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Supervisors Abet Administrator in Burying Audit Critical Of ARMC

In one of the final acts of bureaucratic housekeeping at the county hospital before a new medical director arrives next month, the hospital’s administrator prevailed upon the county board of supervisors to ensure that the findings of an internal audit of hospital operations remains beyond the scrutiny of the public and taxpayers. Moreover, the manner in which the item was presented limits the likelihood that the supervisors themselves will review the audit.

Patrick Petre, the director of San Bernardino County’s Arrowhead Regional Medical Center, cited a section of the state evidence code to keep under wraps a recently completed audit of the hospital’s operations that was reviewed by a handful of county employees who serve as a liaison between the hospital’s medical staff and the board of supervisors. The board voted unanimously to comply with Petre’s request. That action came less than three weeks before Dr. Richard Pitts will assume the position of the hospital’s medical director on Sept. 9.

A cloud has hung over the county hospital since February 2010, when California state and federal investigators began looking into alleged irregularities at the institution, including faulty diagnoses that led to the deaths or permanent injuries of patients; billing fraud with regard to descriptions of services rendered; a fiduciary conflict of interest in which the hospital’s former medical director, Dr. Dev Gnanadev, owned the medical corporation, Arrowhead Regional Surgical Group, Inc., which had an exclusive contract for the provision of certain surgical procedures at the hospital; the hospital’s alleged free provision of off-the-books devices to keep under wraps a recently completed audit of the hospital’s operations; and the hospital’s operations remains beyond the scrutiny of the public and taxpayers.

Moreover, the manner in which the item was presented limits the likelihood that the supervisors themselves will review the audit.

Supervisors Abet Administrator in Burying Audit Critical Of ARMC

John J. Benoit

Supervisor Benoit Condemns Elimination of Enterprise Zones

Gov. Brown’s decision to sign legislation eliminating California’s Enterprise Zone program will kill jobs and likely chase away businesses in the Coachella Valley’s poorest communities, said Supervisor John J. Benoit.

“The Enterprise Zone reached out to businesses and made it easy for them to understand and utilize these incentives. It was an economic development tool we promoted to bring jobs to areas with high rates of poverty and unemployment,” said Supervisor Benoit, who is a member of the Coachella Valley Enterprise Zone Authority.

Associa’s Desert Resort Management Announces Client Additions

Desert Resort Management, an Associa company, proudly announces it has been named the management company for Canyon Estates, Biarritz Palm Springs and Mountain Villas.

“We are thrilled to be named the new management company for these unique communities,” said Mark Dodge, president and CEO of Desert Resort Management. “We look forward to working with the board of directors to ensure an unsurpassed level of association management services that benefit these communities.”

DRM will provide full management services, including financial, community management, communications, record-keeping and administrative services to the following communities:

Canyon Estates: Canyon Estates boasts 254 homes located in the beautiful and classic Indian Canyon section of Palm Springs. This mid-Century modern community is known for its beautiful clubhouse, stunning mountain views, executive golf course and proximity to all that Palm Springs can offer. Canyon Estates will be managed by a full-time manager in Jacque Wright. She is joined by an assistant and full-time maintenance employee.

Biarritz Palm Springs: Another venerable Palm Springs community, Biarritz Palm Springs consists of three story-buildings with elevators comprising 110 condos.
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.

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Boomer Women are the Boomers

For years, marketers who recognized the value of the female consumer have jumped on the bandwagon and almost exclusively target ed one particular subset: moms. More often than not, this wildly oversimplified category has been painted as the harassed, minivan driving soccer mom with 2.5 children ages 2-6.

But by doing so, marketers are missing the biggest, richest market of today and for the foreseeable future: Boomer women. Boomer women have bucks. Lots and lots of bucks. So much that they control more than half of the nation’s discretionary income and three-fourths of the country’s financial wealth.

The youngest of these super consumers are turning 50 this year, and over the next two decades their ranks will swell with the force of a tsunami. In the meantime, the number of consumers under 50 (including the aforementioned younger moms) will decline.

So the question remains: Why do marketers continue to ignore boomer women?

Not Your Grandmother’s Boomer

Today’s economic reality is most greatly influenced by the 40 million women born between 1946 and 1964. These women make up the population segment commonly referred to as “Boomer Women”—born during the Baby Boom following WWII. Today, these women are the healthiest, wealthiest, and most influential generation of women in our history.

These women are not your grandmother. Today’s Boomer women are vibrant and young. They are more media savvy and financially independent than their predecessors. As a reference, Michelle Pfeiffer, Heather Locklear, Christie Brinkley are all Boomers—not exactly “grandmotherly.”

For most Boomer women, turning 50 is a door opener—a meaningful shift from “mom” mode to “me” mode, and rather than resting on their many accomplishments, women of this generation are investing in their future, giving back, starting businesses, returning to college and exploring the world. Best of all, they have the drive and the financial security to do all of this and more.

Boomer women are not only substantive in numbers, but also the most affluent generation of consumers in history and will hold that purchasing power title for the next 20 years. These power players are highly educated, high income earners and make 85% of all purchasing decisions for their households. Additionally, they will control more than three-fourths of our nation’s wealth as they inherit from their parents and partners.

For further information, please contact Jade Flynn at office@psswift.org

Make Your Reservations Now!

‘Welcome Back Fall’ Mixer—Tuesday, Sept. 17th, 2013

Please join us for PSWIFT’s Welcome Back Fall 2013 Mixer from 5:00 pm to 7:00 pm on Tuesday, Sept. 17th at the PALM SPRINGS FILM FACTORY (“PSFF”).

Catered by Ruth’s Chris Steak House, tickets are $15 for members and $25 for non-members. With 7,500 feet of stage available for television/film and commercial production, PSFF fills a much needed place in our valley’s production and artistic needs.

PSFF provides equipment rentals, full production crews, post-production facilities, and full green-screen capabilities. The production facility was built for multi-purpose use, including live performances, industry classes, demonstrations, and screenings.

Come discover all that is happening at the PALM SPRINGS FILM FACTORY located at 31-385 Plantation, Thousand Palms, CA 92276. We look forward to seeing you there!!

For further information, please contact Jade Flynn at office@psswift.org

FINANCIAL COLUMN
College Graduates: Six Financial Survival Tips for the Working World

By William J. “Bill” Cortus

Despite a turbulent job market and economy, if you are a recent college graduate, there is much to be optimistic about as you leave campus and head out into the real world. No one ever said life on your own would be easy, but post-graduate financial bliss can be a reality. These six tips from Thrivent Financial offers a starting point for recent graduates who are ready to put their education to work for a secure financial future.

Get real about your paycheck

Compared to the minimum wage jobs you survived on through college, the annual earnings at your first post-graduate job may give you dollar-sign eyes. Don’t be fooled though; after taxes, benefits, living expenses and student loan payments, your remaining monthly spending money could amount to less than half of your gross income. Being realistic about your paycheck doesn’t mean you can’t have fun, though. That new car may have to wait a while, but with smart budgeting you can still enjoy the finer things in life with a clear conscience.

Your credit score matters

Thought you were done worrying about test scores? Think again. Whether you want to get an apartment, mortgage, car or a new job, your credit score says a lot about you and can make or break these important steps. Free credit reports are available at www.annualcreditreport.com and for a small fee you can also obtain your credit score. Examine your report regularly for accuracy, and pay off any existing credit card debt as soon as possible. Credit card interest is wasted money, and outstanding debt can hurt your credit score.

Look out for number one

After expenses and taxes, your paycheck may look too slim for comfort, but protecting your assets, health and income is worth the additional cost. If you have an apartment, renter’s insurance is a relatively inexpensive way to protect your possessions. Health insurance is also a must, whether you get it through your employer or stay on your parents’ plan. Your paycheck is worth protecting, too. Disability income insurance is not just for those with physically demanding jobs, as most beneficiaries are on disability from illness, not injury. Preparation for the unexpected comes at a small price considering the costs associated with the alternative.

Save for the fun stuff

Again, being responsible with your finances doesn’t mean you can’t have any fun. You have worked hard to start your career, and deserve to reward yourself. The best way to spend smartly is simply to spend less than you have. Diligent saving allows for the occasional splurge without having to feel guilty or anxious about your decision to spend. Consider directly depositing a certain amount from your paycheck into a savings account for a “fun fund.”

Save for the grown-up stuff, too

Your parents’ nagging may start to quiet now that you’ve graduated, but their retirement planning advice is worth listening to. Start investing now, you won’t regret it. As you barely scratch the surface of your career, retirement seems a

continued on page 20
Beginning a Culture of Belonging

Warning Signs Your Employees May Lack a Vital Sense of Belonging

Christine Comaford explains why belonging is such a powerful human drive and offers tips on what you can do to foster it.

6

How to Handle Embezzlement in the Family Business

Embezzlement in a family business is not as uncommon as many of us would like to think. Many factors lead to embezzlement, including chronic financial strain, a general sense of family entitlement, lack of internal company controls, and the reality or perception of being overworked and underpaid. Action is required.

Lois Lang gives us some advice when this occurs in the family business.

14

Appreciative Inquiry: How to Find and Leverage What’s Right in Your Workplace

Chris Walling Outlines Appreciative Inquiry (AI), a technique in organizational development which may come to your aid—a development that asks leaders to shift to a positive perspective by examining the things that an organization does well.

15

Labor (Day) Pains? Five Surefire Ways to Make Getting Back to Your Post-Summertime Workload Less Painful and More Productive

Right now most will have to make the annual transition from laid-back, low-pressure August to nose-to-the-grindstone, time-to-get-serious September.

Mitchell Rigie and Keith Harmeyer advise us to take a mental journey through future-gazing which can help ease your transition back to the office.

28

Quotations on “Obstacles”

The block of granite which was an obstacle in the path of the weak, becomes a steppingstone in the path of the strong.

Thomas Carlyle

If you find a path with no obstacles, it probably doesn’t lead anywhere.

Frank A. Clark

Braving obstacles and hardships is nobler than retreat to tranquility. The butterfly that hovers around the lamp until it dies is more admirable than the mole that lives in the dark tunnel.

Kahlil Gibran

It is interesting to notice how some minds seem almost to create obstacles, springing up under every disadvantage and working their solitary but irresistible way through a thousand obstacles.

Washington Irving

INDEX

News and Features

Are You Creating a Culture of Belonging? Five Warning Signs Your Employees May Lack a Vital Sense of Belonging

Christine Comaford explains why belonging is such a powerful human drive and offers tips on what you can do to foster it.

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28

Columns

Financial Column

Real Estate Notes

Management

Investments and Finance

Marketing

The Lists:

Largest Hotels in the Inland Empire

Golf Courses in the Inland Empire

Banks in the Inland Empire

Financial Accountability

Executive Notes

Manager’s Bookshelf

Restaurant Review

Motivational

Executive Time Out

New Business Lists:

County of San Bernardino

County of Riverside

Computer Column

3

5

6 & 15

8

9

10

13

18

14

19

25

27

28

34

36

37

39
Buying Out Your Partner

MMS, Inc., a computer service business, had survived recent industry turbulence through the persistent efforts of its owners, Ralph McMillan and Janet Shaw. In fact, MMS had enjoyed good cash flow for the past three years and its future looked rosy. Successfully meeting these challenges made Ralph (age 59) more anxious than ever to leave the business and Janet (age 48) more ready for Ralph to leave. But neither owner had a clear idea of how to proceed, who to ask for guidance or even how to take the first step.

Janet and Ralph had to find the starting line before they could run the course to the successful dissolution of their partnership.

Ralph's Tasks

First, Ralph must assess his income needs and timing of his exit. He must determine how much of the purchase price he needs (or wants) on the day he leaves and how much he is willing to receive after he leaves (a Retirement Needs analysis). This is a very different question from how much his interest is worth yet the questions are related because the cash Ralph needs must be attainable from the sale of his interest.

Second, Ralph must obtain an independent valuation of his ownership interest.

Note: Ralph is unwilling to leave unless he exits with full value for his ownership interest (hence the need for the valuation) and unless that value is enough to meet his retirement needs (hence the need for a retirement income needs analysis).

Janet's Tasks

Janet wants to balance the risk/liability she and the business will assume in Ralph's buy-out with the opportunity for continued growth in the value of business interest. Since Janet is likely to be unwilling to buy Ralph’s interest—if doing so puts her (or the business) at too great a financial risk—she must secure a professional’s projection of the company’s future cash flow.

This cash flow projection will enable Janet to determine if the business will likely have enough cash flow (after Ralph leaves) to finance the purchase of Ralph’s interest without stifling the growth and prosperity of the business.

Ralph's Exit Plan Design

Ralph’s Exit Plan should be designed to:

- Use the available cash flow in the most tax-efficient manner possible.
- Plan the long-term ownership structure of the company.

For example, after Ralph is gone, what does Janet (the remaining owner) intend to do with the business? Does it not make sense to consider her future exit when Ralph’s exit is being designed and implemented?

Ralph's Alternatives

As Ralph contemplates his exit, perhaps Janet should consider:

1. Selling all of the ownership to an outside party. To do so, the business must be marketable and Janet (and perhaps even Ralph) may need to remain for a year or more after the sale. In this scenario, Ralph has a better chance of receiving at least the bulk of the purchase price.

2. Selling Ralph’s interest to key (or all) employees. This strategy depends on the existence of motivated management willing to assume ownership. Often, a partial sale to a younger management group (keeping control firmly in the hands of the remaining principal owner) makes great sense. This strategy starts to pave the way for the eventual sale of the remaining owner’s interest to this group, can be a great motivation tool and handcuffs this management team to business.

3. Selling all (or just Ralph’s interest) to an Employee Stock Ownership Plan (ESOP). This

continued on page 33
Are You Creating a Culture of Exile?
Five Warning Signs Your Employees May Lack a Vital Sense of Belonging

When employees feel they belong, they’ll give you their all. When they don’t, well, you’ll get only crumbs. Christine Comaford explains why belonging is such a powerful human drive and offers tips on what you can do to foster it.

Consider the power of belonging. Adolescents will change their speech, dress, and behavior to “fit in” with their peer groups. Inner city teens will commit crimes—including murder—for the privilege of wearing gang colors. Adults, too, gain much of their identity from the neighborhoods they live in, the churches they attend, the political parties they align with. Yes, belonging to “the tribe” is a human need we never grow out of—yet Christine Comaford says most leaders neglect it in the workplace.

“Many companies have fostered cultures of exile,” says Comaford, author of the New York Times best-seller “SmartTribes: How Teams Become Brilliant Together.” “No one is purposely making people feel they don’t belong, but they’re also not proactively making them feel they do—and that’s a huge, huge mistake.”

Belonging, along with safety and mattering, is a basic human drive. After food-water-shelter needs have been met, we must feel that we’re safe, that we matter, and that we belong. If not, we can’t seek self-actualization, or as Comaford calls it “being in our Smart State”—meaning we can’t perform, innovate, collaborate, or do any of the other things it takes to survive in our global economy.

“This is Maslow 101,” says Comaford. “Exile is a deep-rooted, very primal fear. The way our critter brain sees it: ‘If I’m not part of the tribe, then I must not matter and I’m not safe. A lion is going to eat me. My only goal right now is survival so I am going to do and say whatever will keep me safe.’”

When employees feel this way, they hide out, procrastinate, or say what the boss wants to hear instead of what she needs to hear. Such behaviors are devastating for business. When they occur chronically, not only will your company be unable to move forward and grow, it may flounder and fail.

No wonder Comaford’s business—teaching leaders neuroscience tactics that get teams unstuck, out of their “Critter State” and into their “Smart State”—is booming. (“I regularly see clients who master these techniques and quickly see their revenues and profits increase by up to 200 percent annually,” she notes.)

“People will never speak up and say they feel they don’t belong,” she says. “It’s just too scary. It’s up to you as the leader to diagnose the problem and take steps to fix it.”

Here are several red flags that indicate you may be fostering a culture of exile:

- **Certain people get preferential treatment.** Maybe there are different sets of rules for different employees: “ exempt” people and “non-exempt” people. (Many companies harbor “Untouchables”—people who were hired and most likely over-promoted because they are related to (or friends with) someone in power). Or maybe the CEO always plays golf with Drew and Tom, but not Greg and Alan.

- **Preferential treatment is a leadership behavior and it’s extremely damaging,” says Comaford. “It’s a major culprit in making people feel exiled. I counsel companies who have this problem to include it in their Leadership Code of Conduct and insist that all leaders adhere to it.”

- **Cliques and inside jokes flourish.** Sure, we all “click” with certain people more readily than we do with others. That’s only natural. But if you notice some employees seem to be regularly excluding others—maybe members of a certain department socialize after work but one or two people are not invited—take it seriously, advises Comaford. Those who are left out know it…and it doesn’t feel good.

- “It’s amazing how little difference there can be between high school dynamics and workplace dynamics,” she says. “And while leaders can’t (and shouldn’t) interfere with friendships between employees, they can set an example of inclusion. They can have frank discussions on the hurtfulness of making someone feel exiled. They can hold fun workplace events and celebrations to strengthen bonds between all coworkers.

- **There are obvious and visible signs of hierarchy.** At some companies there’s a stark division—maybe even a chasm—between, say, the executive suite and the hourly workers. The white-collar guys are on a higher floor with nicer furniture, while the blue-collar guys are lucky if the bathroom is maintained. To many people this may seem like the natural order of things—but Comaford says this attitude is precisely the problem.

- “Is it really a good idea for the physical workplace to say, ‘We’re in the gated community while you’re in the trailer park?’” asks Comaford. “Leaders may not think of it that way but, believe me, those under them do. In my work I see a lot of tension between white-collar workers and union workers—there’s this pervasive attitude that because the union guys don’t have the same level of education they can’t be part of the tribe.”

(Comaford notes that when her company launches innovation initiatives with clients, she finds it’s the union employees on the manufacturing line who often have the best ideas for streamlining production and boosting quality. It’s just that no one has ever looped them in on initiatives before—and therefore they don’t feel like part of the tribe!)

“I know, I know: This is a huge, messy, sensitive topic,” she adds. “But what belonging really means is everyone is equal and marching forward together. We really need to do all we can to work toward this goal, and getting rid of some of the symbols of divisiveness would be a good start.”

- **Entrenched silos lead to information withholding and turf wars.** Of course, departments are, by definition, different from each other. Still, they needn’t be alienated from each other. Comaford says it’s possible for departments to be “different” in a healthy way—IT is a band of cool pirates, while salespeople are wild and crazy cowboys and cowgirls out there on the range—while still marching forward together.

“Is it okay for groups to have

continued on page 32
Associa’s Desert...

continued from pg. 1

Biarritz was originally built as a “weekend getaway” with the location being very close to old Palm Springs. Loni Peterson will serve as the new manager.

Mountain Villas: This 68-home condominium community in Palm Desert backs up to fellow DRM-managed client, La Rocca. Jerry Cavoretto will be the manager of this community.

Desert Resort Management provides community association management and developer services to the Coachella Valley including Palm Springs, Rancho Mirage, Palm Desert, Indio and La Quinta. Since 1979, its sole focus has been to deliver performance that enriches communities and enhances the lives of the people it serves. To learn more visit www.drminternet.com.

Building successful communities for more than 30 years, Associa is North America’s largest community association management firm and serves its clients with local knowledge, national resources and comprehensive expertise. Based in Dallas, Associa and its 8,000 employees operate more than 150 branch offices in the U.S., Mexico and Canada. To learn more about Associa and its charitable organization, Associa Cares, go to www.associaonline.com and www.associaacares.com.

Discover What Top Inland Empire Business Leaders Already Know

VISTAGE WORKS

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

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

Tuesday, November 5, 2013
DoubleTree Ontario by Hilton Hotel Ontario Airport

Register today by calling 951-400-5454 or visiting www.vistage.com/IEBusiness
How Medicare Covers Ambulance Services  

By David Sayen

I certainly hope you never need an ambulance, but at some point you may have to take one during a medical emergency.

If you have Original Medicare, your Part B (medical insurance) covers ambulance services to or from a hospital, critical-access hospital, or skilled nursing facility only when other transportation could endanger your health.

In some cases, Medicare may cover ambulance services from your home or a medical facility to get care for a health condition that requires you to be transported only by ambulance. Medicare may also cover ambulance services to or from a dialysis facility if you have End-Stage Renal Disease and other transportation could jeopardize your health.

Emergency ambulance transportation is provided after you’ve had a sudden medical emergency and every second counts to prevent your health from getting worse. Here are some examples of when Medicare might cover emergency ambulance transportation:

- You’re in severe pain, bleeding, in shock, or unconscious;
- You need oxygen or other skilled medical treatment during transportation.

Medicare will only cover ambulance services to the nearest appropriate medical facility that’s able to give you the care you need. If you choose to be transported to a facility farther away, Medicare’s payment will be based on the charge to the closest appropriate facility. If no local facilities are able to give you the care you need, Medicare will help pay for transportation to the nearest facility outside your local area that’s able to give you the care you need.

Medicare may pay for an air ambulance (airplane or helicopter) if your condition requires continued on page 38
The Most Rewarding Marketing Mistake I Ever Made

By Marsha Friedman

Recently, a colleague asked me, “What was the most rewarding mistake you ever made in business?”

It’s a great question, and I quickly had an answer for him because it was an incredibly painful mistake. However, it proved to be an invaluable lesson that has served me well in the years since. I’m sharing so perhaps you can learn it the easy way.

The lesson: Don’t ever stop marketing because you think you’ve reached the point where you don’t need to. And, secondarily, believe the old adage that warns, “Don’t put all your eggs into one basket.”

There’s a story, of course! Years ago, my public relations company connected with a large publishing house that served many prestigious authors. The first few of its authors we accepted as clients had such successful campaigns, we quickly became the public relations firm of record for this publisher. I thought we’d tapped the mother load! The publisher kept a steady stream of clients flowing to us, and eventually, they became about 80 percent of our business.

We were so focused on delivering for these authors that we became much less focused on getting our company name out to prospective new clients. We slowly stopped marketing. Our newsletters ground to a halt. We didn’t waste time networking. We quit our efforts to get the same publicity for our company that we get for clients.

Why bother? We didn’t need new clients!

And then … it broke.

The publisher ran into some serious problems with its investors and the business came crashing down. And guess who almost went with it? Our eggs were cooked.

Faced with only a few clients and no prospects, we got busy fast and cranked up the marketing department (me!) again. It took awhile to regain the momentum we’d lost but, thankfully, we had a side business that could help pay the bills in the interim. Slowly but surely (this was before the age of social media, which really speeds things up), we built up a new list of prospects and clients—only this time from a diverse array of sources.

It was a terrible but powerful experience that demonstrated very clearly: No matter how great things seem to be going, you never stop marketing. It needs to be a constant hum because if that hum stops, you know there will be a big problem ahead.

I stopped marketing because I thought I had all the clients I needed. Over the years I’ve seen others make the same mistake but for different reasons. Here are a few:

One great publicity hit is a really bad reason to stop marketing. I’ve talked to people who believed if we could just get them on “The Oprah Winfrey Show” (before 2011) or “The Ellen DeGeneres Show,” that was all they’d need. Yes, a big national show can give you a tremendous launch, but you won’t keep soaring unless you do something to stay in the public eye. I guarantee you, there are plenty of people you never heard of who got their “big break” and then disappeared because they stopped marketing.

Most of us won’t get those huge hits—and that’s not a reason to stop, either. I haven’t been on “Oprah” but I often hear from prospective clients that I or my business was recommended to them by someone I’ve never met and don’t know. That’s what good, sustained marketing does. It may not always create fireworks, but that doesn’t mean it’s not working for you.

Yesterday’s story is old news. Look for fresh new ways to stay in the public eye. The publicity you get today can continue to work for you online, but eventually, it’s going to be old news. We encourage our clients to post links to their publicity on their websites; it shows visitors that they have credibility with the media. But if those visitors see only publicity and testimonials that are five or 10 years old, they’re going to wonder why no one’s been interested in you more recently.

Just as I put all my eggs in
## Inland Empire’s Largest Hotels
### Ranked by Number of Rooms

<table>
<thead>
<tr>
<th>Hotel Address</th>
<th>City, State, Zip</th>
<th># of Rooms</th>
<th># of Suites</th>
<th>Total Meeting Sq. Ft. Largest Group</th>
<th>Max. Sq. Ft. Exhibit Area</th>
<th>Rate Range (May be Seasonal)</th>
<th>Amenities</th>
<th>Top Local Executive</th>
<th>Title</th>
<th>Phone &amp; Fax</th>
<th>E-Mail Address</th>
</tr>
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N/A = Not Applicable, WND = Would not Disclose, * = not available. The information in the above list was obtained from companies listed. In the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2013 by IBJ.
Driving Attendance
Insider tips for getting strong attendee turnout at your next event
By Eric Anderson

Meeting planners face many of the same tests as other event coordinators in a rebounding economy, with one major additional challenge: They must attract members who aren’t necessarily required to attend the group’s annual conference and other functions.

Because of this key difference and the challenging financial landscape, it’s now more important than ever to showcase the value an upcoming meeting can provide attendees, well before it even takes place.

Thankfully, association planners have some useful marketing tools on their side—in the form of new database technology and social media. These generally cost-effective tools, combined with more traditional methods, can go a long way in expressing the importance of attending a face-to-face event.

Here is a breakdown of some key attendance-driving factors, with input from association professionals Allison Fitch-Markham, marketing director for the conventions division of the National Association of Realtors (NAR), and Mary Mackay, marketing director for the American Library Association (ALA).

Marketing
The successful marketing of any association meeting comes down to one key factor: explaining the benefit to the attendee of spending the time and money to attend an event—while leaving other important work-related duties behind.

“One big challenge is just stressing the value of face-to-face meetings, particularly in an online-driven generation,” Fitch-Markham says. “We often use data to back up the value of our events.”

During the past five years since the NAR started tracking data, it discovered regular event attendees reported making double the amount of income from real estate when compared to non-attending members of the association. Fitch-Markham also notes that her group actively mines and searches for other information on its members to help with promotion efforts.

“We’re fortunate in that we’re a membership association, so we have a lot of data on our members,” she says. “That sounds kind of creepy, but just by using their membership I.D. number we can mine the database to look for patterns to use in our marketing promotions.”

Sure, data mining sounds great in theory, but what if your group doesn’t have all of the resources of a huge organization like the NAR?

The American Library Association (ALA) is familiar with budget cuts among its members, as many libraries are government-funded and often compete with other digital providers of information for business.

“Budgets are obviously an issue, and many of our members either subsidize or pay for attendance out of their own pockets,” Mary Mackay says. “We are working to help show members why they’ll be more useful to their institution after attending a conference and offer materials on our website to help them put together a strong case for it.”

Those materials include a budget spreadsheet and feedback from attendees of previous conferences.”

Site Selection/Location
The long-held mantra of a real estate agent is “location, location, location,” and while it’s a bit clichéd at this point, it holds true for an association planner as well.

Fitch-Markham notes that while the annual REALTORS Conference & Expo is limited in where it can be held due to its larger size (attendance has stayed within a range of 16,000 to 30,000 attendees on average since 1998), location is still a very important factor in whether someone decides to attend the event.

“People are ultimately looking for a great experience and certainly a city is part of that experience, but moving around also helps,” she says. “For example, we did San Diego a few years ago, and we noticed a greater influx of first-time attendees; people who maybe didn’t have the financial means to travel but now the conference is in their area and they’re excited to be able to come down to see the show.”

The year’s REALTORS Conference & Expo will be held Nov. 8-11 at the Moscone Center in San Francisco, and Fitch-Markham says the group has future meeting sites planned through 2019. However, official marketing promotion for the annual event starts about 14 months out.

Mackay, who was busily preparing for the ALA Annual Conference & Exhibition at McCormick Place in Chicago at press time (the event took place from June 27 to July 2), says that while she thinks location is important, the ALA chooses to focus its efforts on spreading the benefits of the conference itself. “It obviously helps some attendees when we’re in an affordable city, but they also enjoy interesting cities—with good food!—and many make a point of combining attending the conference with staying extra time to enjoy the local...”
Get Hopped Up at the California Beer Festival in San Dimas

Featuring craft beers and breweries, live music, mouth-watering food truck fare and more at Frank G. Bonelli Park on Saturday, Sept. 7, 2013

It’s all about the craft beer movement and celebrating great beer at the California Beer Festival in San Dimas. Masses of beer aficionados and enthusiasts will flock to Frank G. Bonelli Park on Sept. 7th, 12:30 pm-5:00 pm, to savor the aroma and taste of a multitude of craft beers and brews from award winning brewing companies such as Karl Strauss and Lagunitas Brewery.

With delicious food options and over 70 craft beers on tap, bellies and palates are sure to be satisfied. The festival will also feature live entertainment including popular local bands and themed activities like bikini bocce ball. Participating sponsors include: Celebrity Cruises; Duke’s Smoked Meats; BevMo!; Earl’s Gone Wild; The Pleasure Pantry; and Swisher Xtreme.

“We are excited to be bringing some of the best craft brews in the country to San Dimas,” says founder Vincenzo Giammanco. “The picturesque lakeside park setting in the rolling hills of the San Gabriel Valley is a perfect location for a day of beer sampling, enjoying music, eating delicious food and having fun. It all adds up to a guaranteed good time.”

Ticket prices will vary based on type of entry, ticket options include: VIP Early Bird Experience; Craft Beer Heaven Ticket; and Designated Driver Ticket. Individuals must be 21 years of age or older with a valid ID to enter the California Beer Festival (CBF).

- **VIP Early Bird Experience - $70** - This exclusive (limited to 300 tickets) VIP experience is ideal for the true hardcore Craft Beer fans. The VIP experience will take place an hour prior to the gates opening to the general admission ticket holders. Take advantage of this great opportunity to taste signature and seasonal beers from participating breweries and a chance to meet the brewers and representatives themselves! VIP tickets include: Access inside the CBF gates an hour early; samples of reserve and specialty brews from participating breweries; (1) CBF souvenir pint glass; access to the street taco bar (taco bar hours 11:20 am-12:20 pm; and (1) bottled water. The VIP pouring is from 11:30 am to 12:30 pm.
- **Craft Beer Heaven Ticket - $45** - This is the perfect ticket for individuals who are looking to expand their mind and educate themselves on new and old styles of craft beer. The Craft Beer Heaven ticket includes: (1) CBF souvenir tasting cup, samples of Craft Beer, live music and bikini bocce ball! Tickets will need to be printed out and brought to the front gate on the day of the festival.
- **Designated Driver Ticket - $25** - The ideal ticket for non-drinkers who still want to go to CBF to hang out with friends and family and/or those responsible for getting everyone home safe. The Designated Driver ticket includes: entrance to the festival, (1) free meal from any food vendor inside the festival, (1) bottled water, live music and entertainment.

To ensure attendees have a reliable means of transportation the event has teamed up with the Downtown Claremont Shuttle and Downtown Pomona Shuttle to transport guests to and from the event. For $3 round trip, the shuttle will escort the masses of beer aficionados and enthusiasts to Frank G. Bonelli Park on Sept. 7th, 10:45 am-5:30 pm. The Downtown Claremont shuttle will depart from the Packing House in front of Eureka!Burger in Downtown Claremont at 580 W. 1st Street in Claremont. The Downtown Pomona Shuttle will pick up at 117 W 2nd Street in Pomona right behind the Rookery Alehouse and Grill. Shuttle passes must be acquired prior to the event date and can be purchased online at the California Beer Festival San Dimas website under Ride The Shuttle.

The California Beer Festival will donate a portion of ticket sales to local non-profits including the Gen Giammanco Foundation, a non-profit organization that provides financial support to student athletes to assist in their pursuit of both scholastic and athletic success in the city of San Dimas.

For a full list of participating breweries, more information and to purchase tickets, visit [www.californiabeerfestival.com/sandimas.php](http://www.californiabeerfestival.com/sandimas.php).

Community Hospital of San Bernardino Receives Grant From San Manuel Band of Mission Indians

$200,000 donation supports high quality care with latest technology

The Community Hospital of San Bernardino Foundation received a grant from the San Manuel Band of Mission Indians towards the purchase of critical hospital equipment.

The $200,000 donation will support the purchase of a Spyglass Direct Visualization System, an Omnicell Medication Management System, a video camera and tower used for minimally invasive surgery and surgical operating tables.

“San Manuel is a generous supporter of Community Hospital,” said June Collison, president, Community Hospital of San Bernardino. “We deeply appreciate their investment in our efforts to continue to provide an exceptional standard of care to the communities we serve.”

continued on page 33

“TIME OUT”

With Bill Anthony And Joe Lyons

Every Thursday 6:00 P.M.

Join Bill “The Ambassador of Good Taste” as he reviews gourmet food, travel and world famous restaurateurs—plus guest interviews with award-winning chefs and renowned wine connoisseurs.

FINANCIAL NEWS & TALK
<table>
<thead>
<tr>
<th>Course Name</th>
<th>Mgmt., Co. or Owner</th>
<th>Green Fees: Weekdays</th>
<th>Length of Course (Yds.)</th>
<th>Year Built</th>
<th>Top Local Pro or Manager</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
<th>Address &amp; City, State, Zip</th>
<th>Type of Course</th>
<th>Membership Fees</th>
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<td>Tim Mur宏伟 Resort/Semi-Private N/A</td>
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<td>785</td>
<td>2013</td>
<td>Ray Ramirez (888) 894-7727</td>
<td>Christy Harper Resort Manager (760) 329-399-2521/2672 <a href="mailto:calientesprings@calentiesprings.com">calientesprings@calentiesprings.com</a></td>
<td>70-200 Dillon Rd. Desert Hot Springs, CA 92241</td>
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<td>The Brawell Club A</td>
<td>$23-32</td>
<td>6,000</td>
<td>1999</td>
<td>Joe Carlson N/A (909) 745-2488</td>
<td>Joe Carlson General Manager (760) 326-6751 <a href="http://www.calimesacountryclub.com">www.calimesacountryclub.com</a></td>
<td>1300 S. 1st St. Calimesa, CA 92320</td>
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<td>$40 - $85</td>
<td>6,502</td>
<td>1972</td>
<td>Darwan Rainville (760) 326-6751</td>
<td>Darwin Stanski General Manager (760) 326-6572/326-921</td>
<td>68311 Paseo Real Cathedral City, CA 92234</td>
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<td>$20</td>
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<td>Steve Martin N/A (909 877-1712)</td>
<td>Steve Martin General Manager (909) 877-1712/777-2226</td>
<td>1401 W. Valley Blvd Colton, CA 92324</td>
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<td>$20-25</td>
<td>3,983</td>
<td>1972</td>
<td>David Smith (760) 326-6514/321-2473</td>
<td>David Smith General Manager (760) 326-6514/321-2473</td>
<td>36-200 Date Palm Dr. Cathedral City, CA 92234</td>
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<td>Brooke Street Public $200</td>
<td>$100</td>
<td>4,976</td>
<td>1990</td>
<td>Robert Stevens Jr. (760) 251-5370</td>
<td>Robert Stevens Jr. General Manager (760) 251-5370</td>
<td>18905 Palm Desert Dr. Desert Hot Springs, CA 92240</td>
<td>Semi-Private</td>
<td>$140</td>
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<td>Kemper Sports Public N/A</td>
<td>$30-70</td>
<td>7,056-9,913</td>
<td>1997/1998</td>
<td>Michael Burian, Diana Foy, John Cook (760) 346-7090</td>
<td>Richard Mogersen General Manager (760) 346-7090/546-3444 <a href="mailto:info@desertwillogolf.com">info@desertwillogolf.com</a></td>
<td>39895 Palm Desert Dr. Palm Desert, CA 92211</td>
<td>Public</td>
<td>$110-120</td>
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<td>Choon Man Lee Daily Fee $1,000-3,000</td>
<td>$45-90</td>
<td>7,357/7,442</td>
<td>2000</td>
<td>Schmidt-Carley Design (911) 645-5014</td>
<td>Brad Storman Director of Operations (877) 743-2300/951) 445-5041 <a href="mailto:bstorman@coralvilletoday.com">bstorman@coralvilletoday.com</a></td>
<td>86211 Champion Dr. Beaumont, CA 92223</td>
<td>Public</td>
<td>$60-65</td>
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<td>El Paredo</td>
<td>Public N/A</td>
<td>$26</td>
<td>6,108/6,671</td>
<td>1976</td>
<td>H &amp; D. Rainville (909) 597-1735/993-5061</td>
<td>Bruce Janke General Manager (951) 597-1735/993-5061</td>
<td>1555 Pine Ave. Chino, CA 91710</td>
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<td>Empire Lakes Golf Course</td>
<td>Empire Lakes Public Yes</td>
<td>$45-75</td>
<td>5,200/9,233</td>
<td>1995</td>
<td>Arnold Palmer (951) 481-6603</td>
<td>Eugene Park General Manager (951) 481-6603/361-6753 <a href="mailto:info@empirelakes.com">info@empirelakes.com</a></td>
<td>11015 Sixth St. Rancho Cucamonga, CA 91730</td>
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<td>Donumow Bros. Golf Public N/A</td>
<td>$19-37</td>
<td>6,794</td>
<td>1955</td>
<td>Kiki Garcia Head Golf Prof. (951) 697-6690/67-5804 genmckinley@<a href="mailto:golf@wildlife.net">golf@wildlife.net</a></td>
<td>Kiki Garcia Head Golf Prof. (951) 697-6690/67-5804 genmckinley@<a href="mailto:golf@wildlife.net">golf@wildlife.net</a></td>
<td>98700 Village West Dr. Riverside, CA 92515</td>
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<td>$21-49</td>
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<td>$19-44</td>
<td>6,708/8,275</td>
<td>1989</td>
<td>Lawrence Hughes/Caxy Beach (760) 737-3793</td>
<td>Judy Sogashi General Manager (760) 628-9651/737-3793</td>
<td>5215 Green River Rd. Corona, CA 92880</td>
<td>Public</td>
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<td>City of Victorville Public $125/Month ($175 w/ cart)</td>
<td>$15</td>
<td>6,643</td>
<td>1964</td>
<td>Joe Gargan (760) 245-4860</td>
<td>Joe Gargan Director (760) 245-4860/245-5479 <a href="http://www.victorvillegolf.com">www.victorvillegolf.com</a></td>
<td>14144 Green Tree Blvd. Victorville, CA 92080</td>
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<td>$30-515</td>
<td>6,727</td>
<td>1995</td>
<td>Arthur Bills (760) 772-7334</td>
<td>Gordon Leitb Director (760) 772-7334/733-4012 <a href="mailto:glt@gordonleitbell.com">glt@gordonleitbell.com</a></td>
<td>4920 Heritage Dr. Indio, CA 92201</td>
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<td>3,044</td>
<td>1997</td>
<td>Unknown (760) 329-8816</td>
<td>Alex Augustyn General Manager (760) 329-8816/329-4944 <a href="http://www.cal-am.com">www.cal-am.com</a></td>
<td>12800 Bubbling Rd. Desert Hot Springs, CA 92240</td>
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<td>1997</td>
<td>Casey O’Callahan (760) 737-1010</td>
<td>Jim Marabell Director (760) 737-1010/737-2424 <a href="mailto:jimmarabell@hiddenvalleygolf.com">jimmarabell@hiddenvalleygolf.com</a></td>
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Listed alphabetically and continued on page 17.
How to Handle Embezzlement in the Family Business

By Lois Lang, Psy.D.

Hearing about embezzlement in a public company rarely shocks anyone, but when it happens in a family business, people are often stunned. “How could he steal from his own family?” “Doesn’t she know she’s hurting her siblings/cousins/parents?”

As tough and painful as embezzlement is, it’s not as uncommon as many of us would like to think. Sure, the kind of embezzlement that results in jail time is rare, but other levels of it happens daily.

How could this happen? Many factors lead to embezzlement, including chronic financial strain, a general sense of family entitlement, lack of internal company controls, and the reality or perception of being overworked and underpaid. To make matters worse, often the embezzler doesn’t even know that what he or she is doing is wrong.

Here’s an example of how embezzlement can start small and quickly grow: Jim (the business owner’s son) fills up his gas tank once on a Friday and pays for it with the business account, knowing that the miles he drives will be primarily for personal, not business use. He tells himself it’s okay because he has filled the tank on his own some weekends and used “his gas” for business use on Monday and Tuesday. Then he takes a few vacation days and doesn’t record it as paid time off. He picks up gift cards for employee recognition and pockets a few for himself. He knows that Dad pays him less than local competitors, and this is the way he evens it out. He notices other family members treating the business the same way, so it simply becomes the “way we do things around here”—it is their company culture, not embezzlement.

The misuse of company assets, time, and money escalates. Soon, Jim adds a non-working family member to payroll, petty cash disappears, one out of 10 customer checks are rerouted to Jim’s personal account, and personal items are consistently charged to the business credit card. Eventually, an employee in accounting notices and agonizes...
Appreciative Inquiry: How to Find and Leverage What’s Right in Your Workplace  
By Chris Walling

Ever had more work than you had time? Ever felt that with the ever decreasing budgets, and no ability to hire new help that the demands of your organization exceed its capabilities?

How to solve the common challenges that organizations face is of course to logically focus on the things that aren’t working in your organization, and try to figure out how to fix them.

The conventional problem solving tools of deductive reasoning have continued to produce similar outcomes from one business to the next. What we focus on, however, we often create more of—meaning that if we are only able to see what’s broken in our workplace, we may never find what’s working. This is where a technique in organizational development called Appreciative Inquiry may come to your aide.

Appreciative Inquiry (AI) is a model of organizational development that asks leaders to shift to a positive perspective by examining the things that an organization does well and thereby leveraging its innate strengths to outweigh its limitations whether they be budgetary or otherwise.

The AI approach was born out of the research of Case Western Reserve University whereupon leaders recognize the value the contributions of things and people around them (appreciation), and then explore, discover, and understand more about these possibilities (inquiry).

This is done in what is called the 5D approach which is as follows:

1. Define. You have to be able to define the scope of an appreciative inquiry’s focus. So rather than making it “how do we continue to produce the same level of productivity with fewer staff,” it would be “how do we accelerate the productivity of our existing staff?” The phrasing of a focus is critical to what answers come in the subsequent steps of an Appreciative Inquiry. Remember “seek and you shall find.”

2. Discover. Identify the organizational processes that work well. This can be done by making daily rounds face to face with team members and organizational units to both establish rapport but namely to probe deeply into what makes their jobs easier or to find what solutions they’ve developed to address some of their common challenges, thus to become an investigator within your own organization! Through the process of discovery you are able to not only have greater understanding with your employees, but also to identify potential issues before they become a problem. Through AI you empower your team members to have greater access to you as a leader, and they empower you to discover what works.

3. Dream. Envisioning the future is what can become what science often calls a “strange attractor.” This is about the ability to clearly identify where you’re going and share that vision with others routinely either through your repeat discovery procedures, or through organizational communications such as newsletters and emails. The dream step allows you to communicate a shared vision that others can be inspired to contribute toward, and invite them to dialogue.

4. Design. This is the inventory process by which you take note of all the planning and priorities that would work well in the future. Again, the key here is to continue to be solutions-focused and thus future-focused, and to allow the dream and visionary process to quickly roll over into asking yourself and others, “What might that look like?”

For example, let’s say that Robert is a line worker in a factory and he has told you when you were rounding during the discovery procedure that he really likes it when the Tuesday shipment of supplies he needs to do his job comes before lunch. When the shipment comes on Tuesday mornings, he tells you that it allows him to notify his peers to pick them up in the afternoon. There’s been a problem with other areas being at a standstill unable to do their jobs often on Wednesday mornings because they have no supplies. If you were to design a process by which the inventory was distributed more routinely on Tuesday mornings, how could you design a process that would ensure those successes could be repeated each and every time?

This is process engineering 101, but with a positive twist! It’s not about fixing the unproductive Wednesday mornings; it’s about focusing on Robert’s successes and amplifying them.

5. Deliver. This is where the rubber meets the road and all that hard work of having crucial conversations with others through discovery, inspiring them to think more about what works best might look like through dreaming, and then designing it out into form. This may require the formation of strategic task forces, or sub-units that are responsible for implementation. But again, this step is about the execution of the proposed design through shared governance and inclusion.

The principles of Appreciative Inquiry are based on the idea that when you build upon your strengths rather than focusing upon your weaknesses, you create empowered solutions that become like a happy virus infecting all those around you. Then suddenly, when people come knocking on your door with a problem, they know to come with some ideas and solutions in hand that can be easily implemented to leverage their own strengths toward greater success.

The key to implementation of Appreciative Inquiry is through communicating the AI philosophy to all members of the team. Many organizations have what is called an “Appreciative Inquiry Summit” where key stakeholders and leaders of an organization are brought together to dig deep into what’s really right about their organization, and to ask themselves how they might be able to envision that growing larger and being more emphasized.

The old and outdated approach of identifying problems, analyzing causes, possible solutions, and then activating treatments based on those possible solutions is only a three dimensional approach. The Five-D’s: Define, Discover, Dream, Design and Deliver, are five dimensions of managerial problem solving that ensure that leaders are able to transform organizational challenges into amplifications of possibility.

For more information, visit www.chris-walling.com.
Real Estate... continued from pg. 14

system, improvements to the office areas and landscaping upgrades. In addition, CT will re-design the truck court to create a secure two-building campus environment with new entry points. GITI Tire has executed a new, long-term lease for both buildings which will commence upon completion of the renovations.

“Acquisition of the Waitex property allows us to strategically increase our holdings in one of the country’s most important logistics hubs while accommodating the expansion needs of a great tenant,” said Carter B. Ewing, managing partner for Aliso Viejo-based CT Realty. “The Inland Empire continues to be a high priority for us, and we are actively seeking additional opportunities to invest in high-quality industrial assets.” Jamie Harrison of Lee & Associates Investment Services Group in Los Angeles represented both the buyer and the seller in the transaction.

WORK COMPLETED ON NEW 600K-SQUARE-FOOT BEAUMONT DISTRIBUTION FACILITY FOR ICON HEALTH

CT Realty Investors and ICON Health & Fitness have completed construction of ICON’s new distribution building in Beaumont. Located at 630 Nicholas Road, the 600k-square-foot facility is the largest building ever to be constructed in the Beaumont/Banning area.

The new building was built specifically to serve as the western United States distribution facility for ICON, which owns NordicTrack, Pro-Form, Weider, HealthRider and other major fitness brands. Headquartered in Logan, Utah, ICON also operates a 600k-square-foot distribution building in Savannah, Ga. Originally scheduled for an October completion, the building was completed ahead of time and ICON moved in with about 140 employees last month. The company will begin distribution services later this month. The new ICON building is situated on 30.18 acres owned by CT Realty and sits adjacent to two other buildings owned by CT Realty totaling 572.1k square feet on 26.32 acres. Together with the ICON building, the entire CT Realty project totals 1.172m square feet on 56.5 acres.

Late last year, CT Realty and ICON executed an eight-year lease for the property in a transaction valued at more than $16 million. KPRS Construction Services Inc of Brea, which built the first two buildings for CT Realty, also served as general contractor for the ICON building with Bank of America providing the construction financing.

CHINESE INVESTORS LIKE MY BIG FAT GREEK RESTAURANT

Two free-standing, single-tenant retail properties in SoCal that are occupied by My Big Fat Greek Restaurant traded hands in deals totaling $3.7 million. The properties, located in Temecula and LaVerne, were sold in a pre-sale strategy prior to construction being completed. Both properties offered 10-year, absolute, NNN leases with 10 percent rental increases every five years. They were both purchased for all-cash and closed at a 7 percent capitalization rate.

The Temecula asset totals 3.4k square feet and is situated on .73 acres. It was built in 2010 and recently rehabbed for the tenant. Located at 26460 Ynez Road, the property is adjacent to the 1.14m-square-foot regional Mall, Promenade Temecula. It has major street frontage on the heavily travelled Ynez Road and is adjacent to Costco. The LaVerne property totals 4.7k square foot and is situated on .5 acres. It was built in 1977 and rehabbed in 2013 for the tenant. Located at 1401 Foothill Boulevard, the property is an outparcel to the LaVerne West Shopping Center, which is anchored by CVS/Pharmacy and Wells Fargo Bank. My Big Fat Greek Restaurant is located at the intersection of

continued on page 19

Embezzlement... continued from pg. 14

about who and when to tell.

So while embezzlement starts small and often innocently in a family business, it can quickly escalate to something big that dam- ages the business, hurts non-family employee morale, and breaks family trust.

Take Action

What do you do when you realize a family member is embez- zling from the business? Action is obviously required, and taking a cautious, thoughtful, respectful approach is wise. To begin, have a pre-meeting of key leaders, without the suspect family member present, to address the following questions:

1. Do we have clear, hard, verifiable facts before we assume fault and intent?
2. Who will be at the meeting to lay the facts out?
3. Are we going to involve the legal system?
4. If we continue employment with this family member, do we need to change their job position?
5. How or will we message this to the rest of the family? To other employees? To the board of directors?
6. How or did the company contribute to this problem?
7. If the company did, what steps will we take to prevent it in the future?
8. How or did the family contribute to this problem?
9. If the family did, what steps will we take, as a family, to prevent it in the future?
10. Has this family member had chronic, known problems with finances?
11. Generally, how can we protect the company from future misuse of company assets or embezzlement?
12. How do we protect the whistleblower?
13. Do we have a whistleblower program set-up internally?
14. Are employees trained annually?
15. Do we talk openly in family council about our responsibil- ity to financially protect and care for company assets? Do we give specific examples of what is and is not allowed?
16. Do we have a solid non-compete clause in our employment contracts and/or employee handbook in case we have to release the family member from employment?
17. Do we consistently run a professional background check on applicants?
18. If I need to walk the family member out the door, how do I prepare? Computer security, locks, passwords, current company asset retrieval, bank account access protection, social media track- ing, last paycheck, etc.
19. Do we need to involve the corporate attorney, Board of directors, outside legal attorney, CPA, business psychologist? If so, when and how?

Once you’re clear on these aspects, it’s time for the second meeting—this one with the suspect family member. When you begin the meeting, keep it at the level of discovery. Lay out the facts and ask the family member their perception of what happened. Really listen to what they say and how they say it. Remember, it’s common for family members not to realize that they are indeed embezzling. If this is a first offense, and if the embezzlement is not excessive, some education may be the best course of action. However, if you believe the family member knew what he or she was doing and did it anyway, or if the embezzle- ment is substantial, termination may be the only option.

During the meeting, you need to be vigilant in checking your- self by asking “What would I do if

continued on page 33
# Golf Courses in the Inland Empire

**Course Name**  
**Address**  
**City, State, Zip**  
**Mgmt. Co. or Owner**  
**Type of Course**  
**Membership Fees**  
**Green Fees: Weekdays**  
**Length of Course (Yds.)**  
**Yearly Built**  
**Course Designer**  
**Reservation Phone**  
**Top Local Pro or Manager**  
**Title**  
**Phone/Fax**  
**E-Mail Address**  

<table>
<thead>
<tr>
<th>Course Name</th>
<th>Address</th>
<th>City, State, Zip</th>
<th>Mgmt. Co. or Owner</th>
<th>Type of Course</th>
<th>Membership Fees</th>
<th>Green Fees: Weekdays</th>
<th>Length of Course (Yds.)</th>
<th>Yearly Built</th>
<th>Course Designer</th>
<th>Reservation Phone</th>
<th>Top Local Pro or Manager</th>
<th>Title</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inland Hills Golf Club</td>
<td>5700 Clubhouse Dr</td>
<td>Riverside, CA 92506</td>
<td>Cox/West Properties</td>
<td>Public</td>
<td>$30</td>
<td>$55</td>
<td>6,140</td>
<td>60,000</td>
<td>1965</td>
<td>Harold Heers</td>
<td>(909) 360-2090</td>
<td><a href="http://www.inlandhillsgolf.com">www.inlandhillsgolf.com</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Indian Palms Country Club</td>
<td>60-600 Murrieta Ave</td>
<td>Indio, CA 92201</td>
<td>Dave Wimert</td>
<td>Resort</td>
<td>$25-40</td>
<td>$45-70</td>
<td>6,400</td>
<td>40,000+</td>
<td>1948</td>
<td>Cochran/Detweiler</td>
<td>(760) 347-2326</td>
<td>Reggie Cox</td>
<td>General Manager</td>
<td>(760) 773-4444/773-4445</td>
</tr>
<tr>
<td>Indian Springs Golf &amp; Country Club</td>
<td>27940 Wadsworth Rd</td>
<td>Indio, CA 92201</td>
<td>Neil Finch</td>
<td>Semi-Private</td>
<td>N/A</td>
<td>$40-99</td>
<td>$45-99</td>
<td>6,711 (Tee Fees)</td>
<td>30,000</td>
<td>2000</td>
<td>Dave Grinkel</td>
<td>(760) 200-9888</td>
<td>Neil Finch</td>
<td>PGA, GM, Dir. of Golf</td>
</tr>
<tr>
<td>Indian Wells Golf Resort</td>
<td>44-500 Indian Wells Ln.</td>
<td>Indian Wells, CA 92210</td>
<td>Trium Golf</td>
<td>Public</td>
<td>$65-195</td>
<td>$70-195</td>
<td>7,050</td>
<td>7,375</td>
<td>2006</td>
<td>John Fought</td>
<td>(760) 346-6653</td>
<td>Richard Carter</td>
<td>General Manager</td>
<td>(760) 346-6653</td>
</tr>
<tr>
<td>Indio Golf Course</td>
<td>83-040 Ave.</td>
<td>Indio, CA 92201</td>
<td>City of Indio</td>
<td>Public</td>
<td>N/A</td>
<td>$15-520</td>
<td>$15-520</td>
<td>144Card</td>
<td>3,004</td>
<td>30,000</td>
<td>Larry Hughes</td>
<td>(760) 347-9156</td>
<td>Jim Curtis</td>
<td>General Manager</td>
</tr>
<tr>
<td>La Quinta Dunes Course</td>
<td>49-499 Avenida Vista Bonita</td>
<td>La Quinta, CA 92253</td>
<td>Morgan Stanley</td>
<td>Resort</td>
<td>Yes</td>
<td>$59-159</td>
<td>$70-159</td>
<td>6,750</td>
<td>30,000</td>
<td>1985</td>
<td>Price Dye</td>
<td>(800) 742-9718</td>
<td>Bill Shaw</td>
<td>General Manager</td>
</tr>
<tr>
<td>La Quinta Mountain Course</td>
<td>49-499 Avenida Vista Bonita</td>
<td>La Quinta, CA 92253</td>
<td>Hilton Corporation</td>
<td>Public/Private</td>
<td>Yes</td>
<td>$79-179</td>
<td>6,750</td>
<td>40,000</td>
<td>1985</td>
<td>Price Dye</td>
<td>(800) 742-9718</td>
<td>Bill Shaw</td>
<td>Director of Golf</td>
<td>(760) 664-7808/7808-7733</td>
</tr>
<tr>
<td>Marriott’s Ranchos Los Palmas</td>
<td>42000 Bob Hope Dr</td>
<td>Rancho Mirage, CA 92250</td>
<td>KSL Resorts</td>
<td>Private/Resort</td>
<td>N/A</td>
<td>$29-109</td>
<td>$50-129</td>
<td>6,089</td>
<td>45,000</td>
<td>1977</td>
<td>Ted Robinson</td>
<td>(760) 862-4351</td>
<td>Brenda Rincon</td>
<td>Head Golf Pro PGA</td>
</tr>
<tr>
<td>Marshall Canyon Golf Club</td>
<td>6100 N. Stephens Ranch Rd.</td>
<td>La Verne, CA 91750</td>
<td>James Dunin II</td>
<td>Public</td>
<td>$23</td>
<td>$33</td>
<td>6,100</td>
<td>80,000</td>
<td>1966</td>
<td>Adams, Latham, Kripp &amp; Weight</td>
<td>(909) 391-2411</td>
<td>Kenny Murray</td>
<td>PGA Professional</td>
<td>(909) 391-2411</td>
</tr>
<tr>
<td>Mesquite Golf &amp; Country Club</td>
<td>2700 E. Mesquite Ave</td>
<td>Palm Springs, CA 92264</td>
<td>James &amp; Janet Yeo</td>
<td>Resort</td>
<td>N/A</td>
<td>$59-99</td>
<td>6,328 (Seasonal)</td>
<td>7,062</td>
<td>40,000+</td>
<td>1985</td>
<td>Tom Doyle</td>
<td>General Manager</td>
<td>(760) 323-9777/323-7108</td>
<td><a href="http://www.mesquitemgolf.com">www.mesquitemgolf.com</a></td>
</tr>
<tr>
<td>Mission Lakes Country Club</td>
<td>6404 Chillicothes Blvd</td>
<td>Desert Hot Springs, CA 92240</td>
<td>Equity Owned by Members</td>
<td>Semi-Private</td>
<td>Must Be Property Owner</td>
<td>$55</td>
<td>$75</td>
<td>6,737</td>
<td>40,000</td>
<td>1971</td>
<td>Ted Robinson</td>
<td>(760) 329-8061</td>
<td>Robert Duncan</td>
<td>Head Golf Professional</td>
</tr>
<tr>
<td>Moreno Valley Ranch Golf Club</td>
<td>28005 John F. Kennedy Dr</td>
<td>Moreno Valley, CA 92555</td>
<td>Total Companies</td>
<td>Public</td>
<td>$35</td>
<td>$60</td>
<td>6,498</td>
<td>50,000</td>
<td>1984</td>
<td>Price Dye</td>
<td>(909) 924-4444</td>
<td>Jeff Johnson</td>
<td>General Manager/PGA</td>
<td>(951) 924-4444/2447-7191</td>
</tr>
<tr>
<td>Mountain Meadows Golf Course</td>
<td>1875 Fairways Dr</td>
<td>Pomona, CA 91768</td>
<td>American Golf Corp.</td>
<td>Public</td>
<td>$37.50</td>
<td>$45.50</td>
<td>6,440</td>
<td>100,000</td>
<td>na</td>
<td>Todd Robinson</td>
<td>(909) 623-5374</td>
<td>Chad Hackman</td>
<td>General Manager/PGA</td>
<td>(909) 623-3746/4160-1190</td>
</tr>
<tr>
<td>Mountain Vista Golf Course</td>
<td>At Sun City Palm Desert</td>
<td>Palm Desert, CA 92261</td>
<td>Sun City Palm Desert</td>
<td>Semi-Private</td>
<td>N/A</td>
<td>$30-89</td>
<td>6,700</td>
<td>60,000</td>
<td>1992</td>
<td>Billy Casper &amp; Greg Nash</td>
<td>(760) 200-2220</td>
<td>John McLoughlin</td>
<td>Head Golf PGA</td>
<td>(760) 200-2220/200-2230</td>
</tr>
<tr>
<td>Riverside Edge Golf Course</td>
<td>164 Marina Dr</td>
<td>Needles, CA 92363</td>
<td>City Municipal</td>
<td>N/A</td>
<td>$30-50</td>
<td>6,189</td>
<td>38,000</td>
<td>1960</td>
<td>Harry Runnels</td>
<td>(760) 526-3931</td>
<td>J.C. Barzen</td>
<td>Head PGA Professional</td>
<td>(760) 326-3931/326-6486</td>
<td><a href="mailto:njh01@cox.net">njh01@cox.net</a></td>
</tr>
<tr>
<td>North Golf Course</td>
<td>20600 McCall Blvd.</td>
<td>Sun City, CA 92586</td>
<td>Members</td>
<td>Public</td>
<td>Yes</td>
<td>$19.50</td>
<td>$25</td>
<td>4,010</td>
<td>50,000</td>
<td>1970</td>
<td>Del Webb</td>
<td>(951) 879-5111</td>
<td>Jim Spooner</td>
<td>General Manager</td>
</tr>
</tbody>
</table>
### Banks in the Inland Empire

**Ranked by Total Assets, 2nd Quarter Data 2013**

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Address (Headquarters)</th>
<th>City, State, Zip</th>
<th>% Change</th>
<th>Tangible Capital (T.O.A.E.)</th>
<th>% Tangible Capital Ratio</th>
<th>% Risk Based Capital Ratio</th>
<th>Income ($)</th>
<th>Top Executive/Title Address</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>JPMorgan Chase &amp; Co.</td>
<td>270 Park Ave.</td>
<td>New York, NY 10017</td>
<td>8.59%</td>
<td>13.07%</td>
<td>6.66%</td>
<td>14.12%</td>
<td>6,496,000,000</td>
<td>James Dimon/Chairman, President &amp; CEO</td>
<td>(909) 944-2800; (909) 944-2801; <a href="http://www.jchase.com">www.jchase.com</a></td>
</tr>
<tr>
<td>Bank of America California</td>
<td>10 N. Tryon St.</td>
<td>Charlotte, NC 28255</td>
<td>-9.36%</td>
<td>6.83%</td>
<td>7.56%</td>
<td>15.27%</td>
<td>4,012,000,000</td>
<td>Brian Thomas Moynihan/President &amp; CEO</td>
<td>(909) 954-2800; <a href="http://www.bankofamerica.com">www.bankofamerica.com</a></td>
</tr>
<tr>
<td>Citibank</td>
<td>390 Park Ave.</td>
<td>New York, NY 10043</td>
<td>4.83%</td>
<td>8.94%</td>
<td>16.18%</td>
<td></td>
<td>4,182,000,000</td>
<td>Michael L. Corbat/CEO</td>
<td>(909) 954-2800; <a href="http://www.citibank.com">www.citibank.com</a></td>
</tr>
<tr>
<td>Wells Fargo &amp; Company</td>
<td>420 Montgomery St.</td>
<td>San Francisco, CA 94104</td>
<td>1.09%</td>
<td>15.50%</td>
<td>9.25%</td>
<td>15.01%</td>
<td>5,519,000,000</td>
<td>John G. Stumpf/Chairman, President &amp; CEO</td>
<td>(909) 387-3000; <a href="http://www.wellsfargo.com">www.wellsfargo.com</a></td>
</tr>
<tr>
<td>U.S. Bank</td>
<td>425 Walnut St.</td>
<td>Cincinnati, OH 45202</td>
<td>4.10%</td>
<td>8.27%</td>
<td>12.75%</td>
<td></td>
<td>1,542,730,000</td>
<td>Richard K. Davis/President &amp; CEO</td>
<td>(909) 481-3932/481-3969; <a href="mailto:mike.davis@usbank.com">mike.davis@usbank.com</a></td>
</tr>
<tr>
<td>Union Bank, N.A.</td>
<td>400 California St.</td>
<td>San Francisco, CA 94104</td>
<td>22.20%</td>
<td>8.41%</td>
<td>12.93%</td>
<td></td>
<td>134,600,000</td>
<td>Masahide Oka/President &amp; CEO</td>
<td>(909) 944-3300/345-3703; <a href="mailto:info@unbank.com">info@unbank.com</a></td>
</tr>
<tr>
<td>BBVA Compass</td>
<td>501 Via Prenustria, Ste. 140</td>
<td>Ontario, CA 91764</td>
<td>6.75%</td>
<td>9.02%</td>
<td>13.94%</td>
<td></td>
<td>105,355,000</td>
<td>Thomas Galindo/Market President</td>
<td>(909) 285-3800/285-3801; <a href="mailto:thomas.galindo@bbvacomp.com">thomas.galindo@bbvacomp.com</a></td>
</tr>
<tr>
<td>Bank of the West</td>
<td>150 Montgomery St.</td>
<td>San Francisco, CA 94104</td>
<td>4.96%</td>
<td>12.49%</td>
<td>16.23%</td>
<td></td>
<td>140,938,000</td>
<td>J. Michael Shepherd/Chairman &amp; CEO</td>
<td>(909) 941-2300/941-5840; <a href="http://www.bankofthewest.com">www.bankofthewest.com</a></td>
</tr>
<tr>
<td>City National Bank</td>
<td>595 S. Flower St.</td>
<td>Los Angeles, CA 90071</td>
<td>-0.66%</td>
<td>9.74%</td>
<td>7.22%</td>
<td>13.03%</td>
<td>59,231,000</td>
<td>Russell D. Goldman/Chairman &amp; CEO</td>
<td>(909) 481-2470/481-2472; cbb.com</td>
</tr>
<tr>
<td>East West Bank</td>
<td>131 N. Los Robles Ave.</td>
<td>Pasadena, CA 91101</td>
<td>5.56%</td>
<td>15.43%</td>
<td>8.14%</td>
<td>13.46%</td>
<td>74,829,000</td>
<td>Dominic Ng/Chairman &amp; CEO</td>
<td>(909) 481-6000/481-6020; <a href="mailto:dominic.ng@eastwestbank.com">dominic.ng@eastwestbank.com</a></td>
</tr>
<tr>
<td>First Citizens Bank &amp; Trust</td>
<td>250 Fayettville Rd.</td>
<td>Raleigh, NC 27604</td>
<td>0.04%</td>
<td>8.79%</td>
<td>15.60%</td>
<td></td>
<td>44,025,000</td>
<td>Frank Brown Halpin Jr./Chairman &amp; CEO</td>
<td>(909) 945-7700/945-7701; firstcitibank.com</td>
</tr>
<tr>
<td>Rabobank, N.A.</td>
<td>41-9250 Cook St., Ste. 701</td>
<td>Palm Desert, CA 92211</td>
<td>2.59%</td>
<td>10.11%</td>
<td>14.40%</td>
<td></td>
<td>9,000,000</td>
<td>John Ryan/Chairman &amp; CEO</td>
<td>(760) 776-4106/776-4107; cbb.com</td>
</tr>
<tr>
<td>FirstBank</td>
<td>12454 W. Collins Ave.</td>
<td>Lakewood, CA 90713</td>
<td>-1.79%</td>
<td>7.87%</td>
<td>17.31%</td>
<td></td>
<td>41,461,000</td>
<td>John A. Lillard/President &amp; CEO</td>
<td>(909) 941-8000/941-8080; <a href="mailto:john.lillard@firstbank.com">john.lillard@firstbank.com</a></td>
</tr>
<tr>
<td>California Bank &amp; Trust</td>
<td>11622 El Camino Real</td>
<td>San Diego, CA 92130</td>
<td>-1.34%</td>
<td>8.58%</td>
<td>10.52%</td>
<td>13.84%</td>
<td>30,989,000</td>
<td>David E. Blackford/President &amp; CEO</td>
<td>(626) 769-8400/769-8494; <a href="http://www.firstbank.com">www.firstbank.com</a></td>
</tr>
<tr>
<td>Pacific Western Bank</td>
<td>401 W. A St.</td>
<td>San Diego, CA 92101</td>
<td>10.78%</td>
<td>2.94%</td>
<td>10.17%</td>
<td>15.42%</td>
<td>5,600,000</td>
<td>Matthew P. Wagner/Chairman &amp; CEO</td>
<td>(909) 941-1010/941-1011; <a href="http://www.pacificwesternbank.com">www.pacificwesternbank.com</a></td>
</tr>
<tr>
<td>Citizens Business Bank</td>
<td>701 N. Haven Ave.</td>
<td>Ontario, CA 91764</td>
<td>10.30%</td>
<td>12.93%</td>
<td>11.20%</td>
<td>19.24%</td>
<td>25,160,000</td>
<td>Christopher D. Myers/President &amp; CEO</td>
<td>(909) 961-2261/961-2262; <a href="http://www.cbb.com">www.cbb.com</a></td>
</tr>
<tr>
<td>Mutual of Omaha Bank</td>
<td>11910 Foothills Blvd.</td>
<td>Rancho Cucamonga, CA 91739</td>
<td>9.22%</td>
<td>6.66%</td>
<td>8.51%</td>
<td>11.81%</td>
<td>11,524</td>
<td>Jeffrey R. Schmid/President &amp; CEO</td>
<td>(909) 941-2294/941-2295; <a href="mailto:jschmid@mo.com">jschmid@mo.com</a></td>
</tr>
</tbody>
</table>
EXECUTIVE NOTES

ARMC Names New Medical Director

Dr. Richard Pitts, whose successful career as a physician, health educator and hospital administrator spans nearly 40 years, has been named as the new medical director at Arrowhead Regional Medical Center.

“We are thrilled and very fortunate to have Dr. Pitts join us as our new medical director,” said ARMC Director Patrick Petre. “His vast experience in all aspects of medicine and knowledge of very complex health care issues will be vital for ARMC as we begin to navigate health reform and other major shifts in our industry.”

Dr. Pitts will take over in his new position starting Sept. 9, replacing long-time ARMC Medical Director Dr. Dev GnanaDev, who served in that post from 2000 to 2012. Dr. Emily Ebert has served as acting medical director since January.

Dr. Pitts, a native of Massachusetts, previously worked at Kaiser Permanente in Anaheim from 1999 to 2011 where he served as Orange County Service Area assistant medical director. From 1998 to 2011 Dr. Pitts also held the position of chief of occupational medicine and employee health for Kaiser’s Orange County Service Area. Certified by the American Board of Emergency Medicine and American Board of Preventive Medicine, Dr. Pitts earned his doctor of osteopathic medicine from Des...
Social Media

Social media is one of the most cost-effective ways for an association to build its brand and interact with members. Both the NAR and ALA have used social media in varying ways to promote upcoming events, as well as follow-up with attendees afterwards. “Social media is integrated into everything we do,” Mackay says. “We’ve learned that we need to reach people through the widest possible variety of media with a range of messages, from e-mail marketing to social media, especially Twitter, Facebook, Pinterest and Tumblr.”

In addition to creating a specialized section of its site dedicated to informing members of the 2013 ALA Annual Conference & Exhibition (www.ala13.ala.org), the group also prominently links to its social media pages, including a Tumblr page that collects music, videos, artwork and Internet memes to promote the upcoming event and its hashtag, #ala2013. Fitch-Markham says social media plays a huge role in the NAR’s promotion of its REALTORS Conference & Expo and chooses to focus its efforts mostly on Facebook, LinkedIn, Twitter and YouTube, and yes, they do have a hashtag (#narannual).

“We replicate all of our communications through social media, so even if we have a print brochure, we’ll actually turn that into an electronic publication you can flip through online and we’ll push that out to our social networks,” Fitch-Markham says. “We generally don’t mail our print materials to 100 percent of our membership, that’s 1 million realtors and that’s a big project, so we’re a bit more selective. This ensures the brochure is actually available to anyone who would like to look at it.”

Content/Speakers

Meetings industry veteran Corbin Ball, CSP, CMP, is no stranger to working the speaking circuit at association events, and while he thinks virtual meetings and webinars are all good ways of disseminating less-complex information, he says nothing beats a face-to-face meeting for relationship-building.

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(Since 1994)

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Supervisors...

continued from pg. 1

books medical care to individuals, including members of the board of supervisors and high ranking county officials; inadequate supervision and oversight of the emergency room; violations of law with regard to the use of physical restraints on patients in the hospital’s behavioral health ward, together with inadequate peer review of the hospital’s policies and practices.

The county initiated the first of a series of internal audits shortly after the state and federal probes were revealed as being under way.

In May 2010, the Centers for Medicare and Medicaid Services threatened to suspend Medicare and Medi-Cal payments to ARMC if the county hospital did not show improvement in operations and patient care.

On Nov. 4, 2010 a team of more than 20 investigators, including FBI agents, members of the U.S. Attorney’s office and district attorney’s office employees, served search warrants at Arrowhead Regional Medical Center, hauling away thousands of documents and computer files. No criminal charges were ever filed, but the county’s internal examinations of its operations intensified.

Last January, GnanaDev, who had come under continuous criticism because of the perceptions of the conflict involving his dual role as the hospital’s medical director and as owner and head of the surgery group with a hospital contract, departed as medical director and was replaced by Dr. Emily Ebert, who has served the last eight years as the hospital’s medical director and as owner and head of the surgery group with a hospital contract, departed as medical director and was replaced by Dr. Emily Ebert, who has served the last eight months as the acting medical director of the county hospital.

Doctors and other medical professionals who work at the hospital reported that Petre was unwilling or unable to assert his overreaching management authority at the hospital to hold GnanaDev in check, and had shrank from providing recommendations to the board of supervisors that would have curtailed GnanaDev’s domination of hospital operations and the promotion of his surgical group’s financial interests, even in the face of indications this created a circumstance that was contrary to the interests of some of the hospital’s patients. Petre’s reluctance could be at least partially explicated by the consideration that some of the members of the board of supervisors had been the recipients of the off-the-books care rendered at the hospital.

In May a number of the problematic issues that have plagued the hospital over the last four years were discussed in depth during a so-called joint conference committee meeting that involved Petre, members of the hospital staff and county employees designated to report to members of the board of supervisors. The results of recent audits of Arrowhead Regional Medical Center’s operations were reviewed, including and together with further specific information regarding misfeasance and malfeasance by hospital staff.

At the board of supervisors’ meeting, Petre recommended to the board that it “accept the joint conference committee meeting minutes of the meeting held on May 15, 2013, and direct the clerk of the board to maintain as confidential closed session documents pursuant to Evidence Code Sections 1157 et seq.”

In making his presentation, Petre disclosed that the members of the board of supervisors had not themselves seen the audits or been directly provided with information pertaining to the hospital’s operations. Rather, Petre said, the information had been provided to “liaisons,” who were tasked to report to the supervisors the main points of what was discussed and could provide or withhold details as they deemed fit.

“On March 22, 1994, the board of supervisors established a joint conference committee to serve as a communication mechanism between the board of supervisors as the governing body of ARMC and the medical staff of ARMC,” Petre said. “A meeting of the joint conference committee was held on May 15, 2013. Discussion items at this meeting included updates on the ARMC facility, inpatient behavioral health unit, medical staff issues, legislation, and state and federal budgets as recorded on the meeting minutes. Pursuant to Evidence Code sections 1157 et seq., reports of hospital audit or quality assurance committees may be ordered to be held in closed session. Documents pertaining to the closed session portion of the joint conference committee meeting are available for review by the governing board, but shall otherwise be maintained as confidential by the clerk of the board.”

Many of the actions and activities at the hospital at issue in the Centers for Medicare and Medicaid Services and FBI probes and the subsequent audits were extant before a majority of the current board of supervisors were in office. Supervisor Janice Rutherford was not elected until November 2010 and did not assume office until January 2011. Current supervisors James Ramos and Robert Lovingood were elected in November 2012 and were sworn into office in January.

In 2010, allegations surfaced that former supervisor Paul Biane, who was defeated by Rutherford later that year, was a beneficiary of the off-the-record medical care at the county hospital, as was supervisor Josie Gonzales, who remains on the board. In this way, an indirect byproduct of Petre’s recommendation was to protect Gonzales and prevent her from being embarrassed in front of her board colleagues. The timing of this action also serves to keep the information from being available to Pitts.

Those knowledgeable about the contents of the hospital audit material and the items discussed at the May 15 joint conference committee meeting include deputy county counsel Frank Salazar; Monique Allen, who is on the county administrative office staff; and deputy executive officer for finance and administration Valerie Clay.
Cortus Named Certified Financial Planner®

William J. “Bill” Cortus, CFP®, financial consultant at Thrivent Financial in Ontario has been authorized by the Certified Financial Planner Board of Standards (CFP Board) to use the certification marks CFP®, Certified Financial Planner™ and CFP (with flame design)® in accordance with CFP Board certification and renewal requirements. Cortus has worked at Thrivent Financial since 2003 and is responsible for developing financial plans for individuals, families, owners of small businesses and non-profit organizations.

These marks identify those individuals who have met the rigorous experience and ethical requirements of the CFP Board, have successfully completed financial planning coursework and have passed the CFP® certification examination covering the following areas: the financial planning process, risk management, investments, tax planning and management, retirement and employee benefits, and estate planning. CFP® certificants also agree to meet ongoing continuing education requirements and to uphold CFP Board’s Code of Ethics and Professional Responsibility, Rules of Conduct and Financial Planning Practice Standards. CFP Board is a nonprofit certification organization with a mission to benefit the public by granting the CFP® certification and upholding it as the recognized standard of excellence for personal financial planning. CFP Board owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete initial and ongoing certification requirements. CFP Board currently authorizes more than 61,000 individuals to use these marks in the United States. For more about CFP Board, visit www.CFP.net.

Supervisor...

“This legislation dismantles an effective, locally administered program, replacing it with woefully inadequate incentives and red tape. The demise of our Enterprise Zone hurts businesses in this economy, I am equally concerned about the hard-working people that rely on these jobs to make ends meet.”

The Enterprise Zone program offered hiring credits, sales and use tax credits and a few more reasonable benefits to employers located in one of 40 enterprise zones. The 56-square-mile Coachella Valley Enterprise Zone Authority (CVEZA) is Riverside County’s only designated Enterprise Zone, spanning the cities of Coachella and Indio and communities of Mecca, Thermal and Thousand Palms. Over the past three years, the CVEZA issued 6,549 hiring credit vouchers with local businesses reporting 2,247 of those as new jobs.

Assembly Bill 93 eliminated Enterprise Zones, replacing the program with rigid qualification requirements for businesses to claim the hiring credit. Among the limitations, only full-time employees paid between $12 and $28 per hour will be considered for the hiring credit and they must meet the criteria of long-term unemployed workers, veterans, ex-offenders of Earned Income Tax Credit recipients. Businesses seeking to use credits must request a tentative credit reservation with the Franchise Tax Board within 30 days of hiring. The local Enterprise Zone has done preliminary analysis of current voucher data, finding that less than 1 percent of the current vouchers would qualify under the new parameters.
Cyber War... continued from pg. 40

from browsing and banking activity to keystrokes. Actual views of a computer screen, user names and passwords, or images can be captured. Today’s technology even allows a hacker to turn on and control a computer remotely, activate microphones and cameras and become an employee or employer in chats, emails and social networks. Intellectual property is a key target for hackers. Information such as campaign concepts, recipes or chats, emails and social networks. Intellectual property is also a key risk category: casualty/liability and property.

Cyber Liability Insurance

Key to an effective risk management plan is cyber liability insurance. For a small or medium-sized business, it can be the life or death difference in a cyber attack. About 80 percent of the claims in a breach are of a first party nature. First party losses are damages to the business itself and third party losses are damages to any person or entity other than the breached business. Cyber insurance coverage that protects against first and third party damage falls into two main categories: casualty/liability and property.

Casualty/liability coverage protects against a cyber-breach event related to network security, privacy liability, employee privacy liability, and electronic media liability. An example would a hacker gaining access to a past customer’s social security number or data from an employee health insurance census.

The property category addresses the restoration of data, costs of business interruptions, credit monitoring, the loss of digital assets, cyber terrorism, security and other expenses. Choosing the correct cyber-insurance is a challenge. Policies vary widely on coverage, sub-limits and terms. Fortunately, there has been a dramatic drop in pricing in the last few years as more insurers see the importance and jump on the cyber bandwagon. A knowledgeable insurance broker to negotiate the cyber-liability coverage that based on a company’s individual risk is critical. Excellent coverage paired with an understanding of cyber liability and a thorough risk management plan can help avoid or prepare for the significant damages resulting from intrusions of an organization’s confidential data. As the Inland Empire’s economy continues to improve, small and medium-sized businesses that prepare for a breach are setting the stage for economic success.

Byline information

Dan Ryan, Certified Insurance Counselor (CIC), is the managing principal for EPIC’s new Inland Empire office, continued on page 35

Banks in the Inland Empire

continued from page. 18

continued on page. 38

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<tr>
<th>Bank Name</th>
<th>Address (Headquarters)</th>
<th>City, State, Zip</th>
<th>Ranked by Total Assets, 2nd Quarter Data 2013</th>
<th>Income $</th>
<th>continued on page 35</th>
<th>Top Executive/Title Address (E.T.A.)</th>
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<td>920-885-3300</td>
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<td>Wabash State Bank</td>
<td>130 W. Orange St., Ste. 1400</td>
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<td>133,850</td>
<td>18.93%</td>
<td>11,987,000</td>
<td>President &amp; CEO</td>
<td>909-286-5190</td>
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<td>Pacific Mercantile Bank</td>
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<td>1,870,000</td>
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<td>909-477-2100</td>
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<td>Security Bank of California</td>
<td>1400 3rd St., Ste. 100 Riverside, CA 92501</td>
<td>490,140,000</td>
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<td>103,100</td>
<td>15.16%</td>
<td>895,000</td>
<td>President &amp; CEO</td>
<td>909-780-2200</td>
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<td>Bank of Hemet</td>
<td>5715 Southpark Dr. Riverside, CA 92506</td>
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<td>15.77%</td>
<td>2,993,000</td>
<td>President &amp; CEO</td>
<td>951-784-5000</td>
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<td>American Security Bank</td>
<td>1464 1st St., Newport Beach, CA 92660</td>
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<td>16.48%</td>
<td>940,000</td>
<td>President &amp; CEO</td>
<td>949-763-7800</td>
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<td>CommerceWest Bank, N.A.</td>
<td>2311 Business Center Dr. Irvine, CA 92612</td>
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<td>14,360</td>
<td>12,422</td>
<td>1,368,000</td>
<td>President &amp; CEO</td>
<td>949-654-5000</td>
<td><a href="http://www.cwbank.com">www.cwbank.com</a></td>
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<td>Community Commerce Bank</td>
<td>901 W. Foothill Blvd. Claremont, CA 91711</td>
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<td>President &amp; CEO</td>
<td>909-625-7819</td>
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ARE YOU PAYING THE IRS TOO MUCH MONEY IN TAXES?
Part II – Section 79 Illustrated
By Edward Allen MBA, Independent Broker

In the Aug. 1st 2013 edition; the article “Are You Paying the IRS Too Much Money in Taxes?” provides a succinct account of Section 79, a solution base, cash value building life insurance option which offers considerable retirement planning benefits, in addition to significant tax advantages for high-income earners, business owners or their key employees. Moreover, a Section 79 plan affords for the insured, a substantial amount of life insurance protection, with the potential to substantially supplement ones retirement years by accessing the policies cash value on a tax-free basis.

For example, Policy Owner-A; a business owner, or key employee of a C corporation, at 44 years of age, recorded W-2 earnings of $350,000 instead of being denied entirely, ($100,000 a year tax-deductible) for five consecutive years.

With that in mind, the corporation now has the benefit of a $1,000,000 year tax deduction for five consecutive years. Nonetheless, in this example (Policy Owner-A), will also need to contribute on average $62,000 a year in addition to and in conjunction with the aforementioned contributions. Consequently, and after only being required to fund the policy for five years; 16 years later, (considering there are no loans or policy withdrawals which have taken place) a substantial amount of cash value is now available for the Section 79 policy owner in the amount of $800,000, at a time he/she may consider retiring at the age of 60 years old. Furthermore, with regard to the non-guaranteed (worst-case scenario) features of this illustration, the policy owner can elect to wait until age 61 and supplement his/her’s retirement with over $100,000 a year, sequentially for 20 years, tax-free.

Unfortunately, not everyone who may be considering a Section 79 plan, is in excellent health. Nevertheless, be advised that a Section 79 plan can also be designed to perform in an effective manner. For example, if (Policy Owner-A’s) health concerns, required the underwriter during the underwriting process to apply a sub-standard rating (the value of risk to the insurance company) at a 200% rating, (Policy Owner-A) would have been able to opt for a minimum insurable benefit of $1.9 million dollars, ensuring his / her’s ownership of a Section 79 plan with the same invested amount, instead of being denied entirely.

In essence, the attraction of a Section 79 plan side with the employee tax exclusion, which provides for “any portion of premiums paid by the employee is typically excluded from taxable income and is therefore also tax-free” rather than in the corporate deduction. In general, Section 79 has been known for years to provide an efficient employer-employee benefit that effectively correlates with group term life insurance, and allows for significant permanent benefits under the same umbrella, while generating a win-win situation for all who elect to become involved.

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Policy Owner- A; decides to invest in a Section 79 plan that provides an additional $2.2 million dollars, in which the company contributes $100,000 per year into a properly structured index universal life insurance chase for five consecutive years.

Wednesday, September 18, 2013

REAL ESTATE...
Million on Hemet Retail Properties
In recent investment activity from the Inland Empire city of Hemet, two retail properties traded hands in separate transactions with a combined value of over $7 million. The properties, totaling 68k square feet of space, are Diamond Valley Plaza and FedEx Plaza.

Diamond Valley Plaza, a neighborhood shopping center situated on 5.14 acres at 1109-1287 South State Street, sold for $5.85 million ($101/sf). The property is anchored by Sprouts Farmers Market (not a part of the sale), Big Cheese Pizza and Crunch Fitness. The center was built in 1974, and remodeled in 2009. Eric P. Wohl, senior vice president of Hanley Investment Group, represented the buyer, Tinequities Inc of New York, NY, and the seller, a private investment company based in Newport Beach. According to Wohl, the Hemet market was hit very hard during the downturn in 2009-2011, but retail leasing interest has picked up dramatically in the past 12 months, which enabled Diamond Valley Plaza to reach 92% occupancy with a strong tenant mix.

In the second transaction, FedEx Plaza, a 10.6k-square-foot multi-tenant strip center on 1.09 acres at 3000 West Florida Avenue, sold for $1.17 million. The center was remodeled in 2008, and is leased to national credit tenants: ColorTyme, FedEx Office and Hanger Prosthetics. It was 84% occupied at the time of sale.

Hanley Investment Group’s Senior Vice President Kevin T. Fryman and Senior Associate Lee T. Csenar of Hanley Investment Group represented the seller in the sale of FedEx Plaza in Hemet. FedEx Plaza is located at 3000 West Florida Avenue in Hemet. The multi-tenant strip center is 10,567 square feet and situated on 1.09 acres. The center was remodeled in 2008, and is leased to 100% national credit tenants: ColorTyme, FedEx Office and Hanger Prosthetics. The center was 84% occupied at the time of sale. The purchase price was $1,170,000. Hanley Investment Group’s Senior Vice President Kevin T. Fryman and Senior Associate Lee T. Csenar of Hanley Investment Group represented the seller, Columbus Pacific Properties of Santa Monica. The buyer, a private investor from Anaheim, was represented by Shaun Riley of Faris Lee Investments in Irvine. “FedEx Plaza represented a unique opportunity to purchase the leasehold interest in the building with the fixed options to purchase the land throughout the remaining term. The buyer owns multiple retail properties in the City of Hemet including adjacent parcels to FedEx Plaza,” said Csenar.

ALLIANCE COMMERCIAL PARTNERS INVESTS $41.5 MILLION IN INLAND EMPIRE OFFICE PRODUCT
Alliance Commercial Partners, a Denver-based privately held real estate operating and investment company, purchased Market Street Corporate Center I & II and

In case you haven’t noticed, storytelling was once the most popular way to make a point within large or small organizations, and to business customers. In fact it lasted for some five thousand or more years. Then in the 1960s, with the early growth of no-nonsense computing and technology, as well as the increasing focus on highly technical undergraduate and graduate schools, the use of storytelling as a communication tool nearly disappeared.

Fifty years later author Paul Smith not only makes a strong case for storytelling making a strong comeback, he has put it back in its old organizational and business setting. Smith points out: “...It wasn’t until the early 1990s that storytelling moved back into the realm of business in any serious way. This was fostered by three concurrent forces:

1. Several academic studies reported the effectiveness of storytelling in the workplace...

2. A member of successful trade books explored the topic.

3. Leading storytelling practitioners emerged in the corporate world, such as Stephen Denning at The World Bank.

“That’s the short history. Over the last 20 years, and especially the last decade, storytelling has retaken its rightful place in management’s bag of leadership and influencing tools.”

Smith goes on to note that the book “adds to the growing body of literature.” He continues, “First, it extends the usefulness of storytelling to a much wider range of leadership challenges.... Second, it offers more thorough and practical advice for how to craft your own stories for any leadership challenge.”

“Lead With A Story” is well thought through and well—though differently—organized. Smith explains why it’s somewhat different: “Many will want to read straight through, chapter by chapter—but it’s crucial that you read in that order. The ‘how-to’ chapters are interspersed throughout the book. If you’re eager to learn how, you can read those chapters first. If you’re already an accomplished storyteller and are mostly looking for stories to add to your collection, start with the leadership challenges’ chapters. And, of course, anytime you find yourself in one of these tough challenges, refer back to the appropriate chapter.”

The big question you may be asking yourself at this point is why has storytelling come back to life in business? According to Smith, the short answer is this: because it works. Top companies in the Fortune 500 (including P&G and GE) have formally adopted the technique as part of their leadership training and general employee training. They watched substantial growth take place in information retention and improved intra-personnel working relationships.

One of the stories that Smith tells about using storytelling to “lead change” deals with Jack Welch of GE: “Jack listened politely for a while [in a 1981 the nuclear reactor sales department predicted three or four sales] and then dropped a bombshell: ‘Guys, you’re not going to get those orders out of the plan, it would kill morale. Jack didn’t buy it. GE restaffed the business to focus on a service model...’ When Jack retired 20 years later, the company still hadn’t gotten a single new order for a nuclear reactor in the United States.”

That story points out that “the first step to change is getting people to admit change is needed. Delivering a ‘reality check’ like Jack Welch usually works. Tell Jack’s story of the nuclear reactors; then deliver your own reality check.”

The book is clear and lucidly written. It’s more than a how-to book because it explains why people will listen to good news or bad news while treating them as adults. It’s certainly one of the most interesting books that has come along. What’s more it’s a banquet of ideas at the price of an early bird dinner.

Henry Holtzman

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

*1. “Lean In: Women, Work, and the Will to Lead,” by Sheryl Sandberg (Knopf Doubleday Publishing...$24.95) (1)* Why women’s progress in achieving leadership roles has stalled.

*2. “Doing More With Teams: The New Way to Winning,” by Bruce Piascik (John Wiley & Sons...$25.00) (2) Why and how teams offer greater flexibility when used properly.


*4. “Start: Punch Fear in the Face, Escape Average and Do Work That Matters,” by Jon Acuff (Lampo Press...$22.99) (3) Finding the courage to rise above being average.


* (1) — Indicates a book’s previous position on the list.

** — Indicates a book’s first appearance on the list.
Real Estate...  

continued from pg. 24  

Riverside Gateway I & II for $41.5 million. The acquisition consists of two Class A office parks containing five buildings and totaling 223.6k square feet ($186/sf) in Riverside.  
The properties were sold by Pacific Coast Capital Partners, real estate finance and investment management firm located in El Segundo, and the Muller Company, investment firm based in Laguna Hills. According to CBRE, this is the largest office sale in the Inland Empire to date in 2013.  

CBRE’s Michael Kendall, senior vice president; Philip Woodford, senior vice president; Kevin Shannon, vice chairman; Scott Schumacher, first vice president; Ken White, senior vice president; and Rebecca Perlmutter Finkel, director represented the sellers in the transaction. “Both office parks are well-positioned within downtown Riverside, which serves as the administrative and legal hub of both the city and county of Riverside,” says Shannon. “Inland Empire office product is a great contrarian bet right now in my opinion. The discount to 2007 pricing and replacement cost provides Alliance with a very attractive basis for best in class product for the market. The comparative smaller size of the office market allows for a quicker leasing market recovery especially for Class A product which is now occurring.”  

Market Street Corporate Center I & II is located at 2190, 2280, and 2300 Market Street in downtown Riverside and consists of three Class A office buildings totaling 133.5k square feet of office space. The buildings were constructed between 2005 and 2006, Riverside Gateway I & II is located 3480 & 3550 Vine Street, also in downtown Riverside, and includes two Class A office buildings totaling 90.2k square feet of office space. The buildings were constructed between 2003 and 2004. Combined, the office parks are leased to a diversified tenant mix in various industries including the County of Riverside, American Express, Metro PCS, Caremore Health Plan, Brandman University, FBI, Fidelity National Title, Robert Half International and Merrill Lynch. The combined occupancy of both projects was approximately 92 percent at the time of sale.  

“Key drivers to the Inland Empire’s economic growth and recovery include improved housing affordability and the low cost of doing business,” said Kendall. “The Inland Empire’s low rents continue to offer a strong competitive advantage for the region in contrast to other Southern California office markets.”

CROWN REALTY LEASES ONTARIO FACILITY TO AN HONEST COMPANY  
The Honest Company, a leading distributor of baby products, has leased a 130.6k square foot industrial facility in the Inland Empire city of Ontario. The three-year deal has a total value of approximately $2 million, which averages out to $0.43/sf/mo. The building is located at 1950 S. Vintage Avenue, just east of I-15 and south of I-10. The Honest Company, which plans to move into the premises in August, will occupy the entire building, which is owned by Crown Associates Realty Inc. Brian McLaughlin and David Fults, senior vice presidents at Visi Real Estate Services’ Los Angeles office represented the tenant in the lease negotiations.

PAIR OF RECENT INLAND EMPIRE MULTIFAMILY SALES TOTAL OVER $55 MILLION  
A Bay Area-based private investment group recently completed the sales of two Inland Empire apartment communities totaling 384 units and totaling $55.75 million in price. The properties, located in the cities of Riverside and Moreno Valley, were sold by Hendricks-Berkadia’s Dean Zander, Vince Norris and Spencer Scott on behalf of the same seller in both transactions. In the more recent sale, which closed escrow July 12th, DLPG

continued on page 35

Lacey Kendall Broadcast Advisor at Cal State San Bernardino has Been Named President of the Inland Empire Chapter of the American Advertising Federation (AAF)  

Kendall served as vice president of the AAF last year where she played a key role in the annual ADDY awards, a gala that recognizes excellence in advertising throughout the Inland Empire. She also helped organize monthly educational programs and fundraising events for the local chapter.  

“I’m so excited to serve as president of the AAF for this coming year. This chapter has a long history of service to the advertising community in the Inland Empire and I am looking forward to continuing that tradition.” Her goals for the coming year are, “To increase membership, host an incredible ADDY award competition and strengthen relationships with local colleges and universities who offer advertising as an academic major,” says Kendall.  

“We also believe that advertising students should be better connected to the professional organization that represents their industry. This year we’re going to work to improve those relationships with this AAF chapter and increase the academic scholarships we already offer to deserving advertising students.”

Kendall, 52, of North Rialto became interested in radio broadcasting at San Bernardino Valley College in 1979 where she hosted ‘Bluegrass Alive!’ Since then she has worked as a producer, manager and on-air host for radio stations in Los Angeles, San Bernardino and Ventura Counties.  

Hired to cast voices for worldwide radio and TV commercials at Voice Over LA Studios in Hollywood, she worked on the George H.W. Bush presidential campaign and with clients such as Nike, Touchstone Pictures, Men’s Health Magazine and McDonalds.

In 1994 she started 909Creative, an Inland Empire commercial production company. She has also taught radio broadcasting at San Bernardino Valley College and at the University of LaVerne. And in 2003 she worked with American radio news legend Daren Lane to build KCAA/NBC News Radio where she served as operations manager.

In 2007 Kendall was hired as the broadcast consultant at Cal State San Bernardino, where today she advises over 140 students who are studying broadcasting, marketing, advertising and station management. Her duties include managing Coyote Radio, the Cal State radio station, and she produces My Awesome Empire, a radio show about the Inland Empire and the Island Earth Radio Series, broadcast over 300 stations in the U.S. and heard by over seven million weekly listeners. Additionally she continues to host a Saturday show on 96.7 KCAL Rocks where she first worked 33 years ago.

Kendall was born in Lakewood, Ca. and grew up in Rialto. She earned a B.A. in radio broadcasting from the University of La Verne and a M.A in Communications from Cal State San Bernardino.
High Altitude, Higher Quality
By Ashley Bennett, IE Weekly

Madlon’s Restaurant in Big Bear is the Only Way to Dine Right!

We Californians like to think that we live in the fast lane. Most of the time, we do—as we speed down freeways, perform infamous California “rolling stops” and dine out with the assumption that it won’t take more than 15 minutes to get our food. There’s no need for patience as most restaurants are criticized for their lack of haste. You’ll soon realize that the cuisine at Madlon’s Restaurant in Big Bear is very different—while the meals take time to create, it offers a menu of the highest quality.

Madlon’s is a quaint cottage right off of Big Bear Boulevard. It doesn’t quite belong in the scene of cabins, as the place looks more like it’s a fairy-tale house in the woods, complete with a white-picked fence. Although upon entering you’ll realize that Madlon’s is actually a high-end restaurant in a compact space. Seating here is limited (and reservations are highly recommended) but the booths have more than enough room for a party of four to sit comfortably. Sparkling yellow-white lights soften the atmosphere, making guests comfortable and relaxed. If that’s not how you feel here, then you’re not dining right.

My dining partner and I started with an order of the Spicy Garlic Shrimp, which was made up of six or seven large shrimp and a handful of sliced mushrooms bathed in a garlic infused wine and lemon sauce. Each prawn soaked up the sauce, making every bite a juicy treat. Plus you’re actually given a shrimp fork—fancy, eh? If you’d rather try something more suitable for a chilly evening on the mountain, try the Creamy Jalapeno soup; its soul-warming with just a hint of spice.

It takes time to craft a masterpiece and Madlon’s owners Robert and Chelsie Orr proudly create each dish with their French techniques acquired from Le Cordon Bleu. It’s important to note that the food you order will not take an exaggerated amount of time but rather the correct amount of time to make each dish perfect.

We waited a while for our food and after a perfect opportunity to catch up with good conversation, it finally arrived. The Chicken Florentine was a massive chicken breast, topped with spinach and picatta sauce, which retained every bit of moisture in its long-time cooking. The result was a delicious meal that could absolutely be split between two people (Note: the split-plate fee applies here).

No matter how enticing the menu (Madlon’s has a variety of quality meats, including veal, filet mignon and porterhouse) I always gravitate towards salmon. It’s lean, and it’s almost always decorated with a few creative toppings in the “sweet” category. The particular order of salmon I chose arrived as a generously large slice of fish, drizzled with honey atop a bed of buttery mashed potatoes. Each fork-full a light flavor of honey mixing with delicate meat in every bite.

By the completion of our meals, there was hardly any room left for dessert . . . but I can never say no to an order of Chocolate Bread Pudding. I’ll admit that I expected a smaller portion of bread pudding (as is customary with other SoCal restaurants to give you some tiny, pathetic portion of a dessert). Instead I got a large pan of the stuff topped with a mountain of whipped cream. Beneath that were multiple rows of bread, alternating between well-saturated layers of gooey, sweet chocolate.

Madlon’s is an amazing find. The food here has quality that few restaurants can match down the mountain, and knowing that the owners take care of each order with such pride truly makes the experience well worth the wait.

Madlon’s Restaurant, 829 W. Big Bear Blvd., Big Bear City, (909) 585-3762; www.madlonsrestaurant.com. AE, V, MC.
Summer is rapidly coming to a close. Labor Day, which typically heralds the (unofficial) end of summer, is early this year. That means even sooner than usual, we’ll have to make the annual transition from laid-back, low-pressure August to nose-to-the-grindstone, time-to-get-serious September. You may have taken a vacation this summer, but business challenges, customer demands, and year-end sales goals didn’t. Time to shift your brain from standby mode to “all systems go”…and it’s not always fun or easy.

Fortunately, according to creative problem-solving experts Mitchell Rigie and Keith Harmeyer, it is possible to cushion that jolting reentry to our professional reality. All it takes is rethinking some long-held assumptions and exploring new ways of tackling old, familiar challenges.

“You can’t change the calendar,” says Harmeyer. “But you can change the way you think about the calendar. And when you do, you’ll be shocked by the difference it makes in your work life.”

“Many people have a deep belief that summertime is great and going back to work is not so great,” adds Rigie. “But that’s just an assumption we probably picked up in childhood when it was time to go back to school. What’s great is that you can clear out that negativity simply by choosing to view the situation differently, and thereby allowing yourself to see new possibilities.”

Here are a few examples of how you can think differently in order to get a jump on things, plan ahead, engage in a little pre-autumn creative problem solving, and make your “chill mode” to “work mode” changeover as positive and productive as possible.

1. Ease Into It—Your mind may still be on baseball, snorkeling, and suntan lotion. But during these final days of summer, it’s time to start thinking, just a bit, about what will be waiting for you on Tuesday, September 3rd. No need for heavy lifting here; just imagine what will be going on when you return. In your mind, envision your coworkers, your boss, your team, and even your clients or customers. What kinds of tasks will you all be working on? What types of meetings will take place?

“The idea is to get motivated, even excited, about being productive,” advises Harmeyer. “Just taking this mental journey through future-gazing can help ease your transition back to the office.”

2. Set Some Tentative Goals—Why not take it one step further and actually identify some things you’d like to get done? Take a few minutes, clear your mind, and create an “aspiration list” of things you want to accomplish during the last four months of the year. What changes would you like to make in your work routine? How can you inspire and coach your coworkers or team to be more productive and successful? What personal and organizational goals would you like to put in place?

“Think big and make it real,” says Rigie. “This will help prevent end-of-vacation dread, because you won’t have to go from zero to sixty the first day back after Labor Day. You’ll have set yourself up for success…and the moment you get back, you’ll have something tangible and worthwhile to focus on.”

3. Ask Yourself, What’s So Terrible About Work, Anyway?—If you’re not looking forward to the intensity of autumn, that’s probably based on your belief that whatever you’re doing now is more enjoyable than what you’ll be doing then. Vacation and summertime activities are certainly fun. But so are creative challenges, stimulating projects, positive collaboration with colleagues, and meaningful achievements. So why not choose to embrace what lies ahead?

“Start looking at fall as the season for rekindling possibilities after recharging your batteries over the summer,” recommends Harmeyer. “Plus, you’ll soon have the holidays (and maybe a year-end bonus) to look forward to, as well!”

4. Cross Your T’s and Dot Your I’s—Every good scout knows to always have close at hand whatever tools he or she needs to tackle any foreseeable challenge. But how about you? Are you prepared?

“Is your contact list clean and up to date?” asks Rigie. “Do you have the necessary apps installed on your smartphone, tablet, and/or computer, and have they all been updated to the most recent versions? Is your schedule handy and accurate? Make sure you have everything you need to start the month efficiently and effectively, rather than spending your first few days getting systems in order.”

5. Get in Touch With Your Colleagues—Often, we aren’t in regular contact with our team or coworkers during the summer months. Vacations, days off, and lightened workloads often result in less frequent communication. So why not reach out and reestablish contact with important coworkers before you get back to the office?

“Make a quick call or shoot them a brief email,” advises Harmeyer. “Try to do your personal ‘catching up’ before you return to the office, so that you can all be optimally productive and focused from the get-go.”

“Managing the inevitable transition at summer’s end is really all about being aware of what’s going to happen, acknowledging what needs to be done, and taking some small action steps,” says Harmeyer. “Be creative! Use your imagination and problem-solving skills. Just doing something, anything, to prepare for your return will make a dramatic difference.”

Heading back to work after...
<table>
<thead>
<tr>
<th>Hotel Address</th>
<th>City, State, Zip</th>
<th># of Rooms # of Suites</th>
<th>Total Meeting Sq. Ft. Largest Group</th>
<th>Max. Sq. Ft. Exhibit Area</th>
<th>Raw Range * May be Seasonal</th>
<th>Amenities</th>
<th>Top Local Executive</th>
<th>Title</th>
<th>Phone &amp; Fax E-Mail Address</th>
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</thead>
<tbody>
<tr>
<td>Spas Resort Casino</td>
<td>100 N. Indian Canyon Dr</td>
<td>Palm Springs, CA 92262</td>
<td>230 20</td>
<td>6,500 200 1,800</td>
<td>$69-199</td>
<td>CR,F,PP,GS,H, N,P,X,LR,RS</td>
<td>Cj Gram</td>
<td>General Manager</td>
<td>(760) 825-1001/325-3144</td>
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<tr>
<td>Miramonte Resort</td>
<td>45-500 Indian Wells La, Indian Wells, CA 92210</td>
<td></td>
<td>215 66</td>
<td>10,400 350 N/A</td>
<td>$99-349</td>
<td>B,FP,CC,CG,PS,R, RC,CR,FX</td>
<td>Stan Kontowski</td>
<td>General Manager</td>
<td>(760) 937-2454/937-3176</td>
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<tr>
<td>Residence Inn by Marriott</td>
<td>2023 Convention Center Way</td>
<td>Ontario, CA 91784</td>
<td>200 200</td>
<td>N/A N/A</td>
<td>$99-139</td>
<td>EF,PP,PC,R, CR,LR,CH, X,SD,ST</td>
<td>Cynthia Ybarra</td>
<td>General Manager</td>
<td>(951) 598-7666/598-6600</td>
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<tr>
<td>DoubleTree Hotel Claremont</td>
<td>500 W. Foothill Blvd, Claremont, CA 91711</td>
<td></td>
<td>190 4</td>
<td>13,500 400 13,500</td>
<td>$119-199</td>
<td>B,GC,PP,PS,D, CR,RJ,H,UX</td>
<td>Andrew Belnke</td>
<td>General Manager</td>
<td>(909) 926-2184/926-0776</td>
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<tr>
<td>Ayres Hotel &amp; Suites</td>
<td>1941 E. Holt Blvd</td>
<td>Ontario, CA 91761</td>
<td>167 167</td>
<td>10,000 400 4,000</td>
<td>$109-179</td>
<td>ELP,PP,FX, NR,CR</td>
<td>Amy Delgadillo</td>
<td>General Manager</td>
<td>(909) 300-7770/300-4108</td>
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<tr>
<td>Hotel Zoo</td>
<td>190 S. Indian Canyon Dr</td>
<td>Ontario, CA 92261</td>
<td>165 5</td>
<td>22,500 250 22,000</td>
<td>$199-269</td>
<td>B,CR,PP,GS,HL, W,GN,PR,T,X</td>
<td>Tom Goer</td>
<td>General Manager</td>
<td>(760) 252-9876/9876-6500</td>
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<tr>
<td>Courtyard by Marriott</td>
<td>1510 University Ave.</td>
<td>Riverside, CA 92507</td>
<td>163 163</td>
<td>1,500 100 N/A</td>
<td>$89-125</td>
<td>B,FP,GS,HL,L,N,P,RS,SD,ST,W</td>
<td>Brad Heard</td>
<td>General Manager</td>
<td>(951) 212-2400/212-6783</td>
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<tr>
<td>Indian Wells Resort Hotel</td>
<td>76-661 Highway 111</td>
<td>Indian Wells, CA 92211</td>
<td>155 29</td>
<td>7,000 390 4,800</td>
<td>$49-299</td>
<td>CG,CR,UP,PP,GC,RC,BL, CR,HC,LR,CA,PR,LR,LLX</td>
<td>Brad Weimer</td>
<td>General Manager</td>
<td>(760) 345-5466/5467-5783</td>
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<tr>
<td>Northwoods Resort</td>
<td>40950 Village Dr, Big Bear Lake, CA 92315</td>
<td></td>
<td>148 9</td>
<td>9,000 400 4,000</td>
<td>$109-599</td>
<td>B,CR,FF, GS,HL,N,PR</td>
<td>Jimmy Negoro</td>
<td>General Manager</td>
<td>(951) 866-1216/866-1451</td>
</tr>
<tr>
<td>La Quinta Inn &amp; Suites Ontario Airport</td>
<td>35551 Inland Empire Blvd</td>
<td>Ontario, CA 91764</td>
<td>144 8</td>
<td>675 40 675</td>
<td>$70-149</td>
<td>FP,PP,BR, WC,CR,LEX</td>
<td>Alex Oh</td>
<td>General Manager</td>
<td>(909) 476-1124/476-1121</td>
</tr>
<tr>
<td>Ayres Suites Ontario at the Mills Mall</td>
<td>4570 Mills Cir</td>
<td>Ontario, CA 91764</td>
<td>140 8</td>
<td>2,222 80 1,190</td>
<td>$125-375</td>
<td>FP,PP,BR, CR,LEX</td>
<td>Carlos Mendez</td>
<td>General Manager</td>
<td>(909) 610-0484/0485</td>
</tr>
<tr>
<td>Aloft Ontario</td>
<td>10400 Fourth St, Rancho Cucamonga, CA 91730</td>
<td></td>
<td>136 35</td>
<td>504 55 N/A</td>
<td>$99-299</td>
<td>B,CR,PP,GS,HL, N,O,P,SD,NO,UX</td>
<td>Gonzalo Rodriguez</td>
<td>General Manager</td>
<td>(909) 444-6834/6844-6991</td>
</tr>
<tr>
<td>Hyatt Place</td>
<td>4190 E. Mills Cir</td>
<td>Ontario, CA 91764</td>
<td>127 850 57 N/A</td>
<td>$119-249</td>
<td>B,FP,PP,BR, CR,LEX</td>
<td>na</td>
<td>General Manager</td>
<td>(909) 580-2205/585-3122</td>
<td><a href="http://www.hyattplace.com">www.hyattplace.com</a></td>
</tr>
<tr>
<td>Fairfield Inn By Marriott</td>
<td>3201 E. Center Lake Dr</td>
<td>Ontario, CA 91776</td>
<td>116 0</td>
<td>N/A N/A</td>
<td>$70-99</td>
<td>B,CR,PP,PS,SD,ST</td>
<td>Denise Gourd</td>
<td>General Manager</td>
<td>(909) 300-6000/300-9835</td>
</tr>
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</table>
### Golf Courses in the Inland Empire

**Listed Alphabetically**

<table>
<thead>
<tr>
<th>Course Name</th>
<th>Address</th>
<th>Mgmt. Co. or Owner</th>
<th>City, State, Zip</th>
<th>Green Fees</th>
<th>Length of Course (Yds.)</th>
<th>Year Built</th>
<th>Course Designer</th>
<th>Title</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
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</thead>
<tbody>
<tr>
<td>Oak Valley Golf Club</td>
<td>188 Clubhouse Dr.</td>
<td>Oak Valley Mgmt., LLC</td>
<td>Beaumont, CA 92223</td>
<td>$35-55</td>
<td>7,003</td>
<td>1990</td>
<td>Landmark Signature Design</td>
<td>Director of Golf</td>
<td>(951) 769-7200</td>
<td><a href="mailto:mikepearson@oakvalleygolf.com">mikepearson@oakvalleygolf.com</a></td>
</tr>
<tr>
<td>Pala Mesa Resort</td>
<td>2001 Old Highway 395</td>
<td>Jim Stone</td>
<td>Fallbrook, CA 92028</td>
<td>$60</td>
<td>6,502</td>
<td>1964</td>
<td>Dick Rosen</td>
<td>General Manager</td>
<td>(760) 728-5881</td>
<td><a href="mailto:pro@palmamesaresort.com">pro@palmamesaresort.com</a></td>
</tr>
<tr>
<td>Palm Desert Country Club</td>
<td>77-200 Calle de los Montes</td>
<td>Jim Stone</td>
<td>Palm Desert, CA 92211</td>
<td>$20-875</td>
<td>6,800 (Blue Tees)</td>
<td>2005</td>
<td></td>
<td>Director of Golf</td>
<td>(760) 345-2325</td>
<td><a href="mailto:dave@palmdesertcc.com">dave@palmdesertcc.com</a></td>
</tr>
<tr>
<td>Palm Desert Resort Country Club</td>
<td>77-205 Bob Hope Dr.</td>
<td>SR Mutzalorv Corp.</td>
<td>Palm Desert, CA 92260</td>
<td>$25-50</td>
<td>6,585</td>
<td>1980</td>
<td>Joe Mulleran</td>
<td>General Manager</td>
<td>(760) 345-2791</td>
<td><a href="mailto:jmuelleran@palmdesertcc.com">jmuelleran@palmdesertcc.com</a></td>
</tr>
<tr>
<td>Paradise Palms Golf Club</td>
<td>9330 Limonite Ave.</td>
<td>American Golf Corp.</td>
<td>Riverside, CA 92509</td>
<td>$35</td>
<td>6,241</td>
<td>1964</td>
<td>Leonard Wood</td>
<td>General Manager</td>
<td>(909) 685-7014</td>
<td><a href="mailto:golf@paradispalms.com">golf@paradispalms.com</a></td>
</tr>
<tr>
<td>PGA West</td>
<td>N/A Blvd.</td>
<td>KSL Recreation</td>
<td>La Quinta, CA 92253</td>
<td>$235-$250</td>
<td>All Championship Length 250,000</td>
<td>1996-1999</td>
<td></td>
<td>Executive Director</td>
<td>(760) 544-3451</td>
<td><a href="mailto:SKIP@pgawest.com">SKIP@pgawest.com</a></td>
</tr>
<tr>
<td>Rancho Mirage Country Club</td>
<td>18-501 Bob Hope Dr.</td>
<td>RMMD Corp.</td>
<td>Rancho Mirage, CA 92270</td>
<td>$25-585</td>
<td>6,111</td>
<td>1983</td>
<td>Harold Heers</td>
<td>General Manager</td>
<td>(760) 342-4711</td>
<td><a href="mailto:mark@ranchomiragegolf.com">mark@ranchomiragegolf.com</a></td>
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<tr>
<td>Redhawk Golf Club</td>
<td>45100 Redhawk Parkway</td>
<td>Pacific Golf</td>
<td>Temecula, CA 92590</td>
<td>$35-70</td>
<td>6,755 (Blue Tees)</td>
<td>1990</td>
<td>Ross Fream</td>
<td>General Manager</td>
<td>(800) 451-HAWK</td>
<td><a href="mailto:golf@redhawkgolf.com">golf@redhawkgolf.com</a></td>
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<tr>
<td>San Bernardino Golf Club</td>
<td>1494 S. Waterman</td>
<td>J.G. Golfing</td>
<td>San Bernardino, CA 92408</td>
<td>$33</td>
<td>7,797</td>
<td>1967</td>
<td>Dan Brown</td>
<td>General Manager</td>
<td>(909) 885-2414</td>
<td><a href="mailto:jmgolfthecourse@gmail.com">jmgolfthecourse@gmail.com</a></td>
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<tr>
<td>The Club at Ranchero CA</td>
<td>39500 Robert Trent Jones Parkway</td>
<td>So. Cal. Golf Association</td>
<td>Murrieta, CA 92563</td>
<td>$35-55</td>
<td>7,040</td>
<td>1971</td>
<td>Robert Trent Jones</td>
<td>General Manager</td>
<td>(909) 677-7446</td>
<td><a href="mailto:jcn@golfclub.com">jcn@golfclub.com</a></td>
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<tr>
<td>Shady Hills Golf Course</td>
<td>3500 Little Mountain Dr.</td>
<td>Eagle Golf</td>
<td>San Bernardino, CA 92405</td>
<td>$49</td>
<td>6,517</td>
<td>1983</td>
<td>Barry Bickler</td>
<td>General Manager</td>
<td>(909) 886-0669</td>
<td><a href="mailto:balexander@centurygolf.com">balexander@centurygolf.com</a></td>
</tr>
<tr>
<td>Sierra Lakes Golf Club</td>
<td>16600 Clubhouse Dr.</td>
<td>Donovan Brothers Golf Inc.</td>
<td>Fontana, CA 92336</td>
<td>$46-54</td>
<td>6,005</td>
<td>2000</td>
<td>Ted Robinson</td>
<td>General Manager</td>
<td>(909) 170-2520</td>
<td><a href="mailto:rick@sierralakesgolf.com">rick@sierralakesgolf.com</a></td>
</tr>
<tr>
<td>Soboba Springs Royal Vista Golf Course</td>
<td>1020 Soboba Rd.</td>
<td>Soboba Band</td>
<td>San Jacinto, CA 92583</td>
<td>$50</td>
<td>6,888</td>
<td>1967</td>
<td>Desert Mountain</td>
<td>General Manager</td>
<td>(909) 654-9354</td>
<td><a href="mailto:soboba@golfclub.com">soboba@golfclub.com</a></td>
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<tr>
<td>Tahquitz Creek Golf Resort</td>
<td>1855 Golf Club Dr.</td>
<td>Arnold Palmer Golf Mgmt.</td>
<td>Palm Springs, CA 92264</td>
<td>$39-99</td>
<td>6,778,705</td>
<td>1995</td>
<td>Billy Bell/Ted Robinson</td>
<td>General Manager</td>
<td>(760) 328-2375/424122</td>
<td><a href="mailto:brandon@tahquitzcreek.com">brandon@tahquitzcreek.com</a></td>
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<tr>
<td>Temecula Creek Inn</td>
<td>44301 Rainbow Canyon Rd.</td>
<td>J.C. Golf</td>
<td>Temecula, CA 92592</td>
<td>$55-60</td>
<td>6,056/6,096/784</td>
<td>2007</td>
<td></td>
<td>Director of Golf</td>
<td>(909) 677-2801</td>
<td><a href="mailto:curtis@tahquitzcreek.com">curtis@tahquitzcreek.com</a></td>
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<tr>
<td>Upland Hills Country Club</td>
<td>1201 16th St.</td>
<td>Upland Hills Dev. Semi-Private</td>
<td>Upland, CA 91784</td>
<td>$60</td>
<td>5,940</td>
<td>1983</td>
<td>David Rameville</td>
<td>General Manager</td>
<td>(909) 646-4711</td>
<td><a href="mailto:jmgolf@uplandhills.com">jmgolf@uplandhills.com</a></td>
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<tr>
<td>Vellano Country Club</td>
<td>2441 Vellano Club Dr.</td>
<td>Kemper Sports</td>
<td>Chino Hills, CA 91710</td>
<td>$80-120</td>
<td>6,935</td>
<td>2007</td>
<td></td>
<td>General Manager</td>
<td>(909) 997-2801</td>
<td><a href="mailto:jvnappert@gmail.com">jvnappert@gmail.com</a></td>
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<tr>
<td>Westin Mission Hills Pete Dye Course</td>
<td>71-501 Dinah Shore Dr.</td>
<td>Troon Golf</td>
<td>Rancho Mirage, CA 92270</td>
<td>$110</td>
<td>6,706</td>
<td>1988</td>
<td>Pete Dye</td>
<td>Director of Golf</td>
<td>(760) 328-3198</td>
<td><a href="mailto:jvnappert@gmail.com">jvnappert@gmail.com</a></td>
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<tr>
<td>Whispering Lakes Golf Club</td>
<td>525 Riverside Dr.</td>
<td>City of Ontario</td>
<td>Ontario, CA 91761</td>
<td>$19</td>
<td>7,400</td>
<td>1960</td>
<td>Wm. A. Tucker</td>
<td>General Manager</td>
<td>(909) 923-3673</td>
<td><a href="mailto:jvnappert@gmail.com">jvnappert@gmail.com</a></td>
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**Notes:**
- N/A: Not Applicable
- Boldface indicates courses listed in the top 10 for each category.
- Green Fees: Weekdays/Weekends
- Length of Course: All Championship Length
- Year Built: Year of construction
- Course Designer: Name of architect
- Title: Position held by the operator
- Phone/Fax: Phone number and fax number
- E-Mail Address: E-mail address of the operator

**Correction Notice:**
Please note that some corrections or additions have been made to the information provided. Please visit the website for the most current and accurate information.

**Additional Information:**
- Website links for each golf course are provided.
- Contact information for each golf course is listed.
- The table includes information such as course name, address, management company, city, state, zip code, green fees, length of course, year built, course designer, title, and phone/fax information.

**Acknowledgment:**
The information in this list was obtained from the company's website and for the best of our knowledge, the information is accurate as of the time of publication. Depending on the accuracy and completeness of the information, corrections and typographical errors may sometimes occur. Please visit the website for the most current and accurate information.
Executive Notes...

continued from pg. 19

Moines University and his Ph.D degree from Walden University.

As medical director at ARMC, he will be responsible for a wide range of duties, including: oversight of the delivery of medical services; development and implementation of policies and procedures in accordance with applicable laws related to medical services; monitoring of daily patient care activities; providing a clinical perspective on all matters related to medical services to the administrative team; and serving as a liaison between ARMC and the physician corporations in matters relating to the medical services they provide.

ARMC’s medical services are provided by 21 private physician corporations that hold contracts with ARMC/County of San Bernardino. Those corporations compose an ARMC medical staff of nearly 400 physicians providing services in 26 specialties.

Dr. Pitts joins ARMC at a critical time as he will assist in guiding the medical center through the implementation of the Affordable Care Act. The Individual Mandate portion of the law providing health coverage to millions of uninsured Americans will take effect Jan. 1, 2014. “I’m excited to join the ARMC family and take on the challenges that we are facing, in particular those that reform will bring,” said Dr. Pitts, an emergency room physician since 1975 who also holds a clinical professorship at the University of California, Irvine Medical Center. “This new law will result in thousands of area residents receiving health care coverage for the first time, and we must be prepared to handle the expected influx of new patients while maintaining high quality care.”

Dr. Pitts believes ARMC will play a key role in the successful implementation of the Affordable Care Act and future of quality health care in the area because of its unique services and expansive teaching programs. ARMC’s teaching programs are composed of 167 resident physicians training in 11 service areas and 122 medical students. “ARMC is an amazing place, especially in terms of educating the next generation of physicians as well as its specialized services such as the burn center, trauma center and stroke center,” he said. “Taken together, these programs and services will ensure that residents of our county have a vibrant and comprehensive medical center in their community.”

Dr. Pitts has been very active in organized medicine, having served as president and board member for the Orange County Medical Association. In addition, he is past president of the American Heart Association, Orange County Chapter; and serves as a volunteer physician for the American Red Cross.

Ontario’s Lauren Althalus inducted into Thrivent Financial for Lutherns Hall of Fame

Lauren Althalus, CFP, ChFC, CLU, MBA of Ontario was one of 11 financial representatives recently inducted into the prestigious Thrivent Financial for Lutherns Hall of Fame. Althalus is a wealth advisor for the Southwest region of Thrivent Financial.

The Hall of Fame is one of the highest honors Thrivent Financial gives to members of its field organization. Those inducted have at least 20 years of service to the organization, a commitment to helping others achieve financial security and a passion for providing outstanding customer service to Thrivent Financial members. Among Thrivent Financial’s nearly 2,300 financial representatives—professionals who offer a broad range of financial products and services—only 171 are in the Hall of Fame. Althalus attributes his successes to hard work and a philosophy of “develop your natural skills and then partner with people who have complementary skills.” Althalus also credits his wife Karen’s motivation and high expectations as inspirations for his success.

“Induction into our Hall of Fame acknowledges a Thrivent Financial representative’s dedication to helping our members,” said Knut Olson, senior vice president of Mission Advancement for Thrivent Financial. “Lauren’s ongoing commitment to helping our members be wise with money and live generous lives helps bring our mission to life.” Family members, colleagues and fellow Hall of Fame members were present for the induction ceremony. Althalus and his wife Karen have two children, Taylor and Shane, and make their home in Alta Loma.

Inland Empire’s Largest Hotels

Ranked by Number of Rooms

Hotel Address
City, State, Zip

# of Suites

Total Meeting Sq. Ft.
Largest Group
Max. Sq. Ft.
Exhibit Area
Rate Range
* May be Seasonal

Amenities

Top Local Executive
Title
Phone & Fax
E-Mail Address

Four Points by Sheraton
19500 Foothill Blvd.
Rancho Cucamonga, CA 91730

115

3

1,300

1,300

$69-295

B,CR,FP,FG,SH,JP,
R,BS

Scott Gladney
General Manager
(909) 204-4109/204-6111
www.fourpoints.com/ranchocucamonga

Best Western Heritage Inn
8179 Sycamore Ave.
Rancho Cucamonga, CA 91730

107

8

2,300

175

1,300

$54-159

B,FP,N,CRB,
CRJ,HL

Jenny Lu
General Manager
(909) 466-1116/66-3676
rancho@greatwesternhotels.com

Ayres Inn
2240 Griffin Way
Corona, CA 92879

101

10

750

30

N/A

$99

Full Buffet Breakfast, Evening Refreshments, Camp, Guest Laundry, Exercise Room

Scott Smith
General Manager
(951) 734-2140/734-4056
www.ayresinns.com

Holiday Inn Express & Suites
49155 Millikan Ave.
Rancho Cucamonga, CA 91730

93

40

737

N/A

$99-250

B,CR,FP,F,SH,NN,
P,S,SD,WS

Kesva Jones
General Manager
(909) 581-3846/581-3949
kjesva.jones@ihg.com

Ontario Grand Inn & Suites
3135 Shalley Rd.
Ontario, CA 91764

92

34

440

N/A

$99-159

B,FP,F,SH,Pod,S

Matthew Sidis
General Manager
(909) 544-7004/544-7018
msidis@hotelinnourca.com

BUSINESS JOURNAL • PAGE 31
September 2013
Exile?... continued from pg. 6
they must still be able to link arms and help each other toward that end goal,” she adds. “That’s the beauty of helping get people out of their Critter State—when they have that reassuring sense that they belong to the company overall, they don’t have to close ranks and play power games. They can share and collaborate because now it’s safe to do so—we’re all in this together.”

- There is no path for personal development or advancement. True belonging is knowing you’re not just a cog in the machine. It’s knowing employers care about your future and want you to live up to your potential. It’s knowing “I might just be a stock clerk right now but I could be a division manager one day”—and the company is willing to help me get there.” That’s why Comaford encourages her clients to implement Individual Development Plans for every employee at every level.

“When people see their IDP, they think, Okay, the company’s purpose is this, my part is this, and we’re all going into this glorious future together,” she explains. “It tells them, ‘You’re safe here; we’re planning on you being here for a long time. You belong. We bothered to lay out this plan just for you, and you clearly know what you need to do to grow here. You’re part of the tribe, and we’re putting energy into figuring out how you can be part of the tribe in a bigger way.’”

Making employees feel that strong sense of belonging can send performance into hyperdrive, says Comaford. “When people feel they truly belong, they will open up their minds and do everything in their power to make sure the tribe is successful,” she says. “They’ll come to work jazzed and engaged and 100 percent on.

“You absolutely cannot inspire this kind of presence, this deep involvement, in employees with coercion or bribery or even logic,” she adds. “It happens on a primal, subterranean level, and when it does, the transformation is amazing to witness."

To learn more, visit www.christinecomaford.com.

Another iPhone... continued from pg. 39
As usual, it will have a faster processor, longer battery life, and an improved camera. Not much of a stretch there — all of these upgrades are typical of any gadget update.

Again, it remains to be seen which of these rumors and reports pan out. And Apple can be counted on for at least a few more surprises.

There’s no arguing that Apple has set the standard for modern mobile devices with the iPhone and the iPad. It didn’t take long after those two products launched for competitors to rush out their own copycat devices. The Blackberry has been a strong third, but its future remains in question.

Still it took another few years before Android was good enough to go toe to toe with iOS. Apple’s mobile operating system.

But it’s no longer about being just as good as Apple. You have to be better. Competitors have built upon the foundation Apple laid in mobile and are now leapingfrogging it with a bunch of useful features you can’t find on iPhones and iPads.

The evidence is everywhere, but it’s most apparent in products made by Apple’s biggest mobile rival, Samsung.

By now, Samsung’s Galaxy devices have become synonymous with Android, to the point that the manufacturer has more brand recognition than any other phone or tablet running Google’s operating system. A lot of that has to do with Samsung’s massive marketing budget, but you can’t ignore the fact that the company has innovated a lot by creating popular new product categories that Apple is wary to try.

The best example of this is the Galaxy Note, a smartphone-tablet hybrid with a giant screen. When that device first hit the United States about a year ago, critics slammed the device for being too large. It couldn’t fit comfortably in your pocket. It was really thick. And it came with a stylus, that relic of the Palm Pilot era, making the Note feel like a step backward.

Apple also isn’t nearly as versatile at adding new software features to its devices. Apple usually makes users wait a year or more for a new version of iOS, and even then some older devices can’t access all the latest and greatest features.

If you are reading this after the release of the new iPhone, you know how much of what you have read here is true.

Apple CEO Tim Cook likes to say tablets—not laptops—are the future of computing, yet it feels like Apple’s software goes out of its way to limit what you can do on the machine.

Meanwhile there are others, especially Samsung that appear to be innovating at a pace faster than Apple can.
Rewarding?...
continued from pg. 9
one basket by relying on one
source for clients, it’s also a
mistake to rely on just one mar-
keting tool. Maximize the reach
of the publicity you get in tradi-
tional media by sharing it on
social media. Put a blog, or other
type of content you can renew
and refresh, on your website.

Write a book. Do speaking
engagements (for free, if nec-
essary). Your audience is likely
to not all huddled together in one
corner of the world. To reach
them, use a variety of marketing
tools.

Whatever it is you’re pro-
moting—your business, your
product, your book, yourself—
keep the momentum going. If
you want people to know you’re
out there, you have to stay out
there.

Marsha Friedman is a 23-
year veteran of the public rela-
tions industry. She is the CEO
of EMSI Public Relations
(www.emsincorporated.com), a
national firm that provides PR
strategy and publicity services
to businesses, professional
firms, entertainers and authors.
Marsha is the author of “Celebritize Yourself” and she
can also be heard weekly on her
Blog Talk Radio Show, “EMSI’s
PR Insider” every Thursday at
3 p.m. EST. Follow her on
Twitter: @marshafriedman.

Healdsburg...
continued from pg. 34
in the field, and has branched
out in demand for its wedding
cakes and catering. They serve
a glorious breakfast and delec-
table sandwiches. Casteaux
French Bakery is located at 417
Healdsburg Avenue in
Healdsburg. The phone num-
ber is 707-433-1931. For tons of
history and information visit

A substitute for Prozac
To say this area is idyllic and
completely relaxing is an
absolute understatement. Here
is a place to unwind, forget the
pressures, and just let go.
Doctors should prescribe this
area as a substitute for Prozac.

It would save the health care
companies a bundle with the
complete rejuvenation of the
body and soul just after a few
days. Go take a massage, drink
great wine, eat great food, soak
in a hot tub, or do nothing. It’s
not so much what you do, it’s
the quiet magic of this place that
makes the difference.

Southwest is your best bet to
fly from Ontario to Healdsburg.

Camille Bounds is the travel
guide for the Western Division
of Sunrise Publications and The
Inland Empire Business
Journal. To reach Camille
Bounds e-mail bounds17@con-
centric.net.

Medicare Taxes...
continued from pg. 1
higher at 3.8%. The tax is
assessed once modified adjusted
gross income exceeds $250,000
for a married couple filing a
joint return, $200,000 for single
filers and $125,000 if a married
couple files separate returns.
Net Investment Income includes
capital gains, dividends, inter-
est, rental income and income
from annuities. It does not
include distributions from IRA
accounts.

These two new taxes for
2013 may result in unpleasant

Embezzlement...
continued from pg. 16
this wasn’t a family member?”
and “Is this at a level where I
will be able to trust them
again?” Your answers to these
two questions will reveal a lot
about your best action plan.

Keep Your Family and
Business Strong

Of course, education of all
employees (family and non-
family), strict policies about
how the company’s assets and
resources can be used, and
enforced controls that can spot
any wrongdoing are the best
ways to reduce your family
business’ chances of falling
victim to embezzlement.

Acknowledging what could
happen, along with some plan-
ning to prevent it, will keep
your family and business
strong, successful, and honest.

For more information,
please visit www.evolvepart-
nergroup.com or contact Lois
at lois.lang@evolvepartner-
group.com or (209) 952-1143.

Labor (Day)...
continued from pg. 28
surprises in your 2013 tax bill.
Now is a good time to review
your situation with your CPA to
know the taxes that may be
hitting ahead for 2013.

Bruce Legawiec is a certi-
fied public accountant with
Osborne Rincon CPAs in La
Quinta. He can be reached at
(760) 777-9805 or blegawiec-
ty@osbornerincon.com.

Buying Out Your...
continued from pg. 5
design can potentially offer tax
and cash flow savings for both
Ralph and the buyers.

These are just a few of the
many ways to design the exit of
a co-owner.

Before any group of
owners can create a successful
exit plan they must employ pro-
fessionals to:
1. Assess the departing
owner’s needs (a retirement
income needs analysis);
2. Secure an independent
valuation of ownership inter-
est; and
3. Assess the remaining
owner’s risk tolerance (depend-
ent on a cash flow projection).

If you are a co-owner and
are thinking about how to maxi-
mize the chances for a success-
ful exit of either you or your
co-owner, please give us a call at
(626) 387-5203. We can help
you to create a buy-out plan that
helps you to achieve your buy-
out goals.

Hospital of...
continued from pg. 12
The SpyGlass Direct
Visualization System will offer
physicians high quality and
minimally invasive optical
viewing of the gastrointestinal
system. Hospital patients will
also benefit from a streamlined
medication administration
process and a secure and quick
transportation of medications
from the automated dispensing
cabinet to the patient’s bedside.
Additionally, the tribe’s dona-
tion supports a video tower that
provides live images via a cam-
era system to the surgeon from
inside the operative area in the
abdomen. “Community Hospital
is critical to our health care net-
work in the region,” said Carla
Rodriguez, chairperson of the
San Manuel Band of Mission
Indians. “This new technology
will enable the hospital to con-
tinue their efforts of providing
quality services to citizens in the
area.”
Healdsburg—An Inviting Place to Relax

By Camille Bounds

Planning a getaway to Monterey or San Francisco? Think Sonoma Coast and the Russian River region for a serendipitous adventure into relaxation, beauty with great food and wine just a few hours and a gas tank away.

The Russian River region includes the Russian River Valley, the Sonoma Coast and the surrounding wine country, about an hour and fifteen minutes driving time from the Golden Gate Bridge, leads to a “quiet” place. A place to unwind, let go, and just simply relax. The villages are inviting and they seem to “dare” you not to relax. Healdsburg is a perfect example of a small crossroads community that has that quality.

Named for a Quaker

Healdsburg was named after Harmon Heald one of eight Quaker children who came overland with his family in 1849 from Jackson County, Missouri. They were in search of gold but, as the fates would have it, Harmon instead, founded what is now known as Healdsburg. This place was once the best kept secret in the area, but the traveler that is looking for somewhere to simply relax and enjoy good wine and good food, has more or less let the cat out of the bag. Healdsburg is attracting the traveler while still maintaining its relaxing, laid back aura.

Everything Within Walking Distance

Healdsburg has an amazing selection of restaurants to choose from. One after another most are excellent—from Italian, Thai, Chinese, and American, and so good that you might need a reservation some evenings. Here is a city with over 11,000 inhabiting the city limits. Just about everything including shopping, bakeries and a brewpub, wineries and tasting rooms and spas are within walking distance from the delightful hotels or inns on or near the Historic Plaza.

Sample the area

The following is just a sample of the area and barely touches what is available.

Start out by booking a delightful room at the Healdsburg Inn on the Plaza. The inn overlooks the Historic Plaza where everything in town happens. Step out the front door and you are in the midst of the festivities of the moment. If you want, you can avoid any activities by just going around the corner and hop in your car and go off to any adventure you choose. Rooms are comfortable with gas fireplaces, private baths with jetted tubs, showers, plush terrycloth robes, balconies, TV, and, of course, breakfast, (you can order breakfast in bed), and afternoon wine and snacks. The staff is sincerely warm and friendly.

To book a room at the Healdsburg Inn on the Plaza, call 1-800-431-8663. Rates are seasonal—Healdsburg Inn is at 112 Matheson Street in Healdsburg.

Round your trip out with a visit to “The Spa” at the Hotel Healdsburg. A full-service spa offers complete and conscious care in tranquil surroundings. Well-trained therapists and aestheticians are selected for their credentials and experience. Many treatments are available such as massages, facials, manicures, and pedicures. Go be pampered and enjoy. For appointments call 707/433-4747—“The Spa” is at 327 Healdsburg Avenue.

Great food abounds. Sake’O is the ultimate in Japanese food. A comfortable spot offers the best sushi and sashimi on the planet; the Martini Prawns are what trying to steal a recipe is all about. The Spanish Fly is seared Ahi tuna topped with avocado, tomato and red onion in olive oil and soy with jalapeno on top. One wonders how they can get all of this on one little piece of Ahi, but they do and the combination is wonderful. The Utah Roll is a tempura prawn inside a snow crab with a spot of tuna and a special sauce. The delicate flavors in all of these blend into a satisfying gourmet’s delight, and that is only a small sample of what is available in this delightful little bit of Japan. Sake’O is located at 505 Healdsburg Avenue in Healdsburg. For hours and reservations call 707/433-2669.

A really fun place to go (wear your T-shirt and shorts) is the Bear Republic Brewing Company. A happy, amiable staff greets you and food keeps coming. Steaks, burgers, salads and, of course, beer abound. Food is down-to-earth good, brought hot, and at a fair price. They cater parties and weddings. Bear Republic Brewing Company can be reached at 345 Healdsburg Avenue in Healdsburg. The phone number is 707-433-2337.

Top the evening off with the most scrumptious pastries at Casteaux’s French Bakery. This bakery has a long history and goes back to 1923 when it was called the French American Bakery. After being sold, it was expanded and renovated and always produced top quality breads and pastries. This bakery still holds its supreme standard continued on page 33
Real Estate... continued from pg. 26

Real Estate Investment Fund, a private San Diego-based investor bought the View Pointe Apartments located in the residential submarket of Canyon Crest in the city of Riverside for $32 million ($153.8k/unit). The highly amenitized, 208-unit asset, built in 1998 by AG Spanos Companies, consists of 18 two-story residential buildings and retains a recorded condominium map. View Pointe’s exceptional location one mile from the University of California Riverside with visibility from 60/215 Freeway and close proximity to Downtown Riverside and Meridian (1,280-acre business park) made the property very attractive to several potential investors.

In the other deal, this past April, The Reserve Apartments L.P., a private San Diego investment group, paid $23.75 million for the Reserve at Moreno Valley Ranch Apartments, a 176-unit, resort-style community overlooking the 27-hole Moreno Valley Ranch Course. The property was completed in 2005 by Alliance Residential and is situated within Moreno Valley’s new Rancho Belago submarket. Margie Molloy of Hendricks-Berkadia’s Inland Empire office repped the buyer in this deal. Zander and Norris point out that “both transactions represent the strong and continued demand for all well-located multifamily assets across Southern California’s landscape.” Together with Scott, year to date the veteran Hendricks-Berkadia team is seeing record-setting levels of buyer interest in all geographically desirable assets spanning the Inland Empire, Los Angeles County and most recently in Orange County with their listing of The Charter, 403 units in Irvine.

ALER PROPERTY GROUP LANDS HAUTELOOKING TENANT FOR 600K-SQUARE-FOOT SAN BERNARDINO FACILITY

HauteLook inked a 10-year relocation/expansion lease for an entire 604k-square-foot facility in the city of San Bernardino. HauteLook, the Nordstrom-owned, online shopping destination hosting luxury fashion and e-commerce companies to expand their operations, taking advantage of our quality stock of industrial real estate and in some cases building new, high-quality developments,” said Kelly Reenders, economic development agency administrator, County of San Bernardino. “Our focus is to bring new companies here as well as work closely with existing firms to provide them with the resources to help them to thrive, add to their workforce and further build upon their success.” In addition to HauteLook, Amazon.com moved into a 950k-square-foot warehouse late last year and is planning on adding another 515k square feet to its facility. Some of the other significant relocations and expansions in the County include Trident Case, BMW, MCS Industries and Lollicup USA, Inc., among many others.

CBRE LANDS MARKETING ASSIGNMENT FOR THE RIVER IN RANCHO MIRAGE

Grovenor Fund Management Inc. has awarded the marketing assignment for The River, a 227k-square-foot premier lifestyle and entertainment center in Rancho Mirage, to CBRE. Senior Vice President Jim Crocenzi, Associate Marco Rossetti, and Associate Anna Riphagen will serve as the leasing team for the high-profile center, and will work closely with the CBRE Property Management team that has been managing the asset since the ownership acquired the property in 2007.

Beginning immediately, Rossetti will be based at The River, working on the on-site management office in order to enhance collaboration with the management team and assist prospective tenants touring the property. "The River is the dominant center in the Coachella Valley for dining and entertainment, but it also offers a unique shopping experience and a complimentary mix of personal services. Over the next few months, we will be remarketing the center to further improve the overall shopping experience, working in close coordination with the ownership and property management team," said Rossetti. Located off Highway 111 and in the center of Coachella Valley, the center features a 1.7 million gallon “river” water feature, extensive landscaping and parking for up to 1,700 vehicles. Anchors include a 15-screen stadium-style Century Theatre cinema; seven full-service restaurants including Cheesecake Factory, PF Chang’s, Yard House and Fleming’s Prime Steakhouse; and Forever 21. There are more than 1,900 hotel rooms nearby, including the Ritz Carlton and Westin Mission Hills.

Graduates... continued from pg. 20

About Thrivent Financial

Thrivent Financial is a not-for-profit, Fortune 500 financial services membership organization helping approximately 2.5 million members achieve financial security and give back to their communities. Thrivent Financial and its affiliates offer a broad range of financial products and services. As a not-for-profit organization, Thrivent Financial creates and supports national outreach programs and activities that help congregations, schools, charitable organizations and individuals in need. For more information, visit Thrivent.com. Also, you can find us on Facebook and Twitter.

Cyber War... continued from pg. 23

About EPIC

EPIC is the 7th largest broker based in the U.S. West, EPIC has more than 300 team members operating from 10 offices across California. With more than $80 million in revenues, EPIC ranks among the top 40 retail insurance brokers in the United States. For additional information, please visit www.edgewoodins.com.
How Medicare... continued from pg. 8

continued from page 23

<table>
<thead>
<tr>
<th>Rank</th>
<th>Name</th>
<th>Address</th>
<th>City, State, Zip</th>
<th>% Tangible Assets</th>
<th>% Tangible Capital</th>
<th>% Risk Based Capital</th>
<th>Income $</th>
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<tr>
<td>27.</td>
<td>Commerce National Bank</td>
<td>4040 MacArthur Blvd. Ste 100</td>
<td>Newport Beach, CA 92660</td>
<td>1.42%</td>
<td>12.36%</td>
<td>19.79%</td>
<td>105,000</td>
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<td>28.</td>
<td>Inland Community Bank, N.A.</td>
<td>7999 E. Inland Empire Blvd. Ontario, CA 91761</td>
<td>312,292,000</td>
<td>19.2%</td>
<td>14.4%</td>
<td>19.8%</td>
<td>363,000</td>
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<tr>
<td>29.</td>
<td>Pacific Premier Capital Corp.</td>
<td>1711 E. Palm Canyon Dr. Palm Springs, CA 92264</td>
<td>210,859,000</td>
<td>1.8%</td>
<td>1.4%</td>
<td>1.5%</td>
<td>10,008,000</td>
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<td>30.</td>
<td>First National Bank of California</td>
<td>5721 Arlington Ave. Riverside, CA 92506</td>
<td>147,066,000</td>
<td>16.1%</td>
<td>11.2%</td>
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<td>31.</td>
<td>Desert Commercial Bank</td>
<td>40-41 Village Court Palm Desert, CA 92260</td>
<td>146,996,000</td>
<td>17.2%</td>
<td>12.4%</td>
<td>17.0%</td>
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<td>First Mountain Bank</td>
<td>4085 Big Bear Blvd. Big Bear Lake, CA 92315</td>
<td>137,182,000</td>
<td>16.7%</td>
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<td>16.3%</td>
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<td>Premier Service Bank</td>
<td>3015 Arlington Ave. Riverside, CA 92506</td>
<td>129,052,000</td>
<td>17.2%</td>
<td>13.1%</td>
<td>17.7%</td>
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<td>34.</td>
<td>Palm Desert National Bank</td>
<td>40-41 Village Court Palm Desert, CA 92260</td>
<td>125,754,000</td>
<td>18.9%</td>
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<td>35.</td>
<td>China Commercial Bank, N.A.</td>
<td>1511 S. Corona Ave. Ontario, CA 91761</td>
<td>116,995,000</td>
<td>15.8%</td>
<td>11.4%</td>
<td>15.4%</td>
<td>300,000</td>
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<td>36.</td>
<td>Mission Oak National Bank</td>
<td>41530 Enterprise Dr Temecula, CA 92590</td>
<td>99,314,000</td>
<td>14.2%</td>
<td>10.0%</td>
<td>14.1%</td>
<td>71,000</td>
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<tr>
<td>37.</td>
<td>Golden State Bank</td>
<td>1050 W. Foothill Blvd. Upland, CA 91786</td>
<td>81,386,000</td>
<td>20.3%</td>
<td>15.1%</td>
<td>20.1%</td>
<td>212,000</td>
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<tr>
<td>38.</td>
<td>Commerce Bank of Temecula Valley</td>
<td>25220 Hanshaw Ave. Murrieta, CA 92562</td>
<td>30,546,000</td>
<td>13.5%</td>
<td>9.7%</td>
<td>13.3%</td>
<td>213,000</td>
</tr>
</tbody>
</table>

continued from pg. 23

**How Medicare...**

Medicare covers limited non-emergency ambulance transportation if you have a statement from your doctor or other care provider stating that ambulance transportation is necessary due to your medical condition. For example, Medicare may cover a non-emergency ambulance for people confined to bed if other types of transport could endanger their health. If the ambulance company believes Medicare may not pay for non-emergency service because it isn’t medically necessary or reasonable, they must give you an Advance Beneficiary Notice (ABN).

The ABN has option boxes that allow you to choose whether you want the service and explain your responsibility to pay for it. If you indicate that you’ll pay for the service and sign the ABN, you’re responsible for paying if Medicare doesn’t pay for the ambulance trip and you believe it should have. If Medicare covers your trip, it will pay 80% of the Medicare-approved amount after you’ve met the Part B deductible ($147 in 2013). You pay the remaining 20%.

How do you know if Medicare didn’t pay for your ambulance? You’ll get a Medicare Summary Notice explaining why Medicare didn’t pay.
Another iPhone is Coming Your Way

By J. Allen Leinberger
(With material culled from CNN)

There was a time when the great computer war was between Microsoft and Apple. Apple at that time was seen as the young upstart, a toy, with insufficient programming available to be of any use.

Welcome to the 21st century. Today the big war is between Apple and its Korean counterpart, Samsung. Apple is unveiling the latest version of its iPhone this month. This news comes from All Things D, the Wall Street Journal-affiliated tech blog that has a solid track record for reporting inside Apple information.

Likely to be called either the iPhone 6 or iPhone 5S, the phone’s release date would fit the schedule Apple has established since the first iPhone was released in 2007.

The upcoming Apple event will come at a unique time for the tech giant, which has dominated the smartphone and tablet markets for almost as long as they have existed. Android-based phones like Samsung’s Galaxy S4 have put a dent in iPhone sales, while some critics have said the latest updates to the iPhone and iPad lack significant innovation.

The new iPhone will run iOS 7, the latest version of Apple’s mobile operating system, which includes new typography, redesigned icons and a new color palette. The Inland Empire Business Journal reported on that just last month.

Here’s a roundup of some of the speculation swirling around the next iPhone. As always with such things, take it all with a grain of salt. Leaks along Apple’s supply line have become more frequent, but that doesn’t mean all of them turn out to be accurate.

• The new phone will likely be the iPhone 5S and keep the same design as the current iPhone 5. The iPhone 4 was followed by the 4S, which maintained the same form.
• The company will also roll out a cheaper version of the iPhone, largely for sale in emerging markets. Reuters reported that it will cost $99 and come in five or six different colors. It may or may not be called the iPhone 5C. Apple Senior Vice President Phil Schiller has tossed cold water on this idea, though Apple is known for misdirection in advance of new product releases.
• Since there will be a cheaper iPhone, Apple will discontinue production of older models.
• There will be at least one larger iPhone model, with a 4.7-inch screen, a 5.7-inch screen, or both to compete with big-screen rivals from Samsung, HTC and other makers.
• The new phone will have a fingerprint scanner for added security and other uses. (Again, you heard this first here in the pages of the Business Journal. Look for a retina scan at some future date.)

continued on page 32
The Cyber War Against Small and Medium-Sized Businesses

Many small and medium-sized businesses are not aware that they are at high risk for a cyber attack. As the economy improves in the Inland Empire, it is critical businesses understand and plan for cyber liability issues. John Sileo, a professional identity theft consultant and speaker, shares on his Solutions Blog, “Approximately 80 percent of small businesses that experience a data breach go bankrupt or suffer severe financial losses within two years of a security breach.”

Unfortunately, a common misconception is that hackers will not waste their time on a small business. This belief means organizations are unprepared for a risk that could destroy their business. In fact, according to the Symantec 2012 Internet Security Threat Report, “In 2012, 50 percent of all targeted attacks were aimed at businesses with fewer than 2,500 employees. In fact, the largest growth area for targeted attacks in 2012 was businesses with fewer than 250 employees; 31 percent of all attacks targeted them.”

Why your business is at risk

When it comes to cyber liability, there are four types of companies: Those already breached; those unaware of a breach; those about to be breached; and, those no longer in business due to a breach. Why are small and medium-sized businesses at risk for a breach? Legally, regulatory burdens for data protection and breach notification are significant in both California and at the federal level. Regulations may allow individuals to pursue private action or require millions in potential fines for a breach.

This means any businesses with a computer system that contains personnel and client information is at risk of a multi-million dollar lawsuit or fines. The vast majority of small and medium-sized businesses hold data classified by the government regulations as personally identifiable information (PII) and protected health information (PHI). PII and PHI are regulated under a variety of state and federal data privacy and breach notification laws.

The Ponemon Institute’s 2011 notes in their seventh annual study concerning the cost of data breach incidents for U.S.-based companies that the average cost of a breach was $5.5 million dollars. The report also states, “Negligent insiders are the top cause of data breaches while malicious attacks are 25 percent more costly than other types.”

At an average breach cost of $5.5 million, the risk is high, especially because data classified as PII or PHI is more far-reaching than ever. Threats now extend beyond basic malware. Hackers are able to gather information on nearly every aspect of an employee’s life.

continued on page 23