Endorsement in Board Race Gets Coduto Removed as ASB President

His endorsement of a non-incumbent in this year’s Chaffey College Governing Board race appears to have gotten Chaffey College Student Body President Kevin Coduto bounced off the Chaffey Campus Student Council. Incumbent Kathleen Brugger of Rancho Cucamonga, a now-retired social worker who has served on the Chaffey board since 1993 and is currently board president, and incumbent Katie Roberts of Upland, a retired police captain who has been on the Chaffey board since 2001, are standing for reelection in the Nov. 5 balloting. They have a sole challenger in the person of Zafar S. Inam of Ontario. Coduto endorsed Inam, a civil engineer, who is also a science, engineering and math instructor at Westwood College as well as a field representative for Congresswoman Gloria Negrete-McLeod. Coduto had recorded robo-calls promoting

Millar Named Community Engagement Director

Michael Millar is the new director for the Center for Community Engagement, which promotes student and faculty involvement with the non-profit and professional community. Since 2004, Millar has served as a lecturer in the music department, where he designed and taught a class in non-profit music. A bass trombonist, Millar has played with Los Angeles Philharmonic, Southwest Chamber Music and the Colorado Music Festival Orchestra. He also has served as the interim director of the Entrepreneurship Center for Music at the University of Colorado.

Millar has a bachelor’s degree in music from the University of Colorado, a master’s degree in music from Cal State Los Angeles, and a doctorate in musical arts from Claremont Graduate University. The Center for Community Engagement operates the University Bronco Volunteer Center, facilities the development and offering of service learning classes, and oversees the Cooperative Education internships. The director is responsible for expanding the number of partners, increasing involvement by both faculty and students, encouraging research in service learning and volunteering, and obtaining external funding to support the center’s activities.

New Law Helps Prevent Predatory Prop. 65 Lawsuits on Businesses

Governor Jerry Brown recently signed a Chamber-supported bill that aims to stop predatory drive-by lawsuits for failing to post a Proposition 65 notice at a business location. Much like the legislation the Chamber supported in the previous session to curb predatory litigation for disabled access issues, this seeks to encourage business compliance, while eliminating costly litigation that has little bearing on the proposition’s original intent.

AB 227, introduced by Assemblymember Mike Gatto, protects small businesses from shake-down lawsuits related to

Robert Lawrence Balzer Exhibition Preview

Preview an exhibit of wine artifacts and other antiques from the late renowned wine journalist Robert Lawrence Balzer’s Collection at the W. Keith & Janet Kellogg University Art Gallery. The exhibition is open to the public Nov. 9 through Dec. 21. For more information, call (909) 869-3110.

Millar started as the center’s
Cleantech Los Angeles Partners with JPMorgan Chase and Southern California Edison to Host Global Forum on the State of Clean Technology

Inaugural event will bring together leaders from industry, government, finance and academia with local start-ups in broad initiative to grow green jobs and bolster green economy

With support from JPMorgan Chase, Southern California Edison and a number of other key partners, a two-day event, Global Showcase Nov. 4-5, will be held at the JW Marriott in Los Angeles. The event will feature more than 70 presenters from 16 global markets.

Speakers will include:
• Eric Garcetti, Mayor of Los Angeles
• Dr. Cheryl Martin, Deputy Director of ARPA-E, US Dept. of Energy
• Michael Picker, Senior Advisor to Governor Jerry Brown on Renewable Energy Facilities
• Mary Nichols, Chairwoman of the California Air Resources Board
• Jim McDermott, Managing Partner US Renewables Group
• David Nahai, Partner, Lewis, Brisbois, Bisgaard & Smith

There is no shortage of compelling clean technologies and teams in Los Angeles, as evidenced by the

Ponemon Institute Ranks U.S. Bank #1 in 2013 Study of Most Trusted Companies for Retail Banking

U.S. Bank has earned top honors in the 2013 Privacy Trust Study for Retail Banking conducted by privacy and information security research firm the Ponemon Institute. This is the seventh year in which U.S. Bank has claimed the number one position and the 10th year that it has ranked in the top five.

Now in its 10th year, the study measures consumer perceptions of trustworthiness in retail banking institutions, specifically how issues related to consumer privacy and data security – and the ways in which retail banking institutions address those issues – translate to consumer opinion.

“Despite financial woes in the economy, the majority of consumers in this study still see its primary banking institution as committed to protecting their personal financial information,” said Larry Ponemon, founder and director of the Ponemon Institute. “Ponemon Institute research has revealed that there are specific factors that contribute to a trusted relationship. These are the perceived financial stability of the bank, the quality of customer service, a respectful approach to advertising with easy opt-out features, rigorous online identity and authentication procedures and a stated or implied commitment to stand behind the customer in the event of identity theft or other related crimes.”

“Trust is the primary ingredient in building loyalty with our customers,” said Dan Burks, chief privacy officer at U.S. Bank. “Everything we do as a bank, every product we offer and every service we provide is viewed
Endorsement In...  Inam’s candidacy which were
continued from pg. 4  placed to voters in the district and
he also made video statements sup-
porting Inam and consented to his name being used in press releases
sent out by the Inam campaign. Coduto’s political activity was upset-
ting to the college administration. There is something of a clubby
atmosphere on the college’s governing board, where the vast majori-
ity of issues that have come before it over the last several years have
been decided on 5-0 votes. As student body president, Coduto ful-
filled the dual role of a student trustee with full voting rights on the
student council as well as being a liaison between the college’s gov-
erning board and the student population. He was the student repre-
sentative at the college board meetings. As such, he was permitted to
participate in the board discussions but did not have voting authority
on that body.

At the Oct. 7 meeting of the Associated Students of Chaffey
College, Chaffey College President/Superintendent Dr. Henry
Shannon made a rare showing before that panel, and was critical of
Coduto’s endorsement of Inam, which he said represented an ethical
misstep on the ASB president’s part. Shannon said having a student
body president who was campaigning against two of his five bosses
was making things difficult for him as the head of the institution. “I
got calls from my governing board members,” Shannon told the cam-
pus council. “It’s making it very awkward for me.” The college pres-
ident said the role of student body president put restrictions on
Coduto’s free speech rights. “Kevin cannot just be Kevin if he’s elect-
ed by the student government society here at Chaffey College,”
Shannon said.

On Oct. 21, the Campus Council adjourned into an equally rare
closed executive session, citing disciplinary procedures. The council
was accompanied into the closed session by two faculty members,
ASB advisor John Machado and director of student activities Susan
Stewart. The public was entirely excluded from the council’s deliber-
ations during that session, as was Coduto, who was refused admit-
tance to the discussion. Those partaking in the closed session includ-
ed campus council members Carlotta Bohon, Jane- Francois A. Okere,
Antoinette Duke, Victor Bocanebra, Manuel Elguera, Christian
Garcia, Mia Henderson, Salvadore Espinoza Losa, Daisy Serrato and
Corey Stevens. One member of the campus council, Cheleshy Garcia,
was not present at the meeting.

Upon the body’s return to open session, it was announced that
Coduto had been removed by a two-thirds vote of his council col-
leagues and had been replaced by Bohon. Bohon cited Coduto’s vio-
lation of Article III of the Associated Students of Chaffey College by-
laws as the basis for her predecessor’s removal. Article III pertains to
the need for student representatives to maintain “decorum” and avoid
statements that would confuse their own personal views with that of
the college or the student body as a whole.

After Shannon’s appearance at the student council meeting on
Oct. 7, Coduto, who was elected to the ASB president post in April,
made statements to the Chaffey College newspaper, The Breeze, in
which he stated that Shannon’s criticism of him before his council
colleagues for having endorsed Inam was “unprofessional and disre-
spectful.” It was this statement that was utilized to make the case that
Coduto had violated Article III. Despite suggestions that Shannon
had induced the campus council to take the action to depose Coduto,
the president/superintendent denied that was the case.

“That was a student issue and you need to talk to the student
adviser,” Shannon told the Sentinel on Oct. 23, indicating he would
make no further comment on the matter. Inam told the Sentinel that
he was “not sure what happened during the student body forum. My
feeling is what happened to Kevin was a reaction to him not follow-
Continued from page 8

MONET FETCHES $13.2 MILLION
Fit Development LLC, out of Sacramento, has purchased The
Monet at Victoria Gardens Mall, a fully occupied, 31.4k-square-foot
retail center in Rancho Cucamonga. The property, located at 12455
Victoria Gardens Lane, fetched $13.2 million ($420/sf).

The Monet is an outparcel to Victoria Gardens, a regional mall
totaling more than 1.9 million square feet. Tenants at The Monet
include Destination XL, Destination Maternity, Shakey’s Pizza,
Pacific Dental and others.

Jeff Conover and Matt Mousavi of Faris Lee Investments repre-
sented the buyer as well as the seller, Monet in Rancho Development
LLC, from Indianapolis. The buyer was in a 1031 exchange and
needed to purchase another property within its required time frame.

Built in 2007, The Monet at Victoria Gardens Mall is situated on
2.66 acres and is located in the cultural and commercial heart of the
City of Rancho Cucamonga at the on/off ramp to Foothill Boulevard
and Bass Pro Shops Outdoor World. The property is within a very
strong demographic area with approximately 950,000 consumers and
more than 306,000 daytime employees within a 10-mile radius, and
an average annual household income in excess of $92,000 within a
one-mile radius of the property.

FONTANA LAND ACQUIRED FOR DEVELOPMENT OF
350K-SQUARE-FOOT INDUSTRIAL PROJECT
REDA Bascom Ventures, a joint venture between Newport
Beach-based, has acquired 16 acres of development land in Fontana.

The property, located at 11100 Hemlock Avenue, was excess land
adjacent to the JM Eagle Fontana manufacturing facility. REDA
Bascom Ventures plans to develop the site into a state-of-the-art
industrial / distribution building totaling 350k square feet.

Rustin Mork, Anthony Dedeeaux and Brett Dedeeaux of
Bingswanger Realty Advisors represented the seller, JM Eagle.
Kevin McKenna and Scott Sanders of Colliers International repre-
sented the buyer, REDA Bascom Ventures. McKenna and Sanders
will also handle leasing and sales for the new development.

“The property, with an excellent location within the South West
Industrial Park (SWIP), offers convenient access to the 10, 15 and 60
Freeways – three major transportation corridors linking the property
to the Ports of Los Angeles and Long Beach,” notes Bill Goltermann,
principal of Real Estate Development Associates.

Earlier this year, REDA Bascom Ventures acquired a five-acre
site in Commerce. The property is being entitled for a 141k-square-
foot industrial building with construction starting in the first quarter
of 2014.

“We currently have a pipeline of development projects in various
stages that exceeds 2 million square feet and are looking for more
quality opportunities in the Inland Empire, Orange County and Los
Angeles industrial market,” said Real Estate Development Associates
principal Jason Krotts.

CENTERS DYNAMIC LANDS NEW FINANCING FOR
PORTION OF ONTARIO RETAIL CENTER
Centers Dynamic Inc has obtained a $9.2 million bridge loan to
fund the purchase of a vacant 45.7k-square-foot Albertsons and refi-
nance the debt on the existing inline space at Grove Plaza, a neigh-
borhood shopping center in Ontario. The new financing was provid-
Continued from page 8
News and Features

Employees With ‘Attitude’: How to Reverse the Entitlement Attitude of Your Problem-Staffers

Sadly, attitude of entitlement is not a rarity in the workforce of today, particularly amongst employees under the age of 30. Fortunately, reversing course with problem staffers is not as difficult as some employers may think.

There’s No Such Thing as a Bad Idea. (Or Is There?)

Generally, there is widespread contempt for the “no bad ideas” notion. Yet authors Rigie and Harmeyer have a different take on it.

Top 10 Tips When Audited by the IRS or FTB (in California)

Bill Lindsey gives 10 tips that could be a game changer for you if you have just received notice from the IRS or Franchise Tax Board.

Beyond the Business Plan: “Lucky” 13 Essentials

You Won’t Learn in Business School

According to authors Michael Houlihan and Bonnie Harvey of the Barefoot Cellars winery, entrepreneurs can be made—you don’t have to be born with that entrepreneurial gift.

Columns

Real Estate Notes
Management
Venture Capital
Business Success
Investments and Finance
Entrepreneurship
The Lists:
Long Distance Companies Serving the Inland Empire
Interconnect/Telecommunications Firms
Internet Service Providers Serving the Inland Empire
Private Aviation
Copier, Fax and Business Equipment Retailers
Computer Column
Restaurant Review
Women in Business
Financial Planning
Financial Column
Manager’s Bookshelf
New Business Lists:
County of San Bernardino
County of Riverside
Executive Time Out
Employees with ‘Attitude’: How to Reverse the Entitlement Attitude of Your Problem-Staffers
By Barbara Jaurequi, MS, LMFT, MAC

Sherrie is a 25-year-old woman who works for a large mortgage banking firm. As a junior analyst, she receives a generous salary for her few years of experience along with a considerable benefits package. Soon after joining the firm, Sherrie began coming in late to the office at least a few times a week. When her supervisor confronted her about her repeated tardiness, she became defensive, stating that since she can’t control the traffic she should not be penalized for coming in “a few minutes late.” For the rest of the day, Sherrie pouted at her desk, was generally unfriendly and behaved like a victim of unfair criticism.

On another occasion, she was asked to stay an hour past her normal quitting time. She refused on the grounds that she was not given enough notice and that she’d already made other plans that were “unbreakable.” When her manager commented on her unwillingness to help out, Sherrie explained that she felt she should be paid more if she was expected to do the work of other employees. In spite of her mediocre job performance, Sherrie expected to receive a large bonus at the end of the year. When her supervisor explained that her bonus was based on job performance, and that Sherrie would not be receiving one, Sherrie claimed she was being treated unfairly. Regardless of how she performed her duties, she believed she was entitled to a large bonus and special consideration for things like tardiness and absenteeism. She ultimately decided to quit her job with little notice and that she’d already made other plans that were “unbreakable.” When her manager commented on her unwillingness to help out, Sherrie explained that she felt she should be paid more if she was expected to do the work of other employees. In spite of her mediocre job performance, Sherrie expected to receive a large bonus at the end of the year. When her supervisor explained that her bonus was based on job performance, and that Sherrie would not be receiving one, Sherrie claimed she was being treated unfairly. Regardless of how she performed her duties, she believed she was entitled to a large bonus and special consideration for things like tardiness and absenteeism. She ultimately decided to quit her job with little notice and that she’d already made other plans that were “unbreakable.” When her manager commented on her unwillingness to help out, Sherrie explained that she felt she should be paid more if she was expected to do the work of other employees. In spite of her mediocre job performance, Sherrie expected to receive a large bonus at the end of the year. When her supervisor explained that her bonus was based on job performance, and that Sherrie would not be receiving one, Sherrie claimed she was being treated unfairly. Regardless of how she performed her duties, she believed she was entitled to a large bonus and special consideration for things like tardiness and absenteeism. She ultimately decided to quit her job without giving notice.

Sadly, Sherrie’s attitude of entitlement is not a rarity in the workforce of today, particularly amongst employees under the age of 30. Employers often find themselves playing the part of “cheerleader” with staff members like Sherrie. They fear negative reactions to criticism and tolerate mediocre job performances to avoid dealing with their employees’ poor attitudes. Employers can feel trapped when dealing with attitudes of entitlement amongst their staff members. They endure offensive demeanor to avoid the hassles of retraining new staff, wrongful termination lawsuits and defensive hostile reactions from would-be terminated employees.

Fortunately, reversing course with problem staffers is not as difficult as some employers may continue on page 27

Venture Capital for Dummies®: Ten Ways to Lose a Deal

You’ve managed to get the attention of well-established venture capitalists. You’re finally meeting them face-to-face, and everything seems to be going great. But then disaster strikes. You present your estimate for your company’s projected earnings and you see the VCs’ faces drop. You find out later they thought it was unrealistic, which made them worry you didn’t have a handle on other aspects of the business. Or maybe your projected earnings were reasonable, but your product demo went horribly wrong. Or maybe you can’t even get your foot in the door because potential VCs keep telling you they’ve already heard about other businesses with the same concept as yours.

Cue the panic. You’ve spent long, tedious hours working on your business, and now it may seem that it was all for nothing.

“No to worry, if you’re having trouble navigating the mystical world of venture capital, you’re in good company,” says Nicole Gravagna and Peter K. Adams, authors of the new book “Venture Capital For Dummies®.” “Venture capital is often misunderstood and can feel like a big cloaked, black box to many people. But getting an understanding of the basics will help demystify the whole process.”

That’s exactly what Gravagna and Adams seek to help readers do with their new book. In it, readers discover which companies benefit most from venture capital, how venture capital works, how to connect with venture capitalists (VCs), how to position their company to appeal to investors, and much more.

Of course, nobody’s perfect, but when you’re seeking venture capital, some mistakes, more than others, can cost you the deal. Here, Gravagna and Adams outline 10 of the most damaging mistakes you can make and tell you how to avoid them—or overcome them if they occur.

Being uncoachable. Growing a company from a team of one or two into a thriving business is hugely difficult, but you will learn a ton along the way. Being coachable means having a personality that allows you to say, “I stand corrected.” In other words, you can take criticism, constructive or otherwise, and use it or disregard it, while staying positive throughout. Strive to be coachable, especially if that trait isn’t one you possess naturally.

“People who are uncoachable don’t take criticism well or simply don’t listen,” confirms Adams. “They are offended by the notion that their company isn’t perfect, even though no company is perfect. The uncoachable person persists change and quickly frustrates all investors he meets.”

Having a critic. You can’t do a lot when someone doesn’t like you or your company, but be warned, having someone badmouth your deal, even falsely, can ruin the mood around your fundraising campaign very quickly.

“In an angel meeting of 25 people, if one angel says something less than positive about your deal, the excitement drops, and the deal can die right there on the boardroom table,” says Gravagna. “If a VC asks his advisors what they think of your deal and they dislike it, it’s dead. Horrifying, but true. The best way to avoid this problem is to make friends and don’t make waves for any reason while you are fundraising.”

Quoting an inflated valuation. Quoting an inflated value for your company is probably the number one reason a deal sours on the investor’s plate. Adams points continue on page 16
There’s No Such Thing as a Bad Idea. (Or Is There?)

Brainstorming experts have long held that every idea, however impractical, is worthy of consideration. In practice, many of us have come across our share of unmistakable duds. Mitchell Rigie and Keith Harmeyer, coauthors of “SmartStorming,” have thoroughly explored this conundrum. Here, they explain why lots of good can come from bad ideas.

A Window on the “Storm” of Controversy

According to Rigie and Harmeyer, the “no bad idea” mantra is not a new one. Alex Osborn, considered by many to be the father of brainstorming, believed that in order to be successful, participants must “suspend judgment.”

Like most savvy brainstorm leaders, he understood the perils of allowing people to start criticizing ideas in the midst of a session. And today almost every well-regarded group idea generation methodology maintains the tradition. So why do so many people feel strongly that there are bad ideas—ideas so bad they should be stopped dead in their tracks so as not to waste the time and energy of the group?

“We were really fascinated, and a little puzzled, by people’s reactions,” says Rigie. “So we decided to post this question on LinkedIn: ‘We’ve all heard the expression There are no bad ideas. Do you agree? If not, why? If so, what does the expression mean to you?’ We wanted to see just how varied the responses would be.”

Here is a small sampling of the responses the SmartStorming partners received:

- “Of course there are bad ideas! If we all decided to jump out of the window right now and defy gravity, wouldn’t that be a bad idea?”
- “We were really fascinated, and a little puzzled, by people’s reactions,” says Rigie. “So we decided to post this question on LinkedIn: ‘We’ve all heard the expression There are no bad ideas. Do you agree? If not, why? If so, what does the expression mean to you?’ We wanted to see just how varied the responses would be.”

“Some people really get passionate about it, like they find it personally offensive,” says Rigie. “Then again, we often find that other people are equally passionate about the opposite point of view.”

“There’s no such thing as a bad idea!” Whether you’re in advertising, sales, HR, or just slaving away in the back cubicle, at some point you’ve probably been involved in a brainstorming session where someone has uttered those brave words. In fact, the mantra is often upheld as the number-one “rule” of brainstorming, long embraced and championed by experts.

But is it really true? After all, when you think about it, you usually hear those words when they’re being used to justify a less-than-stellar suggestion that’s just been made by a colleague. In reality, aren’t there at least a few bad ideas lurking in the shadows?

In their SmartStorming corporate training sessions, Mitchell Rigie and Keith Harmeyer—coauthors of “SmartStorming: The Game-Changing Process for Generating Bigger, Better Ideas”—usually introduce the “no bad idea” notion. More often than not, a heated debate ensues.

“Most of us have at least a vague understanding of the expression’s meaning—but many of us just don’t buy it,” says Harmeyer. “When the debate comes up, there’s always one participant, and often many more, who challenge this notion that bad ideas don’t exist. We typically hear comments like, ‘Oh course there are bad ideas! If we all decided to jump out of the window right now and defy gravity, wouldn’t that be a bad idea?’

“Some people really get passionate about it, like they find it personally offensive,” says Rigie. “Then again, we often find that other people are equally passionate about the opposite point of view.”

A Window on the “Storm” of Controversy

Accordi
Top 10 Tips When Audited By The IRS or FTB (in California)

By Bill Lindsey MSFS, AEP, RFC

You have just received notice from the IRS or Franchise Tax Board (in California) that you are being audited. If you are human, one of the first thoughts that may pop into your mind is, “now what?” or “what am I going to do next?” Sadly, in most cases, our tendency is to get all worked up for nothing. Fear is a common reaction to this experience. Unfortunately, the fear caused by all this tends to affect your work, family life, and even your health. So before handing yourself over on a silver platter to the IRS (or any state tax agency), check out the following 10 tips. If you follow them, they can and will be a complete game changer for you.

1. DON'T WORRY when you get the Information Document Request form (IDR) from the IRS. The IRS will be asking a number of questions, seeking explanations, and requesting proof of your deductions…. Don't worry! You are a U.S. citizen/taxpayer and you have RIGHTS! Most people FEAR the “audit letter” because they think they will “go to jail” if they did something wrong, but that's not the case unless you've been dishonest, lied, or intentionally misrepresented dollar amounts on your tax returns.

2. DON'T TALK TO THE IRS AGENT, let your CPA or accountant do it. Unless your accountant tells you to … have your accountant do all the work and interact with the IRS agent. You might become “emotionally” involved when you're asked a question and TALK TOO MUCH. This is NOT good! Your accountant or CPA, on the other hand, can handle all the dialogue with professionalism and accuracy, with little or NO emotion, and get the job done faster.

3. STAY INFORMED by your CPA or accountant as to the progress of the audit. Many taxpayers being audited just hand-over all the work and effort to their CPA's or accountants and don’t stay involved in the progress or process of the audit or its updates. This can be very problematic in the end because of inaccurate or incomplete answers given to the IRS auditor or a perceived “attitude” by your CPA or accountant.

4. GET AN EXPERIENCED CPA OR ACCOUNTANT to help represent you before the IRS. They usually know exactly what to do and how to do it. If your current CPA or accountant seems “LAME” or unresponsive, don't be afraid to fire them and get a new one who has experi-
DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL STOCK CHART

THE GAINERS
Top five, by percentage

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<th>Company</th>
<th>Current Close</th>
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<th>Point Change</th>
<th>% Change</th>
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Five Most Active Stocks

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Monthly Summary 10/21/13

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

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

Endorsement In...
continued from pg. 3

Coduto said he believes he was within his rights to support the college board candidate of his choice publicly. He acknowledged that traditionally student body presidents have not endorsed college board candidates and that he noted his ASB president title in making the endorsements, but said he did not believe he was bound by tradition and that he made clear he was speaking for himself when endorsing Inam. “I have never spoken on behalf of the entire student body saying that the whole student body thinks this, or even that the whole student government thinks this,” he said. “The endorsement is what spurred the entire situation, but technically not the reason I was removed from office. It caused a stir-up with the board, who put pressure on the president of the college, who put pressure on the student government advisors, who put pressure on the student government members to remove me from office on grounds such as being ‘unethical.’” Coduto said it was hypocritical of Shannon to attack him for having engaged in political activity when Shannon has himself made political contributions to the college board members, at whose pleasure he serves as president/superintendent. “I question the ethics of that,” Coduto said. Coduto said he now recognizes that he had to pay a steep price – being removed as student body president – for exercising his freedom of speech. Nevertheless, he said, he would “absolutely do so again.”

—San Bernardino County Sentinel
There are a lot of different beliefs about what it takes to be a successful entrepreneur. When you look at famous, crazy-successful entrepreneurs like Bill Gates and Oprah Winfrey, you feel more discouraged than inspired. You could never do what they did, you think. Sure, I'm learning a lot in business school, but I don't think I have the "entrepreneurship gene."

Then again, maybe you're the complete opposite and think to yourself, I know I can start the next Facebook or Spanx... I just need the right idea, and everything else will fall into place. Or perhaps you think it's all about luck: My product is great, but how it will do in the market is a crapshoot. Maybe it will sell; maybe it won't!

Whatever your thoughts are on entrepreneurship, one thing is for sure: If you're still learning about the "real" business world from inside a classroom, there's no denying how much you can learn from bootstrappers who have been there and done that.

"The truth is, entrepreneurs can be made—you don't have to be born with that entrepreneurial gift (in fact, most successful businesspeople weren't)," says Michael Houlihan, coauthor along with Bonnie Harvey of the New York Times bestseller "The Barefoot Spirit: How Hardship, Hustle, and Heart Built America's #1 Wine Brand." "It all comes down to foundational knowledge and hard work. And if you're open minded and willing to listen to the voice of experience, you can learn the guiding principles that play a role in building successful businesses—and have a major advantage over many of your peers."

Together, Houlihan and Harvey are the voice of experience, having bootstrapped a very successful business from the ground up. They are the founders of Barefoot Cellars, the company that transformed the image of American wine from staid and unimaginative to fun, lighthearted, and hip. When they started their company in the laundry room of a rented Sonoma County farmhouse, they knew almost nothing about winemaking or the wine business. The Barefoot Spirit tells their California-style rags-to-riches story in compelling and colorful fashion, and reveals just what it takes to succeed as an entrepreneur. Now, Houlihan and Harvey are also sharing what they've learned as they speak at business schools across the country. In their presentations, they collectively refer to their guiding principles as "The Barefoot Spirit," a system requiring entrepreneurs to put themselves in the other person's shoes. When you allow these principles—not fear, greed, or the way other people did things—to guide your decisions, teach Houlihan and Harvey, you can increase sales, reduce overhead, gain new loyal customers, and grow your brand.

"We're really passionate about teaching young entrepreneurs," comments Houlihan. "These students are already getting wonderful educations—our goal is to supplement the foundational knowledge they're learning in the classroom by offering insights from the trenches, so to speak."

According to Houlihan, he and Harvey had to learn many of the lessons that led to their success in the School of Hard Knocks—and they prefer that young entrepreneurs avoid that particular classroom.

"That's one reason why we developed the Barefoot Spirit," notes Harvey. "Business school will tell future entrepreneurs how the car works, but the Barefoot Spirit will tell them how to get where they're going. It provides foundational knowledge that can increase young entrepreneurs' chances of success. These are the standards that really help you connect the dots between an on-paper business plan and running a real-world business."

Read on to learn about 13 foundational habits that (along with a healthy work ethic) will help you to become successful as an entrepreneur:

**Always ask yourself, How would I like this?** When you start your own business, you'll quickly learn that there's no class, book, case study, or industry standard that always gives you a clear answer to One Big Question: Will this choice sustain and grow my business? However, there is a simple formula that rarely steers you wrong. Your grandmother called it "The Golden Rule." Your mother said, "Put yourself in the other person's shoes." Today, Houlihan and Harvey ask, "How would you like it?"

"It's quite simple: Would you like to be on the receiving end of your actions?" Houlihan asks. "Would you work for you? Would you extend credit to you? Would you like selling to you if you were a vendor? As a consumer, would you buy from you? By putting yourself in the other person's shoes, you'll get an objective view of your business practices and how they might need to change in order for you to build a brand you'd be loyal to. Too often, entrepreneurs limit their success by allowing fear, greed, or the way other businesses do things to guide their decisions."

**Pinpoint your strengths and weaknesses.** We all tend to think that we can do more than we actually can. As a result, we're overscheduled, overstressed, and overwhelmed. In the business world, this tendency to be "over" causes us to blow our skill sets, our capabilities, and even our products and services out of proportion. That's why Houlihan and Harvey recommend that you work with a third party who knows you very well.

"One of the keys to success is understanding what you have an abundance of and what you need more of—and a trusted friend or mentor can help you make those distinctions," Harvey points out. "This person can help you determine how much time you have to commit to your venture and how much money you can safely spend, for example. He or she can also keep you honest about what you do and don't excel at, how you handle stress, and when you need to delegate tasks and call in help. It will be harder to make false claims knowing you are being held accountable."

**Always keep in mind why you're in business.** Before you open your doors for the first time, get clear on your values and goals as an entrepreneur. Ask yourself questions like: Why do I want to build this business? Is it simply to create a job for myself? Is it to create a legacy, or to build brand value that I can monetize at some point? What are my beliefs on how employees and customers should be treated? What lines do I never want to cross?

"Consider writing the answers to these questions down and looking back at them from time to time," Houlihan advises. "The reasons behind why you want to start a business in the first place will influence how
Robert Balzer...
continued from pg. 1
In 2008 Cal Poly Pomona Library was honored to begin receiving the personal collections of renowned wine journalist and wine educator, Robert Lawrence Balzer. Balzer is recognized for having had an enormous impact on the California wine industry, and on the acceptance of California wines worldwide. He began championing quality California wines in the 1930s, decades before the rest of the world realized their stature. In 1973 he organized a blind tasting with the New York Food and Wine Society, where California Chardonnays received the top four scores. That contributed momentum toward the famous 1976 “Judgment of Paris” blind tasting where again California wines received top scores over French wines (portrayed in the 2008 film “Bottle Shock”). The acquisition of the Robert Lawrence Balzer Collection builds on an already significant Wine Industry Collection at Cal Poly Pomona Library and further strengthens the library as a research venue for the wine industry.

“The California wine industry owes Robert Lawrence Balzer more than you can imagine. Without his writings California wines would not be where they are today.
His work legitimized our industry to the world.”
—Ernest Gallo

Robert Lawrence Balzer
Winners and Losers
By J. Allen Leinberger

I love it when I am proven right. Last month I spoke about Apple and Samsung and mentioned in the process that the glow had gone dull on Microsoft. Well it turns out that the “Wall Street Journal” now agrees with me. Their version of the story goes like this: Microsoft, back a few decades ago, wooed the I.T. departments of major corpora-tions. They, in turn, built company computer networks around Bill Gates’ gear. People who worked for those companies got used to using Microsoft computers and programs.

Meanwhile Apple was slowly building up a consumer base of independent computer users. (Remember when they gave computers to schools for free. That was to build a new generation of computer users.) By the time that the new century dawned, Apple was ready with an entire new product line, a consumer line, designed not for work but for daily use. First came the iPod in 2001. That was fol-lowed by the iPhone in 2005. To tell the truth, Blackberry had smart cell phones out first, but the iPhone was promoted as the popular new cutting edge device. The Blackberry, with their QWERTY board was preserved as part of the corporate structure.

Finally came the tablet, the iPad. (As I write this, I have not had the chance to review the new iPad 5, which came out on Oct. 22.)

In truth, the tablet was little more than a laptop, but it was lighter and “different.” Kids got attached, especially with the addition of almost universal Wi-Fi. Once the working class discovered that an iPad could carry apps that included things like complete Physicians Desk References in a totally portable format, they started a grass roots uprising against those I.T. guys.

We never liked those guys anyhow. You may remember the old “Saturday Night Live” routine where the guy from I.T. came up to the office and shoved workers out of the way to fix simple little things with complicated seven-step fixes? So now, oddly enough, Apple is cutting back on its low-priced iPhone 5 and increasing production of its high-end version. Personally I plan to wait for the end of my contract next year about the time that the iPhone 6 comes out.

But Samsung is still in the fight. It is now being rumored that the next Samsung smartphone will be curved. Apparently Samsung has developed a flexible screen and that means that their next phone will be more “pocket-friendly.” It could also mean that Samsung could make big curved screen TVs to replace the current HD monsters in our living rooms.

LG meanwhile is considering a curved smartphone that bends from top to bottom instead of Samsung’s left to right format. Meanwhile Samsung has beaten Apple to the marketplace with its new smart watch. A very clever TV commercial reminds us of every wrist communications’ device from Dick Tracy’s to Capt. Kirk’s, and lets you know that you can now join this communication fantasy. Of course, some of you may have bought the most recent Apple Nano and added a wristband to it. The Nano is only an iPod and doesn’t do what a smartphone does, but it shouldn’t take Apple much time to jam the rest of the iPhone works into the little shell.

So, here is where we are headed. Market predictors see Apple’s iPhone on the rise and Samsung on the decline. Not because of Samsung’s curved screen and not because Samsung has the first watch computer, but because Samsung is Android based and the iPhone is not. Speculators cannot explain why, but consumers seem to have come to accept the screen keyboard. A couple of years ago many people were saying that they

Real Estate...

continued from pg. 3

With the acquisition of the grocery space, Center Dynamic now owns 84k square feet of the 122.6k-square-foot center, located at 1151-1161 Walnut Avenue. The remainder of the square footage is made up of five independently owned pads spaces. Grove Plaza is co-anchored by a CVS Pharmacy, and features several national tenants including Kragen Auto Parts, Baskin Robbins, Subway, Burger King and Wells Fargo.

A portion of the loan proceeds will be used to fund the costs associated with the lease up of the remaining vacant space at the center, which Karlin expects will be accelerated with the addition of 99¢ Only Store. The discount retailer signed a lease to occupy half of the former Albertson’s space.

PRIVATE INVESTOR PAYS $4.6 MILLION FOR CORONA RETAIL ASSET

Green River Promenade, a 42k-square-foot retail center in Corona, traded hands at a price of $4.6 million ($110/sf). Located at 4300 Green River Promenade, west of the 71 Freeway on the south side of the 91 Freeway, the asset was acquired by Corona Capital LTD. The seller was Wayman Promenade LLC.

Green River Promenade Retail Center is a multi-tenant investment property zoned for retail, medical and office usage. The center features excellent signage and is located in the main arterial 91 Freeway bypass to Corona and South Corona.

Roger Niesz, David Knowlton, and Steve Liu, with NAI Capital represented the buyer and the seller in the transaction.

MURRIETA SELF-STORAGE PROPERTY SOLD BY FIRST CITIZENS BANK & TRUST COMPANY

Guava Street Storage, a bank-owned self-storage property in Murrieta, sold for $2 million. The property, formerly known as 1st Choice Self Storage, was sold by First Citizens Bank & Trust Company.

The property, built in 2007, consists of 161 self-storage units and 11 RV parking spaces situated on 2.39 acres. Earlier this year, the 41.6k-square-foot property was foreclosed on by First Citizens Bank & Trust Company.

The facility has a large on-site management office and apartment. In addition, the property has an attached office building which will be utilized for future additional rental income.

Stephen Grossman with NAI Capital’s Orange County office represented the buyer, Eddie Atoian. The bank was repped by Lee & Associates. According to Grossman, the buyer plans to implement new management and marketing systems to enhance the value of the asset.

MG PROPERTIES SPENDS $42 MILLION ON UPLAND MULTIFAMILY ASSET

In a recent institutional-quality multifamily buy out of the Inland Empire, MG Properties purchased the Stoneridge Apartments, a 300-unit multi-family community in Upland, for $42 million ($140k/unit). The property was sold by Irvine-based Sares-Regis Company.

Stoneridge Apartments is a 131-unit multi-family property zoned for retail, medical and office usage. The center was previously associated with the lease up of the remaining vacant space at the center, which Karlin expects will be accelerated with the addition of 99¢ Only Store. The discount retailer signed a lease to occupy half of the former Albertson’s space.

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you run it day to day. It’s important to stay connected to your values and to make sure that time and momentum don’t move you too far away from them.”

Become a leader in your own category. There was a time before terms like “social network,” “iPhone,” and “Google it” were used. So today, Harvey and Houlihan encourage entrepreneurship students to create their own terms, define their own niches, and be leaders in their own new categories. Doing so can distinguish your company and lead your product to success.

“What is your new term for defining your product or service?” Harvey asks. “It just might catch on. Don’t be afraid to name your own tune! And don’t let initial resistance or skepticism stop you. Believe me, Barefoot caught a lot of flak from the traditional and conservative wine industry when we began to use terms like ‘personal house wine,’ and ‘velocity price point.’ But today, those terms have caught on—and are now used throughout the industry.”

Always OVERdeliver. As a (probably cash-strapped) entrepreneur, at times you may be tempted to cut corners in order to save a minute, a hassle, or a buck. Don’t. Remember, most consumers look for products and services that provide good value for the price. If you want to gain your customers’ loyalty, you have to offer them exactly what they want to gain your customers’ loyalty, you have to offer them exactly that—and you need to make sure that they have consistently positive experiences with your company.

“When products meet or exceed customers’ expectations, they are more likely to remain loyal and recommend your brand to friends, family, and associates,” Houlihan confirms. “At Barefoot, we always strove to overdeliver by meeting and exceeding customers’ expectations in quality, quantity, and customer service. We validated the consumer’s decision to choose our brand by publicizing all of our awards, accolades, and endorsements. And we took every opportunity to get feedback on what people liked about Barefoot, and how they thought we could make it better.”

Know the difference between customer service and complaint resolution. These days, most companies have anything ranging from one person to a whole department dedicated to so-called “customer service.” But in reality, many of these departments should be called “complaint resolution,” because that’s what happens: Customers service.” But in reality, many of these departments should be called one person to a whole department dedicated to so-called “customer service.” But in reality, many of these departments should be called

“Some may see it as a line item on a business plan, either—but it has the potential to be one of the biggest costs for your business. When a member of your team leaves, you don’t just lose that employee; you lose her hours of training, her institutional knowledge, her relationships outside the company, and (in the case of salespeople), you can lose customers who are more loyal to your former employee than the product she represented.

“It’s simple: How you treat your employees directly correlates to how successful your business will be,” Houlihan states. “If you treat them like a commodity—if you’re stingy with pay, recognition, and benefits—they’ll do only the bare minimum to keep their jobs, and eventually, they’ll leave.”

“Never forget that people work primarily for income, recognition, personal time, and security,” he adds. “When Barefoot began paying for performance (monetarily, as well as with days off, publicly recognizing employee achievements, and more) rather than attendance, we found our best people didn’t leave because they benefited from their own production. Those who were less productive were paid less and could not afford to stay.”

Hire people you like, then help them blossom. In other words, don’t hire solely based on someone’s technical skill set. You can always teach that. Instead, hire people with foundational qualities you can build on: integrity, enthusiasm, a willingness to learn, a sense of humor, and a sincere interest in your business, to name a few. A good way to test this is to give job candidates a verbal run-down of the position, your company’s challenges, and your expectations for the position. Then, have the candidate send you a one-page summary on a deadline. This will tell you volumes.

“You can always train good people later, after you’ve made them a part of your team,” Harvey assures. “And be sure to create an environment where your trusted team members can feel free to grow, take risks, and even make mistakes. Employees who aren’t supported and who are afraid of doing something wrong will never live up to their full potentials.

“Lastly, to really get the best out of your people, find out what they excel at,” he advises. “Then, redesign their jobs to fit those skills. Ask others to pick up the aspects of the former job that still need to be done. You might be surprised at the positive response. Don’t put the square peg in the round hole. Build a square hole.”

Meet deadlines (and when you can’t, be the first to call). It goes without saying that you should do everything in your power—such as work longer hours and ask for help—in order to meet deadlines to which you’ve previously agreed. But sometimes, it happens to the best of business owners: Despite your best efforts, there’s just no way the product, service, or payment will be ready on time.

“When that’s the case—and especially when it is related to paying a bill—call ahead and let the other party know that you’ll be late,” Houlihan instructs. “Explain what the holdup is, extend your sincere apologies, and explain how you’re going to make things right. If the other party has to call you, they’ll have a much more negative feeling about you and the situation. I remember during Barefoot’s early days, Bonnie and I had to tell some of our creditors that we wouldn’t be able to pay on time. And several of those creditors extended our credit on the spot. They said we were the kind of customers they wanted!”

Respect salespeople’s time. Dealing with salespeople isn’t high on most business owners’ lists of priorities. These owners often brush salespeople off or leave them waiting for long periods of time. They may even treat salespeople with annoyance or disrespect. Don’t make that mistake. According to Houlihan, the salespeople who call on you have much more to offer than the products and services they represent. They are a gold mine of information and are in a position to significantly help your business.

“For instance, the salesperson calling on you may have special ‘pocket’ deals to help close new customers or gain larger orders, such as reduced interest rates or extended...
## Interconnect/Telecommunications Firms Serving the Inland Empire


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<th>Employees: Inland Empire</th>
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<th>Office: Inland Empire</th>
<th>Major Brands Carried</th>
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<td>Adtran, Alcatel-Lucent, Cisco, Nortel</td>
<td>John Straton</td>
<td>President</td>
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<td>Charter Business</td>
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<td>Thomas M. Rutledge</td>
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<td>(626) 430-3352/951 509-7111 <a href="mailto:trutledge@charterbusiness.com">trutledge@charterbusiness.com</a></td>
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<td>WND</td>
<td>Philip Ross</td>
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<td>(909) 945-8218/945 8255 <a href="http://www.te%D0%BB%D0%B5%D0%BFacific.com">www.teлепacific.com</a></td>
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<td>3.600+ Fiber optic route miles network for high capacity data transport, SONET, Managed Wavelength, Dark Fiber, Cell Site Backbone, and Wireless Site Development</td>
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<td>VoIP, Toshiba, Cisco</td>
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<td>20</td>
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<td>1986</td>
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<td>12</td>
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<td>Diana Saldizar</td>
<td>President</td>
<td>(888) 673-4933/909 483-1938 saldo@voipcom Inc.com</td>
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<td>Charles Oakley</td>
<td>Vice President of Operations</td>
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New Law Helps...  
continued from pg. 1

alleged missing or inadequate signage required by Proposition 65 by providing them with a 14-day window to cure a signage violation in certain situations, thereby avoiding a private lawsuit.

Proposition 65

Proposition 65, approved by voters in 1986, enacted “The Safe Drinking Water and Toxic Enforcement Act of 1986,” which is designed to protect California’s drinking water from chemicals known to cause cancer or birth defects and to warn the public about the presence of those chemicals in their environment. Since its enactment in 1989, Proposition 65 has encouraged businesses to renovate facilities, reformulate products, and update manufacturing processes to eliminate the use of listed chemicals.

Proposition 65 requires, among other things, that private businesses post warnings when they knowingly expose workers or the public to listed chemicals. These warnings can take the form of placards in business establishments where listed chemicals exist or are released into the environment.

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There’s No Such… continued from pg. 6

Harmeyer. “A ‘bad,’ even absurd, idea is offered up, and within minutes it has transformed into a brilliant example of innovative thinking.” In fact, like many brainstorming experts, we make use of some very effective idea generation techniques that actually invite participants to come up with the worst, most ridiculous, even distasteful ideas imaginable—and then to turn around or transform those ideas into great ones.”

Consider the somewhat extreme “what if we all jumped out of the window” example, suggest the authors. Anyone would agree this is a bad idea in and of itself. But Rigie and Harmeyer point out that from such an idea, one might develop an innovative emergency personal parachute product for individuals working in tall city buildings. Or conceive an improved process for evacuation from high floors during a fire. A new “team hang gliding” extreme sports event. A breakthrough advertising concept where a group of people are able to fly after consuming a new beverage. You name it! Any of these, and an infinite number of other possibilities, could be born from the “bad idea” that everyone in the room should jump out of a window.

“That is, unless the idea is shot down prematurely before the potentially great idea within it has a chance to blossom,” says Rigie. “And that is the point: to suspend judgment until an idea has had a fair chance to show all it’s got.”

When the time is right, you can kill it with consideration. When is it appropriate and even productive to reject an idea? “One of the most important concepts to understand about successful group idea generation is that there is a time to generate ideas and a time to judge and select ideas,” says Rigie. “These are two very different and distinct processes that require different thinking skills. During idea generation, thinking must remain spontaneous and free of any negativity or judgment. This is the optimal condition for generating the greatest breadth and depth of fresh ideas possible.”

Rigie goes on to explain that later, once the idea generation process has been completed, it is then time to switch to the process of evaluating and selecting ideas, and subject the best ones to critique. It is during this phase in the session (or in a subsequent session) that ideas should be judged worthy or unworthy, practical or implausible, etc. By keeping these two processes separate, you optimize your effectiveness at both. “Most of us enter a brainstorm with the goal of generating fresh, innovative, game-changing ideas,” says Harmeyer. “However, if judgment and criticism are part of the ideation process, it is highly unlikely that the goal will be achievable.”

“Suspend judgment,” adds Rigie. “Even if you know, without a doubt, that an idea is bad—really bad, even horrible—let it live, just for a while. You just might find a game-changing gem hidden inside! Now doesn’t that sound like a good idea?”

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Beyond the... terms,” Harvey points out. “Even if she can’t offer you a deal outright, she can still be your advocate for better terms with her company and give you insights on how to maneuver successfully.

“And that’s not all,” he continues. “Salespeople can also help you to anticipate a competitor’s move, or to be prepared for a new opportunity or a change in laws or business practices. After all, it’s part of their job to stay on top of the ever-changing marketplace. Why let your competition get the latest industry information, best deals, special closeouts, and credit terms just because you treat salespeople poorly?”

Don’t have preconceived notions about bankers. Often, entrepreneurs think bankers don’t care about their businesses, and as a result, don’t make an effort to develop positive relationships with them. But the reality is, bankers usually aren’t unaccommodating bad guys. They’re anxious because they don’t know how you’ll behave when times are tough.

“You certainly wouldn’t want to increase terms or make concessions to someone who might blindside you with the information that a payment would be late—or might not pay at all,” Houlihan points out. “Once you realize that bankers and creditors have fears and goals just like yours, it will be much easier for you to be friendly, transparent, and informative. And when you are, you’ll see that these professionals are more likely to help you out. The truth is, they want you to succeed because when you grow, they grow.”

Don’t be afraid to ask for help. Sometimes, entrepreneurs have an “I’ll do it myself or not at all” mentality. They believe that asking for help reflects badly on their capabilities, and they don’t want to seem weak. They may not want to risk proving naysayers right or appear to be a bad investment. But the truth is, unless you’re independently wealthy with a team of experienced, trusted advisors to guide you right out of the gate, you’ll need some type of help sooner or later.

“In the case of all vendors and creditors, and other strategic allies, honesty regarding where you are and what you need is the best policy,” Harvey confirms. “Also, don’t be afraid to ask for advice, guidance, and aid from mentors and other industry professionals. When you’re starting a business with a tight budget, you literally can’t afford to make mistakes—and that means there’s no such thing as a dumb question. I’ll never forget asking one supermarket chain’s guff wine buyer what our logo should look like. In colorful fashion, he told me exactly what to do and what to avoid. Turns out, that advice was solid gold, and I didn’t have to pay a dime for it. All I had to do was ask a question.”

Have heart. Heart isn’t something you can learn from a book, class, or seminar. It’s not a skill you can master. Instead, it’s something you have to find within yourself. And when you tap into this wellspring, you’ll have grasped one of the most valuable tools you can possess as an entrepreneur.

“Heart is what drives you,” Houlihan explains. “It’s the way you look at the world around you. Heart is about your belief in your own eventual success, regardless of the odds, the naysayers, or the time it takes. It’s the tenacity that keeps you going. Heart is having a sense of humor in the face of hardship and not taking yourself too seriously. It is about being true to your core values by supporting causes that are near and dear to you. It is helping your community improve itself, thereby giving others a social reason to buy your product. Heart is what makes you feel good about what you do.”

“Finally, remember that it’s easy to do the right thing and lose a deal. It’s much harder to do the wrong thing and win one. So, make no mistake: Customers, employees, vendors, and others will judge you by how you conduct yourself and lead your business when the going is toughest.”

“Here’s the good news: Whether you’re sailing stormy seas or making more progress than you ever dreamed possible, the habits encapsulated within the Barefoot Spirit will keep you on a track you can be proud of and maximize your chances of eventual success.”

Lose a Deal... continued from pg. 5

out that when your valuation is too high, investors think you are either greedy or you don’t know what you are doing. In both cases, a high valuation can end a conversation.

Pitching an idea. At one time, VCs may have doled out $4 million for an idea (or maybe they never did and some people just like to tell tales); nevertheless, angels or VCs investing in a concept stage company is not common these days.

“Now,” says Adams, “investors carefully balance the risk versus reward aspects of your deal. If you’ve accomplished very little and are still a few years away from revenue, VCs aren’t going to invest in your deal. It’s simply too risky.

“If you’re not ready for venture capital, you have other options. If you simply need capital to grow your business, consider taking a loan, raising money through people you know, talking to angel investors, crowdfunding, franchising, or writing a grant proposal. If you are looking to add experienced people to your team but can’t afford to pay employees, look at finding a co-founder or using venture labor (hiring someone you pay in equity instead of cash).”

Being invisible or forgotten. Fundraising is like a presidential campaign. You’ll have more success if you’re more visible. Make sure that you’re attending networking events, trade shows, and pitch events so that people in the investment world see you regularly. Ideally, you will have regular updates and good news about your company to share when you are in public.

“Be careful not to give the impression that you are pitching the same old deal for a long time,” says Gravagna. “Make sure you are giving a message of progress. Most of all, stay in touch with investors after you pitch to them. The ball is always in your court. Don’t ask for information or the investor’s time. Share good news every month through a newsletter or mailing list. It doesn’t have to be extensive. Brevity is best anyway.”

Confusing people. As the saying goes, a confused mind says no. People have to understand your deal so well that they can describe it to another person. Everyone has to talk with someone else about your deal before they can invest. Angels have to talk with their spouses; VCs have to talk with the board.

“The most effective pitch deck lays everything out simply for the audience,” explains Adams. “After the pitch is over, people should be able to discuss the deal as though they were discussing the plot of a Disney movie. Simplify everything! The details will come out in subsequent meetings.”

Pitching to only one investor. If you went on only one date ever, what is the likelihood that that single date would result in a wedding and a perfect marriage? Probably very slight. Although you may find the right investor immediately (the venture capital version of a high school sweetheart), it’s rare. Gravagna suggests you plan to shop your deal all over your town and other towns.

Having connections in only one town. One of the greatest things about the world we live in is how connected we all are. Use relationships in your hometown or

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act with integrity when business is good,” Houlihan concludes. “It’s when you’re really strapped for cash, between a rock and a hard place, or facing some other major or minor crisis that you’ll be tested. And make no mistake: Customers, employees, vendors, and others will judge you by how you conduct yourself and lead your business when the going is toughest.”

“Here’s the good news: Whether you’re sailing stormy seas or making more progress than you ever dreamed possible, the habits encapsulated within the Barefoot Spirit will keep you on a track you can be proud of and maximize your chances of eventual success.”
PIZZA PIE
By Bill Gerdes, IE Weekly

Fast and delicious pizza? Now that’s amore!
I like—but don’t love—several of the pizza joints where I live in Riverside. Romano’s makes tasty thin and thick-crust pizza, and I’m at least calzone-curious when it comes to the wonderfully dive-esque N&W Antonious Pizza & Café down off Arlington... Sometimes though I’ll cook my own pie at home, and I’m often pleasantly surprised by the results. I use less cheese, more olive oil, more vegetables and a tomato base that I throw together with a couple of Roma numbers I have lying around. It’s tasty and almost healthy.

And I get to choose exactly what I want on my pizza. Pie-ology, across the street from the Victoria Gardens shopping mall, cooks pizzas that resemble the sweet little numbers I’ll cook at home. They feature thin crust and topping which the customer gets to pick out just what they want on the pie. With a slew of fresh ingredients, the customer gets to pile on as many as they want—as long as there’s not a pound of meatballs on the thing, said customer can walk away feeling satisfied but not mega-stuffed.

When I went to Pie-ology it worked something like this: I walked in and was greeted by that sort of half-hearted Starbucks-style greeting where all employees are expected to half-crook their necks and extend a greeting. I then entered a quickly moving line where I went past various stations and chose what I wanted on my pie. First up was sauce. I chose the “red sauce,” which is their tomato base, along with olive oil. Next choice is cheese-mozzarella please. Their meat options, of which I went pepperoni and ham, are swine-centric but varied enough. Next up veggies, of which I’ll say all are fresh but they could use a few more options. Then there’s what they call “After Bakes.” Now these are not something one buys off a guy with dreads outside the Sahara tent at Coachella but a variety of more sauces to ladle on the pizza. Boringly I went with more red sauce, although options like BBQ sauce, roasted red-peppers, black pepper extra virgin olive
continued on page 28
For most of us, the arrival of Halloween evokes childhood memories of trick-or-treating, jack-o’-lanterns, ghosts, goblins, witches, black cats—and staying up late to watch horror movies like “Friday the 13th,” and “Nightmare on Elm Street.” Although the spooky traditions of “All Hallow’s Eve” aren’t widely celebrated in the business world, Mitchell Rigie and Keith Harmeyer, brainstorming experts and partners at SmartStorming LLC, point out that those traditions can provide us with interesting metaphors and analogies for some of the challenges organizations often face when trying to generate new ideas and drive innovation.

“In a world where innovation is an essential ingredient for business success, the ability to freely and consistently generate fresh, new thinking is crucial,” says Rigie, co-author along with Harmeyer of “SmartStorming: The Game-Changing Process for Generating Bigger, Better Ideas.” “Ideas are the lifeblood of business,” adds Harmeyer. “Without them, you have nothing. So it’s important to eliminate any impediments to effective idea generation swiftly and handily.”

Here are five warning signs Rigie and Harmeyer offer that suggest entity influences might be negatively affecting your organization’s best thinking and creative problem-solving abilities—and what to do about it.

1. Dungeon Masters are running your brainstorming sessions. “In an ideal world, the leader of a brainstorming group is inspiring, supportive, fair, and open-minded,” says Rigie. “They encourage participation by creating a safe, supportive environment for sharing new and different types of ideas and perspectives.”

“Unfortunately not every leader is so skillful, or puts the best interests of his or her group first,” adds Harmeyer. “For every well-trained and masterful Yoda-like leader, there is a Darth Vader lurking in the conference room next door.”

Rigie and Harmeyer explain that such “dark overlords of ideation” come in many different guises: some possess dominating personalities that rule and control their groups instead of inspiring and guiding them; others demonstrate an insatiable appetite for more and more ideas, and relentlessly pressure their group to generate vast quantities without end.

“We once knew a Dungeon Master who would squash creativity in every brainstorming session,” says Rigie. “At the start of the meeting, he would assert, You know how they say there’s no such thing as a bad idea? Well, that’s not true. There are bad ideas. Ideas so bad they should never be spoken out loud. …Okay, so what have we got? Needless to say, few participants had the courage to utter even one risky, unconventional, and potentially innovative idea.”

2. The specter of negativity and judgment looms in air. That’s a dumb idea! We tried it once before—it didn’t work! The boss will fire us for even suggesting a wild idea like that! Sound familiar? That’s the sound of fledgling ideas being massacred.

“Nothing will kill a group’s idea generation efforts faster than negativity and judgment creeping into the session,” says Rigie. “If participants’ contributions are repeatedly shot down, they will quickly feel self-conscious about sharing their thinking for fear of being criticized or viewed as foolish.”

How much negativity is finding its way into your brainstorming sessions? “It’s the role of the leader to maintain an ego-free zone,” says Harmeyer. “The most effective way to do that is to introduce a few ‘rules of the game’ before generating ideas.”

The SmartStorming partners suggest establishing brainstorming rules such as, “Suspend all judgment,” “There’s no such thing as a bad idea,” “Go for quantity over quality,” “Shoot for wild, edgy ideas,” and “Nothing is impossible.” By having the group agree to such rules, you establish a safer, more open and supportive environment in which new and innovative ideas can emerge.

3. The session feels like a torture chamber. The reason many brainstorming sessions feel like a veritable “house of pain” is because they are poorly planned, loosely structured, have ill-defined goals, and include few if any fresh techniques to inspire new avenues of thinking. The agony can be compounded by untrained leaders who allow group discussions to meander aimlessly, or who fail to keep the group’s creative energy high.

“When enthusiasm plummets, participants’ contributions slow to a trickle,” says Rigie. “That’s when those old, familiar ideas start getting recycled over and over again.”

“Without big-picture planning, a sound process, active, well-trained leadership, and idea-stimulating techniques, productive sessions are virtually impossible to achieve,” says Harmeyer. “Efforts are expended in vain, time drags on, and participants stagger out of the session feeling like the walking dead.”

4. Toxic personalities are invited. Who you invite to your brainstorming can dramatically impact the quality and productivity of the session. Not everyone you might consider asking to attend is capable of being a team player. In fact, some may even sabotage the group’s efforts with fiendish attitudes and devilish behaviors. Here are a few of the potentially troublesome personality types Rigie and Harmeyer suggest you avoid inviting to your sessions.

Attention vampires—They always want to stand out and be the center of attention. They’ll suck the life out of the entire group.

Wet blankets—These pessimists see flaws in every idea voiced and dampen the enthusiasm level in every session they attend.

Dictators—They love every idea...as long as it’s theirs. These totalitarian believe they are the only ones with good taste. Everyone else’s contributions continued on page 32

Trick or Treat: Five Ways Your Company May Be Scaring Away Innovative Ideas

Scary creatures and evil spirits are fine on Halloween night. But they have no place in your brainstorming sessions, where they’re sure to terrorize everyone in the room and thwart any fresh, innovative thinking.

Mitchell Rigie and Keith Harmeyer, idea generation experts and co-authors of SmartStorming: The Game-Changing Process for Generating Bigger, Better Ideas, have some tips for how to exorcize the most disruptive brainstorming demons.
Businesswomen Don’t Cry: Four Reasons to Hold Back Your Tears in the Workplace
By Roxanne Rivera

Businesswomen Don’t Cry: Four Reasons to Hold Back Your Tears in the Workplace

Just because women now make up 50 percent of the workforce doesn’t mean they are on equal footing with men. In fact, many women, despite their position on the corporate ladder, are still judged based on antiquated stereotypes, one of them being that women can’t control their emotions. Rivera explains why today’s businesswomen absolutely must stay cool, calm, and collected in the workplace if they want to get ahead.

If you’re a woman in the working world, you’ve been there. That moment when, after hearing yet another sexist joke from a male colleague or after granting a male customer’s request to speak to your less experienced but male colleague, you’ve had enough. You lose your cool. You cry (or shout). Unfortunately, says Roxanne Rivera, these emotional reactions feed the stereotype that women are too emotional to successfully lead in the workplace. She explains that making up 50 percent of the workforce won’t mean anything until we gain more respect.

“One of the first and most important lessons I learned as a woman in a male-dominated company was that I couldn’t scream and cry, or at least, that I couldn’t do either regularly,” says Rivera, author of “There’s No Crying in Business: How Women Can Succeed in Male-Dominated Industries” (Palgrave Macmillan). “In male-dominated industries and really the business world in general, stereotypes die hard, and one of the most common is that women are too emotional to be effective leaders or managers.”

The added challenge, Rivera points out, is that women have to walk a very thin line. They can’t be too tough with men or they will be labeled with the B-word, but they can’t risk being viewed as too weak either.

“How can women be accused of being too tough and too soft simultaneously?” asks Rivera. “Here’s how: in male-ruled organizations, both reactions are viewed as emotional extremes. Men pride themselves on being tough without being unfair or overly nasty. They allow themselves a small measure of emotion at work—usually anger—but take pride in how they control themselves. They see women as out of control. Men think we are either angry all the time or too easily hurt.”

Rivera holds that the best way to begin debunking the women-are-too-emotional stereotypes that exist is to better understand them. Here are a few points to keep in mind the next time you find yourself on the verge of losing control in the workplace.

Men think emotional women can’t think straight. A Penn State University study conducted by Stephanie Shields, a professor of psychology and women’s stud-

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Real Estate...

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Dean Zander, Vince Norris and Margie Molloy of Hendricks-Berkadia represented the seller in the transaction. The property was marketed as a stabilized asset with significant reposition and value-add opportunity with proven upside potential. The team tells us that the property generated interest from a wide variety of investors, including value-add renovation experts, pension advisors, syndicators, affordable housing operators, and high net worth private owners. They received multiple offers after just 30 days of marketing, and the transaction closed within four months from the marketing launch.

With this deal, MG now has a portfolio of 10,000 apartment homes valued in excess of $1.1 billion. The SoCal-based firm has acquired approximately $600 million of properties in the last three years.

RIVERSIDE LA FITNESS PROPERTY SELLS FOR $13.9 MILLION

Cole Credit Property Trust IV Inc purchased LA Fitness Riverside, a newly-expanded, 49.7k-square-foot fitness center in Riverside, for $13.88 million ($279/sf). It was sold by Westminster Arlington LLC, a wholly-owned entity of Westminster Fund V LP.

The asset is located at 3437 Arlington Avenue, with prominent frontage along Highway 91 adjacent to Tava Center, a multi-tenant retail property. Completed in 2010 and expanded in 2013, the property is adjacent to an available, undeveloped retail pad that is entitled for up to 15k square feet.

HFF managing director Bryan Ley and director John Crump represented Westminster Funds, real... continued on page 24

Businesswomen...

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ies, found that when men cry, they are often viewed as sensitive and caring, while when women cry, they are frequently seen as incompetent and incapable of doing their jobs. In terms of anger, Yale psychologist Victoria Brescoll conducted a study published in “Psychological Science” that found that “People accept and even reward men who get angry but view women who lose their temper as less competent.”

“Many men have this perception that women, even if they may appear cool, calm, and collected 99.9 percent of the time, are always on the verge of an emotional fit,” says Rivera. “They think that when women let emotions play a role in their work lives, that they give up their ability to think rationally and make good decisions.

“Obviously, we women know that just isn’t the case. But because in the vast majority of the business world the male opinion rules the day, women must keep their emotions in check in order to avoid being dismissed as someone who can’t be trusted to keep her emotions out of her day-to-day decision-making.”

Men often don’t know the difference between stereotypes and reality. In traditionally male-dominated companies or industries, men often harbor beliefs about women and work that simply aren’t true. Unfortunately, without the actual experience of working with women at managerial levels, these men don’t realize that their beliefs are stereotypical rather than factual. As a result, emotional outbursts from female colleagues end up confirming male stereotypical thinking. So when women act overly angry, men stamp them with the B-word label and assume that no men will want to work for them if they’re... continued on page 21

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Businesswomen... continued from pg. 20

promoted to leadership positions. Or when they are overly tearful or sensitive, men type-cast them as “weak sisters” who aren’t sufficiently decisive to deal with difficult problems.

“Most of the time, women aren’t pushed to either emotional extreme,” says Rivera. “Yet it would be a mistake to ignore the probability that at least once during your tenure at a male-dominated business, you’re going to feel like crying or yelling. Knowing the best way to deal with these difficult moments is crucial.

“When you find yourself in a situation that is pushing you toward losing control of your emotions, take yourself out of it as soon as possible. Escape to your office or to the restroom where you can get away from your male counterparts, gather yourself, and return to handle the situation without letting anyone know they got the best of you.”

Being seen as overly emotional will harm your credibility. Even in companies where men and women enjoy equal status, women who are more emotional than the norm may not advance as quickly because of their emotive behaviors.

“In the working world, if emotional extremes are viewed as being part of your MO, they will inevitably harm your credibility and in turn your career,” says Rivera. “Therefore, women need to make a conscious effort to control their emotions, at least in public settings. This doesn’t mean you should act like a robot. It doesn’t mean that you can’t become angry every once in a while or show others that you’re upset. Problems occur, however, when people perceive you as consistently angry or consistently soft or weak. This is when people start saying, ‘She’s not tough enough to handle situations that are part of our business,’ or, ‘She’s a terror.’ ‘No one is going to work for her and she’s going to alienate our customers.’ Program yourself to remain even-tempered in the face of adversity. If you are seen as a woman who stays calm and collected in stressful situations, you will earn the respect of your male colleagues.”

Colleagues and leaders won’t trust you. Rivera points out an important caveat for women when it comes to controlling their emotions. Try to create an artificial persona in the workplace, whether it’s one that always acts without emotion or one that leaves a trail of quaking subordinates in her wake, and you’re going to be seen as a fake and someone who can’t be trusted.

Know what can set you off and know the best way for you to quickly regain control any time you find yourself on the edge. When you are seen as someone who is even-tempered, those you work with, both male and female, will know they can trust you.”

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“Relationships are of increasing importance to just about every company,” concludes Rivera. “To build strong relationships, you need to be empathetic with others and have a certain amount of intuition to guide you through how to connect with that person—two areas where women tend to excel more than men.

“If you can channel your emotional self into your relationship building, your male colleagues will be too busy marveling at your success to stop and criticize you.”

For more information, please visit www.nocryingin-business.com.

Businesswomen... continued from pg. 21

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Four Tips to Help Maximize Social Security
Incorporating Social Security into a retirement strategy is a smart move
By Bill Cortus

The money taken out of your paycheck every month may be unwelcome now, but it can give you monthly income later in life.

However, some question if Social Security will last long enough for those in the workforce now to be able to receive these benefits. According to Social Security trustees, enough reserves exist for the system to pay 100 percent of promised benefits until 2033, without further reform. Full benefits are available at age 65 for those born before 1938, gradually increasing to age 67 for those born in 1960 or later. There is more to Social Security than just applying for retirement benefits when you are eligible at age 62 or over. By waiting, you can maximize your benefits, which will increase every year you choose to wait to file for Social Security retirement benefits.

Thrivent Financial suggests you consider these four tips before applying for Social Security.

1. Don’t assume it won’t be there. Social Security is projected to last at least until 2033, so the first mistake is writing it off as a resource that won’t be available. Planning early for the role Social Security will play in your retirement will prevent you from being caught off guard and missing out on increased benefits once you are ready to start collecting.

2. Know your situation. Retirement income planning is critical. Social Security has many nuances, so a personalized approach is necessary to get a better grasp of your retirement future. By using your current information from the Social Security Administration, financial representatives may be able to create scenarios to give you an idea of how the age you begin receiving distributions can affect the monthly amounts you will receive. For example, if you’re divorced or widowed, a financial representative will be able to calculate the different ways you can claim benefits and how they can affect your retirement strategy.

3. Wait to draw. Now that you are planning for it, you can figure out when the right time for you to start receiving benefits. For many people, this will most often be after the age that you are eligible to start collecting full benefits. For every year that you delay, Social Security benefits will increase by a set percentage, eventually putting your monthly benefit above 100 percent. Delaying can also multiply the benefits after it is adjusted for cost-of-living and can potentially reduce the number of years benefits are subject to income taxes. Factors to consider as to when to file for your Social Security benefits include: health status, life expectancy, need for income, future employment, and survivor needs. A financial representative can help you build all of this information into an overall retirement strategy.
Real Estate... continued from pg. 20

Westminster Funds currently comprise eight commercial income-property investment funds and two CCRC funds for development and operation of CCRCs. The 10 funds total more than $600 million of equity capitalization and own about $1 billion of property assets throughout the United States.

TEMECULA RETAIL CENTER ACQUIRED BY PATHFINDER PARTNERS IN TWO TRANSACTIONS

San Diego-based Pathfinder Partners LLC purchased Bel Villaggio I and II and Bel Villaggio III, two specialty retail centers in Temecula, in separate deals totaling nearly $18.5 million. Built in phases from 2002 to 2005, Bel Villaggio – totaling nearly 117k square feet – was designed with European village-style architecture beautifully landscaped grounds, colorful buildings, trellised courtyards, decorative fountains and pedestrian walkways and roundabouts.

The properties were purchased from two different CMBS special servicers. C.W. Capital sold the 77k-square-feet Bel Villaggio I and II -- which houses Macaroni Grill, Navy Federal Credit Union, Cosi and Original Pancake House among others – for $12.75 million ($166/sf). Bel Villaggio III, a 40k-square-feet center that is home to Shogun Restaurant, Aiyara Thai Cuisine and REVE Salon & Spa was sold by Torchlight Investors for $5.7 million ($143/sf).

The acquisitions consist of 10, one-story buildings situated on 16 acres. Pathfinder is planning extensive renovations, including new awnings, building and monument signage and upgrades to the common areas, parking lot and landscaping, as well as other property improvements. New shaded outdoor seating areas are also planned.

With excellent highway access, Bel Villaggio is located along Temecula’s primary shopping and dining corridor, adjacent to the Promenade Mall, a 1.1 million-square-foot, regional mall with such high-end retailers as Macy’s, PF Chang’s, Coach, Williams Sonoma, Pottery Barn, the Apple Store and Edwards Cinemas.

According to Scot Eisendrath, managing director of Pathfinder Partners, the property represents an attractive investment in an outstanding location. “This is a well located, value-add property in a rapidly growing market. The Promenade Mall is the area’s only class-A regional mall, and Bel Villaggio benefits from its location immediately adjacent to the mall. The local housing market has been rapidly recovering, with foreclosures having declined markedly and homebuilders again building at a solid pace,” Eisendrath said. “We’re bullish that the rebounding Temecula market, combined with improving consumer spending, will enable us to increase occupancy while upgrading the tenant base and improving the shopping experience.”

CONSTRUCTION DATA IN THE INLAND EMPIRE

According to Dodge Research and Analytics, the latest month’s construction activity

Private Aviation

**Ranked Alphabetically**

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“The Practical Drucker: Applying the Wisdom of the World’s Greatest Management Thinker,”
By William A. Cohen; AMACOM, New York, New York; 2013; 277 pages; $25.00.

Few people doubt that Peter Drucker was a genius in the field of management during the second half of the 20th century and the first few years of the 21st century. In many ways he shaped modern management (and marketing) through the publication of 39 books and thousands of articles. Dr. Drucker’s list of clients not only included most Fortune 500 companies, but also government agencies around the globe.

Author William A. Cohen, is currently president of the California Institute of Advanced Management, and was Drucker’s first executive Ph.D. graduate. Dr. Cohen expresses Dr. Drucker’s views this way: “Drucker’s powerful observations about people and the organizations in which they worked sometimes took the form of deceptively simple truths and astute predictions. Concepts such as decentralization, outsourcing, the rise of the knowledge worker, viewing employees as assets, a focus on the customer, marketing as different from selling—it was Peter Drucker who first expressed every one of these ideas, sometimes decades before they became the accepted wisdom they are today. In the same way, he predicted our current financial challenges years before they occurred.”

Dr. Cohen goes on to explain what he has done in “The Practical Drucker” as mining, “Drucker’s vast body of work to explain 40 of his most important concepts and truths: keys for solving real-world problems and fundamentals for today’s effective management and keen leadership.”

Cohen adds, “...I have carried his ideas a step further: I explain not only what needs to be done to implement his concepts but also how to go about doing this implementation. If there are mistakes, they are mine. The genius is pure Drucker.”

Dr. Cohen’s work is consistently clear and offers highly interesting approaches in explaining some of the less obvious that Drucker put forward. One of these is Chapter 23, a six-page chapter titled, “The Five Great Marketing Sins.” Cohen explains it this way:

Early on in his career Peter Drucker declared that there are only two basic business functions: The first is innovation, and the second is marketing. Confirming his assertion that marketing was one of the two basic business functions, all five sins had to do with marketing. He warned against what many experts were advising and other beliefs that “everybody knew.” And he hastened to demonstrate that their advice was false. According to Drucker, these are the five deadly sins.

1. Seeking high profit margins and premium pricing.
2. Charging what the market will bear.
4. Focusing on past winners.
5. Giving problems priority over opportunities.

Although many of the people pursuing their MBAs thought these points were fundamental heresy, Dr. Cohen notes that too many companies don’t see a key point raised by Drucker: “they failed to heed Drucker’s cautionary note that it is not what the manufacturer values, but what the customer values that’s important.”

The other areas noted by Cohen include the comment by Drucker that “instead of cost-driven pricing, you needed to do price-driven costing,” and that marketing managers who endlessly “focus on past winners” or those who “give problems priority over opportunities” are worshiping at a shrine of ego, not future profits.

Toward the end of the book Dr. Cohen emphasizes one of Drucker’s key points: “...Regardless of your type of organization, and whether it operates for profit or not for profit, Drucker’s truth holds. If you want your organization to be successful, you have to see profit as essential to support innovation and marketing actions, and view profit maximization as bad for society as well as hazardous to your organization’s health.”

In the modern day era when continued on page 28

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. “Strengths Finder 2.0” by Tom Rath (Gallup Press…$24.95)(2) Spend less time fixing shortcomings, more time gaining strength.

How to become more effective in your business and personal life.

* -- Indicates a book’s previous position on the list.
** -- Indicates a book’s first appearance on the list.
*** -- Indicates a book’s reappearance on the list.
CSUSB BUSINESS COLLEGE MAKES PRINCETON REVIEW’S LIST OF BEST BUSINESS SCHOOLS

Cal State San Bernardino’s College of Business and Public Administration is one of the nation’s most outstanding business schools, according to the education services company The Princeton Review.


“It is gratifying to know that our students regard us as one of the best business schools in the U.S.A.,” said Lawrence Rose, dean of CSUSB’s College of Business and Public Administration. “We have quality faculty and staff who care about our students success and spend many hours making sure our students achieve their aspirations.”

The recognition is nothing new for the College of Business and Public Administration, which has been recognized by The Princeton Review as one of the nation’s most outstanding business schools for many years. In 2006, Cal State San Bernardino’s graduate entrepreneurship program was ranked fourth in the nation in a survey by The Princeton Review and Entrepreneur magazine.

“We recommend California State University, San Bernardino as one of the best institutions a student could attend to earn a business school degree,” said Robert Franek, Princeton Review senior vice president-publisher. “We chose the schools we profile in this book based on our high regard for their academic programs and our reviews of institutional data we collect from the schools. We also solicit and greatly respect the opinions of students attending these schools who rate and report on their experiences at them on our 80-question student survey for the book.”

“The Best 295 Business Schools: 2014 Edition” has two-page profiles on each of the schools, with write-ups based on surveys of business school students about their school’s academics, student body and campus life, as well as about themselves and their career plans.

In the profile about Cal State San Bernardino, The Princeton Review editors noted that CSUSB students “attend for mostly two reasons: the reputation of the college and the value of the education.” The profile goes on to note that the College of Business and Public Administration has numerous “highly ranked M.B.A. programs and possesses the coveted Association to Advance Collegiate Schools of Business continued on page 28
Employees with... continued from pg. 5

think. The following are 5 easy-to-master tips that can turn around negative attitudes and allow employers to assume their proper roles in the workplace:

1. Establish the relationship with each staff member from the very beginning. Employers should not concern themselves with being friends with their employees. In fact, doing so promotes a dysfunctional workplace where roles are ill defined. This leads to power struggles, resentment, and possibly stomach ulcers! Employers need to make it clear that relationships with their staff members will, in no way, resemble peer relationships. The relationship between employer and employee works best when the relationship is kind but formal as opposed to friend-like and casual.

2. Don’t over thank employees for doing the jobs they’ve been hired to do. It is fine to express words of appreciation for exceptional job performance from time to time, but it should not be routine. Compliments and words of affirmation mean much more when they are earned. There is a school of thought that for every criticism an employee receives, five positive pieces of feedback should follow. Frankly, this practice is questionable at best. It’s important that employees grasp the principal message employers are trying to convey. If employers want to deliver a clear message, disguising it with fluffy compliments will have the opposite effect.

3. Minimize emotional communication. Less is more when it comes to emotional exchanges between employers and staff. Consider this example of a corrective message delivered emotionally with a pleading tone: “I really, really need you to be on time from now on. I know it’s hard with the traffic and all, but please try to be on time.” Now read the same message but delivered unemotionally: “You have not demonstrated that being on time is your priority. I expect you to correct that immediately.” The second example is not harsh, hostile or overly critical. It is simply an honest observation with a clear directive. The first example puts the employer in the role of a child asking for something from an adult. The second example reinforces appropriate roles.

4. Don’t be arrogant or unkind to exert your power. Employers that behave like they are above the need to be courteous only succeed in provoking feelings of resentment and defiant behavior, and can compromise employees’ overall efforts to please the employer.

5. Don’t give universal rewards. Many employers make the mistake of giving all staff members the same reward even when individual performances vary tremendously. For example, if an employer gives... continued on page 38
Time to Review... enroll in a new plan if you decide to make a change. Open enrollment information is available in Spanish.
- Call 1-800-MEDICARE (1-800-633-4227) for around-the-clock assistance to find out more about your coverage options. TTY users should call 1-877-486-2048. Counseling is available in a wide variety of languages.
- Review the 2014 Medicare & You handbook. This handbook has been mailed to the homes of people with Medicare and it’s also online at: www.medicare.gov/pubs/pdf/10050.pdf.
- Get one-on-one counseling assistance from your local State Health Insurance Assistance Program (SHIP). Local SHIP contact information can be found:
  - At www.medicare.gov/contacts/organization-search-criteria.aspx or;
  - On the back of the 2014 Medicare & You handbook or;
  - By calling Medicare (contact information above).

People with Medicare who have limited income and resources may qualify for Extra Help paying for their Part D drug plans. There’s no cost or obligation to apply for Extra Help, also called the low-income subsidy. Medicare beneficiaries, family members, or caregivers can apply online at www.socialsecurity.gov/prescription-help or call Social Security at 1-800-772-1213 (TTY users should call 1-800-325-0778) to find out more. Please watch out for scammers during Medicare open enrollment season. Don’t give personal information to anyone who shows up at your home uninvited or makes an unsolicited phone call to sell you Medicare-related products or services. If you believe you’re a victim of fraud or identity theft, please contact 1-800-MEDICARE. More information is available at www.stopmedicarefraud.gov. David Sayen is Medicare’s regional administrator for Arizona, California, Hawaii, Nevada, and the Pacific Territories. You can always get answers to your Medicare questions by calling 1-800-MEDICARE (1-800-633-4227).

Pizza Pie... while I’m not a fan of the “build your own” fad in casual dining in general, the process at Pie-ology works, especially if viewed as fast food. It is fast. My pizza from order to table took six minutes. It’s relatively cheap, as a “Create Your Own” pizza runs around seven bucks. And if it’s a family meal, it’s relatively healthy as well (Pie-ology also offers gluten-free crust). Plus, and this is big: my pizza was pretty damn nice. The vegetables retained enough of a crunch to be yummy, and the sauces combined nicely to form a lovely lake of mozzarella, olive oil and tomato, on top of the wafer-thin crust. It’s a tasty quick pizza. They also have a couple of salads on the menu, as well as strips, either herb butter or the ones I sampled, the cinnamon sugar. They are very sweet, diabetic-coma-inducing, but I ate two and craved a few more. They don’t serve beer or wine here, and have no plans to. That makes me sad. Pizza is after all an Italian creation, and then later in America an Italian American one. No beer or wine feels anti-Italian somehow. Somewhere Dean Martin is crying.

Real Estate... Nonbuilding construction includes streets and highways, bridges, dams and reservoirs, river and harbor developments, sewage and water supply systems, missile- and space facilities, power utilities and communication systems. CSUSB Business... (or AACSB) accreditation, which lends to the school’s already sizeable esteem. The school offers M.B.A. programs and possesses the coveted Association to Advance Collegiate Schools of Business (or AACSB) accreditation, which lends to the school’s already sizeable esteem. The school not only offers an M.B.A. program, but an M.B.A. for Executives track that allows people who are currently working as ‘decision-makers’ to attend class for any number of subjects that affect the current workplace.”

Students also raved about the college’s experienced faculty and explained that many teachers are student-centric and want to see their students learn and succeed. “They are also open and aware of new ideas in the business world and understand trends in the business market,” the profile reported.

Cal State San Bernardino’s undergraduate and graduate business programs are both fully accredited by the Association to Advance Collegiate Schools of Business – a distinction earned by less than 5 percent of business schools worldwide. In addition, the university’s master’s in public administration is accredited by NASPAA, the National Association of Schools of Public Affairs and Administration.

Earlier this year, the Military Times’ Edge publication ranked CSUSB’s M.B.A. program No. 22 in the first-ever “Best for Vets Business Schools” category. In addition, International Graduate Forum’s summer 2013 CEO Magazine ranked CSUSB’s Executive M.B.A. program in the highest possible tier of global EMBA rankings for North America. CSUSB is one of only two public university Executive M.B.A. programs in North America to earn this CEO Magazine designation, which recognizes schools that have demonstrated a high level of innovation and thoughtful leadership.

In 2010, Cal State San Bernardino was named by European CEO Magazine as one of the world’s 18 most innovative business schools and one of only four honorees in the United States. The Inland Empire Center for Entrepreneurship, housed in the college, captured the 2010 “Outstanding Specialty Entrepreneurship Program Award” from the U.S. Association for Small Business and Entrepreneurship.

The Princeton Review does not rank the business schools in the book on a single hierarchical list from 1 to 295, or name one business school best overall.

For more information about The Princeton Review, contact Jeanne Krier at (212) 539-1350 or pressoffice@review.com.

Also visit Cal State San Bernardino’s College of Business and Public Administration website at www.cbpa.csusb.edu.

For more information on Cal State San Bernardino, contact the university’s Office of Public Affairs at (909) 537-5007 and visit www.news.csusb.edu.

The Practical... people seem to confuse the purpose of profits with personal greed and lost revenue, “The Personal Drunker” offers a renewed opportunity to enjoy a full-course meal for a moderately priced dinner.

—Henry Holtzman

Millar Named... director part-time this summer and became full-time when the fall quarter started. He also is the executive director of the Arts Council of Kern, and a Santa Clarita city arts commissioner.
## Copier, Fax and Business Equipment Retailers in the Inland Empire

### Ranked by Sales Volume 2012

<table>
<thead>
<tr>
<th>Company Name</th>
<th>I.E. Sales Volume</th>
<th>Offices (IE)</th>
<th>Employees (IE)</th>
<th>Products/ Lines</th>
<th>Top Local Exec.</th>
<th>Title</th>
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<td>SoCal Office Technologies</td>
<td>$25 million</td>
<td>1</td>
<td>40</td>
<td>Sharp Copiers, Fax, Color Copiers, Xerox High Volume Copiers, HP Printers</td>
<td>Scott Crain</td>
<td>Vice President, Sales</td>
<td>(800) 769-2679/(909) 476-2406</td>
<td><a href="http://www.socal-office.com">www.socal-office.com</a></td>
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<td>Burtronics Business Systems</td>
<td>$10 million</td>
<td>1</td>
<td>50</td>
<td>Konica, Ricoh, Hi-speed Duplicators, Wide Format Copiers, Networking Specialist, Minolta Lanier</td>
<td>Dennis Short</td>
<td>President</td>
<td>(909) 885-7576/388-2124</td>
<td><a href="http://www.burtronics.com">www.burtronics.com</a></td>
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<tr>
<td>Caltronix</td>
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<td>Konica Digital Software Solutions</td>
<td>Ryan Goring</td>
<td>Sales Manager</td>
<td>(626) 334-0383/969-4421</td>
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<td>Innovative Document Solutions</td>
<td>$8 million</td>
<td>2</td>
<td>24</td>
<td>Authorized Canon Copier &amp; Digital Products Dealer</td>
<td>Kevin W. Heitritt</td>
<td>President</td>
<td>(951) 676-8885/846-1194</td>
<td><a href="http://www.idprintswc.com">www.idprintswc.com</a></td>
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<td>National Ram Business Systems, Inc.</td>
<td>$6.7 million</td>
<td>2</td>
<td>32</td>
<td>Kyocera, Digital Copier, Hewlett Packard Printers</td>
<td>Roland Martinez, Jr.</td>
<td>CEO</td>
<td>(909) 621-9554/621-2891</td>
<td><a href="mailto:rjmartinez@rambusiness.com">rjmartinez@rambusiness.com</a></td>
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<tr>
<td>Advanced Copy Systems, Inc.</td>
<td>$5+ million</td>
<td>1</td>
<td>23</td>
<td>Authorized Sharp Copiers Fax Network Printers</td>
<td>Walter G. Ferguson</td>
<td>President</td>
<td>(800) 442-5333/890/898-3602</td>
<td><a href="mailto:acs.walter@verizon.net">acs.walter@verizon.net</a></td>
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<tr>
<td>Desert Business Machines, Inc.</td>
<td>$2.4 million</td>
<td>1</td>
<td>22</td>
<td>Savin, Mita Copiers, Xerox, Fax, Lexmark Printers &amp; Typewriters, Neopost Mailing Equipment, Computers &amp; Networks</td>
<td>Bob Solomon</td>
<td>President</td>
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<td>President</td>
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<td>Gavin Brown</td>
<td>Sales Manager</td>
<td>(909) 390-1421/900-6280</td>
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Yes, It IS Our...
continued from pg. 40
continues on page 33

where you want to be:

Act like the executive you strive to be. Every day at work is an audition for an executive position. And the more you act the part, the more likely you’ll be cast for the position.

“At my company, there were two female executives who were already running their departments even if their official titles didn’t reflect that,” Milazzo shares. “It was a no-brainer to advance them. And what about women who aren’t sure how to act? My advice to you is simple: pay attention. Surround yourself with as many mentors as possible. Study and model them. And as a side note, remember to dress the part, too. I don’t want to see your belly button, tattoos, or boobs hanging out.”

Don’t be a commodity. Commodities are easy to obtain and easy to replace. And that’s certainly not how you want to be perceived at your job—whether you’re an employee, a leader, or an entrepreneur. Don’t shrink into your chair and become the invisible employee. Instead, make your presence count in every meeting, brainstorm and project. That’s the only way you’ll be seen as necessary and indispensable.

“Women in general, and mothers in particular, are good at putting others’ needs and interests before their own,” Milazzo points out. “They’re also good at making sacrifices to keep the peace. Stop doing that, at least when you’re on the clock. It’s better to articulate a dissenting opinion than to ride on the back of everyone else’s. At least people will know that you are thinking.”

Go big or go home. It’s human nature to want to check the small, easy things off our lists in order to avoid the tough stuff. See if the following scenario sounds familiar: I cleaned out my inbox, organized my project files, and followed up with several prospective clients today, you think as you mentally pat yourself on the back. But meanwhile, you’re studiously ignoring the fact that your team needs to revise a complicated—and critical—proposal.

“Break the feel-good addiction, and stop confusing busy-ness with progress,” Milazzo instructs. “Remember, where you engage and focus is where you will get results. Going after the significant projects gets you noticed and promoted faster. There’s a reason men don’t volunteer to organize the holiday party.”

Run the corporate marathon. Yes, working a standard 40-hour week will earn you a sufficient—maybe even comfortable—living wage. And if financial security is all you’re after, you may have no need to change your habits. But if, like many women, you want to take a more active hand in determining the fate of your career, company, and/or industry, you’ll need to step it up and begin working longer, harder, and better.

“Clock-watchers who go home exactly at quitting time are never around for promotions,” Milazzo observes. “Work as hard as, or harder than, your boss. And stay fit—you have to look like you’re up for the task. While you’re at it, stop expecting the company to pay you to manage your personal life while you’re at work. You can catch up on Facebook and Twitter when you get home.”

Check yourself at the door. Let’s say your son spilled orange juice all over his homework at breakfast, the zipper on your favorite skirt broke, and you hit every red light on the way to work, only to juice all over his homework at breakfast, the zipper on your favorite hard-to-ski pants broke, and you limit your exposure to individuals who are at a similar level. So if you’d rather swim with the sharks instead of the bottom feeders, start forming strategic alliances. And remember, whether or not it’s “right,” it’s not what you know, it’s who you know—a truism that is still alive and well in the corporate sector.

Furthermore, stay out of the gossip chain,” Milazzo instructs. “That’s fine when it comes to friendships, but you need to aim higher when it comes to networking. More than 60% of people find jobs through networking, and you can bet that most successful referrers didn’t come from the bottom of their organizations’ pecking orders.”

Be your own number one fan. It can be hard for women to tout their own horns. To a certain extent, we’re actually wired to nurture and care for others and to put the good of the whole over our own personal interests. While these impulses aren’t inherently bad, it’s time for a newsflash: if you don’t announce your own achievements, you can bet that no one else is going to do it for you. With humility, make sure that you’re keeping your name, your accomplishments, and your skill set in front of everyone.

“Have you ever noticed that women tend to downplay their accomplishments, while men routinely highlight their achievements and use them to advance?” Milazzo asks. “We females need to take a page from the male playbook and make sure that we’re getting the recognition and credit we’ve earned. If you still have doubts, consider that announcing your accomplishments validates the investments others have made in you. Your boss, for example, wants to know that he bet on a winner when he hired you—and that knowledge will, in turn, make him more likely to promote you.”

Don’t underprice yourself. Let’s say you’re in the running for a promotion and raise within your company, for example, or that you’re in the process of negotiating your salary after receiving a job offer. I’d better not ask for too much, you reason. This isn’t what I was hoping for, but if I get too pushy I might be passed over for one of the other candidates. I should just be grateful to have made the cut. Back up, says Milazzo—you’re making a big mistake. Settle for less than you’re worth and you’ll lose credibility…and maybe even the opportunity.

“Many women mistakenly think they’re doing their employers a favor by not pushing for more or that they’ll be more appealing if they don’t ask for what they’re worth,” she explains. “However, you should know that like many CEOs, when I’m hiring, I weed out candidates who underprice themselves because I assume they won’t perform at the level I expect.”

Be confident. Studies show that women will underestimate their own abilities, judging themselves lower than their skills prove, while men overestimate their abilities, judging themselves more competent. And that’s a problem. If you see yourself as powerless, that’s what you will be. Anytime you find yourself entertaining doubts or trying to limit what you think is possible, remind yourself of your past successes. Let them infuse you with confidence and bolster your resolve. Believing you can do it—whatever “it” is—is 90% of the win.

“Don’t underestimate yourself, and certainly don’t do it in front of power players,” Milazzo instructs. “Confidence is a prerequisite for moving up, and you should have plenty of it. Think about it this way: Women are masters of juggling numerous balls without dropping any of them. We manage careers, households, meals, shopping and more, day after day and year after year. Adding professional growth to that list doesn’t mean...
have their own character. It was my first time olive oil “tasting” and it was fun breaking down the taste qualities. The oil was excellent and even better was that all the profiles are given to local charities. (Interestingly enough, “Regalo” means gift in both Italian and Spanish.) Next we sampled the balsamic vinegars. I felt like an 8-year-old at Baskin-Robbins with all the deliciously yummy flavors melting in my mouth. Tangerine, fig, black current, pumpkin spice, vanilla and chocolate...the list goes on. Blackberry was irresistible. I wondered, “Can you drink this stuff straight from the bottle?” www.regalogift.com

After our visit to Regalo, we hopped back in the jeep and stopped to fill our water bottles with some natural mineral water. This stop was not on the planned route, but through discussion of water (I am a deep conversationalist), Greg took a detour as he knew I would be interested. The fountain is outside Euterpe Farms which uses an antique well to pump the drinking water. There is a sign above the fountain requesting a 25 cent per gallon donation—all monitored by the honor system. Given my recent interest in the health benefits of well water, I was quite enthused about this stop. Unlike city water, well water is direct groundwater that does not undergo any chemical filtering before it’s consumed. This means that chlorine is not added. The natural state of well water and its rich mineral content has produced a large following. I am sure now you can understand my joyful excitement about this water break. Our last stop on the jeep tour was Oak Creek Ranch Winery. We had the pleasure of meeting John Whitman who owns the winery. Winding up a side road, the property is quite charming. The tasting room is a bit rustic and has a lived-in, at home feeling. The property is lined with fruit trees and the owners encourage guests to bring their own picnic lunch. While the winery produced their own grapes years ago, the grapes are now outsourced (as with the other wineries we visited). The wine list includes interesting blends with the reds seemingly more popular. I bought a bottle of Carignane, a red wine described as having a “hint of shortbread.” I will save it for dessert. www.oldcreekranch.com

Additional Wine Tasting: Ojai Vineyard

The tasting room is conveniently located in the downtown arcade area. Although quite small, the intimacy encouraged discussion among all the guests (as if we were all seated around a dinner table enjoying a glass together). John Anderson is the manager and we had a great time discussing the pours with him and the other Russell Crowe-looking wine expert. Taste the Syrah and you will be sure to leave with a bottle. www.ojavinery.com

Casa Barranca

The Casa Barranca tasting room is also located in the arcade area, just a skip away from Ojai Vineyard. Casa Barranca is the first certified organic winery on the Central Coast, which means no pesticides and low (or no) added sulfites. The server Ricky is very funny. My taste buds liked the Pinot Noir while my travel companion preferred the Arts & Crafts red. Apparently my wine preference is not as sophisticated. My choice was described as just a little “flabby and boring” (meaning it lacked structure). Enough said. www.casabarranca.com

Shopping:

The downtown area is lined with small boutique shops. The jewelry store called Love Heals carries handcrafted, bohemian style jewelry that is pricey but drool-for gorgeous. www.loveheals.com. Another boutique, Soultonic, sells a few hippie-chic leather cuffs made by Greg, our jeep tour guide. Yes, it is a wonderful, small town.

Meditation Mount: Given a reintroduction to meditation during a recent visit to Sedona, I was looking forward to visiting Meditation Mount. I shared my enthusiasm with my travel companion and explained with wide eyes that “Trip Advisor” ranked Meditation Mount the #2 “must see” in Ojai. For somebody looking to reconnect or watch the famous “pink moment,” it is a sacred site with extensive gardens and unmatched views of the Ojai valley. We participated in “Saturdays on the Mount,” which includes a half-hour meditation session, Pilates, and tea. We also received a guided walk through the gardens by Tim Hall, better known as Rattlesnack Dundee for catching and relocating almost 50 snakes in one year. Like our jeep guide Greg, Tim shared a love of the plants and educated us about the many varieties in the garden. My only disappointment with my time on the Mount was that it was a bit rushed as we had to head home immediately thereafter. I tried to bottle the serenity and hold onto it before hitting traffic. www.meditationmount.org

Eating Out:

The Feast Bistro calls itself the “go-to place for affordable indulgence.” Its New American cuisine menu offers steak, curried chicken, duck, pasta, pork, fish and a vegetarian meal. While the food was good, we all agreed dessert was the highlight. We ordered coffee and shared an apple tart and a triple chocolate sugary treat. After all, it’s vacation, right? www.feastofojai.com

Osteria Monte Grappa

Highly recommended by the locals, we dined at Osteria Monte Grappa for some excellent Italian food. We were very hungry, so perhaps our “condition” made the service just seem slower. Regardless, the food was delicious and they happily opened our bottles of wine from Casa Barranca and Ojai Vineyard with no corkage fee. I also liked the cozy atmosphere. The restaurant felt warm and inviting and the tables weren’t too close together. www.omgoji.com
**Top 10 Tips**

**5. KEEP GOOD RECORDS.** Good records are the KEY to winning an IRS audit. If the CPA or accountant how many audits they have performed and what their “WIN” record was with each. Ask them about the nature of their past audits and the level of similarity to yours. This should give you an idea of the CPA’s value in hiring them.

**6. PAPER THE IRS TO DEATH.** This means…whatever the IDR asks, flood the IRS with paperwork on the requested subject. If the agent disallows a deduction unjustly, don’t back-down! Make sure your CPA argues your position under the rule of law with court cases, positions, and statements, backing up your claims. Many times IRS auditors don’t know the law well and take unreasonable positions on deductions. Then they write their Revenue Agents Report (RAR) erroneously and you’re the loser if you accept what they write. Don’t back-down!! Take a position and stick to it, even if it means going to tax court. I don’t think the IRS likes going to tax court because they might lose, especially if their position is weak, and many times we know it’s weak!

**7. DON’T BACK DOWN!** If the agent disallows a deduction unjustly, don’t back-down! Make sure your CPA argues your position under the rule of law with court cases, positions, and statements, backing up your claims. Many times IRS auditors don’t know the law well and take unreasonable positions on deductions. Then they write their Revenue Agents Report (RAR) erroneously and you’re the loser if you accept what they write. Don’t back-down!! Take a position and stick to it, even if it means going to tax court. I don’t think the IRS likes going to tax court because they might lose, especially if their position is weak, and many times we know it’s weak!

**8. APPEAL YOUR CASE.** Many times I’ve found the IRS will send you a deficiency notice and that you owe them a bunch of money, including penalties and interest. Don’t take it sitting down. Appeal your case to an IRS appeals officer. They have a better understanding of the real issues and are willing to compromise on the IRS’s position. You usually pay a lot less or get a “NO-CHANGE” because you dealt with an IRS representative who knew the law.

**9. HIRE AN EXPERIENCED TAX-ATTORNEY.** With a good track record and one who can argue before the TAX COURT. It’s usually not necessary, but sometimes you may need to have an experienced tax attorney to help your CPA or accountant argue your positions. Attorneys are not that expensive and there’s usually a lot at stake. Again, an experienced tax attorney is worth their weight because they can write great arguments to convince the IRS your deduction is valid and should remain. They understand the IRS rule of law and can argue it effectively.

**10. HAVE FAITH!** Many years ago, I would get tense or anxious about getting an audit notice from the IRS or having one of my clients get one. Today, NOT-A-BIG-DEAL! If you didn’t intentionally try to screw the IRS, I believe you’re on solid ground. Especially if you were advised by smart professionals, get second opinions, and even went to the trouble of getting an attorney to write you a “letter of opinion.” These are invaluable if you get audited. An auditor will likely DROP their negative position if there’s an opinion letter to back up your position. Have faith in your professionals and God of course, they won’t let you down!

**TRICK OR TREAT...**

**5. Carnage in the idea selection process.** How easily can your group identify and agree upon a breakthrough idea when it sees one? “Believe it or not, in many organizations, it’s not as simple and straightforward as it may seem,” says Rigie. “If a group fails to predetermine what criteria define a good idea before it’s time to evaluate those ideas, the selection process can devolve into a messy, combative contest where promising ideas live or die based on the subjective assertions of dominating personalities, or the thumbs-up/thumbs-down whims of executive privilege.” To avoid this type of mayhem, Rigie and Harmeyer suggest pre-determining a set of selection criteria—those specific characteristics, attributes or benefits a winning idea must possess in order to successfully address the challenge at hand. “Just visualize as clearly as possible what the perfect solution or end result would look like,” says Harmeyer. “Then consider what qualities an idea must have in order to achieve that visionary goal.”

Start exorcising the demons in your innovation process. The ability to continuously reinvent a product, service, process or value proposition is the key to thriving in an innovation-driven marketplace. The price for failing to do so is steep: you risk rapidly slipping into the twilight zone of irrelevance.

Continuous innovation demands a constant supply of fresh, new ideas. And brainstorming is the most widely used methodology for generating them. Take the necessary steps to ensure your sessions don’t turn into horror stories. Identify clear session goals; invite participants who possess a collaborative, can-do attitude; establish a few rules to eliminate negativity; select a leader who can inspire the group and create a safe, supportive environment; and predetermine a set of selection criteria to serve as a yardstick for measuring the merits of promising ideas.

By optimizing your brainstorming effectiveness, you will effectively eliminate any gremlins in your idea generation process and will be confident that those game-changing ideas will always be there when you need them.

For more information, please visit www.smartstorming.com.
Proposition 65 warnings when appropriate.

Drive-By Lawsuits

However, the benefits of Proposition 65 have not come without a cost to the economy. AB 227 addresses one very avoidable cost that results from the practice of a handful of law firms targeting businesses with drive-by lawsuits, alleging they do not have adequate signage as required by Proposition 65. These lawsuits can easily cost thousands of dollars to litigate, causing many small businesses to settle out of court regardless of whether signage was actually required at their establishment, if posted signage was the wrong size, or if signage was accidentally placed with incorrect wording. Hundreds of businesses are targeted in these lawsuits each year, costing the state millions of dollars in lost productivity and jobs. AB 227 will help eliminate the inappropriate use of litigation, while ensuring that the public receives Proposition 65 warnings when appropriate.

New Law Helps...

Be a woman, not a poor imitation of a man. It’s undeniable that the more masculine command-and-control way of doing business is on its way out. Increasingly, corporations are coming to value more feminine qualities like participation, engagement, collaboration, agility, relationship-building, and an appreciation for the greater good.

“Be yourself,” Milazzo instructs. “No one (men and women included) wants to work with a bad imitation of a man. And no successful woman ever got anywhere waiting for women’s equality in the workplace to ‘happen.’ Instead, use your innate qualities to shape and fuel your success.”

“Here’s one last thought to buoy you as you sally forth to help womankind rise to much-deserved, new heights,” Milazzo concludes. “Adding women to groups increases those groups’ collective intelligence! In other words, corporations who still rely on the good ole boy network are making (and keeping) themselves stupid. In my opinion, it’s time for all of us to get in touch with our inner Wonder Woman and rescue the traditionally male-dominated business world from itself. So be encouraged by all of those girl-power statistics. Better yet, take an active hand in making them even more impressive. You’ve never been in a better position to make your mark.”

Yes, It IS Our...

you’ll be advancing into new territory; it simply means you’ll be honing a skill you’re already more than proficient at.

Know that everything is marketing. Unfortunately, life isn’t always fair. The hardest worker or most innovative thinker doesn’t always get the promotion. The popular and persuasive do.

“Having great ideas is one thing, but if you can’t figure out a way to sell them to everyone else, you’ll be stuck,” Milazzo warns. “It’s okay to have a dissenting opinion—it shows you’re thinking. The trick is to disagree without being disagreeable. Pouting, raising your voice or endlessly repeating yourself only reinforces that you have nothing important to contribute. You must intelligently and persuasively market your ideas and the person behind those ideas.”

Lose a Deal...

the hometowns of your founders to seek investment from other cities and states. If you have a female founder on the team, contact the few women’s investor groups in the country. They are constantly looking for high-caliber, women-owned companies.

“Use your network to get an introduction to VCs,” warns Adams. “LinkedIn can be powerful to get connected with VCs in other cities through people you know. You can even try to cold contact them. Keep in mind, though, that some investors are local-only investors. Some will talk to you only if you consider moving to their town. Get the details before you buy a plane ticket. You don’t want to have to nod and agree that you’ll move to Milwaukee if you had never considered it.”

Failing to study up on your investors. When you meet with an investor, you should have researched him so thoroughly that you know what his favorite dinner is (not really, but you get the idea). When you ask questions, your questions should be highly informed ones about things that you can’t learn from the Internet. Investors are very turned off when you don’t know what kind of investments they make.

“To study up, get ahold of potential investors’ portfolios to understand the types of companies they invest in and how much they have been investing,” suggests Gravagna. “In addition, most VC general partners have a Twitter feed, a website, and a LinkedIn page. From these sources, you should be able to learn quite a bit about the general partners as people before you walk in the door.”

Pitching your product instead of your deal. When you pitch to investors, you are selling equity in your company; therefore, the pitch has to be about your whole company. If you give the same pitch to investors that you give to a potential customer—one that needs you to share with investors all the highlights about your company, explains Adams. “They need to know how much you’ve accomplished, the plan for the future, and how much money your company can make for them.

“The investor pitch is about money, specifically how you’ll make money, how much money you can make, how much money you need to make money faster. If money isn’t the central theme of your pitch, you need to revisit your pitch deck and see how you can refocus it. The investor looks at your company as a much-needed addition to his portfolio. He sees your company as a whole package with founders, product, opportunity, and exit potential.”

“You can derail your own deal pretty quickly if you aren’t careful. Your own behavior is important,” concludes Gravagna. “If you are uncoachable, quoting an inflated valuation, or pitching too early, work to change those things. You can keep the people around you positive about your deal by pacifying critics and spreading updates and good news at networking events. Connect with people outside your own city and remember to pitch the whole deal, clearly, to investors who are likely to care about it.”

From Zero to Funded: Six Tips for Securing Venture Capital—Excerpted from Venture Capital For Dummies®

The most successful venture capital businesses are not just good at what they do; they are also lucky. Because you can’t do anything to improve your serendipity, you can plan your business from the beginning in ways that remove hurdles and increase the possibility of success. Follow these suggestions:

- **Start by thinking about the end.** When you look back on this business from the future, what do you want it to look like? Plan for the results you envision.

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Doctor-driven health care? Imagine that.

With Aetna, you no longer have to.

It’s time to fix what’s broken with health care. At Aetna, we are collaborating with PrimeCare to create new business models designed to share technology, tools and insight—so that your doctors can deliver better patient care at a significantly lower cost. Call your broker or Aetna Sales Agent to learn more. Or visit aetnaAC5.com/employers
If you have Medicare, don’t worry about the new Health Insurance Marketplace

By David Sayen

Some people with Medicare are asking lately if their Medicare coverage is affected by the new Health Insurance Marketplace that starts in 2014. The answer is no—the Marketplace won’t have any effect on your Medicare coverage.

The Health Insurance Marketplace is designed to help people who don’t have any health insurance. You have health insurance through Medicare.

In fact, it’s against the law for someone who knows that you have Medicare to sell you a Marketplace plan.

No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan, you’ll still have the same security you have now. And you won’t have to make any changes.

The Marketplace provides new health insurance options for many Americans. If you have family and friends who don’t have health insurance, tell them to visit HealthCare.gov to learn more about their options.

If you have Medicare, keep in mind that Medicare’s Open Enrollment season is coming. It began on Oct. 15 and will run through Dec. 7. Medicare Open Enrollment is the time when all people with Medicare are encouraged to review their current health and prescription drug coverage, including any changes in costs, coverage, and benefits that will take effect next year.

If you want to change your coverage for next year, this is the time to do it. If you’re satisfied that your current coverage will continue to meet your needs for next year, you don’t need to do anything.

But beware that the Medicare Open Enrollment period is a time when there’s a higher risk for fraudulent activities.

DO NOT share your Medicare number or other personal information with anyone who knocks on your door or contacts you uninvited to sell you a health plan.

Senior Medicare Patrol programs are teaching people with Medicare how to detect and report fraud, and protect themselves from fraudulent activity and identity theft.

To learn more about health care fraud and ways to protect against it, visit www.stopmedicarefraud.gov or the Senior Medicare Patrol (SMP) program in your area. (Locate your SMP at www.smpresource.org.)

Medicare is stronger than ever, with more benefits, better choices, and lower costs to beneficiaries.

Expanded Medicare benefits under the health care law (the Affordable Care Act) are available, including certain free preventive benefits, cancer screenings, and an annual wellness visit.

These preventive benefits are available with no cost to patients when furnished by qualified and participating health professionals. The annual wellness visit allows people to sit down and discuss with their doctor their health care needs and the best ways to stay healthy.

Medicare will notify beneficiaries about plan performance and use its online Plan Finder to encourage enrollment in quality plans. Plans are rated from one to five stars, with five stars indicating the highest quality plans.

Average premiums for 2014 for prescription drug coverage and Medicare health plans will remain stable. People who are in the “donut hole” in Medicare’s prescription drug benefit will enjoy 53 percent discounts on covered brand-name drugs and see increased savings on generic drugs.

So don’t be concerned about all the ads you may be seeing for the new Health Insurance Marketplace. The Marketplace won’t affect your Medicare coverage and isn’t part of Medicare Open Enrollment. You don’t need to enroll in the Marketplace to maintain or change your Medicare coverage.

David Sayen is Medicare’s regional administrator for Arizona, California, Hawaii, Nevada, and the Pacific Territories. You can always get answers to your Medicare questions by calling 1-800-MEDICARE (1-800-633-4227).

Time to Review Your Medicare Coverage

By David Sayen

Medicare’s annual open enrollment period has begun, and I want to encourage everyone with Medicare to review their current health and prescription drug coverage.

Open enrollment runs through Dec. 7, 2013. If you want to change your Medicare Advantage or Medicare Part D (prescription drug) plan, this is the time of year to do it. Any new coverage you select will kick in on Jan. 1, 2014.

If you have Original Medicare and you’re satisfied with it, you don’t need to do anything during open enrollment. Also, Medicare’s open enrollment has nothing to do with the Affordable Care Act’s new Health Insurance Marketplace. If you have Medicare, you don’t need to worry about Marketplace plans.

My agency, the Centers for Medicare & Medicaid Services, or CMS, announced recently that the average Medicare Advantage premium for 2014 is projected to be $32.60. CMS estimated that the average basic Part D drug premium in 2014 would be $31 per month, holding steady for four years in a row.

Since the Affordable Care Act was passed, average Medicare Advantage premiums are down by 9.8 percent. The deductible for standard Part D drug plans in 2014 will be $310, a $15 decline.

Meanwhile, the quality of Medicare Advantage and Part D drug plans continues to improve, with more than one-third of Medicare Advantage plans receiving four or more stars (out of a possible five stars) in 2014—a 28 percent increase over last year. Medicare Advantage and Part D drug plans with five stars are allowed to enroll beneficiaries at any time during the year.

Medicare plans’ coverage options and costs can change each year, and Medicare beneficiaries should evaluate their current coverage and choices and select the plan that best meets their needs. If you think your current coverage will meet your needs for 2014, you don’t need to change anything.

For more information on Medicare open enrollment and to compare benefits and prices of 2014 Medicare Advantage and Part D drug plans, please visit: www.cms.gov/center/special-topic/open-enrollment-center.html. A variety of resources are available to help people with Medicare, their families, and caregivers compare current coverage with new plan offerings for 2014. You can:

• Visit www.medicare.gov to see plan coverage and costs available in your area, and

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Lose a Deal...
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Target a huge problem that has a huge market. VCs want big exits. The best thing that you can do to set your company up for VC funding is to go after a huge problem with a huge market. You can’t sell a company for billions if it has an esoteric or limited market.

- **Get your feet under you.** VCs don’t fund companies with grand ideas until the company shows a lot of progress toward revenue. This progress is often referred to using the word traction.
- **Become visible.** You can increase the likelihood of getting funded quite a bit by simply meeting the funders. Get to know the VCs and the larger start-up community. Schmoozing isn’t a bad word anymore.
- **Develop the deal.** Not only do you have to develop the company, but you also have to design a great investment deal. Investors like working with founders who know how to put their due diligence materials together and who have working knowledge of a term sheet. These concepts aren’t rocket science, but getting familiar with the process does take time. Get cracking!
- **Start pitching.** After your company has gained traction, your deal is structured, and VCs know your name (or at least your face), you need to start pitching for investment.

About the Authors: Nicole Gravagna, PhD, Director of Operations, and Peter K. Adams, MBA, Executive Director for the Rockies Venture Club, connect entrepreneurs with angel investors, venture capitalists, service professionals, and other business and funding resources.

Employees with...
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Each of his sales staff a $500 gift card when only a few employees earned the reward, it may demoralize those who worked hard enough to earn the reward and reinforce the entitled attitude of those who did not. Individual incentives tend to encourage extra effort, while group incentives allow slackers to ride on the coattails of others. Group rewards have the potential to further reinforce attitudes of entitlement.

A rule of thumb for employers is to always make their expectations clear, not just in regards to job duties, but also concerning attitude. While changing the culture in any work environment can be difficult and uncomfortable, it is likely to be worth the effort. Remember, if nothing changes, nothing changes.

For more information, contact Ms. Jaurequi by email at barbarajpublication@delvin.com or phone her office at 909-944-6611.

A New Day and...
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Tages, along with safe and systematic strategies that will help you fund a college education, a business buy-sell agreement, as well as the transferring and preservation of your wealth, in this new day and age of financial planning.

The information in this article is not intended as investment, tax or legal advice. Please consult with your attorney, accountant, financial advisor, or insurance broker, prior to acting upon any of the information contained in this article. Edward Allan, MBA; since 2005, remains a California licensed, trained and certified, independent broker, CA. License # 0E94802, and can be reached through email at allen@delinston.com or through www.delinston.com.

Four Tips to...
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4. Get your financial house in order. If you delay your Social Security benefits, you will need to have another way to pay for your needs while you are not working. If you planned early enough, you will likely have adjusted your finances so that you are prepared. Again, talking to a representative can help you plan the best option for the interim time before Social Security paychecks.

Social Security can be confusing, but talking to a representative can help you clarify the role it can play in your retirement strategy. Once you have a strategy in place, you will better be able to enjoy your retirement years, without worrying about the next paycheck.

Thrivent Financial is represented in the Inland Empire area by the Inland Empire Financial Consultants, which includes Lauren B Althaus, MBA, CFP® CA Ins. Lic.0A94888 and William J. “Bill” Cortus, CFP® CA Ins. Lic. 0096893 at 3333 Concourse St. Building 8, Suite 8100 Ontario, CA 91764.

About Thrivent Financial for Lutherans

Thrivent Financial for Lutherans is a faith-based, Fortune 500 financial services membership organization helping its nearly 2.5 million members to be wise with money and to live generous lives. Thrivent Financial and its affiliates offer a broad range of financial products and services. As a not-for-profit organization, Thrivent Financial joins with its members to create and support national outreach programs and activities that help congregations, schools, charitable organizations and individuals in need.

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Winners and...
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preferred a keyboard made of real keys. Now people are saying that the screen keys are acceptable. TV commercials have exploited all of the shortcomings of Apples’ device, even as buyers stood in line. Now it appears that consumers are saying that they would rather buy Apple, out of loyalty, or inertia, of some blind sheep syndrome.

As always, the marketplace will be the great decision-maker. We bought Blu-ray instead of HD. We bought VHS instead of Beta. And we bought the iPod instead of all of the other MP3 music players that came out at the same time.

Everything from desktop computers to iPods to flat screen TVs have come on the screen when their time had arrived. Can you imagine anyone today still using a typewriter or carrying a Sony Walkman or even watching an old Philco TV set? Of course not.

Years ago I wrote that I would get a flat screen TV when the time was right. Like everyone else in the world, I did just that. In short, everything I had told you here comes down to one simple rule. You, the consumer will decide the winners and the losers.
EXECUTIVE TIME OUT

PLANT SEEDS. DRINK WINE. SING SONGS.

By Christine Rolfe

Ojai is often referred to as the “Shangri-La of Southern California,” but locals will give you their own motto, providing a glimpse into the unique personality of the valley. “Plant Seeds. Sing Songs” conveys the influence of Ojai’s peace activists, artists, and spiritual seekers. One shop owner whispered, “We have hippies here in this city.” I wasn’t sure why she was whispering since we were alone, but it left a smile on my face. Another motto, “Keep it Small,” reflects the fact that Ojai is only 4.4 square miles. It also captures the importance of upholding the small-town feel of Ojai. The town does not have a single Starbucks, as fast-food and other chain stores are banned. And last, the motto “Nest of the Moon” represents the translation of the word “Ojai” by the Chumash Indians—another fitting motto. I personally like the harmony of the motto “Plant Seeds. Sing Songs.” However, after my visit, I would have to add “drink wine” between the planting of seeds and singing of songs. Sorry to ruin the crunch with a little oenophile fun, but given the abundance of wineries in the area, I feel it a vital necessity. Plus it adds a sip of sophistication. I love crunch, but Ojai also offers smooth—as in the smooth taste of a reserve Cabernet Sauvignon. Yes, Ojai is the perfect blend of sophistication and earthiness.

Below are just a few of the suggested ways to enjoy Ojai:

Cloud Climbers Jeep Tour: www.ccjeeps.com

The Cloud Climbers Jeep Tour offers the perfect introduction to Ojai. Sharing historical tidbits while stopping for tastings made for a wonderful day. Each tour runs about four hours. We were greeted by our jeep guide, Greg Bressani. Let me tell you that there is no other person on the planet with as much enthusiasm as Greg. Period. We started our tour with a nature hike. Greg shared his vast knowledge of the plants and how the Chumash Indians used them in their daily life. It was quite exciting… really. We rubbed bits of mountain lilac with some water into our hands and soap suds appeared. Magical. Greg explained that he makes his own soap this way. Nope—he doesn’t sell any. We also harvested chia seeds from black sage, collected a few leaves from yerba santa (to brew into a tea when our next sore throat attacks) and watched as Greg dismantled the California wild cucumber and presented what resembled a loofah sponge. What looks like dry brush and thirsty trees are really treasure chests filled with nature’s wonderful gifts for survival. I tried to convince Greg he should audition for the next season of “Naked and Afraid.”

After our nature walk, we took a ride to Regalo Olive Oil. We were greeted by the elegant and supermodel-beautiful Carolina Gramm. We took a peek into the barn which houses the mill and sampled the oil with our finger as it dripped like liquid gold from the stainless steel machinery. Next we were led to the tasting room where we sampled four different oils by soaking each in a bite of bread. Amelia (Tuscan-style) and Caterina (Spanish-style) were two of the olive oil blends sampled and as I later learnt, named after the owners’ daughters. Being a mother, I won’t reveal my favorite as they each

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It’s a fact: women in business are on the rise. We’ve all heard of Facebook COO Sheryl Sandberg and Yahoo CEO Marissa Mayer, both of whom rocketed Wonder Woman-like through the glass ceiling to become household names. And those two famous females are hardly alone: women now occupy 24% of corporate senior leadership positions around the world. What’s more, 37% of worldwide entities in the formal sector are owned by women.

Still not convinced? Consider that in America, women make up 47% of the workforce, and 51.4% hold managerial and professional positions. Women are outpacing men in education (57% of bachelor’s degrees and 63% of master’s degrees are earned by females), and 40% of women already out-earn their husbands.

Here’s the takeaway for smart women: Those numbers are exciting. You can, and should, take advantage of women’s advances to propel yourself to greater personal and professional success.

“While we aren’t there yet, women are making great strides in catching up to men in business,” says Vickie Milazzo, author of the New York Times bestseller, “Wicked Success Is Inside Every Woman.” “The best news is, the race is just beginning, and it’s becoming exponentially easier for women to break ahead.”

Milazzo, who is the founder and CEO of a multi-million dollar legal nurse consulting education company, speaks from experience.

“One factor propelling women onward and upward is their unwillingness to be treated like a commodity,” she says. “It seems it’s finally sinking in that women are already CEOs—Chief Everything Officers—of our lives and families. We manage careers, households, meals, shopping, and more. And we don’t even break a sweat—except at the gym. Entrepreneurship, leading projects, facilitating teamwork, and more are simply extensions of what we already excel at, and our expertise is a huge asset to companies when channeled professionally.”

If you’re ready to jump on the elevator and push the “break

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