cath, Lab, Outpatient, Prenatal, Neonatal Care</td>
<td>Prime Healthcare Services Inc.</td>
<td>Jeff McDonald CEO</td>
<td>(909) 590-3070/3070 <a href="http://www.primecareinc.com">www.primecareinc.com</a></td>
</tr>
<tr>
<td>Montclair Hospital Medical Center</td>
<td>5000 San Bernardino St. Montclair, CA 91763</td>
<td>102</td>
<td>General Acute Care, OB/GYN, Gastro, Oncology, Endoscopy, Cardiology, Neurosurgery, Urology, 24-Hr ER, Cardiac &amp; Vascular Cath, Lab, Outpatient, Prenatal, Neonatal Care</td>
<td>Prime Healthcare Services Inc.</td>
<td>Gregory Brunato CEO</td>
<td>(909) 625-5126/5127 <a href="http://www.montclairhospitalmedicalcenter.com">www.montclairhospitalmedicalcenter.com</a></td>
</tr>
<tr>
<td>Moreno Valley Community Hospital</td>
<td>27500 Iris Ave. Moreno Valley, CA 92555</td>
<td>101</td>
<td>General Acute Care, OB/GYN, Gastro, Oncology, Endoscopy, Cardiology, Neurosurgery, Urology, 24-Hr ER, Cardiac &amp; Vascular Cath, Lab, Outpatient, Prenatal, Neonatal Care</td>
<td>Prime Healthcare Services Inc.</td>
<td>Lisa Willett CEO</td>
<td>(909) 948-1212/1212 <a href="http://www.primecareinc.com">www.primecareinc.com</a></td>
</tr>
<tr>
<td>Rancho Spring Medical Center</td>
<td>25501 Medical Center Dr. Moreno, CA 92662</td>
<td>99</td>
<td>General Acute Care, OB/GYN, Gastro, Oncology, Endoscopy, Cardiology, Neurosurgery, Urology, 24-Hr ER, Cardiac &amp; Vascular Cath, Lab, Outpatient, Prenatal, Neonatal Care</td>
<td>Rancho Spring Medical Center</td>
<td>Ken Rivers CEO</td>
<td>(915) 287-1560/1560 <a href="http://www.primecareinc.com">www.primecareinc.com</a></td>
</tr>
<tr>
<td>San Dimas Community Hospital</td>
<td>1351 W. Covina Blvd. San Dimas, CA 91773</td>
<td>93</td>
<td>General Acute Care, OB/GYN, Gastro, Oncology, Endoscopy, Cardiology, Neurosurgery, Urology, 24-Hr ER, Cardiac &amp; Vascular Cath, Lab, Outpatient, Prenatal, Neonatal Care</td>
<td>Prime Healthcare Services Inc.</td>
<td>John Rosfeld CEO</td>
<td>(909) 599-6076/6076 <a href="http://www.primecareinc.com">www.primecareinc.com</a></td>
</tr>
<tr>
<td>Kindred Hospital</td>
<td>550 N. Monterey Ave. Ontario, CA 91761</td>
<td>94</td>
<td>General Acute Care, OB/GYN, Gastro, Oncology, Endoscopy, Cardiology, Neurosurgery, Urology, 24-Hr ER, Cardiac &amp; Vascular Cath, Lab, Outpatient, Prenatal, Neonatal Care</td>
<td>Kindred Healthcare Corp.</td>
<td>Robin Rapp CEO</td>
<td>(909) 391-0333/0333 <a href="http://www.primecareinc.com">www.primecareinc.com</a></td>
</tr>
<tr>
<td>Desert Valley Hospital</td>
<td>10800 Bear Valley Rd. Victorville, CA 92395</td>
<td>83</td>
<td>General Acute Care, OB/GYN, Gastro, Oncology, Endoscopy, Cardiology, Neurosurgery, Urology, 24-Hr ER, Cardiac &amp; Vascular Cath, Lab, Outpatient, Prenatal, Neonatal Care</td>
<td>Desert Valley Hospital</td>
<td>Margaret Peterson, PD D CEO</td>
<td>(760) 241-8000 <a href="mailto:info@primehealthcare.com">info@primehealthcare.com</a></td>
</tr>
<tr>
<td>Robert H. Ballard Rehabilitation Hospital</td>
<td>1500 W. 16th St. San Bernardino, CA 92411</td>
<td>30</td>
<td>General Acute Care, OB/GYN, Gastro, Oncology, Endoscopy, Cardiology, Neurosurgery, Urology, 24-Hr ER, Cardiac &amp; Vascular Cath, Lab, Outpatient, Prenatal, Neonatal Care</td>
<td>San Bernardino Rehab Hospital</td>
<td>Edward Palmacci CEO/President</td>
<td>(909) 793-1274/1274 <a href="http://www.primecareinc.com">www.primecareinc.com</a></td>
</tr>
<tr>
<td>Barstow Community Hospital</td>
<td>55 S. Seventh St. Barstow, CA 92311</td>
<td>56</td>
<td>General Acute Care, OB/GYN, Gastro, Oncology, Endoscopy, Cardiology, Neurosurgery, Urology, 24-Hr ER, Cardiac &amp; Vascular Cath, Lab, Outpatient, Prenatal, Neonatal Care</td>
<td>Barstow Community Hospital Community Owned</td>
<td>Michael Start CEO</td>
<td>(760) 975-257/975-257 <a href="http://www.barstowhospital.com">www.barstowhospital.com</a></td>
</tr>
<tr>
<td>Palo Verde Hospital</td>
<td>250 N. First St. Blythe, CA 92223</td>
<td>41</td>
<td>General Acute Care, OB/GYN, Gastro, Oncology, Endoscopy, Cardiology, Neurosurgery, Urology, 24-Hr ER, Cardiac &amp; Vascular Cath, Lab, Outpatient, Prenatal, Neonatal Care</td>
<td>Palo Verde Hospital District</td>
<td>Peter Schaefer CEO</td>
<td>(760) 921-3135/921-3135 <a href="http://www.primecareinc.com">www.primecareinc.com</a></td>
</tr>
<tr>
<td>Mountains Community Hospital</td>
<td>29101 Hospital Rd. Lake Arrowhead, CA 92352</td>
<td>35</td>
<td>General Acute Care, OB/GYN, Gastro, Oncology, Endoscopy, Cardiology, Neurosurgery, Urology, 24-Hr ER, Cardiac &amp; Vascular Cath, Lab, Outpatient, Prenatal, Neonatal Care</td>
<td>Mountains Community Hospital</td>
<td>Charles Harrison CEO/President</td>
<td>(909) 336-3625 x2003/336-1799 <a href="http://www.primecareinc.com">www.primecareinc.com</a></td>
</tr>
</tbody>
</table>
Project Owners... continued from pg. 28

Fact #3—The use of a guaranteed maximum price (GMP) contract all but ensures that the owner will encounter change orders and delay claims that will boost the final price in the contract by 10-30 percent or more, an additional cost that severely impacts the bottom-line success of the project.

Fact #4—Today, owners can learn the accurate price of a project while the design is in process. They no longer have to wait until the construction team submits its proposals, which can occur a year or more after design has begun.

Fact #5—Insurance brokers are an unreliable source for ensuring placement of the all-important builder’s risk, general liability, and professional liability coverages that must be correlated with the indemnity provisions of each team member’s contract.

“Too properly manage costs and to properly protect their interests, owners must act proactively to address these serious issues,” advises LePatner. “For the past 40 years, the construction industry has deemed cost overruns to be the norm. As such, owners seeking to avoid cost overruns but who choose to retain project advisors from the construction world will not be well represented.”

Cost overruns can and should be avoided. Here’s how:

1. Insist on complete and coordinated drawings. The design team contracts should clearly require that the architect and engineers produce complete and coordinated drawings. A “fast-track” model that starts construction before the design documents are complete practically guarantees there will be unwarranted cost overruns, adding 15-30 percent more to the owner’s budget.

2. Conduct “constructability reviews.” During the design phase, a short list of construction managers should be invited in to do a “constructability review.” This review will assist the design team in creating drawings that are buildable and include cost-saving features that are best secured from contractors. On one recent project led by LePatner, ideas generated during the review saved six weeks from the schedule.

3. Secure a detailed cost estimate before going out to bid. The owner must secure a detailed independent cost estimate of the designs before going out to bid. In this fashion, the owner will know the true cost of the work and no longer be totally reliant upon the self-serving “bids” by construction managers who dictate the individual line items from amongst their subcontractors and vendors.

4. Require fixed-price contracts. Contractors working from complete and coordinated design documents should sign contracts requiring that they provide a true fixed price for all items specified on the design documents. Since they will have already reviewed the designs with the architect and engineers, they should certify that they perform this work without recourse to unwarranted claims for errors and omissions in the design.

5. Say no to guessing games. Contractors should agree that once they have been provided with complete and coordinated design documents, there are no more guessing games as to the scope of the work, and they should be able to assure completing the project on schedule.

“Once this practice starts to take root, far-reaching effects will take place in the marketplace,” says LePatner. “Owners will begin to have equal bargaining power with the construction industry when negotiating the cost of their projects, large and small. By adopting the above proven methodologies, owners will know the price of the work before they secure bids from contractors. Finally, they will be able to gain the confidence of a secure budget for their projects free and clear of the omnipresent cost overruns that seem to strangle all projects under construction in our nation today.”

For more information, please visit www.BarryLePatner.com and www.TooBigToFall.com.

Health-Care... continued from pg. 18

one who applies regardless of their health status. Also, health insurance can’t be rescinded due to a change in health status, but only for fraud or intentional misrepresentation.

• Policies (except grandfathered individual plans) cannot impose annual dollar limits on the value of coverage.

• Individual plans, including those offered inside and outside of insurance exchanges, must offer a comprehensive package of items and services known as essential health benefits. Also, nongrandfathered plans in the individual and small business market must be categorized based on the percentage of the total average cost of benefits the insurance plan covers, so consumers can determine how much the plan covers and how much of the medical expense is the consumer’s responsibility. Bronze plans cover 60% of the covered expenses, Silver plans cover 70%, Gold plans cover 80%, and Platinum plans cover 90% of covered expenses.

Notes: The information provided in these materials, developed by an independent third party, is for informational purposes only and has been obtained from sources considered to be reliable, however, Thrivent Financial for Lutherans does not guarantee that the foregoing material is accurate or complete. The information contained in this report does not purport to be a complete description of the securities, markets, or developments referred to in this material. This information is not intended as a solicitation or an offer to buy or sell any security referred to herein. The information does not take into consideration your personal financial or account information. Investments mentioned may not be suitable for all investors. The material is general in nature. Past performance may not be indicative of future results. Thrivent Financial for Lutherans and its respective associates and employees cannot provide legal, accounting, or tax advice or services. Thus, these educational tools are not intended to serve as the basis for any investment or tax-planning decisions. Please consult your attorney or tax professional. Securities are offered through Thrivent Investment Management Inc., 625 Fourth Ave. S., Minneapolis, MN 55415-1665, 1-800/THRIVENT (800-847-4836), member FINRA/SIPC, a wholly owned subsidiary of Thrivent Financial for Lutherans, and are not insured by FDIC or any other government agency, are not deposits or obligations of the financial institution, are not guaranteed by the financial institution, and are subject to risks, including the possible loss of principal.

About Inland Empire by the Inland Empire Financial Consultants

Thrivent Financial is represented in the Inland Empire by the Inland Empire Financial Consultants, which includes Bill Cortus at 3333 Concours Street, Building 8, Suite 8100, Ontario, CA 91761, phone: 909-945-4996, website: www.thrivent.com/pal/inlandempire. Facebook: www.facebook.com/BillCortusThriventFinancial CA Insurance ID #0D96803

Inland Empire Business Journal

Subscriptions

SEE PAGE 13

$24.00
<table>
<thead>
<tr>
<th>Medical Group Address</th>
<th># of Physicians</th>
<th>Organization: IPA/GP/Grp. Prac.</th>
<th>Total Employees</th>
<th>Year Founded</th>
<th>Percentage of Prepaid Patients</th>
<th>Urgent Care Services</th>
<th>Nat. Accreditation</th>
<th>Surg. Centers</th>
<th>Clinic/Group</th>
<th>Top Local Executive</th>
<th>Title</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>20. Pinnacle Medical Group</td>
<td>500 N. Riverside Ave.</td>
<td>8</td>
<td>Medical Group</td>
<td>50</td>
<td>2003</td>
<td>WND</td>
<td>Yes</td>
<td>Yes</td>
<td>Charles Sabbah, MD</td>
<td>President</td>
<td>(909) 421-2700</td>
<td><a href="http://www.pinnaclemedical.com">www.pinnaclemedical.com</a></td>
<td></td>
</tr>
<tr>
<td>21. Pomona Valley Health Center</td>
<td>1790 N. Orange Grove Ave.</td>
<td>8</td>
<td>Premier Family Medicine Associates</td>
<td>36</td>
<td>1996</td>
<td>N/A</td>
<td>No</td>
<td>Yes</td>
<td>Gregory Dalquist, M.D.</td>
<td>Medical Director</td>
<td>(909) 469-0400</td>
<td><a href="http://www.pvhs.org">www.pvhs.org</a></td>
<td></td>
</tr>
<tr>
<td>22. PVHC at Chino Hills</td>
<td>2140 Grand Ave.</td>
<td>4</td>
<td>Premier Family Medicine Associates</td>
<td>46</td>
<td>2003</td>
<td>N/A</td>
<td>Radiology &amp; Physical Therapy</td>
<td>Yes</td>
<td>Gary Fontan, M.D.</td>
<td>Medical Director</td>
<td>(909) 630-7878</td>
<td><a href="http://www.pvhs.org">www.pvhs.org</a></td>
<td></td>
</tr>
<tr>
<td>23. PVHC at Claremont</td>
<td>4961 Monte Vista Ave.</td>
<td>N/A</td>
<td>2</td>
<td>Premier Family Medicine Associates</td>
<td>50</td>
<td>2009</td>
<td>N/A</td>
<td>Yes</td>
<td>Sleep Disorders</td>
<td>Karen Levin</td>
<td>Director of Operations</td>
<td>(909) 865-9977</td>
<td><a href="http://www.pvhs.org">www.pvhs.org</a></td>
</tr>
<tr>
<td>24. PVHC at Crossroads</td>
<td>2110 Chino Ave.</td>
<td>4</td>
<td>Premier Family Medicine Associates</td>
<td>27</td>
<td>2007</td>
<td>N/A</td>
<td>Yes</td>
<td>Yes</td>
<td>Michael Deanda, M.D.</td>
<td>President</td>
<td>(909) 630-7400</td>
<td><a href="http://www.pvhs.org">www.pvhs.org</a></td>
<td></td>
</tr>
<tr>
<td>25. Prime Care of Rialto</td>
<td>1520 Burton Rd.</td>
<td>3</td>
<td>IPA</td>
<td>15</td>
<td>1982</td>
<td>50%</td>
<td>Yes</td>
<td>No</td>
<td>Sandeep Derryberry</td>
<td>Executive Director</td>
<td>(909) 796-7765</td>
<td><a href="http://www.pvhs.org">www.pvhs.org</a></td>
<td></td>
</tr>
<tr>
<td>26. Kaiser Permanente Health Care Network</td>
<td>4150 E. Concours St., Ste. 100</td>
<td>0</td>
<td>IPA</td>
<td>980+</td>
<td>Multi-Specialty</td>
<td>87</td>
<td>1988</td>
<td>80%</td>
<td>N/A</td>
<td>N/A</td>
<td>Jered Hale, M.D.</td>
<td>Medical Director</td>
<td>(909) 921-1039</td>
</tr>
<tr>
<td>27. Rainier Medical Group, Inc.</td>
<td>4946 Brevcrest Ave.</td>
<td>0</td>
<td>Multi-Specialty</td>
<td>70</td>
<td>1996</td>
<td>60%</td>
<td>Yes</td>
<td>No</td>
<td>Deborah Novellino</td>
<td>Executive Director</td>
<td>(909) 774-2800</td>
<td><a href="http://www.rainiermedical.com">www.rainiermedical.com</a></td>
<td></td>
</tr>
<tr>
<td>29. Riverside Medical Clinic</td>
<td>1660 Arlington Ave.</td>
<td>123</td>
<td>Multi-Specialty Medical Group</td>
<td>725</td>
<td>1935</td>
<td>50%</td>
<td>Yes</td>
<td>Yes</td>
<td>Judy Carpenter</td>
<td>President/CEO</td>
<td>(951) 734-3441</td>
<td><a href="http://www.riversidemedicalclinic.com">www.riversidemedicalclinic.com</a></td>
<td></td>
</tr>
<tr>
<td>30. Riverside Physician Network</td>
<td>6955 Day St., Ste. 302</td>
<td>0</td>
<td>IPA</td>
<td>55</td>
<td>1984</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>Howard Sauer</td>
<td>CEO</td>
<td>(951) 784-9809</td>
<td><a href="http://www.riversidephysiciannetwork.com">www.riversidephysiciannetwork.com</a></td>
<td></td>
</tr>
<tr>
<td>31. San Bernardino Medical Group, Inc.</td>
<td>1700 W. Waterman Ave.</td>
<td>25</td>
<td>Multi-Specialty Practice Group</td>
<td>108</td>
<td>1954</td>
<td>65%</td>
<td>Yes</td>
<td>Yes</td>
<td>James M. Malin</td>
<td>CEO/Administrator</td>
<td>(909) 883-8841</td>
<td><a href="mailto:admin@sbmedical.com">admin@sbmedical.com</a></td>
<td></td>
</tr>
<tr>
<td>32. Stanley Trammell, DDS</td>
<td>14285 Seventh St.</td>
<td>1</td>
<td>Dental Orthodontics</td>
<td>6</td>
<td>1986</td>
<td>90%</td>
<td>24 Hour on Call</td>
<td>No</td>
<td>Stephanie Urma</td>
<td>Office Manager</td>
<td>(760) 243-7979</td>
<td><a href="http://www.srmdental.com">www.srmdental.com</a></td>
<td></td>
</tr>
<tr>
<td>33. U.S. Health Works Medical Group</td>
<td>6104 Day St., Ste. 102</td>
<td>1</td>
<td>Occupational &amp; Industrial Medicine</td>
<td>4</td>
<td>1991</td>
<td>100%</td>
<td>Yes</td>
<td>No</td>
<td>Carmen Wells</td>
<td>Vice President/CEO</td>
<td>(951) 631-5210</td>
<td><a href="http://www.ushealthworks.com">www.ushealthworks.com</a></td>
<td></td>
</tr>
<tr>
<td>34. U.S. Health Works Medical Group</td>
<td>17041 Central Ave.</td>
<td>15</td>
<td>Family Practice, Industrial Medicine</td>
<td>35</td>
<td>1983</td>
<td>35%</td>
<td>Yes</td>
<td>No</td>
<td>Alpene Jackson</td>
<td>Medical Director</td>
<td>(909) 628-6100</td>
<td><a href="http://www.ushealthworks.com">www.ushealthworks.com</a></td>
<td></td>
</tr>
<tr>
<td>38. Western University Medical Center</td>
<td>47 E. 2nd St., Ste. C</td>
<td>0</td>
<td>Dental Family Practice Group</td>
<td>150</td>
<td>1971</td>
<td>80%</td>
<td>Yes</td>
<td>NA</td>
<td>Carol Hache</td>
<td>Clinic Manager</td>
<td>(909) 865-2566</td>
<td><a href="http://www.wumc.edu">www.wumc.edu</a></td>
<td></td>
</tr>
</tbody>
</table>
What Every Meeting Planner Must Know to Organize a Great Event

By Joe Heaps & Dave Reed

Whether you’re planning a large association’s annual conference or a smaller company’s quarterly sales meeting, you know how important it is to find the right speaker for your event. Sure, you can have a beautiful venue, great food, and an engaging theme, but your speaker sets the meeting’s tone. Hire a speaker who is a fit for your meeting and you can change the lives, thinking, or behavior of your attendees. Bring in the wrong speaker and your event will be lackluster at best.

The good news is that there are thousands of competent speakers eager to present to your audience. But therein lies the challenge for today’s meeting planners. How do you sift through the thousands of good speakers to find the one who’s the best match for your event? Following is a proven five-step process that will ensure you hire the right speaker for your next meeting.

1. Outline the content and goals for the event.
   During your pre-event planning meeting, as you decide the date, time, location, and theme of your event, make sure you and other stakeholders clearly define the desired content, goals, outcome of the meeting. Which groups of people will primarily be in attendance and what key messages do they want to hear? Why is the meeting being held? To educate? Motivate? Help attendees navigate a shift or industry change? Should the message be more inspirational or technical? And perhaps most important, what do you want your audience to feel, know, or think after this event? Make sure you get as detailed as possible during your planning phase, as that will help direct you to the best speaker.

2. Know your budget.
   Budget is a significant factor when choosing a speaker. So don’t even start your search until you know what you’re willing and able to pay. While many people think that only celebrity speakers ($30 thousand and up fee range) and high-fee speakers ($10 thousand and up fee range) have the experience to make an event successful, the fact is that there are many quality speakers with great content and delivery who charge significantly less. The key is to be honest about your budget so you don’t waste your time considering speakers you can’t afford.

3. Cast a large net.
   With your budget and desired content and goals in mind, it’s time to begin your search. All reputable speakers have web sites, and most have video samples on their site. Watch their demo videos or attend a local event if they’re speaking nearby, but don’t be too picky at this point. Don’t worry if you don’t like something about their delivery, if you think they’re too excitable, or if they seem to lack energy in their presentation? Many speakers are willing to offer a guarantee if you can’t afford. The right speaker will shine above the rest. To make the final decision, check a few references from each. Then, ask each speaker:
   • “Are you willing to provide our group with something extra in addition to the main presentation?” This extra could be coaching or consulting before or after the speaker’s presentation, a webinar or conference call for your participants, or anything else that would be of value for your attendees.
   • “Are you willing to offer a money-back guarantee if you fail to meet the stated goals for the presentation?” Many speakers are willing to offer a guarantee, and it tends to improve their performance when they have a little skin in the game. If you enact this option, be sure you outline in your contract the key goals you expect the speaker to deliver so there’s no discrepancy.

4. Start the narrowing process.
   With your pool of six to ten speakers in mind, you can begin narrowing your list. Now is the time to get nit-picky in your evaluation and elimination process. Compare each speaker to your stated goals for the event. Based on what you know about the speaker’s expertise, topic, and delivery style, can he/she deliver what you want? Also, check out the speaker’s social media networks to get a feel for how they interact with people and what their connections say about them. Finally, read verified reviews and testimonials about the speaker, but don’t rely solely on these reviews. No one is loved by all, and even the best speakers get some negative feedback at times.

5. Make your selection.
   At this point, two or three speakers will shine above the rest. To make the final decision, check a few references from each. Then, ask each speaker:
   • “Are you willing to provide our group with something extra in addition to the main presentation?” This extra could be coaching or consulting before or after the speaker’s presentation, a webinar or conference call for your participants, or anything else that would be of value for your attendees.
   • “Are you willing to offer a money-back guarantee if you fail to meet the stated goals for the presentation?” Many speakers are willing to offer a guarantee, and it tends to improve their performance when they have a little skin in the game. If you enact this option, be sure you outline in your contract the key goals you expect the speaker to deliver so there’s no discrepancy.

Analyze what the references say, as well as each speaker’s reply to your two final questions, and the speaker who will make your event a success will be clear. Hire that person right away!

The Right Speaker, Every Time

No matter what type of

continued on page 38
A legacy of Life... continued from pg. 12

still excited to discover, to ask questions, to inquire, to turn over rocks, to look up trees and to walk around fields and discover nature. It’s contagious. Anybody who has seen him in the field or in Montana has seen the real Bob. His legacy will be the development of a large group of faculty over time who shape La Verne, and his legacy will also be what the Maggie Ranch in Montana represents.” Because of Neher’s vision and leadership, generations of students and faculty to come will have an opportunity to learn about science and conduct research that they might not have otherwise. “He knows how to inspire and he has vision,” said Jerome Garcia, associate professor of biology at La Verne and a former student of Neher’s. “A lot of the things we younger faculty enjoy today is because of Bob’s vision.” Several members of the science division recognize Neher’s impact and feel that the department would not be what it is today had it not been for Neher.

Neher’s passion for biology and teaching was learned at an early age from his father, who was also a biology professor. Oscar Neher taught his son about conservation and sustainability half a century before such topics became fashionable.

“The whole concept of sustainability is one that has captured my imagination for a long time and has helped me develop the environmental classes that I’ve had,” Neher said. That fascination with sustainability and conservation led Neher to teach classes such as environmental biology to help students understand the importance of protecting the environment. But Neher doesn’t believe in forcing his ideas or beliefs on others, which is good because he has learned from his trips to Montana that his ideas and values are rarely in line with locals there. “Up there, I’m called a tree hugger and a granola eater,” Neher said. “With my friends, that’s OK, because they know what I think. But I don’t try to make them think what I think, so it works out pretty well. They like me because I work hard and, to them, that’s really important. I don’t do things which degrade what they believe in and I’ve learned a lot up there because it’s a totally different culture from here.”

Neher, who has largely focused on sustainability and conservation, may be a tree hugger in Montana, but at La Verne he is a true visionary. He organized the first Earth Day celebration at La Verne in 1970 and was able to bring renowned biologist Paul Ehrlich to campus.

“Part of his legacy is the way in which sustainability has been woven into the fabric of life at the university,” Reed said. “He was thinking about sustainability and the importance of the ecosystem to human well-being long before it was popular. He really was ahead of his time and now it’s what we all take for granted as part of La Verne, as part of our values.” Because of his growing concern for the environment and overdevelopment in La Verne, Neher spent eight years on the City Council working to address those issues.

It all leads back to Neher’s values as a Christian. He is also an ordained minister. “Since I am a Christian, I know my moral values,” Neher said. “I try to go a little past that, in terms of what is right just for me, and I have to expand it and think what’s right for you, what’s right for him and what’s right for her. That doesn’t always equate to the same thing. Should I really get everything I can? Is that morally right? Or do I share a little more than what I had been sharing? I try to make decisions today not on what affects my pocketbook, but on what I feel is right.”

Garcia, associate professor of biology at La Verne and a former student of Neher’s, said, “He’s touched thousands of lives in very meaningful ways and he’s touched this university because he’s been one of those pillars, one of those foundation blocks that you could always look to for stability and a representation of the values and what we think of the University of La Verne.”

Kindred at... 125 private employer in the United States, is a FORTUNE 500 healthcare services company based in Louisville, Kentucky with annual revenues of $6 billion and approximately 76,000 employees in 46 states. At March 31, 2013, Kindred through its subsidiaries provided healthcare services in 2,169 locations, including 116 transitional care hospitals, six inpatient rehabilitation hospitals, 204 nursing centers, 24 sub-acute units, 101 Kindred at Home, 18 home health centers, 103 skilled nursing care locations, 103 inpatient rehabilitation units (hospital-based) and a contract rehabilitation services business, RehabCare, which served 1,615 non-affiliated facilities. Ranked as one of Fortune magazine’s Most Admired Healthcare Companies for five years in a row, Kindred’s mission is to promote healing, provide hope, preserve dignity and produce value for each patient, resident, family member, customer, employee and shareholder we serve.

About Dignity Health
Dignity Health, one of the nation’s five largest health care systems, is a 17-state network of nearly 11,000 physicians, 56,000 employees, and more than 300 care centers, including hospitals, urgent and occupational care, imaging centers, home health and primary care clinics. Headquartered in San Francisco, Dignity Health is dedicated to providing compassionate, high-quality and affordable patient-centered care with special attention to the poor and underserved. In 2011, Dignity Health provided $1.6 billion in charitable care and services.

Local Control... believe shifting control of the Ontario Airport is the only option moving forward. Momentum is on our side as just last month, the L.A. County Board of Supervisors joined other groups like the Southern California Association of Governments Regional Council in recommending to Los Angeles World Airports and the City of Los Angeles that the time has come to return the airport to Ontario control.

Inland Empire residents deserve access to an airport that meets their needs and one that is empowered to compete with other hubs in our region. Returning control to Ontario — the folks most committed to making that goal a reality — is the only way to do it.

Assemblyman Mike Morrell, R-Rancho Cucamonga, represents the 40th Assembly District in the California Legislature.
Aiming for the...

continued from pg. 7

of success, you have to put yourself out there. "You have to show up and speak up, be authentic and unapologetic," McLaughlin says. Although women now account for more than half the bachelor's and master's degrees in the United States, they fill only 16.6 percent of the seats on Fortune 500 boards and women CEOs represent only 4 percent. Get the experience that puts you in the position to be a board candidate, McLaughlin advises. Actively network, find female role models who can help you to achieve the kind of success you’re aiming for, and be seen and heard in the workplace.

"If you have a fingerprint to leave on the world and you want to live your life with the greatest impact, know that you can," McLaughlin says. "You can have all that you want, when you want it."

Three Keys to...

continued from pg. 14

way to countering the negative effects of a crisis. Surviving a crisis requires that you quickly recognize and accept that a crisis is occurring, gather sufficient information to make decisions regarding the crisis, and move quickly to implement those decisions. Incorporating these three keys into your preparations for crisis may not guarantee success but they will certainly go a long way to preventing failures.

For more information, please visit www.luciencanton.com, or email info@luciencanton.com.

2013 Economic...

continued from pg. 13

or $100 Non-Chamber Member. Reservations available through the Temecula Valley Chamber of Commerce: www.temecula.org

For more information please contact the Chamber of Commerce at 951-676-5090, or via email at jennifer@temecula.org.

Women for 2013...

continued from pg. 19

progress for women at companies that have made their advancement a priority, a smart strategy given the growing research that correlates greater numbers of women in top positions with higher revenues," said NAFE President Betty Spence. "For women, these are the top companies to work for."

Carol Evans, CEO of NAFE and president of Working Mother Media added, “The NAFE Top 50 Companies are major employers committed to hiring, retaining and promoting executive women. They know that gender diversity at the top leads to a healthy bottom line. We are proud to honor companies who place women in leadership positions.”

In addition to the Aetna Women’s Employee Resource Group, the Aetna Women’s Leadership Alliance was started in 2012 to harness the power of the company’s high-potential women. The initiative seeks to provide women the tools, resources, and access to senior leadership necessary to develop and advance their careers within the company.

Methodology: The 2013 NAFE Top 50 Companies application includes more than 200 questions on female representation at all levels, but especially the corporate officer and profit-and-loss leadership ranks. The application also tracks access and usage of programs and policies that promote the advancement of women, as well as the training and accountability of managers in relation to the number of women who advance. To be considered, companies must have a minimum of two women on their boards of directors as well as at least 1,000 employees in the U.S.

About NAFE

The National Association for Female Executives (NAFE), founded in 1972, serves 20,000 members nationwide with networking, tools and solutions to strengthen and grow their careers and businesses. Working Mother magazine publishes the annual NAFE Top 50 list. NAFE.com provides up-to-date information, community for women in business and access to member benefits. NAFE is a division of Working Mother Media, owned by the Bonnier Corporation.

About Aetna

Aetna is one of the nation’s leading diversified health care benefits companies, serving approximately 38.3 million people with information and resources to help them make better informed decisions about their health care. Aetna offers a broad range of traditional, voluntary and consumer-directed health insurance products and related services, including medical, pharmacy, dental, behavioral health, group life and disability plans, and medical management capabilities. Medicaid health care management services, workers’ compensation administrative services and health information technology services.

5 Mistakes that...

continued from pg. 28

-Staying at your desk and in the office: Doubling down on what already has not worked for you is not innovative. Get outside your office and act like an anthropologist. Spend time with your customers and bring an expert interpreter and a couple members of your team. Compare notes; you’ll be shocked at how differently you all see the situation.

Must Know to...

continued from pg. 33

meeting you’re organizing, you need to hire a speaker who can deliver a message in a way that makes your attendees take action in some way. That’s a huge task to undertake, but it’s completely within your reach when you follow this simple five-step process. In fact, the more you use it, the easier your job will be, and all your events will be a resounding success.

For more information on eSpeakers Marketplace, contact Joe Heaps at thean@e-speakers.com, 888-377-3214, or visit market-place.e-speakers.com.

Morro Bay...

continued from pg. 27

the drive is the historic mission in San Miguel, where the 2003 Paso Robles earthquake has limited some access to the sprawling San Miguel Archangel, founded in 1797 by Father Lasuen. Located about 30 miles north of San Luis Obispo, the adobe buildings and perimeter fence make it easy to transport your thoughts back to when this mission was built to bring Christianity to the many Indians who resided in this particular part of the Central Coast region.

Drive just a few miles south from San Miguel and the Paso Robles area presents another type of getaway experience altogether - a group of 80 tasting rooms just waiting for you to stop and enjoy the fruits of these up-and-coming wineries. Paso Robles hasn’t been discovered to the degree that Napa has, so prices at these California wineries are lower and the locals say the quality is just as good. In this particular region, the volcanic soil has made the local grapes especially appropriate for red wines.

Continued from pg. 28
Doctor-driven health care? Imagine that.

With Aetna, you no longer have to.

It's time to fix what's broken with health care. At Aetna, we are collaborating with PrimeCare to create new business models designed to share technology, tools and insight—so that your doctors can deliver better patient care at a significantly lower cost. Call your broker or Aetna Sales Agent to learn more. Or visit aetnaACS.com/employers

Plans are offered and/or underwritten by Aetna Health Inc., Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). Each insurer has sole financial responsibility for its own products.
Better Trade Traffic in 2014

The pace of international trade is likely to accelerate in 2014—potentially good news for Inland Southern California’s bread-and-butter logistics industry.

The Los Angeles County Economic Development Corp. is forecasting that 2013 will lead to at least some growth for companies that move goods to and from ports of entry in the United States. The year to watch, however, is 2014, when the rate of growth for these operations is expected to double.

Also, good news from the LAEDC’s International Trade Outlook is that the ports of Los Angeles and Long Beach are still the largest shipping hubs in the United States.

A fair portion of shipping containers arriving from abroad are resorted and reloaded at distribution centers in Riverside and San Bernardino counties. The trucking and logistics industries employ more than 119,000 people in the two-county area, a little more than 10 percent of all workers who collected paychecks in April, according to the state Employment Development Department.

According to the LAEDC report, there are economic factors on several continents that are affecting the flow of international trade. That includes the lingering recession and austerity programs in Europe, a prime customer for American-made goods, and a slowdown of economic growth in China and other emerging countries.

Pacific Mountain Logistics, a third-party warehouse company based in Rancho Cucamonga, recently added a second distribution center to its Inland operations in Ontario.

B.J. Patterson, CEO of the company, said the customers who use his distribution facilities agree that not only is growth coming but that the brunt of it will likely happen in 2014.

However, Patterson said that it won’t likely be the frenetic kind of expansion that was seen before the recession. He predicted the distribution of natural foods, along with the movement of basic consumer items such as furniture and clothing, would be some of the items he expects to drive the goods-movement industry.

“What we keep seeing is good, incremental growth, but nothing to jump up and down about,” Patterson said. “It’s more like sustainable growth, as opposed to going through the roof.” Business levels are usually a moving target, said Kim Cooper, vice president of C & K Transportation, a San Bernardino trucking and freight brokerage company. For example, Cooper said a single company was dominating flat-bed shipping for government operations but that field appears to opening up to competitors, Cooper said.

On the other hand, she said business is not strong right now, probably because the Los Angeles area’s ports have environmental standards that might be keeping some locally owned trucks away.

Meet the team.

Tom, Jim and Ron are seasoned banking professionals. Their team approach is simple—listen, collaborate, and advise. The result is a smart, personalized solution for every type of client need.

We’re banking on the businesses.

AmericanWest Bank

Tom Meyer
Regional Manager
Commercial Banking
Ontario
909.216.8670
Jim Horton
Regional Manager
Culver City
310.448.8316
Ron Zurek
Branch Manager
Rancho Cucamonga
909.874.4444

awbank.net