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Jack Katzanek Joins the Staff of the Inland Empire Economic Partnership

Jack Katzanek, former business editor for the Press Enterprise, has joined the Inland Empire Economic Partnership as senior director of communications and constituent relations.

“Jack brings his reputation as a high quality communicator, vast relationships within the business community and a deep understanding of the economy of the Inland Empire to the IEEP,” said Paul Granillo, president and chief executive officer of the Inland Empire Economic Partnership.

Jack Katzanek has been reporting on economic and business affairs in Inland Southern California for the past 16 years. He has been a business reporter and editor for the Press Enterprise, the region’s largest newspaper, since February 2000, covering the economy, workplace issues, job markets, commercial real estate, logistics and other topics.

Katzanek, a native of New York, is a native of New York and editor for the Press Enterprise, since February 2000.

Publisher William J. Anthony Dies at 75

The Inland Empire Business Journal is saddened to announce that its publisher, William J. Anthony, has died on Aug. 12, 2014 of respiratory failure. Even though he suffered from three years of kidney failure and other illnesses, he persevered and never gave up. He fought the hard fight and made the final deadline.

Every life has a story to tell, but sometimes it is difficult telling that story in the same Journal where he was publisher for the past 25 years. Along with his wife, Ingrid, Bill founded the Inland Empire Business Journal in 1989 as a monthly magazine covering business news in the Inland Empire (San Bernardino and Riverside Counties). Associates say Anthony was always quick to point out how crazy everyone thought he was when he began the Journal.

At the 2012 ceremony when Cal State San Bernardino’s library archived every issue of the IEBJ, Bill explained, “Back when Ingrid and I started in 1989, everyone told me, ‘Bill, there isn’t any business in the Inland Empire except dairy farms and military bases.’ But we ignored them and saw the banks and developers investing in this area and knew it was only a matter of time before the region took off.”

Shortly after the first issue of the Journal, Bill and his wife produced several business conferences. The most famous was the Women and Business Expo that began in 1990 and lasted until 2007. Such celebrities and notables as Naomi Judd, Erin Brockovich, Patty Duke, Debbie Reynolds, Maureen Reagan, Marcia Clark, and many, many others addressed the expo bringing some enjoyment and enlightenment to those in attendance. Other conferences included the Inland Empire Economic Forecast Conference and Future 2000.

In 1994, he started the Inland Empire TV News, a daily 30-minute news program that first began airing on the local Comcast public service station. Eventually, Anthony struck a deal to air the news on KPXN, Channel 38, which would become part of the new PAX TV network.

Bill Anthony was noted also for his weekly restaurant reviews, hosted by Joe Lyons and himself on AM1510 Radio. Because of his love for food and wine, he was a partner in the New World International Wine Competition.

Anthony received a number of awards and wore many hats, including being involved with several charities in the Inland Empire such as the Children’s Fund.
The Next Great Depression Is Coming…Will Your Kids Be Prepared?

Brian and Alan Beaulieu are predicting rocky economic waters in the decades to come. Specifically, they expect the U.S. economy to experience another Great Depression during the 2030s. These rocky waters could be especially hard on today’s young people. The Beaulieus provide advice on what you can do now to prepare your kids for a tough economic future.

Preparing kids for the future used to be relatively easy. We’d tell them to make good grades, go to college, find a stable job, work hard, save a bit of money, and—well, that was pretty much it. If they did these things, they’d be fine. Now all that has changed. The economy is creeping along at a sluggish pace. Any kind of job (let alone a “stable” one) is hard to come by. The price of everything is going up. What’s worse, a massive time bomb lurks on the horizon. Yes, according to acclaimed economists Brian and Alan Beaulieu, a second Great Depression lies in wait 15 years or so down the road. Global economic and demographic trends make this inevitable. And that means equipping your kids for the future means something very different from what it used to mean.

“In the not-too-distant future, today’s generation of young people will face a financial catastrophe,” says Brian Beaulieu, who along with Alan Beaulieu, wrote “Prosperity in the Age of Decline: How to Lead Your Business and Preserve Wealth Through the Coming Business Cycles.”

“They’ll be entering or approaching their earning years around the time the U.S. and the rest of the globe slip into what looks to be a decade-long depression in the 2030s. So the more we can teach our kids about making sound financial decisions now, the better.”

“In Prosperity in the Age of Decline,” Brian Beaulieu, the CEO of the Institute for Trend Research (ITR®) Economics, and Alan Beaulieu, the president of ITR, offer an informed, meticulously researched look at the future and the coming Great Depression. In this important resource, the authors reveal what it will take for individual investors and business leaders to prosper as the economy heats up prior to the predicted downturn, preserve wealth in the upcoming Great Depression, and profit on the way out of the depression. Here, they share a few essential lessons parents should teach their kids now to help them thrive in good times and bad:

Lesson 1: Live below your
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From local entrepreneur to national success.

Whether you're starting or expanding your business, U.S. Bank can help you manage cash flow, payments and loans for future growth opportunities. Call your local U.S. Bank Business Banker and let's talk.
Checking Account Transparency Report: How Easily Can Consumers Shop for a Checking Account Online?

There are more than 100 million checking accounts in the United States and close to nine out of 10 households have an existing account, according to the FDIC. Checking accounts are among the most basic and critical of financial service tools, allowing consumers to deposit earnings, pay bills and manage their monthly expenses. That’s why having access to and understanding the costs associated with checking accounts is essential for consumers.

In addition to the monthly checking account fee, checking account customers can now expect to be charged for everything from withdrawing their money to talking with a bank teller to receiving their monthly statement in paper form. In recent years, advocates and regulators have begun to draw attention to the lengthy, small-print financial disclosures which can be overwhelming to the consumer and in some cases even misleading. Additionally, the format and the content of the fee information provided on the websites of financial institutions vary widely. All of this can cause confusion and ultimately result in higher fees for the consumer, as evidenced by the industry’s $31.8 billion in over-draft fee revenue in 2013, as reported by Moebs Services.

In this report we asked, “How transparent are the banks with regard to checking account fee information provided online?” We analyzed checking accounts with an online application component from 25 of the largest US consumer-facing banks, based on total asset volume as reported by the FDIC. In our analysis we asked the following three key questions:

1. Are key checking account fees disclosed up front? (Visibility of Major Fees on Product Page)
2. Can the consumer easily find fee disclosures on the website? (Accessibility of Fee Information)
3. Once you get to the fee information, how easy is it to digest? (Clarity of Fee Information)

We scored each bank account on a 30-point scale ( allotting 10 points each for Visibility of Major Fees on Product Pages, Accessibility of Fee Information and Clarity of Fee Information). We did not make any comparisons with our 2013 report as we improved our methodology.

Key Findings (See Graph 1)
- Similar to the previous year, there are approximately 30 total fees associated with the average checking account. Once again, the variance in disclosure policies made it hard for us to determine the precise number of fees associated with each checking account, but most banks fell in the 20 to 40 total fee range, with some reaching almost 50. The sheer number of different fees associated with checking accounts prevents effective product comparison and decreases the likelihood that consumers will find the best checking accounts for their needs.
- A general lack of uniformity across institutions in terms of checking account fee disclosure form, format and content continues to be present, which makes it difficult for consumers to compare and shop for a checking account.
- There are still two banks out of 25 surveyed in 2014, namely USAA and M&T Bank, that do not provide a fee schedule to consumers on the checking account product pages of their websites.
- The highest-scoring bank was Capital One, which received 90%.
- The lowest-scoring bank was M&T Bank, which received 26.67%. The only fee information that was available from the M&T website concerned the monthly fee, ATM fees and the overdraft fee. No fee schedules were available anywhere on the M&T product website, making it impossible for a consumer to compare their costs against those of other banks. However, M&T announced some major changes to their website.

Tips
- Read the fee schedule thoroughly: The number of checking accounts fees that banks disclose on their product pages varies greatly from one bank to another. Absence of a fee from the product page does not necessarily mean the fee is $0. Consumers should always review the fee schedule before opening an account to avoid any surprises in the future.
- Don’t expect consistency in format: Unlike credit card offers that all have to use uniform disclosures of fees like the Schumer Box, there is nothing similar for checking accounts. In recent years, many large banks have adopted a summary disclosure form designed by the Pew Research Center to make fee disclosure practices more uniform and straightforward. However, not all have adopted it. And of the ones who have, there are discrepancies among their disclosures. Unfortunately, checking account disclosure practices resemble the Wild West.
- Evaluate your practical needs: As evidenced by the number of fees that checking accounts charge, they offer a plethora of services ranging from straightforward ATM withdrawals to international wire transfers. You must therefore consider what exactly you’ll need from your checking account in practical terms. For instance, how much money will you hold in your account at any given time? Do you need a debit card, a physical checkbook, or an accessible local branch? How many ATM withdrawals will you make each month? The answers to such questions will eliminate certain checking account offers from contention and will dictate which fees you should focus on minimizing.
- Fewer disclosed fees doesn’t mean fewer actual fees: The number of fees listed by banks in disclosures varies from 20 to 40. Some banks disclose their fees only after a customer has opened an account. Others disclose their fees in inconspicuous sections of their websites. Consumers should be aware that there are banks that disclose only a part of their full list of fees initially, another part during the application process and the rest after the consumer has signed up for the account. Also watch out for language like

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News and Features

Checking Account Transparency Report: How Easily Can Consumers Shop for a Checking Account Online? There are more than 100 million checking accounts in the U.S. and close to nine out of 10 households have an existing account. Having access to and understanding the costs associated with checking accounts is essential for consumers.

You Can Negotiate Anything: 13 Negotiating Techniques Taught at the Wharton School of Business Everything is open for negotiation—even prices, schedules, and product offerings that seem carved in stone. No one has to just accept what’s offered....but first you must hone your negotiating skills.

Ten Tips for Building Stronger Networks in Work and Life Networking ability is not just important for career success—it is also crucial for getting things accomplished.

Five Ways to Generate Revenue from Social Media Kathleen McEntee gives us five suggestions for using social media as a sales tool.

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Investments and Finance
Negotiation
Networking in Business and Life
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  County of San Bernardino
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Executive Time Out
Computer/Technology

Quotations on Life

Fear not that thy life shall come to an end, but rather Fear that it shall never have a beginning.
Cardinal John Henry Newman

All things come to him who waits—provided he knows what he is waiting for.
Woodrow Wilson

A ship in harbor is safe, but that is not what ships are built for.
John Shedd
Riverside County Supervisors Recognize BIA and HomeAid Inland Empire for Outstanding Work Building Shelters to House Homeless Population

The Riverside County Board of Supervisors recently honored the local Southern California Building Industry Association (BIA) Chapter and its non-profit charity, HomeAid Inland Empire (HAIE), for its outstanding work renovating and building quality shelter facilities to temporarily house homeless men, women and children as they try to rebuild their lives.

Bill Blankenship, CEO of the Riverside County BIA Chapter, together with HAIE Board President Richard Hedrick and Executive Director Ray Osborne were presented with a proclamation from the supervisors in recognition of their efforts to end homelessness.

Operation SafeHouse, one of HomeAid Inland Empire’s service provider partners, made the recommendation to the supervisors to recognize the building industry and its charity organization following the completion of renovation work by HomeAid on three Operation SafeHouse shelter facilities that serve the needs of homeless emancipated youth.

“HomeAid Inland Empire and the Riverside County BIA Chapter have been wonderful partners over the past few years helping us improve and expand our shelters in Riverside and the Coachella Valley by providing funds as well as in-kind donations of labor and materials,” commented Operation SafeHouse Executive Director Kathy McAdara. “Without their ongoing support and generosity, the improvements to our shelters would simply not have been completed,” McAdara added.

Since 1990, HomeAid Inland Empire has renovated or built 27 homeless shelters, housing 743 emergency and transitional living beds, valued at over $16.9 million with more than $6.3 million in funding and donations of in-kind labor and materials coming from members of the Riverside County Board of Supervisors.

Why Your Retirement Might Be a ‘Steal’

William J. “Bill” Cortus, CFP®

As you get closer to retirement, someone else may be getting closer to your retirement assets. And you may be the last to know about it. A growing number of scams are targeting pre-retirees. Identity thieves know that many of these individuals:

- Have higher cash reserves and greater home equity than people who are younger.
- Might not keep up with the latest identity theft trends.
- Might not monitor their financial accounts or credit reports as often as they should.

If your personal information is stolen, it could put your retirement in jeopardy. Someone could tap into — or deplete — your IRA, 401(k) and other accounts. Identity theft could even affect your Social Security benefits, as CNN money.cnn.com/2012/09/26/pf/seniors-social-security-scam/ and other media have reported. Here are some simple but easy tips to help you protect your identity.

Take Action Tips

- Review your credit reports — It’s recommended that you obtain a credit report from one of the three major credit bureaus Experian, Equifax and TransUnion on a regular basis.
- Don’t get personal — Never provide personal information (e.g., account numbers, Social Security number) in response to an email or phone call you receive.
- Create strong passwords — And avoid using the same password for multiple accounts.
- Put up a wall — Maintain up-to-date firewall, anti-spyware and antivirus protection on your computer. Also upload security software on your smartphone and tablet.
- Avoid unsecured public WiFi — Especially if you’re making online purchases or transactions, or checking your accounts.
- Check your contributions — Consistently check your 401(k) to make sure the right amount is being contributed. Also, check other savings and retirement accounts every week or two. If an account has been compromised, the sooner you discover the breach the better.
- Get a protection program — Various identity protection programs are available to monitor your personal information. For example, Thrivent Financial offers a free Identity Protection membership benefit to help members protect their finances and credit. www.thrivent.com

Food for Thought

“Every 2 seconds, someone falls victim to identity fraud. In the time it took you to read this article, more victims were claimed to identity theft with over 13.1 million U.S. adults in 2013 alone.”

Javelin Strategy & Research, Equipping Consumers in the Fight Against Identity Fraud, 2014

What Do I Do Now?

If your personal information is stolen:

- Report fraudulent activity immediately to the relevant financial institutions.
San Bernardino Workforce Investment Board program helps save 700 jobs and millions in revenue

SBWIB delivers successful business consulting/layoff aversion program to companies

Almost 700 workers at 47 local companies were able to keep their jobs thanks to a County of San Bernardino Workforce Investment Board program that matched business consultants with at-risk companies. The program is federally funded and offers advice on how to improve business operations at no cost to the company.

In the last two years, the program saved 686 jobs, created 114 new positions and assisted the companies with $13.5 million in operational cost savings and revenue.

To accomplish this, the Workforce Investment Board hired layoff aversion consultants to assist the struggling businesses. The consultants at Deisell Research Institute and Consultants, California Manufacturing Technology Consulting (CMTC), Voice Marketing, and Spruce Consulting are experts at increasing revenue, reducing operating costs, and recognizing opportunities to stabilize businesses and repurpose them for success. The consulting advisory services were provided to the 47 businesses using Rapid Response funding set aside to assist employees facing company closure and to help prevent layoffs.

“Without strategic assistance from experienced business consultants, many jobs would have been lost in San Bernardino County,” says Miguel McQueen, Deputy Director of Business Services and Operations with the County of San Bernardino Workforce Investment Board (WIB). “We were able to help companies remain in business by providing tools and strategies that allowed them to improve productivity, reduce costs and operate more efficiently.”

McQueen says the business-consulting program has been in operation for four years and has reached a variety of industries, including automotive, construction, logistics, healthcare and education. He says, “Companies are still feeling the effects of the recession and the Workforce Investment Board is proud to help them get back to a place of stability. Pairing them with consultants that have market awareness in their respective industries has been critical in putting together improvement plans that establish sustainable outcomes.”

He continued, “The feedback from the businesses that received assistance shows that revenues were saved or increased to a total of over $13 million in just the last two years, which is an outstanding achievement and a great reflection of the success of the entire program.”

Executive Director of the Workforce Investment Board, Sandy Harmsen commented, “It’s encouraging to see that not only are we saving jobs in the county through our Rapid Response programs, but we are creating jobs and providing resources to employers at no cost.”

Board of Supervisors Chair, Janice Rutherford added, “We encourage any company facing difficulty to seek the WIB’s professional services. No matter how bad it may seem, with quick and effective action from expert advisors, many companies can turn a corner and have a brighter, more profitable future.”

About the Workforce Investment Board of San Bernardino County

The Workforce Investment Board of San Bernardino County (WIB) is comprised of private business representatives and public partners appointed by the County of San Bernardino Board of Supervisors. The WIB delivers successful business consulting/layoff aversion program to companies.

LAEDC’s Profile for the Inland Empire

LAEDC (Los Angeles Economic Development Corporation) has just released the annual “L.A. Stats” report, which provides frequently requested statistics for Los Angeles and surrounding counties on demographics, employment, income, economic base, real estate, sales and use taxes, and more.

The following is their profile on the Inland Empire area:

Riverside-San Bernardino Area Profile

- The Riverside-San Bernardino-Ontario Metropolitan Statistical Area is comprised of Riverside and San Bernardino counties and is often called the “Inland Empire.” The area is bordered by Los Angeles and Orange counties on the west, and on the east by the states of Nevada and Arizona. Riverside County covers 7,304 square miles, while San Bernardino covers 20,106 square miles. The 2013 population of the two-county area totaled 4,344,159 persons; an increase of 1,067,698 persons since 2000. Riverside and San Bernardino counties are the fourth and fifth largest by population in California.
- A quick demographic profile of the two counties indicates that 47.7% of the population is Hispanic; 36.1% is white non-Hispanic; 9.1% is black or other races; and 6.1% is Asian-Pacific Islander. As to education, 78.5% of the two counties’ population has a high school diploma or higher, and 19.4% has a bachelor’s degree or higher.
- The Inland Empire is also an important manufacturing center with employment reaching 93,600 jobs in 2012. The largest industry sectors were: fabricated metal products with 12,700 employees; plastic and rubber products with 8,300 workers; miscellaneous manufacturing with 7,900 workers; food production with 7,200 workers; and transportation equipment with 6,100 employees.
- International trade plays an important role in the Inland Empire’s economy. The area is a major transportation hub for both rail and truck service. The Los Angeles Ontario International Airport is a UPS hub, handling domestic small packages and providing service to Asia. The area also contains many large distribution centers occupied by firms moving goods between Southern California’s ports and to the rest of the U.S.
- The Inland Empire has an impressive array of higher education facilities, including the University of California-Riverside, California State University San Bernardino, the University of Redlands, and the Loma Linda School of Medicine. Just to the west of the county line in Los Angeles continued on page 32

Supervisors. The Workforce Investment Board strives to strengthen the skills of the County’s workforce through partnerships with business, education and community-based organizations. The County of San Bernardino Board of Supervisors is committed to providing county resources, which generate jobs and investment.

The Workforce Investment Board, through the County of San Bernardino’s Economic Development Agency and Workforce Development Department, operates the County of San Bernardino’s three America’s Job Centers of California (AJCC). The AJCCs provide individuals with job training, placement and the tools to strengthen their skills to achieve a higher quality of life. The AJCCs also support and provide services to the County’s businesses, including employee recruitment and business retention programs.

Employers and job seekers who are interested in the Workforce Investment Board programs may call: (800) 451-JOBS or visit www.csb-win.org. Also follow us on: Facebook www.facebook.com/SBWIB; Twitter @InlandEmpireJob; and YouTube www.youtube.com/SBCountyWIB.
Mind Your Business and Your Weight
3 Keys for Staying Healthy While Dining for Business

By Sharon E Beckwith, Masters Candidate, Cal State Los Angeles School Nutrition & Dietetics

Is It Possible to Eat Out Often and Stay Healthy?
Eating out for the business professional is not a luxury, it is a necessity. Many business deals are made over meals. Maintaining a strong image in a restaurant can be imperative to landing the deal. Wining and dining pays off, but it can wreak havoc on your waistline and your health (McCory, Fuss, Hays, Vinken, Greenberg & Roberts, 1999). The problem of dining out is multiplied when on a business trip that may require eating out for all your meals.

The pitfalls of dining out several times a week add pounds and inches which can lead to overweight and obesity. According to the County Health Rankings and Roadmaps organization, 28% of adults in San Bernardino County are obese. That’s 3% higher than the obesity rate for California (County Health Rankings and Roadmaps, 2014), and represents over 584,000 obese adults.

Obesity is the number one concern of health officials worldwide (CDC, 2014a; Davis, 2013). Obesity can lead to a host of other diseases, including Type 2 Diabetes, cardiovascular disease, hypertension, and more (CDC, 2014b).

How does a business professional maintain a strong business image, and stay healthy while dining out? Recognizing the pitfalls of eating in restaurants, and practicing healthy restaurant behaviors can help. Once we know what the pitfalls are, we can strategize for getting around them.

The Pitfalls of Restaurant Dining
Three pitfalls to avoid while dining in restaurants include:

• High and hidden calories (excessive calories)
  • Tempting appetizers and desserts (fat and sugar calories)
  • Beverages, especially alcoholic beverages (empty calories)

Calories are in all the pitfalls. Excessively high calories are hidden in portion sizes and savory recipes. Eating large portions regularly can lead to an addiction to food (Davis, 2013). Tempting appetizers are often deep-fried, adding extra fat calories, including trans-fats. Trans-fats increase LDL cholesterol, the bad cholesterol (American Heart Association, 2014a). Tempting desserts add saturated fat and sugar calories. Alcoholic beverages add extra calories to your meal (Sayon-Orea, C., Martinez-Gonzalez, M. A., Bes-Rastrollo, M., 2011).

These three pitfalls will sabotage anyone’s goal to watch their weight and be healthy. What can be done? Here are three keys that unlock the secret of healthy dining habits to avoid the pitfalls of eating in restaurants.

Key No. 1: Carefully Choose from the Menu
To make your meals beneficial, carefully choose from the menu. Start with your entrée. Fish and chicken are great lean protein choices. Of the two, fish has better nutrition. Choose an oily fish such as salmon, shark or swordfish. These have omega-3 fatty acids which help with brain function, the central nervous system, and eye health.

Most restaurants in America serve large portions, encouraging patrons to eat more than they should. What is a healthy portion of meat? The American Heart Association says a 3-4 ounce serving of lean meat, poultry or fish is the right size (American Heart Association, 2014b). That’s the size of a deck of cards. Eat only the right portion, and leave the rest on your plate.

Here is another suggestion: order your most favorite vegetable, and your least favorite appetizer and dessert. That way, you will eat all your vegetables, and limit yourself to one or two bites of the appetizer and dessert. Eat more vegetables, and limit fat and sugar calories to benefit your health.

Making substitutions can save hundreds of calories in your meal. Ask for a baked potato with the butter, sour cream, and chives served on the side. This gives you control over how much to add. Ask for low-fat dressing on the side. Ask for a salad instead of creamy soup. A great way to get around hidden calories is to ask for substitutions.

Key No. 2: Consider What’s on Your Plate
Researchers from Stanford University and Boston University conducted a study that found that the first bite of a meal is the most important. What is on your plate?

Calories in Popular Alcoholic Beverages

<table>
<thead>
<tr>
<th>Beverage</th>
<th>Calories</th>
</tr>
</thead>
<tbody>
<tr>
<td>Martinis (4 oz)</td>
<td>160 Cal</td>
</tr>
<tr>
<td>Apple Vodka (1 oz)</td>
<td>210 Cal</td>
</tr>
<tr>
<td>Gin</td>
<td>265 Cal</td>
</tr>
<tr>
<td>Mojito, ½ syrup (10 oz)</td>
<td>140 Cal</td>
</tr>
<tr>
<td>Margarita, Classic (3.3 oz)</td>
<td>153 Cal</td>
</tr>
<tr>
<td>Margarita, On-the-rocks (8 oz)</td>
<td>455 Cal</td>
</tr>
<tr>
<td>Gin &amp; Tonic (4 oz)</td>
<td>103 Cal</td>
</tr>
<tr>
<td>Kahlua &amp; Cream (3 oz)</td>
<td>325 Cal</td>
</tr>
<tr>
<td>Daiquiri (10 oz)</td>
<td>556 Cal</td>
</tr>
</tbody>
</table>

The older your kids can learn to live below their means, the better,” says B. Beaulieu. “First and foremost, don’t underestimate how powerful your own example is. If you overspend and live beyond your means, telling your children to do otherwise will just be empty words. Secondly, if they are young and receive an allowance, earn money for doing chores, babysit, etc., sit down with them and help them create a budget that includes savings. The key is to get them in the habit of setting aside money for the future before they’re out on their own.”

Lesson 2: Don’t just preserve your money; help it grow. Now and as we move into the future, everyone should focus on saving money and using these savings to invest in equities, as the 2020s should provide a better-than-inflation return on investment. The goal is to maximize the nest egg so that people who lose their jobs during future economic dips won’t be destitute and depend on a government that has lost the wherewithal to provide generous entitlements.

“Our children are old enough to grasp it, explain the basics of investing to your children,” recommends A. Beaulieu. “You might help them pick a stock or two to buy with their savings. Again, it’s a great proposal later in life will enable your kids to take advantage of larger future financial opportunities.”

Lesson 3: If you can’t pay cash for it, you can’t afford it. Yes, it’s easy to just whip out the plastic when you want to buy something. Too easy, in many cases—that’s how people “accidentally” overdraw their checking accounts and rack up mountains of consumer debt! That’s why the Beaulieus encourage you to teach your kids to pay cash. (Again, you need to do the same to set the example.)

“Yes, you can take out loans for cars, homes, and other very large capital outlays,” comments B. Beaulieu. “Necessities such as dental care or corrective lenses can go on your credit card if you need them. But if you don’t have the cash to buy that shirt, dress, bracelet, or watch, or to see that movie, say no.

“One of the most valuable lessons you and your children need to learn is this: Credit cards will leave you broke. The earlier your kids can learn to live below their means, the better,” says B. Beaulieu. “First and foremost, don’t underestimate how powerful your own example is. If you overspend and live beyond your means, telling your children to do otherwise will just be empty words. Secondly, if they are young and receive an allowance, earn money for doing chores, babysit, etc., sit down with them and help them create a budget that includes savings. The key is to get them in the habit of setting aside money for the future before they’re out on their own.”

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“One of the most valuable lessons you and your children need to learn is this: Credit cards will leave... continued on page 11
You Can Negotiate Anything: 13 Negotiating Techniques Taught at the Wharton School of Business

Everything is open for negotiation—even prices, schedules, and product offerings that seem carved in stone.

Steven G. Blum, who teaches at the Wharton School of Business, says no one has to just accept what’s offered...but first you must hone your negotiating skills.

Life is a series of negotiations. While we may realize this in theory, we probably don’t realize how often it applies in practice. Your work schedule, your pay and benefits, prices in big box stores, cell phone contracts, day care arrangements—you name it, it’s negotiable, says Steven G. Blum. The notion that you just have to fall in line and accept the options you’re given is an extremely limiting one.

“This is a whole different way of looking at the world,” says Blum, author of “Negotiating Your Investments: Use Proven Negotiation Methods to Enrich Your Financial Life,” and a teacher at the Wharton School of Business. “We all know we can negotiate car or real estate prices, but the idea that everything is negotiable is foreign to most of us.

“Sharpen your negotiating skills and you’ll unlock options and opportunities that you may have assumed were closed to you,” he adds. “This can truly change your life.”

Negotiating Your Investments is an in-depth guide to applying proven principles of negotiation to your personal finances. With expert insight into the before, during, and after of a successful negotiation, you’ll learn how to prepare for and conduct important financial discussions with an eye toward getting the best possible outcome. What’s more, you’ll learn how to use basic negotiating skills outside the world of investing.

Before you can negotiate anything, you have to know how to start the dialogue and how to ask the right questions.

Blum offers the following tips:

Know what you don’t want, what you do want, and what’s even better. One of the most important things a negotiator can do is figure out what she is trying to gain or achieve. When you know exactly what you want, you can be purposeful in keeping the process moving toward your goals and avoiding measures that might throw you off course.

“Don’t make agreements based on the idea of ‘winning’ if they don’t get you what you really want,” says Blum. “Don’t worry about whether the other side is getting too much—that does not matter as long as you reach all your goals. And once a good deal comes into view, see if you can improve it before you close the deal.”

Harness the power of BATNA. In negotiation, power comes from alternatives. You must identify your Best Alternative To a Negotiated Agreement (BATNA). Doing so lays the foundation for increasing negotiating strength, which presents the potential for greater control, influence, and authority. You will never accept a deal unless it is better than your BATNA. It forms a minimum acceptable level for you.

Here’s a quick example: Sam and Sara both decide to approach their boss and ask for a 10 percent raise. Sam’s strategy is to make a list of everything he does for the company. Surely, he thinks, if he documents all he does, the boss will realize how valuable he is to the company. Sara, on the other hand, writes letters and makes some calls and ends up getting an offer from a competing employer. The offer comes with a salary that’s 4 percent above her current pay level.

Initially, the boss tells both employees that a raise isn’t possible at this time. Having failed to strengthen his BATNA, Sam has little leverage. He simply thanks his boss for his consideration and goes back to his cubicle. But Sara’s story doesn’t end here. She tells the boss she’s received an offer from a competitor and must decide whether to accept it. Not wanting to lose Sara, her boss asks how much salary she has been offered. She replies, “While they demanded confidentiality, I can tell you it is more than I am currently making.”

In the Sam and boss situation, Sam has a problem he doesn’t know how to solve. In the Sara and boss situation, the boss has a problem. Sara gets her 10 percent raise.

Aim for higher than just win-win. As you begin to hone your negotiating skills, you might be tempted to seek out “win-win” solutions. Doing so might seem like a great way to keep your relationship with your negotiating partner positive, but the approach can actually backfire, causing you both to settle for the first plausible solution that improves everyone’s position.

For example, Randy the Realtor was trying to get her client (the buyer) and the other side (seller) to agree on a price. The buyer was moving from a “low tax” town to one whose wealthy school district could better serve her special needs child. The two sides were only $600 apart. So Randy teamed with the other side’s agent and said, “Sign this deal right now and we’ll cut our commissions by $150. We want each of you to compromise your price demand by $150 each. That will total the entire $600 in dispute and everyone will share the burden of compromise equally.”

The deal closed and the two agents toasted each other for the “win-win” solution...

But Randy had failed to notice the value that was being left on the table. The client was going to need a real estate agent to sell their old property. Randy might have worked that into the bargain by aiming higher than merely “win-win.”

See that your interests come first, but make sure others’ interests are served, too. Good negotiators pay a great deal of attention to underlying interests. They seek a deal that meets their own interests very well, satisfies the interests of other parties sufficiently, and adequately addresses those of all important players who are not part of the actual negotiation.

“If the agreement does not meet the needs of the other negotiation parties, they will not agree to enter into the deal,” explains Blum. “If they are somehow tricked into signing a contract that does not really work for them, they will seek ways to sabotage, escape, or otherwise not comply. That is not good for anyone.

“Keep in mind that what you view as being a ‘good outcome’ might not be that good if it leaves the other negotiating party feeling worse off or victimized,” notes Blum. “Chances continued on page 10
Negotiate...

continued from pg. 9

are you’ll need to negotiate with certain people on more than one occasion, and you don’t want to burn those bridges by leaving them feeling you’ll take advantage of them the first chance you get.”

Don’t get distracted from your real goal. Many people pride themselves on a competitive tenacity that leaves nothing on the table. If possible, they take the table as well. But research has shown that many of these winners end up regretting their victories.

“Competition is a natural and necessary motivator, yet it does not always bring a happy ending,” says Blum. “The desire to win represents a dangerous shift in focus: Besting the competition becomes the primary goal, and the outcome itself becomes secondary. Paradoxically, the strategies and behaviors that follow are usually self-damaging. Avoid hurting your own efforts by keeping your eyes firmly fixed on where you really are trying to go.”

Insist on both a fair process and a fair outcome. Good negotiators refuse to be part of a process, or outcome, that is anything less than fair. Leading negotiation professors urge us to look to authoritative standards and norms, such as market value, precedent, and equal treatment, to help delineate fairness. Just as a skilled negotiator will never agree to a deal that does not do a good job of meeting her interests or that is not better than her best alternative, so, too, she should decline one that is observably unfair.

Pay attention to power dynamics. Don’t accept a power imbalance that leaves you at a disadvantage. “Where the power dynamic in place is neither a necessary consequence of larger roles and relationships, such as deferring to a government official, nor a good one for advancing a negotiator’s interests, work to change it to your own advantage,” explains Blum. “Don’t be rude or inappropriate, of course but also don’t be afraid to question anything that seems unfair or detrimental. Always own your power and politely decline any part of the negotiation process that makes you feel uncomfortable, disadvantaged, or manipulated.”

Don’t trust imprudently. The mere fact that you have insisted on forthrightness, and unwaveringly offered it, does not mean you should entirely trust the other parties. “The best advice is to always act in a trustworthy manner but do not assume that others will do the same,” notes Blum. “Be extremely cautious about placing too much trust in others. Better to allow your confidence to build slowly as it is earned. And never trust anyone whose incentives and interests suggest strong motivation for them to defect.”

Be mindful of each “little agreement” step. “The negotiation process is made up of a series of little agreements,” says Blum. “Pay attention to them not only as they affect you, but also with an eye toward their impact on your negotiating partners. The idea is to use small commitments to pave the way for the other party to easily agree to the next step. Before you know it, you will find yourselves marching confidently, arm in arm, toward agreements that ensure good outcomes for everyone.”

Ask lots of questions. An important study found that skilled negotiators spend almost 40 percent of their time acquiring information (asking questions) and clarifying information (restating and reframing what they’ve heard to verify that they’ve understood correctly). Average negotiators spend about 18 percent of their time on the same behaviors. In other words, average negotiators ask half as many questions as skilled negotiators.

“The key is to ask previously prepared questions and, just as important, listen well enough to pose precise follow-up questions,” notes Blum. “Probing and clarifying the other party’s position requires that you listen carefully and formulate good questions on the spot. Strong listening skills, along with good preparation habits and the ability to express thoughts clearly, are among the top traits of the most effective negotiators.”

Create scarcity. Negotiators respond to what is referred to as a closing window of opportunity, i.e., making an offer that is good for only a limited amount of time. When a proposal or offer is structured to end at a certain time, the scarcity effect adds pressure.

Another factor that causes scarcity is competition. When everyone else wants something, there is a tendency for us to want it more, too. Making it clear that everyone desires the item for sale can make even those with little use for it determined to buy it. Nobody wants to be left out.

“People seem to be hardwired to greatly fear loss, and that’s why creating scarcity can be an effective negotiating technique,” says Blum. “A take-it-or-leave-it tactic or an ultimatum in a negotiation can raise the scarcity effect to sky-high levels.”

Prepare and practice. Blum says if he could offer only one suggestion to improve your negotiating, it would be this: If you prepare fully for each negotiation, you will do better. It is that simple. As a general rule, the more prepared you are, the better your outcomes will be.

“Practice makes perfect,” notes Blum. “Use every opportunity to test out your skills and think through situations as if they were important negotiations. As you practice, you’ll become a more agile negotiator, able to work around tough situations and create much better outcomes for yourself.”

Be patient. One of the best things you can do in the closing and commitment stage of a negotiation is to be patient. The negotiator who is not rushed has a favorable position and is free to work for the best possible deal. Some methods to help make this attitude possible include starting early, not procrastinating, and avoiding negotiating when you are in a needy state of mind.

“Negotiation isn’t just about getting a better price for a product or service,” says Blum. “It’s about dramatically improving the quality of your life, creating better outcomes for everyone, and even building more harmonious relationships. Improving your negotiating skills is an effort worth making.”

To read more of Blum’s writings or to get further information, visit www.negotiatingtruth.com.

Jack Katzanek... York City and attended York College, a branch of the City University of New York, where he majored in political science and was an editor of his campus newspaper and news director of the school’s radio station.

He decided to pursue a career in journalism in 1981 and worked at newspapers in Ordway, Colorado, and Miles City, Montana, for most of the decade. He spent three years covering public safety and criminal courts in Napa, California before becoming business editor for the Santa Clarita Signal in 1996.

He was also a business reporter for the Inland Valley Daily Bulletin from 1998 to 2000.
Lesson 4: Pay off your debt as soon as you can—preferably by 2030. Encourage your children to pay off any debt as quickly as possible by paying more than the minimum payment each month on car loans, student loans, mortgages, etc. Use any debt you may currently be paying off to demonstrate to them how much time (and accrued interest!) this strategy can save.

“At the minimum, your children should try to pay off any mortgages and car loans by 2030,” says A. Beaulieu. “Credit card collectors can be nasty, but they cannot take your home. Student loans should be paid off if possible, but failure here will also not bring about homelessness. Of course, the best advice is to have everything paid off—this provides for the highest amount of available cash in the event of dramatic income reduction. And no one can repossess what you own outright. If you have kids who aren’t (or won’t be) home-buying age in the years leading up to the Great Depression, they should avoid taking on a mortgage going into the financial slow down. Instead, they should look to get a mortgage in the latter stages, because home prices and interest rates should be quite depressed. The key is to advise your kids to do their best to be debt-free by 2030...and protect your own future by planning to do so yourself, too!”

Lesson 5: Become a global citizen. The harsh reality is that many of the best opportunities for your kids won’t be in the U.S. Try to teach your kids to think of themselves as citizens of the world, not just citizens of the U.S. A broad, informed worldview will ensure that they remain relevant and sought-after as our world becomes flatter and more connected.

“A practical first step is for your kids to learn a second language,” says B. Beaulieu. “Fluency in a second language can give your children a valuable edge in finding—and keeping—a job in the global economy. For example, French, like English, is widely known, and it is a useful fallback language in many parts of Africa. Africa holds great promise for the future, and being able to communicate in either English or French is going to be a real competitive advantage.”

Lesson 6: Choose a career deliberately and strategically. As a parent, there’s probably a part of you that wants to tell your child, “Follow your passion and do what makes you happy.” But the Beaulieus say that’s not the best strategy for helping her survive the tough times ahead.

The harsh truth is, some fields are likely to offer more long-term job security than others. What makes your child happiest now might be an unstable (at best) foundation for her financial future. The good news is, there are plenty of fields that should continue to grow through the coming depression, and chances are your child will be able to find fulfillment in one of them.

“In fact, one industry that will experience growth and that many young people will find appealing is the field of entertainment,” notes A. Beaulieu. “As the middle class expands worldwide, leisure time in search of entertainment is likely to be a burgeoning and potentially lucrative field. While you can’t force your children to go into a specific career and field, you can do your best to inform, advise, and guide them as they move into young adulthood.”

Lesson 7: Pad and protect your pocketbook with multiple income streams. This way, when one source of cash comes under pressure or fails, the other will be there to help maintain the household. Investment dividends and rental property, which even a household of one can maintain, make excellent sources of additional income that can be saved for future use.

“Assuming you’re already teaching your children about investing in equities, you can show them how much rental properties can pay off by purchasing a small house, if possible, and renting it out,” explains B. Beaulieu. “Put a portion of the profits into a savings account for the child and consider putting his name on the deed so that he’s a part owner. Your child can even get involved in small ways like helping maintain the property, mowing the yard, etc. This way, he’ll grow up seeing the benefits of having a second income stream.”

Lesson 8: As your family grows, try to diversify. Another way to ensure multiple income streams are present is for wage earners in the same household to be careful that they are not working in the same industry or in the same section of the business cycle. This way, it’s less likely that both individuals will lose their jobs at the same time. You can explain this concept to your children by using people you know as examples; for instance, “When Uncle Ted lost his job as a newspaper editor, it was fortunate that Aunt Mildred still had her job at the hospital.”

Lesson 9: If you can’t “find” a job, create one. While the Great Depression will be difficult for many, rest assured that opportunities will abound for those prepared to take them. Teach your children to be entrepreneurial thinkers. Show them the importance of keeping a watchful eye on unfulfilled wants and needs. Great options for instilling this skill early on include doing yard work for neighbors, starting a dog walking or dog sitting business, or for older kids, giving tutoring lessons.

“If your child is prepared to think and act like an entrepreneur, they can create a business to fill needs that are going unmet when hard times hit,” says A. Beaulieu. “Entrepreneurs work smartly and creatively and are prepared to take risks even when conditions aren’t perfect. This will be a valuable attribute to have when job opportunities dwindle during the Great Depression.”

Lesson 10: When things go south, be ready to buy. If your children heed the previous lessons, they’ll put themselves in a good position for wealth creation. If and when the next Great Depression does strike, equity prices on great companies will be cheap. People with cash can move in and create future fortunes by being ready to buy. Those who will use the depression to their advantage will also be ready to buy real estate, as those values and their rental incomes will surely escalate in a post-depression economy.

“Last, you and your children should be ready to buy businesses in their entirety because the aging demographic and the sour economy will produce incredible deals on entities that will eventually once again be sound, cash-producing businesses,” states B. Beaulieu. “Look for competitors who are running out of hope and cash—or seek out these attributes in entirely new fields—and you will find that you have created the basis for a business empire that may make you and your offspring very wealthy in the 2040s and beyond.”

“Most people will fear the coming Great Depression and will hope only to survive,” concludes A. Beaulieu. “But the steps outlined here for our kids will turn the worst economic downturn in a century into the opportunity of a lifetime. The preparation needs to begin now.”
California Beer Festival Brings the Best of Brews to San Dimas

Featuring craft beers and breweries, live music, mouth-watering food truck fare and more at picturesque Puddingstone Lake on Saturday, Sept. 6

The California Beer Festival in San Dimas is all about two things – great craft beer, and the celebration of that beer. Brew aficionados and enthusiasts will descend on Frank G. Bonelli Regional Park on Sept. 6th, from 12:30pm-5:00pm, to delight in a multitude of craft brews from such award-winning companies as Karl Strauss, Deschutes and Firestone Walker, along with local favorites Alosta Brewing Co. and Hangar 24.

With delicious food options and over 60 craft beers on tap and a selection of ciders to sample, hunger and thirst alike are sure to be quenched. The festival will also feature live entertainment including popular local bands and other distractions like Bikini Bocce Ball. Participating sponsors include: Duke’s Smoked Meats; Rubio’s; Doubletree by Hilton Claremont; and Island Brewing Co. Situated on the shady shores of the park’s 250 acre reservoir, the event is guaranteed to be “refreshing” in more ways than one.

“The lakeside setting in the rolling hills of the San Gabriel Valley provides a beautiful backdrop for a great day of beer sampling, enjoying music, eating delicious food and generally having fun,” says founder Vincenzo Giammanco. “We are excited to be bringing some of the best craft beers in the country to this spectacular San Dimas location.”

Ticket prices will vary based on type of entry and ticket options include: VIP Early Bird Experience; Craft Beer Heaven Ticket; and Designated Driver Ticket.

• VIP Early Bird Experience - $70
  This exclusive (limited to 300 tickets) VIP experience is ideal for the true hardcore Craft Beer fans. The VIP experience will take place an hour prior to the gates opening to the general admission ticket holders. Take advantage of this great opportunity to taste signature and seasonal beers from participating breweries and a chance to meet the brewers and representatives themselves! VIP tickets include: Access inside the CBF gates an hour early; samples of reserve and specialty brews from participating breweries; (1) CBF souvenir pint glass; access to the street taco bar (taco bar hours 11:20 am-12:20 pm and (1) bottled water. The VIP pouring is from 11:30 a.m. to 12:30 p.m.

• Craft Beer Heaven Ticket - $45
  This is the perfect ticket for individuals who are looking to expand their mind and educate themselves on new and old styles of craft beer. The Craft Beer Heaven ticket includes: (1) CBF souvenir tasting cup, samples of Craft Beer, live music and bikini bocce ball!

• Designated Driver Ticket - $25
  The ideal ticket for non-drinkers who still want to go to CBF to hang out with friends and family and/or those responsible for getting everyone home safe. The Designated Driver ticket includes: entrance to the festival, (1) free meal from any food vendor inside the festival, (1) bottled water, live music and entertainment.

Individuals must be 21 years of age or older with a valid ID to enter the California Beer Festival. Tickets need to be printed in advance and brought continued on page 32
Ten Tips for Building Stronger Networks in Work and Life

How to connect to the people who matter.

Most people understand that to be successful, they need to network. But actually going out and doing it is another matter. People “are daunted by the task and believe it requires inauthentic, uncomfortable behavior and is an activity that is inconsistent with focusing on job performance,” says Jeffrey Pfeffer, a Stanford professor of organizational behavior, who covers the subject of networking as part of his Paths to Power elective course. Too often, he says, people view networking “as something that ‘is not them’ or that they could not see themselves doing.”

But in a new e-book coauthored with Ross Walker, a 2005 graduate of Stanford’s MBA program, they argue that networking ability is not just important for career success — “it is also crucial for getting things accomplished and making change inside organizations in both the public and private sector.”

The authors draw on Walker’s experience, which was shaped by an “ability to build relationships and an efficient and effective social network,” they write. Walker became one of the youngest members to serve on the Stanford Board of Trustees; found a career in his chosen field of real estate, where he has a successful real estate investment fund; has equity in Hollywood nightclubs; and has a small ownership stake in the Oak and Athletics Major League Baseball team.

While at Stanford, Walker had a reputation for being a big-tent person. He planned events and themed parties that not only were entertaining but also brought people together. These events naturally led to networks that would last beyond his time at Stanford, but Walker’s ability to make connections did not stop there, says Walker, who was so impressed that he wrote a case study charting Walker’s networking efforts.

They teamed up to write “People Are the Name of the Game: How to Be More Successful in Your Career — and Life.” Here are some tips from the book.

Face Time Counts
Research by University of Chicago professor Ronald Burt shows that “being even one step removed from the person within the network almost completely reduces the benefits to you,” the authors wrote. “Simply put, networking is not something that can, or should, be outsourced.”

Find a Mutual Connection
“People are the name of the game — you must understand how to read people quickly and find what you have in common,” says Walker. “With so much public information out there, this is easier to do today.” You are more likely to get a response from someone if you have already found a shared interest or acquaintance in advance of introducing yourself.

Create a Robust Network
Walker was initially interested in working in the hospitality business, and through his research learned that alumnus Chip Conley had founded the boutique hotel chain Joie de Vivre Hospitality while he was still in his mid-20s. When Walker finally reached out to Conley, the 1984 Stanford GSB graduate had already heard of him. “I got hit by three different people simultaneously saying ‘you have to meet Ross Walker,’” Conley recalled, according to the case study. “All of a sudden, you have him on your radar in a big way.”

Be Specific
CEOs are busy people and therefore are unlikely to respond to vague requests or take on the burden of finding ways to help you. Help them to help you by making a specific request. For instance, when Walker met Conley, he submitted a brief one-page proposal to Conley in which he asked for an internship and offered to work for the summer without compensation. The reason: “Walker believed that you could not let high-profile executives think for you. … [It is] better to give them something tangible to consider, because once you’ve left their presence, they are not going to spend more time thinking about you.”

Think Long-term
When Walker sought investors for a real estate fund he was creating, his connections led him to a billionaire CEO in Silicon Valley, who asked Walker how much he wanted him to invest. Walker suggested he contribute whatever amount he was comfortable with. “Walker saw this first fund as building a track record and, in the process, cementing relationships with people who would be ‘with him for a lifetime’ once they had seen what he could accomplish and gotten comfortable investing together,” Pfeffer noted.

Consider Your Approach
“Crafting emails can be an art sometimes,” Walker notes. “I always take time to think of the subject line. I try to write something that reflects a connection. For example, if you are a student and you are contacting an alumnus, I might write ‘Current Stanford GSB Student Inquiry,’ as I know that most alumni enjoy hearing from current students for a number of reasons.”

Stay in Touch and Give Back
An easy way to keep in touch with those in your network is to send them emails now and then, introducing them to people who will be helpful additions to their networks. And, like Walker does, respond when others seek to add you to their circles.

continued on page 32
## SBA Lenders Serving the Inland Empire

### Ranked by loans funded ($ Amount) (Riverside & San Bernardino Counties)

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<th>Company Name</th>
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<th>Number of SBA Loans Funded 5/12-4/13</th>
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<td>David De Filippo Regional VP &amp; Manager (909) 244-1250/98-5195 <a href="mailto:david.defilippo@unionbank.com">david.defilippo@unionbank.com</a></td>
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<tr>
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<td>Yes</td>
<td>330</td>
<td>Christopher Otto VP/SBA Business Dev. (951) 514-973-3255/4414 <a href="mailto:christopherotto@usbank.com">christopherotto@usbank.com</a></td>
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<tr>
<td>EDF Resource Capital, Inc.</td>
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<td>Ron Valladao (916) 962-3656/962-1832 <a href="mailto:rvalladao@mesoreoceancapital.com">rvalladao@mesoreoceancapital.com</a></td>
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<tr>
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<td>Mark C. Richardson 47 VPM Manager Real Estate Banking Ctr. (626) 564-6234/578-0456 <a href="mailto:markrichardson@chubb.com">markrichardson@chubb.com</a></td>
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<td>27</td>
<td>Jan N. Yee President/CEO (213) 427-567-1427/3774 <a href="http://www.hannonbank.com">www.hannonbank.com</a></td>
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<td>Enterprise Funding Corp.</td>
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<td>Jeffrey C. Seeranka President/CEO (909) 763-3879/3871-3413 JeffSeeranka.com</td>
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<td>41</td>
<td>Yes</td>
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<td>Steven W. Doss VP, Regional Sales Manager (760) 432-5319 <a href="mailto:steven.w.doss@wellsfargo.com">steven.w.doss@wellsfargo.com</a></td>
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<td>AMPAC Tri-State CDC, Inc.</td>
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<td>Hilda Kennedy Founder/Executive Director (909) 913-790-367-8040 <a href="http://www.tristatec.com">www.tristatec.com</a></td>
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<td>Security Bank of California</td>
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<td>James Robenson Chairman 951-386-BANK <a href="mailto:info@securitybankca.com">info@securitybankca.com</a></td>
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<tr>
<td>Darlaston Community Bank</td>
<td>888 Disneyland Dr. Anaheim, CA 92802</td>
<td>$6,806,200</td>
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<td>Lydia Ferronudo VP Western Regional Sales Mgr. (714) 865-5073/3865-3503</td>
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<td>Julie Johnson Regional Acct. Manager (714) 842-2300/373-5761 <a href="mailto:julie.johnson@citi.com">julie.johnson@citi.com</a></td>
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<td>Cq Kom CEO (909) 791-661-333-2363 <a href="http://www.firstcal.com">www.firstcal.com</a></td>
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<td>Matthew Davis President (714) 647-9143/714-606-0003 <a href="mailto:mdavis@southlandtitle.com">mdavis@southlandtitle.com</a></td>
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<tr>
<td>Community Bank</td>
<td>1041 W. Badillo St., Ste. 115 Corona, CA 92872</td>
<td>$2,345,000</td>
<td>6</td>
<td>Yes</td>
<td>Yes</td>
<td>5</td>
<td>Deborah G. Gallagher Senior Vice President (626) 732-1325 <a href="mailto:algallagher@chubb.com">algallagher@chubb.com</a></td>
</tr>
<tr>
<td>Pacific Western Bank</td>
<td>900 Cranbury Pl., Ste. 300 Escondido, CA 92025</td>
<td>$2,289,300</td>
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<td>No</td>
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<td>Tahathia Steinberg Branch Manager (760) 432-630-6300/432-1159</td>
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<td>Andre Ellis VP/Manager (909) 624-6682/624-2982 <a href="mailto:ellison@calbt.com">ellison@calbt.com</a></td>
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<tr>
<td>Wildfire State Bank</td>
<td>3520 Wildfire Blvd., Ste. 510 Los Angeles, CA 90010</td>
<td>$1,937,500</td>
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<td>WND</td>
<td>WND</td>
<td>20</td>
<td>Anna Chung Exec. VP, SBA Dept. (213) 637-974-287-2767</td>
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<td>Citibank NA</td>
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<td>$1,885,000</td>
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<td>62</td>
<td>Michelle Doke Senior Credit Officer (626) 283-3510/714-525-9967 <a href="mailto:mdoke.calb@citib.com">mdoke.calb@citib.com</a></td>
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<td>Manuel Orozco President/CEO (951) 242-1999/242-3324</td>
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*NA = Not Applicable, WND = Would not Disclose; Not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91728-1979. Copyright 2014 by IEBJ.
Lease Signings at Empire Towers in Ontario Exceed $27 Million in the First Six Months of 2014

Lease signings from the first half of 2014 at Empire Towers in the Ontario Airport office market have totaled more than $27.7 million and about 232k square feet of space. These most recent signings include a number of major corporate players in the Inland Empire, including Wells Fargo Bank, Merrill Lynch, CBRE, Windsor Foods, National General Insurance, First American Title and Liberty Mutual.

“The Inland Empire office market has made a remarkable recovery in 2014, with vacancy rates expected to decrease this year to levels last seen in 2008 before the recession,” states Phil Woodford, senior vice president of CBRE, the leasing agent for Empire Towers. “Given the current pace of leasing activity and demand from tenants presently located in Ontario and tenants from outside of the County, we now forecast that occupancy will reach levels to support significant increases in rental rates this year and into 2015.”

An anchor tenant at Empire Towers since 1998, CBRE recently extended its lease in Empire Towers for 10 years, which included converting the premises facing the 10 Freeway to its new open office format. CBRE has converted many of its regional offices across the country to this new design, reducing its footprint and improving operating efficiencies. CBRE is one of several major corporations, such as David Evans & Associates, Sedgwick and Wells Fargo that have made long-term commitments to the Ontario area due to improving dynamics and solid long-term trends existing in the Inland Empire.

“Along with Corona and Downtown Riverside, the Ontario office market, is filling up with larger spaces becoming increasingly scarce,” said Scott Flemer, executive vice president of CIP Real Estate. “We are spending considerable capital to renovate our properties to accommodate increased demand. It’s about having attractive space ready-to-go,” adds Flemer.

CIP Real Estate is the manager and co-owner of four of the six buildings at Empire Towers with an affiliate of Guggenheim Real Estate.

Barstow Retail Property Sells for $53/Square Foot

A 68.4k-square-foot, multi-tenant retail center in Barstow recently sold for $3.6 million, or roughly $53/square foot. The center, located on 6.12 acres at 1303-1313 E. Main Street, is anchored by Family Dollar, Aaron’s, and Wienerschnitzel.

Vic Gausepohl and Kirk Allison of Colliers International represented the buyer, Barstow Town Square LLC. Brad Umansky, Kenia Drigan, Greg Bedell of Progressive Real Estate Partners repped the seller, The Steele Family Trust.

“The purchase of Barstow Plaza was a great opportunity to invest in a well-positioned asset in a high growth-rate area,” said Gausepohl, senior vice president at Colliers International. “This property also has a great value-add opportunity with 30k square feet of available retail anchor/junior anchor space.”

New 130-Bed Residence Hall Under Construction at Harvey Mudd College

Bernards has been selected to manage construction of a new residence hall for Harvey Mudd College (HMC), a private liberal-arts college that is one of seven academic institutions comprising the Claremont Colleges. A collaboration of Bernards, HMC and the designer, Los Angeles-based Pfeiffer Partners Architects, site work is just underway on this three-story, 130-bed student housing project, which will be located just east of the existing Sontag Residence Hall, and will target LEED® Silver certification.

The HMC campus adjoins the Claremont Colleges, four other undergraduate colleges and two graduate school campuses in Claremont. Bernards previously managed construction of the award-winning, LEED® Silver-certified Kravis Center, a five-story, contemporary multi-use facility, on the adjoining Claremont McKenna College (CMC) campus. Likened to a work of art, this unique, 135k-square-foot structure was voted the Best Educational Project in the U.S. and garnered awards from the Los Angeles Business Council (LABC) and Engineering News Record (ENR). Additionally, Bernards served as builder of the Claremont Student Residence Hall and the Pomona College Physical Education Facility, making the new HMC Residence Hall Bernards’ fourth project within the Claremont Colleges consortium.

“Our team of construction professionals is sensitive to the challenges presented by working on active educational campuses,” said Bernards Senior Vice President Jeff M. Bernards. “We have developed a variety of strategies to minimize disruptions to students, faculty and staff, and to maximize safety,” he added. “These strategies are customized to meet the needs, expectations and timetable of our client, without impeding regular campus activities. They might include implementing flexible/alternative work schedules to prevent noise disruptions that interrupt school operations and concentration of students and faculty, and rerouting pedestrian traffic to maintain safety,” Bernards explained, pointing out that Bernards has successfully implemented similar strategies at schools and academic institutions throughout the state.

Bernards brings an abundance of student housing knowledge to Harvey Mudd College, as well as sustainable building expertise and extensive experience in constructing academic facilities, in general. In fact, Bernards has over 40 LEED®-Accredited construction professionals and has completed 24 LEED®-certified projects including Bernards’ LEED® Silver-Certified headquarters building. Preconstruction and construction of the HMC project is on an integrated fast track, with site work already in progress this month. Employing Virtual Design & Construction (VDC) and Building Information Modeling (BIM) tools, Bernards is working closely with the Pfeiffer architecture and engineering teams to advance completion of drawings. Applying VDC and BIM, the Bernards team will also provide recommendations for improving construction efficiencies to bring the project in on time and on budget, while maintaining the designer’s aesthetic vision.

Meanwhile, Bernards is creating a room model mock-up that showcases the new residence hall design. The model is scheduled to be on display in the lobby of HMC’s Platt Campus Center for viewing by students and parents by mid-August. Construction of the residence hall is scheduled for completion by August of 2015, in time for occupancy for the fall 2015 semester.

Safeway Storage Expands with 119k Square-Foot Rialto Industrial Buy

Safeway Storage recently purchased a 119.4k-square-foot industrial facility in Rialto to accommodate its expansion needs. Safeway Storage is a storage provider for indoor and outdoor RVs, motor homes, ATVs, and other commercial/recreational vehicles.

The Rialto facility, located at 371 S. Cactus Street, is a concrete tilt-up structure situated on approximately six acres of land. The company is planning on relocating from its current Mira Loma site in
Hillside Farms Announces New U.S. Factory in Ontario
Family-Owned Pet Treat Company Sets the Bar in Quality Manufacturing

Hillside Farms, the leading name in premium, wholesome dog treats including One Rewards, Kingdom Pets, and Benni & Penni, is proud to announce plans for a new US facility.

“We’re thrilled to be expanding our production capabilities here in the U.S. and Southern California,” said Steve King, vice president sales and marketing. “As a pet-passionate team, we’re always looking for ways to better serve our customers and their four-legged family members. This new facility will allow us to expand the availability of our wholesome, lean meat treats throughout North America.”

The Hillside Farms factory will operate under FDA regulations and inspection, featuring state-of-the-art automation in processing, production and packaging operations. This new manufacturing facility will operate at a maximum level of efficiency while maintaining the company’s impeccable global standard for quality and safety that customers have come to expect.

The new facilities will also mark the launch of a new line of jerky treats for the company, American Authentics. Made with lean, U.S. grown chicken, these delicious jerky treats are high in protein while being low in fat and low in calories.

“We’ve sold over 800 million treats here in the US and we believe that it was high time we had a facility here to meet this growing demand while at the same time supporting California business,” added King. “As we continue to expand, our treats will always reflect our core commitment to wholesome, premium products that improve the quality of life for our favorite furry friends.”

The new Southern California manufacturing facility is located in Ontario. The factory covers more than 100,000 square feet and has the potential to bring roughly 60 jobs to the area.

About Hillside Farms
Hillside Farms is a family-owned company based in Southern California. With over 8 years of experience, they have become one of largest suppliers of premium dog treats in the world, having sold more than 800 million treats in the USA alone. As loving pet owners, the Hillside Farms team wants every “family member” to have products that help keep them healthy and happy. To assure the highest quality of all Hillside Farms treats, every product undergoes testing for nutritional content, and every batch receives comprehensive lab testing to ensure they are contaminate free and safe. Specific feeding recommendations are developed by an independent Pet Nutritionist and listed on each package. In addition to the US market, Hillside Farms and its manufacturing partners distribute worldwide to the UK, Canada, Japan, Germany, Korea, Hong Kong, Singapore, Russia, France, the Netherlands, Czech Republic, the Middle East, Australia, New Zealand, and other countries across the globe.

Senator Morrell Brings Inland Empire Community Together for Disaster preparedness Forum

On Aug. 15, Senator Mike Morrell (R-Rancho Cucamonga) partnered with the nonprofit Building Resilient Communities to host the second annual Ark of Safety Forum, a program focused on improving disaster preparedness networks in the Inland Empire. This year’s event was held at the San Jacinto Assembly of God.

The Ark of Safety Forum was begun out of recognition that when disasters strike, the demand for assistance is overwhelming and the public often seeks help from non-profit and faith-based organizations as well as government agencies.

The event provides an opportunity for these groups to work together and proactively develop emergency plans that can best serve their communities.

During his opening remarks, Senator Morrell highlighted the critical role that houses of worship play during natural disasters. Knit into the fabric of their communities, these groups have the local knowledge and infrastructure needed to respond immediately, especially at times when emergency personnel are spread thin.

Senator Morrell noted that the lasting images in the aftermath of Hurricanes Katrina and Sandy are of people isolated from the resources and the assistance of government disaster response agencies.

Debra Williams, president of Building Resilient Communities and founder of the Ark of Safety program, reinforced these points as she underscored the importance of planning ahead, including the need to establish an emergency safety net across the Inland Empire.

The forum’s keynote address was delivered by San Jacinto City Councilmember Scott Miller, who shared his first-hand experience working with relief organizations during Hurricane Katrina and other natural disasters. Other elected officials in attendance included San Jacinto Mayor Alonso Ledezma, San Jacinto Mayor Pro Tem Crystal Ruiz, San Jacinto City Councilmember Mark Bartel, and Banning Mayor Pro Tem Art Welch.

After the general session, participants attended workshops covering topics such as feeding and sheltering the public and a demonstration by the Riverside County Fire Department’s Community Emergency Response Team (CERT). Representatives from the local Voluntary Organizations Active in Disaster (VOAD), Riverside County Office of Emergency Services, American Red Cross, Community Access Center, and Multi-Joint Action Advisory Group were also on hand.

The 2014 Ark of Safety Forum was sponsored by Young Homes, Molina Healthcare, and Desert Arc.
Amazon to Take 700k-Square-Foot Inland Empire Distribution Space

We’ve learned that Amazon.com Inc has agreed to a new lease for 704k square feet of space in Redlands, in what will be the firm’s fifth California fulfillment center. The new facility is a development of Clarion Partners, with Trammell Crow Company acting as the construction manager.

Since opening its first fulfillment center in the state under two years ago, Amazon has created thousands of full-time jobs and expanded its presence to nearly 5 million square feet. Amazon’s other California fulfillment centers are located in San Bernardino, Moreno Valley, Patterson and Tracy. Ruben Goodsell, Peter McWilliams, Mike McCrory and Nicole Welch of JLL represented Clarion Partners in the deal. We’ll give you more details when we learn more.

Clark’s Nutrition and Natural Food Market Leases 46k Square Feet of Retail Space in Chino

Clark’s Nutrition and Natural Food Market inked a lease for a 46,1k-square-foot anchor space at Mountain Village Plaza, a 90k-square-foot neighborhood center in Chino. The new store is expected to open in fall of 2014.

Built in 1987, Mountain Village Plaza is located at 12835 Mountain Avenue. The center, home to Fitness 19, Starbucks, Round Table Pizza and Mobil Oil, enjoys strong demographics with over 135,000 people residing in a three-mile radius with an average income in excess of $75,000.

The new store will carry a wide variety of whole and organic foods, bulk foods and dairy and deli items. They will also offer a large selection of vitamins, supplements and other health and beauty products. A renovation of the storefront was completed in 2005 and Clark’s Nutrition intends to invest $2 million in upgrades to the interior to enhance the customer shopping experience. Clark’s Nutrition plans to hire 40 new employees to staff the store.

The Progressive Real Estate Partners team of Brad Umansky and Paul Galmarini of Progressive Real Estate Partners represented the landlord in the transaction.

According to Umansky, president of Progressive Real Estate Partners, “This location presented a perfect opportunity for Clark’s Nutrition to open a fourth Inland Empire store and expand their reach to a new customer base. The store will be a strong addition to both the shopping center and the community.”

Decron Properties Corp Picks Up 440-Unit Chino Hills Residential Complex for $82 Million

Los Angeles-based Decron Properties Corp has acquired Village Crossing, a 440-unit garden-style, multifamily apartment community on a 22-acre site in Chino Hills, for $82.25 million ($187/sf). The asset was sold by Invesco Real Estate.

Decron, which owns and manages 5,155 multifamily apartment units throughout California with another 460 units under development, will invest an additional $9.2 million — or $21k per unit — on substantial renovations to the community to transition it from a “Class B” to “Class A” asset. After renovations are completed, the average rents at Village Crossing will range between $1,350 and $1,750 a month, which conforms with the three times rent/income multiple, for young families with an annual household income between $50,000 and $65,000.

“Young families are being priced out of the major, urban metropolitan centers, and they are not looking for nor can afford to buy a home,” said David J. Nagel, president and CEO of Decron Properties Corp. “They want a quality rental that gives them certain levels of security and comfort, and ultimately luxury at a price point they can afford.”

According to a recent study by the UCLA Ziman Center for Real Estate, Los Angeles is the most unaffordable rental market in the United States. According to the report, 54% of renters in the Greater Los Angeles area spend at least half of their income on rent, which falls into what UCLA refers as “severe rent burden.”

“Everyone is talking about the Millennials and the changes they’re making to the urban, downtown areas,” Nagel added. “But there are plenty of young families that also need quality housing and good schools, and can’t afford or don’t want to be downtown. We’re seeing this not only in Los Angeles, but in markets all over the West Coast – from San Diego to San Francisco to Seattle. This is an underserved demographic, and we’re catering to them.”

Decron’s Improvements to Village Crossing will include completely renovated kitchens with granite countertops, wood-like vinyl plank flooring, modern lighting, stainless steel appliances, new hardware and fixtures, and in-unit washers and dryers. The community’s three pool areas will be remodeled to include fire pits, resort-quality outdoor lounge furniture, and BBQ grills. Decron also intends to repurpose underutilized space to create a start-of-the-art, two-story clubhouse, with a 1.5k square foot fitness center and 1k-square-foot WiFi lounge and game room. Interior unit finishes and common area amenity package will match or exceed its competitors, including the newly constructed apartment projects in the area, according to Decron.

Village Crossing represents Decron’s third investment over the last two years in 1980s-era apartment buildings with this type of business plan. In 2012, Decron acquired a 397-unit apartment project in Simi Valley for $70 million; in 2013, Decron acquired a similar 370-unit project in Moorpark for $84.4 million. These investments demonstrate a focus on acquiring real estate in well-located suburban areas, near major employment areas, with strong school districts, where Decron can still offer rents at a three-times rent income multiple based on the local demographic.

Decron Properties represented itself in the acquisition, while Ryan Fitzpatrick and Sean Deasy of HFF repped the seller.

Canyon Catalyst Fund and Sack Properties Team Up on Two SoCal Apartment Buys

A partnership of Canyon Catalyst Fund and Sack Properties recently closed on two SoCal multifamily investments. One of the properties is an 85-unit, townhome-style rental community in West Covina and the other is a 136-unit property in Upland.

One of the acquisitions, South Hills Apartments, sits on five acres in West Covina with excellent access to I-10, and close proximity to two California distinguished schools as well as regional retail and employment centers that serve the San Gabriel Valley and greater Los Angeles area. The community includes 20 separate buildings ranging from two to three stories in height.
## Banks in the Inland Empire

**Ranked by Total Assets, 2nd Quarter Data 2014**

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<th>Bank Name Address (Headquarters)</th>
<th>City, State, Zip</th>
<th>Tangible Assets $</th>
<th>% Change</th>
<th>% Tangible Capital (R.O.A.E.)</th>
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<th>Phone/Fax</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>James Dimon/Chairman, President &amp; CEO 833 Market St. San Francisco, CA 94104</td>
<td>(415) 953-8804</td>
<td><a href="mailto:james.dimon@jpmorganchase.com">james.dimon@jpmorganchase.com</a></td>
</tr>
<tr>
<td>Bryan Thomas Molyneux/President &amp; CEO 1575 4th St. Rancho Cucamonga, CA 91730</td>
<td>(909) 980-2687</td>
<td><a href="mailto:bryan.molyneux@bci.com">bryan.molyneux@bci.com</a></td>
</tr>
<tr>
<td>Michael I. Corbat/CEO 10500 Baseline Rd. Columbus, OH 43212</td>
<td>(614) 768-6000</td>
<td><a href="mailto:michael.corbat@bankofamerica.com">michael.corbat@bankofamerica.com</a></td>
</tr>
<tr>
<td>John G. Stumpf/President &amp; CEO 333 Market St. San Francisco, CA 94104</td>
<td>(415) 953-8804</td>
<td><a href="mailto:john.stumpf@bankofamerica.com">john.stumpf@bankofamerica.com</a></td>
</tr>
<tr>
<td>Richard B. Davis/President &amp; CEO 225 W. Grove Ave. Ontario, CA 91761</td>
<td>(909) 476-8590</td>
<td><a href="mailto:richard.davis@bankofamerica.com">richard.davis@bankofamerica.com</a></td>
</tr>
<tr>
<td>John G. Stumpf/President &amp; CEO 333 Market St. San Francisco, CA 94104</td>
<td>(415) 953-8804</td>
<td><a href="mailto:john.stumpf@bankofamerica.com">john.stumpf@bankofamerica.com</a></td>
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<td><a href="mailto:bryan.molyneux@bci.com">bryan.molyneux@bci.com</a></td>
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<td>John G. Stumpf/President &amp; CEO 333 Market St. San Francisco, CA 94104</td>
<td>(415) 953-8804</td>
<td><a href="mailto:john.stumpf@bankofamerica.com">john.stumpf@bankofamerica.com</a></td>
</tr>
<tr>
<td>Richard B. Davis/President &amp; CEO 225 W. Grove Ave. Ontario, CA 91761</td>
<td>(909) 476-8590</td>
<td><a href="mailto:richard.davis@bankofamerica.com">richard.davis@bankofamerica.com</a></td>
</tr>
<tr>
<td>John G. Stumpf/President &amp; CEO 333 Market St. San Francisco, CA 94104</td>
<td>(415) 953-8804</td>
<td><a href="mailto:john.stumpf@bankofamerica.com">john.stumpf@bankofamerica.com</a></td>
</tr>
<tr>
<td>Michael I. Corbat/CEO 10500 Baseline Rd. Columbus, OH 43212</td>
<td>(614) 768-6000</td>
<td><a href="mailto:michael.corbat@bankofamerica.com">michael.corbat@bankofamerica.com</a></td>
</tr>
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<td>John G. Stumpf/President &amp; CEO 333 Market St. San Francisco, CA 94104</td>
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</tr>
</tbody>
</table>

*Note: N/A = Not Applicable, WND = Would not Disclose, *na = not available. The information in the above list was obtained from the companies’ filings. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, variations and typographical errors sometimes occur. Please send corrections or additions to company letterhead to The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Michael E. Neskey with Crowell, Bondin & Co. (310) 988-1321. Copyright 2014 by ICE.*
Five Ways to Generate Revenue from Social Media

You've built your fan base on Facebook and recruited followers on Twitter. Can you generate revenue for your company from those—or other social media—channels? Here are five suggestions for using social media as a sales tool.

By Kathleen McEntee and Associates, Ltd.

Post or tweet a promotion. Offer a discount or a freebie to your fans and followers. Offer a free soda with a meal, a discount on shoes, a free consultation, white papers on products, an exclusive gift—anything that you think will be of interest and will entice users to act. Use a specific promo code to track and measure the effectiveness of the promotion.

Create a contest. Advertise a contest to win a gift certificate or fun prize. Provide users with a link to register at your website or email an entry. Clearly spell out the terms of the contest and how the winner will be selected. Be creative. You might want to ask people to upload a pertinent photograph (like a favorite pet photo for a grooming business) or write a short paragraph answering a relevant contest question. To make it easy on yourself, specify that submissions become the property of your business and are not returnable. Make sure to post the winner(s) on your website so the participants know the contest is legitimate.

Announce new products and services. Roll out new products and services on social media and forum boards and include a link for people to respond directly to a page on your website. You can always keep the web page hidden from your site navigation to keep it “exclusive” to social media users and their referrals. Specially worded contact forms on that page can help you to discern customers who email you as a result of your Facebook or Twitter announcement.

Experiment with ads. If you have a Facebook business page, advertise your company to other Facebook users. Pay for impressions or for click-throughs. Fine-tune the social demographic you are seeking to advertise—to other professionals. You can create up to ten ads which will rotate and fine-tune demographics (including by industry and management position). Select the maximum daily amount you wish to spend, minimum bid per click or view, and end date. You can cancel the ad at any time. Like Facebook, you can view advertising reports. See which ads were the most effective, and pull unsuccessful ads from rotation. Twitter is rolling out the ability to advertise too—worth a look!

Reward referrals. Ask your followers to refer others to your business. If you have a small or manage—

continued on page 32
Publisher... continued from pg. 1

Chaffey College Foundation, The A. Gary Anderson Graduate School of Management, Leukemia Society, California State University San Bernardino, The Unforgettables and many local chambers of commerce. His recent event which he initiated was a huge undertaking. On October 2011, Anthony, along with much help from the local community, organized a wedding for 10 military couples returning from Iraq and Afghanistan—it was called Community Cupid and made national headlines. He was very proud and happy to assist in their special day.

Tributes from—

“Bill was my mentor and an advocate in the importance of international trade.

“This year 20th Annual Inland Empire World Trade Conference was a major milestone as a result of Bill’s vision and annual contribution in recognizing the success of small-medium exporters. We will miss him.”

Fred Lataperissa, Director, U.S. Department of Commerce, International Trade Administration

“A true legend in Inland Empire media, and a man I have called my business and personal mentor for more than 20 years, Bill Anthony, publisher of the Inland Empire Business Journal, radio and television host, special events producer, New World International Wine Competition producer, restaurant review connoisseur... and so much more... passed away last month. Our prayers and blessings go to his beautiful wife, Ingrid, his children and grandchildren... and to all of Bill’s devoted fans and business acquaintances. Bill, you will never be replaced in our hearts where your will live on forever. God’s speed dear friend.

“Who remembers “Operation Community Cupid”? After waking from a coma a few years ago, Bill Anthony shared a dream he encountered about our proud military vets returning from Iraq and Afghanistan only to realize their dreams of marriage and a career were dashed by the great recession. He inspired me and the entire community to create fairytale weddings for 10 young military couples. I remember dancing with Ingrid with eight beautiful brides at the Ontario Airport Hilton. Too many wonderful memories of that day to share here. Ask me sometime.

“It was my distinct honor to present Bill Anthony with the prestigious “Communications and Leadership Award” from the Inland Empire District 12 of Toastmasters international the same year that Bill helped us host the Toastmasters International President Neil Wilkinson in 1993.”

Bill Cortus, CFP, Financial Consultant, Thrivent Financial—

“Joanie and I will be forever grateful for having Bill and his wife, Ingrid, in our lives. They’ve been our cheerleaders from day one and a real encouragement when we most needed it. Bill was a man of many virtues: honest, ethical, kind, and industrious just to name a few. He was also a man of many talents as a successful businessman, publisher, and one of our region’s most generous individuals. Countless nonprofits and charities benefited from the funds raised at his annual winetasting event. But above all this, Bill Anthony was a man of many virtues: honest, ethical, kind, and industrious just to name a few. He was also a man of many talents as a successful businessman, publisher, and one of our region’s most generous individuals. Countless nonprofits and charities benefited from the funds raised at his annual winetasting event. But above all this, Bill was a man of faith who honored God and lived life to its fullest, remaining a fighter to the end. Joanie and I will miss him. May he rest in peace.”

Mike Morrell, Senator from 23rd Senate District —

Bill was born on Aug. 9, 1939 in New York City and moved to California in 1966. He graduated from Fordham University with a bachelor of science degree. He is survived by his wife, Ingrid, his two daughters, Christine and Joanne.

Real Estate... continued from pg. 17

The team’s property improvement program will focus on executing common area and unit interior upgrades. Joe Leon of JLL represented the seller in the transaction.

The Upland property is Parc Claremont, a fully-occupied apartment community located minutes away from the Montclair Metrolink and The Claremont Colleges, which include Claremont McKenna, Harvey Mudd, Pitzer, Pomona, and Scripps College among others.

The community includes 12 separate buildings on 6.3 acres with a mix of one- and two-bedroom apartments. As with South Hills, Parc Claremont will also undergo significant improvements including interior apartment upgrades, a fitness center, and updated landscaping and amenities.

Formed in 2013, the partnership between Sack Properties and the Canyon Catalyst Fund is focused on acquiring up to $100 million in apartment communities in urban markets throughout California. Both purchases were made as part of an expansion in the investment mandate of Sack Properties to include Southern California in addition to their Bay Area target market.

The Picerne Group Breaks Ground on New 298-Unit Ontario Res Project

The Picerne Group recently broke ground on Vistara, a Class A, 298-unit apartment community at Haven Avenue and 4th Street in Ontario. The project is expected to be completed and ready to lease by the 2nd quarter of 2015.

The community, which is being continued on page 26
Construction Employment Increases in 223 Metro Areas Between July 2013 and 2014 as 25% of Firms Report Turning Down Work Because of Labor Shortages

Construction employment expanded in 223 metro areas, declined in 72 and was stagnant in 44 between July 2013 and July 2014, according to a new analysis of federal employment data released today by the Associated General Contractors of America. As employment grows, 25 percent of firms report labor shortages are forcing them to turn down work according to a new survey conducted by SmartBrief, an industry leader in curated business news and custom content, in partnership with the association.

“Many construction firms looking to expand their payrolls are finding a surprisingly tight labor market,” said Ken Simonson, the association’s chief economist. “These expanding labor shortages threaten to impact construction schedules as firms struggle to find enough qualified workers.”

Dallas-Plano-Irving, Texas added the largest number of construction jobs in the past year (9,400 jobs, 8 percent), followed by Houston-Sugar Land-Baytown, Texas (8,900 jobs, 5 percent) and Philadelphia, Pa. (8,500 jobs, 12 percent). The largest percentage gains occurred in Lake Charles, La. (27 percent, 2,900 jobs), Crestview-Fort Walton Beach-Destin, Fla. (26 percent, 1,000 jobs) and Monroe, Mich. (23 percent, 500 jobs).

The largest job losses from July 2013 to July 2014 were in Phoenix-Mesa-Glendale, Ariz. (-4,800 jobs, -5 percent), followed by Bethesda-Rockville-Frederick, Md. (-3,500 jobs, -10 percent) and Newark-Union, N.J. (-2,500 jobs, -7 percent).

The largest percentage decline for the past year was in Steubenville-Weirton, Ohio-W.V. (-22 percent, -400 jobs), followed by Vineland-Millville-Bridgeton, N.J. (-16 percent, -400 jobs), Cheyenne, Wyo. (-12 percent, -500 jobs) and Fond du Lac, Wis. (-12 percent, -300 jobs).

Association officials noted that as construction employment expands in many parts of the country many firms report having a hard time finding enough qualified workers. A survey conducted by SmartBrief, in partnership with the Associated General Contractors of America, found that two-thirds of firms report having experienced labor shortages during the past year. Those shortages are having an impact on construction activity, with twenty-five percent of firms reporting they turned down work during the past year because of a lack of labor.

Labor shortages are also having an impact on construction salaries, with 70 percent of firms reporting they are paying more for skilled labor than they did last year. Thirteen percent of respondents described those wage increases as “significant.”
— Another Tribute to Bill Anthony —
Dissecting an Entrepreneurial Success

I originally wrote this article in 2007 – eight years ago. I pulled it out of my archives because I wanted to find an article that epitomized the characteristics of my dear friend, Bill Anthony. Bill was a lifetime entrepreneur.

He applied his hand to many types of businesses across a broad cross-section of industries and came up smelling like a rose (or maybe a moose) most of the time. This article has been re-written and refreshed to pay tribute to my friend.

By Jim Casparie

The past few weeks have been an exciting thrill ride for me as I’ve seen one of my protégés, Jonathan, experience one of the most successful entrepreneurial starts in years. For any of you who’ve been down the entrepreneurial trail, check out these stats for this young startup:

- They just completed a $2.75 million round of funding that included simultaneous contributions from a major venture capital firm and a leading angel investor group.
- When negotiating with the venture capital firm, the company managed to get the VC to increase their valuation offer by 25 percent.
- When negotiating with the angel group, the company actually had to decrease the amount they’d be allowed to invest by 50 percent—and they agreed!
- The company initially only wanted to raise $1.5 million but conceded to the higher amount just to keep their investors happy and allow most of them a chance to invest. The key concession was in topping the valuation to minimize the early dilution of the founders.

In 25 years of funding companies, I’ve never seen a company generate so much pre-funding hype—not even during the “dotcom” craziness. And, with the exception of that same period, I’ve never seen a company attract investments from both VCs and angels at the same time.

So what makes this company so special? What characteristics did they have that made it easier for them to find funding? Here’s a closer look at the elements that seemed to make this company stand out among the thousands of startups seeking funding:

The Entrepreneur.

The founder of this company, Jonathan, is unique. First, he’s as smart as a whip, and not just when it comes to “book” smarts—he’s also got street smarts. He knows how the world works, and he has an interesting way of...
### Banks in the Inland Empire

**Ranked by Total Assets, 2nd Quarter Data 2014**

<table>
<thead>
<tr>
<th>Rank</th>
<th>Bank Name</th>
<th>Address (Headquarters)</th>
<th>City, State, Zip</th>
<th>Tangible Assets $</th>
<th>% Change</th>
<th>% Tangible Capital</th>
<th>% Risk Based Capital Ratio</th>
<th>Income $</th>
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<tr>
<td>19</td>
<td>Wibbly State Bank</td>
<td>320 Wibbly Blvd., Ste. 1400</td>
<td>Los Angeles, CA 90010</td>
<td>3,675,001,000</td>
<td>5.14%</td>
<td>12.09%</td>
<td>12.11%</td>
<td>15.57%</td>
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<td>20</td>
<td>Community Bank</td>
<td>911 E. Colfax Blvd.</td>
<td>Pueblo, CA 91901</td>
<td>3,801,007,000</td>
<td>11.33%</td>
<td>9.07%</td>
<td>7.97%</td>
<td>11.76%</td>
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<td>21</td>
<td>Manufacturers Bank</td>
<td>315 S. Figueroa St.</td>
<td>Los Angeles, CA 90071</td>
<td>2,341,447,000</td>
<td>-6.47%</td>
<td>4.10%</td>
<td>12.49%</td>
<td>16.08%</td>
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<td>22</td>
<td>Pacifi-Centric Bank</td>
<td>325 East Dam Rd., Ste. 110</td>
<td>Ontario, CA 91764</td>
<td>998,576,000</td>
<td>-16.14%</td>
<td>1.48%</td>
<td>11.44%</td>
<td>14.85%</td>
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<tr>
<td>23</td>
<td>Security Bank of California</td>
<td>500 Third St., Ste. 100</td>
<td>Riverside, CA 92501</td>
<td>503,683,000</td>
<td>7.15%</td>
<td>6.54%</td>
<td>9.22%</td>
<td>14.05%</td>
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<td>24</td>
<td>Bank of Hemet</td>
<td>3115 Main St.</td>
<td>Riverside, CA 92506</td>
<td>481,890,000</td>
<td>8.26%</td>
<td>21.38%</td>
<td>11.80%</td>
<td>15.24%</td>
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<td>25</td>
<td>American Security Bank</td>
<td>2101 Business Center Dr.</td>
<td>Newport Beach, CA 92660</td>
<td>412,285,000</td>
<td>-12.75%</td>
<td>4.08%</td>
<td>10.69%</td>
<td>16.76%</td>
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<td>26</td>
<td>Independent Bank</td>
<td>5037 Arlington Ave.</td>
<td>Riverside, CA 92505</td>
<td>407,080,000</td>
<td>-10.53%</td>
<td>8.47%</td>
<td>11.30%</td>
<td>13.60%</td>
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<td>27</td>
<td>Commerce/National Bank</td>
<td>3111 Business Center Dr.</td>
<td>Palm Desert, CA 92264</td>
<td>378,930,000</td>
<td>-2.25%</td>
<td>10.58%</td>
<td>13.28%</td>
<td>18.43%</td>
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<td>28</td>
<td>Commerce/National Bank</td>
<td>4500 MacArthur Blvd., Ste. 100</td>
<td>Newport Beach, CA 92660</td>
<td>255,610,000</td>
<td>-11.76%</td>
<td>1.42%</td>
<td>12.38%</td>
<td>19.79%</td>
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<td>29</td>
<td>Inland Community Bank, N.A.</td>
<td>3099 E. Inland Empire Blvd.</td>
<td>Ontario, CA 91764</td>
<td>212,292,000</td>
<td>12.51%</td>
<td>5.15%</td>
<td>13.38%</td>
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<td>30</td>
<td>Pacific Premier</td>
<td>1715 E. Palm Canyon Dr.</td>
<td>Palm Springs, CA 92264</td>
<td>210,859,000</td>
<td>-19.73%</td>
<td>1.49%</td>
<td>3.09%</td>
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<td>31</td>
<td>Community Commerce Bank</td>
<td>300 W. Foothill Blvd.</td>
<td>Claremont, CA 91711</td>
<td>207,634,000</td>
<td>-20.82%</td>
<td>6.48%</td>
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<td>32</td>
<td>First National Bank of California</td>
<td>3727 Arlington Ave.</td>
<td>Riverside, CA 92506</td>
<td>170,130,000</td>
<td>-14.61%</td>
<td>6.18%</td>
<td>13.01%</td>
<td>27.68%</td>
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<td>Desert Commercial Bank</td>
<td>3441 Village Ct.</td>
<td>Palm Desert, CA 92260</td>
<td>148,990,000</td>
<td>17.29%</td>
<td>-11.52%</td>
<td>9.64%</td>
<td>13.88%</td>
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<td>First Mountain Bank</td>
<td>45033 Big Bear Blvd.</td>
<td>Big Bear Lake, CA 92315</td>
<td>134,850,000</td>
<td>-7.30%</td>
<td>2.25%</td>
<td>9.24%</td>
<td>13.75%</td>
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<td>35</td>
<td>China Commercial Bank, N.A.</td>
<td>1351 E. Glendora Ave.</td>
<td>Ontario, CA 91761</td>
<td>129,788,000</td>
<td>19.30%</td>
<td>12.40%</td>
<td>10.04%</td>
<td>19.33%</td>
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<td>36</td>
<td>Palm Desert National Bank</td>
<td>75-745 El Paseo</td>
<td>Palm Desert, CA 92260</td>
<td>125,754,000</td>
<td>-1.54%</td>
<td>-266.93%</td>
<td>1.64%</td>
<td>3.61%</td>
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<td>Mission Oaks National Bank</td>
<td>41530 Enterprise Cir.</td>
<td>Temecula, CA 92590</td>
<td>95,622,000</td>
<td>-18.99%</td>
<td>9.73%</td>
<td>9.92%</td>
<td>14.56%</td>
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<td>Golden State Bank</td>
<td>319 W. Foothill Blvd.</td>
<td>Upland, CA 91786</td>
<td>91,974,000</td>
<td>-0.08%</td>
<td>-3.93%</td>
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<td>39</td>
<td>Commerce Bank of Temecula Valley</td>
<td>44-227,000</td>
<td>Murrieta, CA 92562</td>
<td>83,900</td>
<td>7.06%</td>
<td>13.96%</td>
<td>18.35%</td>
<td>157,000</td>
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<td>40</td>
<td>Commerce Bank of Temecula Valley</td>
<td>23-520 Hancock Ave.</td>
<td>Murrieta, CA 92562</td>
<td>9,000</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

**Top Executive/Title Address**

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<thead>
<tr>
<th>Bank</th>
<th>E-Mail Address</th>
<th>Telephone</th>
<th>Credit Card Issuer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wibbly State Bank</td>
<td><a href="mailto:jseanwhites@mail.com">jseanwhites@mail.com</a></td>
<td>(909) 937-2260/644</td>
<td><a href="http://www.goldenstatebank.com">www.goldenstatebank.com</a></td>
</tr>
<tr>
<td>Community Bank</td>
<td><a href="mailto:david@crowellweedon.com">david@crowellweedon.com</a></td>
<td>(951) 788-2265/9683</td>
<td><a href="http://www.commercebank.com">www.commercebank.com</a></td>
</tr>
<tr>
<td>Manufacturers Bank</td>
<td><a href="mailto:david@commercialbank.com">david@commercialbank.com</a></td>
<td>(714) 368-2265/9683</td>
<td><a href="http://www.communitybank.com">www.communitybank.com</a></td>
</tr>
<tr>
<td>Pacifi-Centric Bank</td>
<td><a href="mailto:dbaker@pacificbank.com">dbaker@pacificbank.com</a></td>
<td>(909) 937-2260/644</td>
<td><a href="http://www.millisecondbank.com">www.millisecondbank.com</a></td>
</tr>
<tr>
<td>Security Bank of California</td>
<td><a href="mailto:tmayfield@commercialbank.com">tmayfield@commercialbank.com</a></td>
<td>(951) 788-2265/9683</td>
<td><a href="http://www.communitybank.com">www.communitybank.com</a></td>
</tr>
<tr>
<td>Bank of Hemet</td>
<td><a href="mailto:dmurray@commercialbank.com">dmurray@commercialbank.com</a></td>
<td>(951) 788-2265/9683</td>
<td><a href="http://www.communitybank.com">www.communitybank.com</a></td>
</tr>
<tr>
<td>American Security Bank</td>
<td><a href="mailto:rjohnson@commercialbank.com">rjohnson@commercialbank.com</a></td>
<td>(951) 788-2265/9683</td>
<td><a href="http://www.communitybank.com">www.communitybank.com</a></td>
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<tr>
<td>Independent Bank</td>
<td><a href="mailto:cholley@commercialbank.com">cholley@commercialbank.com</a></td>
<td>(951) 788-2265/9683</td>
<td><a href="http://www.communitybank.com">www.communitybank.com</a></td>
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<td><a href="mailto:rjohnson@commercialbank.com">rjohnson@commercialbank.com</a></td>
<td>(951) 788-2265/9683</td>
<td><a href="http://www.communitybank.com">www.communitybank.com</a></td>
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<td>Mission Oaks National Bank</td>
<td><a href="mailto:rjohnson@commercialbank.com">rjohnson@commercialbank.com</a></td>
<td>(951) 788-2265/9683</td>
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<td>(951) 788-2265/9683</td>
<td><a href="http://www.communitybank.com">www.communitybank.com</a></td>
</tr>
</tbody>
</table>
Retirement...

continued from pg. 5

• You may want to file an identity theft report at your local police department.
• Close any credit/debit cards currently open.
• Cancel all check books issued.
• Contact your local Social Security Administration Office.

www.ssa.gov
• Report the fraudulent activity to the Federal Trade Commission
• Contact the three nationwide credit bureaus.

www.experian.com/
www.equifax.com/home/en_us
www.transunion.com/

About Inland Empire by the Inland Empire Financial Consultants

Thrivent Financial is represented in the Inland Empire by the Inland Empire Financial Consultants, which includes Bill Cortus at 3333 Concours St. Building 8 Suite 8100 Ontario, CA 91782, phone: 909-945-4996, website: www.thrivent.com/plg/inlandempire.

Facebook: www.facebook.com/BillCortusThriventFinancial
Insurance ID #0D96803

About Thrivent Financial

Thrivent Financial is a Christian, 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. For more information, visit Thrivent.com.

Also, you can find us on Facebook and Twitter.

Thrivent Financial and its respective associates and employees cannot provide legal, accounting, or tax advice or services. Work with your Thrivent Financial representative, and as appropriate your attorney and/or tax professional for additional information.

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Thrivent Financial is the marketing name of Thrivent Financial for Lutherans, Appleton, Wis. For additional important disclosure information, please visit Thrivent.com/disclosures.

Jack Katzanek...

continued from pg. 1

“I’ve called the Inland Empire my home for 16 years and I am thrilled to have a chance to make it a better place by working for the IEEP,” Katzanek said. “I’ve gotten to know probably thousands of business people, at small firms as well as large ones, and am looking forward to working with them to help the region move forward.”

Inter Valley...

continued from pg. 1

Sherri James serves as president and CEO. Bill Cortus is the Financial Consultant. Inter Valley is also a certified public accountant. Formerly Inter Valley Financial Consultants, Inter Valley Financial is an independent entity.

Esalen...

continued from pg. 39

For additional questions on meditation and guided classes, email me at: ShineBrightAndBeHappy@gmail.com
Las Campanas
Outdoor Dining at Its Best
By Joe Lyons

As I sat near the bushes that border Las Campanas restaurant in the Mission Inn, I noticed some movement near me. There it was, a little black cat. The waitress told me that, in fact, there are three cats who happily wander the grounds. They are probably semi-feral, and I am sure they are fixed.

Still the fact that they are there adds another item to a long list of Mission Inn facts that I have assembled slowly, over a period of time and after many visits.

One of the first things that I learned was that the Mission Inn was never a mission. It may look like one, but it’s not. And Frank Miller was not the original host. He married into the family who opened the original facility that stood on the site. Years later he took over and began what would be a lifelong conversion. Miller was a world traveler and when he would return from Greece, Japan or Spain he brought with him architectural ideas to add to his hotel.

The end result, still in evidence today, was a kind of Remington Empire, few are the open-air al fresco style found here. Some years ago I visited this restaurant at the front door of the inn, and my first impression was that Cadillac margaritas were remarkably inexpensive. Seven dollars, and that was with the side of Grand Mariner!

After Duane Roberts took over in the eighties, he made a few changes and upgrades. One of them was Las Campanas. While there are many Mexican restaurants of various grades here in the Inland Empire, few are the open-air al fresco style found here. Some years ago I visited this restaurant at the front door of the inn, and my first impression was that Cadillac margaritas were remarkably inexpensive. Seven dollars, and that was with the side of Grand Mariner!

Today they are charging about $13 something. That may sound quite a jump, but even I thought it sounded fair.

As for the food, it is standard Mexican fair, with a fine dining touch. I have often believed that good Mexican food, like good BBQ, can be found at low-end storefronts. This is often true, but marinated beef enchiladas or filet mignon fajitas served on good china takes on a more elegant style. And how many of those other places are “proud to exclusively serve USDA choice beef. Even the tostada, properly called the Las Campanas Tostada Grande, has a filet mignon or grilled shrimp option.

I mentioned the margaritas. I should point out that all drinks here are from the Mission Inn bar. Thus, if your lunch requires three martinis, or two fingers of Cuervo, or some single malt to get you through the afternoon, it’s there. Actually, I prefer a Mexican beer with my Mexican food, but as this was one of the really hot days that we have had lately, I stuck with a diet coke.

While I have described the fair here as “fine dining” you should not let yourself be intimidated. You may not find what you want on the menu, like a chimichanga, but they are happy to serve. All you need do is ask. If you do not want cilantro, if you want your dressing on the side, they are happy to accommodate you. After all, the traditions of Frank Miller, as of Duane Roberts, reign here.

Hospitality is the first rule. If I have any regrets, it is that the attempt to carry all of this to a facility in Rancho Cucamonga didn’t work out. Several years ago a freestanding Las Campanas on Foothill Boulevard in Rancho Cucamonga opened up to a rather unimpressed clientele.

RC’s loss. But the original, in Riverside, still holds forth. Do yourself a favor, park down the block and enjoy the walk. Las Campanas is fine outdoor dining.

The Great...
continued from pg. 40

Apple executives pursued a claim against Samsung for stealing the iPhone. Samsung would come right back at them with a theft claim of its own. The battle lines were drawn. In the months and years that followed, Apple and Samsung would clash on a scale almost unprecedented in the business world, costing the two companies more than a billion dollars and engendering millions of pages of legal papers, multiple verdicts and rulings, and more hearings.

It looks now as if that may have been Samsung’s intent all along. According to various court records and people who have worked with Samsung, ignoring competitors’ patents is not uncommon for the Korean company. And once it’s caught, it launches into the same sort of tactics used in the Apple case: countersue, delay, lose, delay, appeal, and then, when defeat is approaching, settle. “They never met a patent they didn’t think they might like to use, no matter who it belongs to,” says Sam Baxter, a patent lawyer who once handled a case for Samsung. “I represented [the Swedish telecommunications company] Ericsson, and they couldn’t lie if their lives depended on it, and I represented Samsung, and they couldn’t tell the truth if their lives depended on it.”

Samsung executives say that the pattern of suit-countersuit criticized by some outsiders misrepresents the reality of the company’s approach to patent issues. Because it is one of the largest patent holders in the world, the company often finds others in the technology industry have taken its intellectual property, but it chooses not to file lawsuits to challenge those actions. However, once Samsung itself is sued, the executives say, it will use countersuits as part of a defense strategy. With the Apple litigation, the fight isn’t over—opening statements for the most recent patent lawsuit, which asserts that 22 more Samsung products ripped off Apple, were heard in the U.S. District Court in San Jose, California, on April 1. While both sides have grown weary of the litigation, court-ordered settlement talks have failed. The most recent attempt took place in February, but the two sides soon reported to the court that they could not resolve the dispute on their own.

No matter the financial outcome, Apple may well emerge from the legal wrangling as the loser. Two juries have found that Samsung did indeed plot to steal the iPhone’s appearance and technology, which is why a California jury, in 2012, awarded Apple more than a billion dollars in damages from Samsung (reduced to $890 million in late 2013 after the judge found that some of the calculations were faulty). But, as the litigation drags on, Samsung has grabbed an increasing share of the market (currently 31 percent versus Apple’s 15.6 percent), not only by pumping out “Apple-ish, only cheaper” technology but by creating its own innovative features and products.

Years ago it was believed that Apple was a thorn in the side of the mighty Microsoft. Today Apple has become the giant and others, mostly Samsung, have become the new thorns. You and I see this every day as new commercials tout the special features that you can only get in one smartphone or another.

As Apple stands poised to launch iOS8 and the new iPhone 6 we, the consumers, can only stand by, credit cards in hand, and wonder who will emerge from the techno-fog of this ongoing computer war.

In the end it should not matter if Apple or Samsung wins. We are the ones who should be the winners. Like it or not, these little hand-held devices have become ingrained in our lives and the ones that serve us the best are the ones that we deserve.
Dissecting an... continued from pg. 22

A Good “Right Hand” Man.

Let’s face it: Smarts and charisma may be a great combination, but in the absence of experience, serious investors just aren’t going to take a chance on a new business. One of the first things I did to help my young friend was to get him linked up with a seasoned CEO who’d “been there, done that.” Before. What made this CEO a good fit was that he was truly a humble guy who, despite his prior successes, would assume any role to achieve the desired outcome. This attitude enabled him to see the potential in our entrepreneur; together, they developed an amazing relationship that allowed each to get the very best out of each other. (In fact, their relationship gelled so well that they quickly decided the new man’s best role to play in this company would be COO, and that the founder, some 15 years his junior, should be the head honcho (CEO).

Anyone who’s had the privilege of meeting Bill’s wife, Ingrid, knows how well Bill applied this principal to his life. Ingrid has always been the right (and often left) hand person to Bill. She regularly fills in the gaps left by Bill – sometimes when asked but most of the time by just her psychic knowledge of what needs to be done. Ingrid definitely made Bill a better man! And, it didn’t just stop with Ingrid. Bill was a master at finding “just the right person” to help make whatever project he was tackling a success. Some people fail because their egos won’t accept help. Bill was just the opposite – he respected and embraced talented people.

Consummate Networking and Schmoozing Abilities.

Once the core team had been established, both men began looking for the absolutely best people they could talk into joining their venture. Jonathan did it by reading about who was tops in their industry and then finding a way to meet them. He was fearless about approaching anyone to discuss his vision.

The COO, on the other hand, knew this industry cold and had many contacts. Interestingly, he often chose to introduce them to his partner and let him work his magic. One significant turning point was when he teed up a contact who was considered the person they most needed for the team. The problem was, this executive had worked for all the major icons in their industry and was, himself, an icon. If they could get him to even assume an advisory role, it would be a major victory. But they were both pretty skeptical they’d be able to get him on board.

As you might guess, one evening with our charismatic visionary and the gentleman was hooked. Not only did he agree to join the team, he agreed to work for free until the company got funded. (Let me clarify “free.” Among entrepreneurs, “free” means no cash. But it doesn’t usually mean no stock. And that’s what the new guy got–stock in the new venture.)

In like fashion, Bill’s “stock and trade” was his ability to “draw you into his vision.” Just 10 minutes with Bill and he’d have you convinced that his idea was a sure bet. Bill always did his homework and so he could quote more stats, produce more published papers and bring in more experts to support his position than anyone I’ve ever known. Most entrepreneurs fail when they cannot communicate their vision. This was never a problem for Bill.

For those of you who’ve ever tried to start a company or are currently in the process, understanding what characteristics it takes to be successful is critical. And, there is nothing more critical than having an charismatic leader with exceptional networking skills and a powerful ability to communicate and persuade others to “Believe.” I am proud to say that both my friends Jonathan and Bill Anthony had these qualities in spades and their successes demonstrated it.

Jim Casparie is the founder and CEO of The Venture Alliance, a national firm based in Anaheim, California, that’s dedicated to helping entrepreneurial companies understand what it takes to be successful.

Real Estate... built on 11.29 acres of currently vacant land, is less than three miles from the Los Angeles/Ontario International Airport, the Ontario Mills® outlet mall with 200+ stores and Citizens Business Bank Arena, the largest and most modern sports venue in the Inland Empire. It also offers convenient access to two main transportation arteries of San Bernardino County, Interstates 10 and 15. Designed by Architects Orange, one of Southern California’s most respected and sought-after architectural and planning firms, Vistara will appeal to young professionals and families who can take advantage of the top-rated schools in the Cucamonga School District. The location is a gateway to all the recreational and cultural opportunities Southern California has to offer–mountains, deserts, beaches and theme parks–including the Arnold Palmer-designed Empire Lakes Golf Course.

The project will consist of one-, two- and three-bedroom units, a resort-style pool and spa with barbecue and fire pit areas, a clubhouse with media and game components, state-of-the-art fitness center and Wi-Fi throughout common areas. Lush landscaped paseos will wind through the property and shaded areas will provide dining and social gathering areas. The new home interiors will feature fully equipped gourmet kitchens, designer cabinetry and fixtures, quartz countertops, and in home washers and dryers.

Private Investor Spends $570/sf for Murrieta NNN-Leased, Single-Tenant Building

A private family trust recently purchased a 5.1k square foot, Class A building fully in Murrieta occupied by Pacific Western Bank. The property was sold by WLA Investments Inc for $2.9 million ($570/sf).

Built in 2004, and situated on 0.87 acres at 41381 Kalmia Street, the property includes a drive-thru, continued from pg. 20
**Mind Your...**

*continued from pg. 7*

meal is the most satisfying (MacBride, 2014). After you’ve ordered what you want, and the waiter places your meal in front of you, take a look at the food in front of you. Then decide what’s most appealing. Let that be your first bite. If it’s the salmon, then take a bite, and savor every moment. The most pleasure is in that delicious first bite. With that out of the way, you can eat the rest of your meal sensibly. Taking small bites will allow you to listen to your dinner partner, and will also enable you to digest your food more efficiently.

Next, eat your vegetables—all of them. That’s why you ordered your favorite vegetable. Here are some excellent reasons for eating all the vegetables on your plate:

- Vegetables are high in vitamins and minerals. Americans don’t get enough of these micronutrients that help your immune system, and keep you healthy.
- Vegetables are high in fiber. Fiber is important for colon health and regularity which is vital for business travelers.
- Vegetables are low in calories, yet filling. Filling up on vegetables means you won’t eat as much of the other foods on your plate, including high-calorie appetizers and desserts.

Savoring your first bite and eating your vegetables are both great ways to control the amount of food you eat, and will limit your calories.

**Key No. 3: Conservatively Consume Alcohol**

Alcoholic beverages contain calories—some more than others. A 5-ounce glass of wine, for instance, has 125 calories. A 4-ounce gin and tonic has 103 calories. A 10-ounce Daiquiri has 556 calories. Making sound beverage choices can mean a difference of hundreds of calories added to your meal. If you’re trying to watch your weight, this can be a deciding factor. Here are some sobering realizations about alcohol. Heavy alcohol consumption has been related to weight gain. Light alcohol consumption has been related to weight loss. This may have something to do with the fact that alcohol prohibits the metabolism of carbohydrates and fats causing unused carbs and fats to be stored as fat in the body (Sayon-Orea, 2011).

Limit yourself to one alcoholic drink with the main course (Feuer, 2013). Whether that’s one glass of wine, or one glass of spirits, it’s up to you. If you choose a spirited drink, consider a low-calorie beverage, such as a 10-ounce Mojito (½ syrup). One drink can be beneficial. Two or more drinks can lead to weight gain, and can impair your ability to make sound decisions. If you’re still thirsty after one drink, order water with lemon. It’s refreshing, has zero calories, and will help you digest your food.

Besides causing weight gain, over-consumption of alcohol can impair your ability to make decisions. Keep a clear focus on the business at hand. You need to be in control of your meeting. Limiting alcohol consumption is a great way to stay in control, and be successful.

**Make a Plan Using the Keys**

You’re now aware of the pitfalls of restaurant dining that lead to overweight and obesity: High calories, fat and sugar calories, and empty alcohol calories. You now have the keys that unlock the secret to getting around the pitfalls. Carefully choose from the menu. Consider what’s on your plate. Conservatively consume alcohol. Use the form shown to make a Business Dining Plan. Write down your goal. It may be simply to stay healthy while dining in restaurants. It could be more focused, such as to maintain your weight every time you go on a business trip. Decide which healthy restaurant behaviors you will use while in a restaurant. As you dine out for business, may you enjoy success in reaching your goals to mind your business and your weight for a healthy, happy, successful life.

**Riverside...**

*continued from pg. 5*

Riverside and San Bernardino counties annually.

“The Riverside County BIA Chapter is very proud of the homeless shelter development work that our non-profit charity, HomeAid Inland Empire, has done over the years in Riverside and San Bernardino counties, particularly over the past three years, having renovated 10 shelter facilities, adding 236 emergency and transitional beds, to provide much-needed temporary housing for the homeless population in the two-county area,” said BIA Chapter CEO Bill Blankenship in accepting the award from the Board of Supervisors.

“On any given day, there are about 5,000 homeless men, women and children in cities throughout the Inland Empire, so there is still lots of work to be done to end homelessness here,” commented HAIE Executive Director Ray Osborn. “Fortunately, government agencies and officials in both Riverside and San Bernardino counties as well as most of the cities in the area are starting to do a much better job of coordinating their efforts and working with homeless shelter service providers like Operation SafeHouse and many other non-profits, including HomeAid Inland Empire, to see what we can all do together to deal with the issue of homelessness in our area,” he added.

“Our country recently celebrated its Independence Day holiday, and it is only fitting that the BIA and HomeAid Inland Empire are being recognized by the Riverside County Board of Supervisors for our efforts to help homeless people by providing them with temporary housing while they work to regain independence and self sufficiency,” said HAIE Board President Richard Hedrick at the Board of Supervisors proclamation presentation ceremony. “We look forward to continuing our efforts to help serve the housing needs of the homeless population throughout the Inland Empire in the future,” he added.

For more information about HomeAid Inland Empire, contact Ray Osborne or Stephanie Lingenfelter, ray@homeaidie.org or Stephanie@homeaidie.org, or call 951/686-0628 to donate or volunteer. You can also visit the Riverside-based non-profit organization’s website, www.homeaidie.org.
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CBRE Unveils Its Workplace360 in Ontario

CBRE unveiled a new office in Ontario as part of its global “Workplace360” initiative. The “free address” office incorporates leading-edge workspaces designed to support the way employees work today and in the future through enhanced flexibility, mobility, technology, wellness and productivity. The Ontario office is among more than two dozen CBRE offices globally that will transition to a “Workplace360” model in 2014.

CBRE’s Ontario employees moved to a swing space location on the same street in September of 2013 while renovations were completed. The 21.3k-square-foot traditional office was reduced by 40% to 15k square feet, however, with the new floor plan the capacity of employees has increased by 30%.

“The new collaborative work environment is generating excitement in the market. This is the first office in the Inland Empire, across any industry, to go to a free-address environment,” said Joe Cesta, managing director for the Inland Empire Region. “I believe that the combination of the new design and our company’s dynamic platform will better support our daily business interactions as well as help attract top talent in the future.”

Based in part on research that shows that office workers spend approximately 50 percent of their time working with others and the other half spent working alone, CBRE’s “Workplace360” initiative provides a flexible way of working and a system of places, technologies, and protocols that allow for choice based on an employee’s changing needs and preferences throughout the day.

The Ontario office offers a variety of work settings — a balance of both collaborative and private spaces including collaboration rooms, sit/stand desks, and offices for a day as well as focus rooms for when privacy is required. Enhanced technology that supports this mobile way of working is a core element of these offices. Private and collaborative spaces can be reserved through Outlook, while “plug and play” work stations are equipped with dual monitors and “follow me” phones. In addition, the paperless office allows employees to access their files digitally from anywhere, print from any printer with “follow me” printing, and promotes a green environment.

“By changing employee work processes through digitization and technology training, Ontario was able to reduce their combined file storage by more than 1.5k square feet,” said Neff. “We were then able to reallocate that square footage to provide additional collaborative and private workspaces for our employees.”

The new office also emphasizes health and wellness, with a variety of wellness features offered including sit/stand desks that can be height-adjusted electronically for comfort, antimicrobial coating on all surfaces, as well as healthy snacks.

“In addition to our new Ontario office, CBRE will open almost two dozen Workplace360 offices around the globe before the end of the year. As a professional services and investment firm, our most important asset is our people, so providing a workplace environment that improves the way we work today, while enhancing our overall health and well-being, is a top priority,” said Laura O’Brien, CBRE’s Global Head of Human Resources and Workplace Strategy.

“CBRE currently has the largest workplace strategy team in the market. This is the first office in the Inland Empire, beyond Los Angeles, Orange County, Orange County. “The new office embodies a leading workplace strategy and serves as yet another real world example for our corporate clients in the region. Because we are living this model ourselves, we are able to provide our clients with greater insights and counsel as they think about and reimagine their own work environments.”

CBRE’s Workplace Strategy team led the implementation of the new space, along with a team that includes designer Gensler and CBRE’s in-house project management team, which oversaw the construction process. The contractor for the office was Turelk Inc.

On June 30, the commercial real estate services firm opened its new 15k-square-foot office in Ontario, located at 4141 Inland Empire Boulevard. The office is a 100 percent free-address and paperless environment with no assigned workstations.

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## Inland Empire's Largest Hotels

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<tr>
<th>Hotel Address</th>
<th>City, State, Zip</th>
<th>Amenities</th>
<th>Rate Range</th>
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<td>B, C, F, JF, P, GS, H, L, N, OC</td>
<td>$225-1,320</td>
<td>Paul Zherrett</td>
<td>General Manager</td>
<td>(909) 980-0400/941-6781</td>
<td><a href="mailto:dzherrett@marriott.com">dzherrett@marriott.com</a></td>
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<td>$139-399</td>
<td>Tim Sullivan</td>
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<td>(760) 349-5250/545-0752</td>
<td><a href="mailto:tsullivan@renesisters.com">tsullivan@renesisters.com</a></td>
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<td>Doug Sears</td>
<td>General Manager</td>
<td>(909) 341-1000/909-4382</td>
<td><a href="mailto:dsears@hyattgrandchampions.com">dsears@hyattgrandchampions.com</a></td>
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### Inland Empire’s Largest Hotels

**Continued from page. 30**

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<td>F,PP,CR,CRJ,HL,SDST</td>
<td></td>
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</tr>
<tr>
<td>DoubleTree Hotel Claremont</td>
<td>555 W. Foothill Blvd. Claremont, CA 91711</td>
<td>190</td>
<td>4</td>
<td>13,500</td>
<td>400</td>
<td>13,900</td>
<td>119-199</td>
<td>B,GR,FP,FNP,R,HL,WWX</td>
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<tr>
<td>Holiday Inn Ontario Airport</td>
<td>2151 E. Convention Center Way Ontario, CA 91784</td>
<td>180</td>
<td>7</td>
<td>3,000</td>
<td>200</td>
<td>99-189</td>
<td>F,PP,BS</td>
<td></td>
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<tr>
<td>Ayres Hotel &amp; Suites</td>
<td>1940 E. Holt Blvd. Ontario, CA 91761</td>
<td>167</td>
<td>167</td>
<td>10,000</td>
<td>400</td>
<td>4,000</td>
<td>109-179</td>
<td>F,CLCH,FP,FN,X,IE,CR</td>
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<tr>
<td>Hotel Zone</td>
<td>190 S. Indian Canyon Dr. Palm Springs, CA 92262</td>
<td>165</td>
<td>3</td>
<td>22,500</td>
<td>250</td>
<td>22,000</td>
<td>109-209</td>
<td>B,CF,E,FGJL,WW,GLNPR,TX</td>
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<tr>
<td>Sheraton Ontario Airport Hotel</td>
<td>820 N. Vineyard Ave. Ontario, CA 91764</td>
<td>164</td>
<td>2</td>
<td>3,000</td>
<td>60</td>
<td>3,000</td>
<td>99-239</td>
<td>B,CF,FP,F,R,IE,HLWWX</td>
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<tr>
<td>Courtyard by Marriott</td>
<td>1530 University Ave. Riverside, CA 92507</td>
<td>163</td>
<td>1,500</td>
<td>100</td>
<td>100</td>
<td>89-125</td>
<td>FP,FGJL,NSPR,SDSTW</td>
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<tr>
<td>Shilo Hilltop Suites &amp; Hotel</td>
<td>3101 Temple Ave. Pomona, CA 91768</td>
<td>161</td>
<td>161</td>
<td>11,200</td>
<td>600</td>
<td>6,000</td>
<td>102-258</td>
<td>B,CF,CR,FP,F,HLJL,NSPR,SSASSDSTW</td>
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<tr>
<td>Indian Wells Resort Hotel</td>
<td>76-661 Highway 111 Indian Wells, CA 92210</td>
<td>155</td>
<td>29</td>
<td>7,000</td>
<td>380</td>
<td>4,800</td>
<td>89-209</td>
<td>CG,TR,FP,F,CR,CRJ,CRX,RJX</td>
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<tr>
<td>Northwoods Resort</td>
<td>4050 Village Dr. Big Bear Lake, CA 92315</td>
<td>148</td>
<td>9</td>
<td>9,000</td>
<td>400</td>
<td>4,000</td>
<td>100-599</td>
<td>B,CF,CF,FGSJJLNLPR</td>
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<tr>
<td>La Quinta Inn &amp; Suites Ontario Airport</td>
<td>3555 Jamboree Blvd. Ontario, CA 91764</td>
<td>144</td>
<td>8</td>
<td>675</td>
<td>40</td>
<td>675</td>
<td>70-149</td>
<td>FP,FR,P,R,IE,CRX</td>
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<tr>
<td>Ayres Suites Ontario at the Mills Mall</td>
<td>4350 Mills Cir. Ontario, CA 91761</td>
<td>140</td>
<td>8</td>
<td>2,222</td>
<td>80</td>
<td>1,120</td>
<td>125-375</td>
<td>FP,F,CR,F,IEX</td>
<td></td>
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<tr>
<td>Aloft Ontario</td>
<td>10480 Fourth St. Rancho Cucamonga, CA 91730</td>
<td>136</td>
<td>36</td>
<td>504</td>
<td>35</td>
<td>N/A</td>
<td>599-299</td>
<td>B,CF,CR,FGSJJLNL,NOC,PSXO</td>
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<tr>
<td>Hyatt Place</td>
<td>4500 E. Mills Cir. Ontario, CA 91761</td>
<td>127</td>
<td>127</td>
<td>850</td>
<td>57</td>
<td>850</td>
<td>119-269</td>
<td>FP,FP,F,CR,F,HL,WWX</td>
<td></td>
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<tr>
<td>Fairfield Inn By Marriott</td>
<td>3201 E. Centre Lake Dr. Ontario, CA 91761</td>
<td>116</td>
<td>0</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>79-99</td>
<td>B,CF,FP,F,PSX</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**continued on page. 34**
Networking...
continued from pg. 13
Jeffrey Pfeffer is the Thomas D. Dee II Professor of Organizational Behavior at the Stanford University Graduate School of Business, where he has taught since 1979. He is the author or co-author of more than a dozen books. Ross Walker earned his MBA from Stanford GSB in 2005. He founded and is the general partner of Hawkins Way Capital, a real estate private equity fund manager in Los Angeles.

Social Media...
continued from pg. 19
able following, it may be easy to reward a follower for a referral with a discount or small free item if the referral becomes a customer. (A more complex response mechanism will likely be required for those with a larger following.) At the least, you can give a public “pat on the back” by writing a post or tweet directed to your follower thanking him or her for the referral. This acknowledgement will also spur others to direct referrals your way.

Don’t forget to alternate promotional and advertisement posts, especially on Twitter, with other posts that reflect your passions or provide tips, information about local events, or other helpful information.

For additional information, contact Kaylee Noble at Kathleen McEntee and Associates, Ltd. at 79-405 79-405

Beer Festival...
continued from pg. 12
to the front gate for entry. All Ticket Sales are Final. A portion of ticket sales to non-profit organizations including the Gen Giammanco Foundation which provides financial support to student athletes to assist in their pursuit of both scholastic and athletic success. For a full list of participating breweries, more information and to purchase tickets, visit www.californiaabefestival.com/sandimas.php

Publisher...
continued from pg. 20
his two son-in-laws David and Todd, and his four grandchildren.

Memorial Services will be held on Sept. 12th at 1:00 p.m. at the Crossing Church, at the Loft Building, located at 2115 Newport Boulevard, Costa Mesa, CA 92627. Attendees are instructed to park in the parking structure. In lieu of flowers, donations may be made payable to “The Trellis-Homeless Project” and sent to 303 23rd Street, Costa Mesa, CA 92647.

Bill: We are missing you—Rest in Peace!

Highway 111, Ste. 9-486, La Quinta, CA 92253 or call (619) 218-9921 or email at Knoble@KMcEnteeAssoc.com.

LAEDC’s...
continued from pg. 6
are the Claremont Colleges and Cal Poly Pomona. There are also several community colleges located in the area.

• As noted above, the Inland Empire is a hub for transportation services in Southern California. For travelers, there are the L.A./Ontario International Airport, easy freeway access, two rail lines, and passenger service offered by Amtrak and Metrolink (three lines). In addition, three ex-military air fields are being redeveloped for commercial use: George Air Force Base renamed as the Southern California Logistics Airport; Norton AFB repurposed as the San Bernardino International Airport; and March AFB as the March Inland Port.

The two-county Inland Empire has a diverse portfolio of quality of life elements. Resort destinations in the desert feature championship golf courses and tennis tournaments, while those in the mountains offer skiing in the winter and mountain hiking and biking the rest of the year. Several Indian casinos are located in the Coachella Valley. There are several fine and performing arts venues. The Auto Club (formerly California) Speedway in Fontana is the largest auto racetrack in Southern California.

For additional information, contact: Los Angeles County Economic Development Corporation (LAEDC) 444 S. Flower Street, 37th Floor, Los Angeles CA 90071. T: 213.226.4847 C: 626-773-2225 E: Lawren.Markle@LAEDC.org

Checking...
continued from pg. 38
Information: Once you get to the fee information, how easy is it to digest? – 10 points maximum.
We analyzed the “readability” of the fee disclosures (either within the full disclosure or within a comprehensive summary, when available). Points were subtracted for including multiple account types on one disclosure, small print, the length of the disclosure as well as the general organization of the document

• 2 points = Based on the number of accounts listed in the fee disclosure
• 2 points = If the disclosure listed fees for only one account
• 0 points = If the document listed more than one account
• 0 points = If the document could not be located
• 2 points = Based on font size of the fee disclosure
• 2 points = If information in the disclosure is listed in normal size print (if less than 12 pixels, the font was considered small)
• 0.5 points = If font used was small
• 0 points = If the document could not be located
• 3 points = Based on the length of the fee section in the disclosure
• 3 points = If disclosure is up to 3 pages long
• 2 points = If disclosure is 4 pages long
• 1 point = If disclosure is 5 pages long
• 0.5 points = If disclosure is more than 5 pages long
• 0 points = If disclosure is missing
• 3 points = Based on the general organization of the document
• 3 points = If disclosure is very well organized (i.e. similar to the design proposed by Pew)
• 1.5 points = If disclosure has average organization
• 0.5 points = If disclosure is poorly organized
• 0 points = If disclosure is missing

Total Number of Fees: In calculating the total number of fees, we did not include fees that we considered to be extraneous to the basic services associated with a checking account. Fees excluded from the count include safety deposit box-related fees, personalized checks/specialty debit cards, gift cards, legal charges for garnishments, tax levy or child support, and coupon and bond-related fees.

The inconsistency in disclosure policies made it impossible for us to confidently report on the specific number of fees associated with each account, as we were never certain if Bank A had more fees listed than Bank B or whether Bank A was simply disclosing more fees up front. As a result, we chose to report only the approximate average number of fees associated with a checking account.

To view the entire list or for more information visit www.WalletHub.com

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September 2014

Beer Festival...

Checking...

LAEDC’s...

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### Inland Empire’s Largest Hotels

**Ranked by Number of Rooms**

<table>
<thead>
<tr>
<th>Hotel Address</th>
<th># of Rooms</th>
<th>Total Meeting Sq. Ft.</th>
<th>Max. Sq. Ft.</th>
<th>Rate Range</th>
<th>Amenities</th>
<th>Top Local Executive</th>
<th>Phone &amp; Fax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Four Points by Sheraton</td>
<td>115</td>
<td>1,300</td>
<td>1,300</td>
<td>$89-295</td>
<td>B,CR,F,FP,GS,H,P,R,SS,X</td>
<td>Scott Gladney</td>
<td>(909) 204-6100/204-6111</td>
</tr>
<tr>
<td>Best Western Heritage Inn</td>
<td>107</td>
<td>2,300</td>
<td>1,300</td>
<td>$94-159</td>
<td>B,FP,CR,CR,F,R,RS,X</td>
<td>Jenny Lin</td>
<td>(909) 466-1114/1116/3876</td>
</tr>
<tr>
<td>Ayres Inn</td>
<td>101</td>
<td>750</td>
<td>737</td>
<td>$90</td>
<td>Full Buffet Breakfast, Evening Refreshments, Comp. Guest Laundry, Exercise Room</td>
<td>Scott Smith</td>
<td>(913) 744-2103/744-4056</td>
</tr>
<tr>
<td>Holiday Inn Express &amp; Suites</td>
<td>93</td>
<td>737</td>
<td>N/A</td>
<td>$99-250</td>
<td>B,CR,C,FP,GS,HI,N-P,SS,OW,X</td>
<td>Keesha Jones</td>
<td>(909) 561-3665/3651/3949</td>
</tr>
<tr>
<td>Ontario Grand Inn &amp; Suites</td>
<td>92</td>
<td>440</td>
<td>N/A</td>
<td>$99-199</td>
<td>B,FP,F,Cal,P,S,X</td>
<td>Matthew Suits</td>
<td>(909) 945-7000/945-7001</td>
</tr>
<tr>
<td>Econo Lodge</td>
<td>80</td>
<td>483</td>
<td>N/A</td>
<td>$64-199</td>
<td>B,CR,F,P,H,XP</td>
<td>Bob Sohalik</td>
<td>(909) 408-1898/408-3377</td>
</tr>
<tr>
<td>Country Inn &amp; Suites</td>
<td>79</td>
<td>2,100</td>
<td>2,100</td>
<td>$89-199</td>
<td>B,CR,F,FP,DP,C,P,RS,L,laundry</td>
<td>Karen Pederson</td>
<td>(909) 204-5345/204-5366</td>
</tr>
</tbody>
</table>

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**Continued from page 31**

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www.RichmondOfficeCleaning.com
### Golf Courses in the Inland Empire

#### Listed Alphabetically

<table>
<thead>
<tr>
<th>Course Name Address</th>
<th>Mgmt. Co. or Owner</th>
<th>Type of Course</th>
<th>Membership Fees</th>
<th>Length of Course (Yds.)</th>
<th>Green Fees: Weekdays Weekends</th>
<th>Year Built</th>
<th>Top Local Pro or Manager</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>91.</strong> Calimesa Country Club</td>
<td>330 N. 3rd St. Calimesa, CA 92320</td>
<td>The Braswells</td>
<td>Public</td>
<td>na</td>
<td>na</td>
<td>1959</td>
<td>N/A</td>
<td>(909) 795-2488</td>
<td><a href="mailto:bev@calimesacountryclub.com">bev@calimesacountryclub.com</a></td>
</tr>
<tr>
<td><strong>92.</strong> Cathedral Canyon Country Club</td>
<td>68111 Paseo Real Cathedral City, CA 92324</td>
<td>Walk Resort Group</td>
<td>Semi-Private</td>
<td>$40 - $85</td>
<td>$45 - $85</td>
<td>1972</td>
<td>David Rainville</td>
<td>(760) 328-6371</td>
<td><a href="mailto:ccc@eastvalleygolfclub.com">ccc@eastvalleygolfclub.com</a></td>
</tr>
<tr>
<td><strong>93.</strong> Colton Golf Course</td>
<td>1901 W. Valley Blvd. Colton, CA 92324</td>
<td>Public</td>
<td>N/A</td>
<td>na</td>
<td>na</td>
<td>1961</td>
<td>Steve Martin</td>
<td>(909) 877-1712</td>
<td><a href="http://www.coltongolf.com">www.coltongolf.com</a></td>
</tr>
<tr>
<td><strong>94.</strong> Cross Creek Golf Club</td>
<td>43860 Glen Meadows Temecula, CA 92590</td>
<td>KVM</td>
<td>Semi-Private</td>
<td>$65</td>
<td>$85</td>
<td>2001</td>
<td>Tim Garner</td>
<td>(909) 506-3402</td>
<td><a href="http://www.crosscreekgolfclub.com">www.crosscreekgolfclub.com</a></td>
</tr>
<tr>
<td><strong>95.</strong> Date Palm Country Club</td>
<td>36-200 Date Palm Dr. Cathedral City, CA 92324</td>
<td>ELS</td>
<td>Semi-Private</td>
<td>$20 - $25</td>
<td>$20 - $25</td>
<td>1972</td>
<td>Ted Robinson</td>
<td>(866) 485-9194</td>
<td><a href="mailto:david@smtpgolf.com">david@smtpgolf.com</a></td>
</tr>
<tr>
<td><strong>96.</strong> Desert Dunes Golf Club</td>
<td>19-300 Palm Dr Desert Hot Springs, CA 92240</td>
<td>Brooks Street</td>
<td>Public</td>
<td>$100</td>
<td>$110</td>
<td>1969</td>
<td>Robert Trout Jones Jr.</td>
<td>(760) 251-5370</td>
<td><a href="mailto:info@desertdunesgolf.com">info@desertdunesgolf.com</a></td>
</tr>
<tr>
<td><strong>97.</strong> Desert Willow Resort</td>
<td>38995 Desert Willow Dr Palm Desert, CA 92260</td>
<td>Kemper Sports</td>
<td>Public</td>
<td>$30-70</td>
<td>$70,186-913</td>
<td>1997</td>
<td>Michael Hurdzan, Dana Foshee</td>
<td>(760) 346-7000</td>
<td><a href="mailto:info@desertwillow.com">info@desertwillow.com</a></td>
</tr>
<tr>
<td><strong>99.</strong> Morongo Golf Club</td>
<td>36211 Champions Dr Beaumont, CA 92223</td>
<td>Choon Max Lee</td>
<td>Daily Fee</td>
<td>$45-50</td>
<td>$60-65</td>
<td>2000</td>
<td>Schmidtd-Curley Design</td>
<td>(951) 843-9014</td>
<td><a href="mailto:info@morongogolf.com">info@morongogolf.com</a></td>
</tr>
<tr>
<td><strong>100.</strong> El Prado</td>
<td>6255 Pine Ave. Chino, CA 91710</td>
<td>Public</td>
<td>N/A</td>
<td>$26</td>
<td>$40</td>
<td>1976</td>
<td>H. &amp; D. Rainville</td>
<td>(909) 597-1533</td>
<td><a href="mailto:info@elpradogolf.com">info@elpradogolf.com</a></td>
</tr>
<tr>
<td><strong>101.</strong> Empire Lakes Golf Course</td>
<td>11013 Sixth St. Rancho Cucamonga, CA 91730</td>
<td>Empire Lakes</td>
<td>Public</td>
<td>$45-75</td>
<td>$50-80</td>
<td>1995</td>
<td>Armand Palmet</td>
<td>(909) 481-6663</td>
<td><a href="mailto:info@empirelakes.com">info@empirelakes.com</a></td>
</tr>
<tr>
<td><strong>102.</strong> General Old Golf Course</td>
<td>19500 Village West Rd. Riverside, CA 92508</td>
<td>Donneran Bros. Golf</td>
<td>Public</td>
<td>$19-37</td>
<td>$21-49</td>
<td>1955</td>
<td>Kiki Garcia</td>
<td>(909) 677-6690</td>
<td><a href="mailto:kigarcia@pwc.com">kigarcia@pwc.com</a></td>
</tr>
<tr>
<td><strong>103.</strong> Green River Golf Club</td>
<td>5215 Green River Rd. Corona, CA 92880</td>
<td>Course Co., Inc.</td>
<td>Public</td>
<td>$19-44</td>
<td>$26-52</td>
<td>1958</td>
<td>Lawrence Hughes/Cary Beckler</td>
<td>(760) 739-7393</td>
<td><a href="mailto:info@crosscreekgolfclub.com">info@crosscreekgolfclub.com</a></td>
</tr>
<tr>
<td><strong>104.</strong> Green Tree Golf Course</td>
<td>15144 Green Tree Blvd. Victorville, CA 92392</td>
<td>City of Victorville</td>
<td>Public</td>
<td>$35</td>
<td>$40</td>
<td>1994</td>
<td>Joe Gargan</td>
<td>(760) 245-4860</td>
<td><a href="http://www.victorvillegolf.com">www.victorvillegolf.com</a></td>
</tr>
<tr>
<td><strong>105.</strong> Heritage Palms Golf Club</td>
<td>44291 Heritage Palms Dr Indio, CA 92201</td>
<td>Heritage Palms</td>
<td>Semi-Private</td>
<td>$30-115</td>
<td>6,727</td>
<td>1996</td>
<td>Arthur Hills</td>
<td>(760) 772-7334</td>
<td><a href="mailto:info@heritagepalms.com">info@heritagepalms.com</a></td>
</tr>
<tr>
<td><strong>106.</strong> Hesperia Golf &amp; Country Club</td>
<td>19700 Banner Ave. Hesperia, CA 92345</td>
<td>Alexander Rickards</td>
<td>Public</td>
<td>$30</td>
<td>$36</td>
<td>1955</td>
<td>Charile Bean</td>
<td>(760) 244-9031</td>
<td><a href="mailto:info@crosscreekgolfclub.com">info@crosscreekgolfclub.com</a></td>
</tr>
<tr>
<td><strong>108.</strong> Hidden Valley Golf Club</td>
<td>13100 Chino Dr. Norco, CA 92860</td>
<td>Grinnel Golf Mgmt.</td>
<td>Public</td>
<td>$40-50</td>
<td>$50-75</td>
<td>1997</td>
<td>Casey C Calabash</td>
<td>(760) 737-1010</td>
<td><a href="mailto:info@crosscreekgolfclub.com">info@crosscreekgolfclub.com</a></td>
</tr>
</tbody>
</table>

N/A: = Not Applicable; *WND* = Would Not Disclose; na = not available. The information in the above list was obtained from the company listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omission and typographical errors sometimes occur. Please send corrections or additions on company letterhead to The Inland Empire Business Journal, P.O. Box 7189, Beaumont, CA 92223-7189. Reprinted by Jim Sax. Copyright 2013 by IEBJ.
## Golf Courses in the Inland Empire

### Listed Alphabetically

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<thead>
<tr>
<th>Course Name</th>
<th>Address</th>
<th>Mgmt. Co. or Owner</th>
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<th>Green Fees: Weekdays</th>
<th>Length of Course (Yds.)</th>
<th>Year Built</th>
<th>Top Local Pro or Manager</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indian Hills Golf Club</td>
<td>3700 Clubhouse Dr., Riverside, CA 92509</td>
<td>Cox-Wesley Properties</td>
<td>Public/Resort</td>
<td>$30</td>
<td>$35</td>
<td>6,140</td>
<td>1965</td>
<td>Harold Harris</td>
<td><a href="mailto:hamilton@indianhills.com">hamilton@indianhills.com</a></td>
</tr>
<tr>
<td>Indian Palms Country Club</td>
<td>46-630 Monroe St., Indio, CA 92201</td>
<td>Dave Weimer</td>
<td>Resort</td>
<td>$25-80</td>
<td>$45-70</td>
<td>6,400</td>
<td>1948</td>
<td>Regge Cox</td>
<td><a href="mailto:regge@indialpalms.com">regge@indialpalms.com</a></td>
</tr>
<tr>
<td>Indian Wells Golf Resort</td>
<td>44-500 Indian Wells Ln., Indio, CA 92302</td>
<td>Tense Golf</td>
<td>Public/Private</td>
<td>N/A</td>
<td>N/A</td>
<td>7,050</td>
<td>2006</td>
<td>John Fought</td>
<td><a href="mailto:john.fought@indianwells.com">john.fought@indianwells.com</a></td>
</tr>
<tr>
<td>Indio Golf Course</td>
<td>85-040 Ave. 42, Indio, CA 92201</td>
<td>City of Indio</td>
<td>Public</td>
<td>$15-20</td>
<td>$15-20</td>
<td>3,000</td>
<td>1964</td>
<td>Larry Hughes</td>
<td><a href="mailto:larry@indiofunda.com">larry@indiofunda.com</a></td>
</tr>
<tr>
<td>Jarrega Hills Country Club</td>
<td>6314 Moran Ave., Riverside, CA 92509</td>
<td>Karen Vlah</td>
<td>Public</td>
<td>$28-46</td>
<td>$34-46</td>
<td>6,020</td>
<td>1990</td>
<td>Billy Bell</td>
<td><a href="mailto:billy@indianspringsgc.com">billy@indianspringsgc.com</a></td>
</tr>
<tr>
<td>La Quinta Dunes Course</td>
<td>49-469 Avenida Vista Bonita, La Quinta, CA 92253</td>
<td>Morgan Stanley</td>
<td>Resort</td>
<td>$59-159</td>
<td>$70-159</td>
<td>6,750</td>
<td>1985</td>
<td>Pete Dye</td>
<td><a href="mailto:pete@patedye.com">pete@patedye.com</a></td>
</tr>
<tr>
<td>La Quinta Mountain Course</td>
<td>49-469 Avenida Vista Bonita, La Quinta, CA 92253</td>
<td>Hilton Corporation</td>
<td>Public/Private</td>
<td>$79-179</td>
<td>$100-179</td>
<td>6,750</td>
<td>1985</td>
<td>Pete Dye</td>
<td><a href="mailto:pete@patedye.com">pete@patedye.com</a></td>
</tr>
<tr>
<td>Marriott’s Rancho Las Palmas</td>
<td>42180 Bob Hope Dr., Rancho Mirage, CA 92270</td>
<td>KSL Resorts</td>
<td>Private/Resort</td>
<td>$20-99</td>
<td>$20-129</td>
<td>6,109</td>
<td>1977</td>
<td>Ted Robinson</td>
<td><a href="mailto:ted@ranchoLasPalmas.com">ted@ranchoLasPalmas.com</a></td>
</tr>
<tr>
<td>Marshall Canyon Golf Club</td>
<td>6100 N. Stephens Ranch Rd., La Verne, CA 91750</td>
<td>James Duffin</td>
<td>Public</td>
<td>$23</td>
<td>$31</td>
<td>6,100</td>
<td>1966</td>
<td>Adams, Latham, Kripp &amp; Wright</td>
<td><a href="mailto:adams@law.com">adams@law.com</a></td>
</tr>
<tr>
<td>Mesquite Golf &amp; Country Club</td>
<td>2300 E. Mesquite Ave., Palm Springs, CA 92264</td>
<td>James &amp; Janet Yoo</td>
<td>Resort</td>
<td>$59-99</td>
<td>N/A</td>
<td>6,328</td>
<td>1985</td>
<td>Pete Dye</td>
<td><a href="mailto:pete@patedye.com">pete@patedye.com</a></td>
</tr>
<tr>
<td>Mission Hills Country Club</td>
<td>70-705 Ramon Rd., Rancho Mirage, CA 92270</td>
<td>KSL Resorts</td>
<td>Public</td>
<td>$85-145</td>
<td>$160</td>
<td>7,062</td>
<td>1991</td>
<td>Gary Player</td>
<td><a href="mailto:gary@player.com">gary@player.com</a></td>
</tr>
<tr>
<td>Mission Lakes Country Club</td>
<td>8448 Clubhouse Blvd., Desert Hot Springs, CA 92240</td>
<td>Equity Owned by Members</td>
<td>Semi-Private</td>
<td>$55</td>
<td>$75</td>
<td>6,737</td>
<td>1971</td>
<td>Ted Robinson</td>
<td><a href="mailto:ted@rancholaspalmas.com">ted@rancholaspalmas.com</a></td>
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<tr>
<td>Moreno Valley Ranch Golf Club</td>
<td>28015 John F. Kennedy Dr., Moreno Valley, CA 92553</td>
<td>Total Companies</td>
<td>Public</td>
<td>$35</td>
<td>$60</td>
<td>6,988</td>
<td>1988</td>
<td>Pete Dye</td>
<td><a href="mailto:pete@rancholaspalmas.com">pete@rancholaspalmas.com</a></td>
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<tr>
<td>Mountain Meadows Golf Course</td>
<td>1875 Primrose Dr., Perris, CA 92578</td>
<td>American Golf Corp.</td>
<td>Public</td>
<td>$37.50</td>
<td>$45.50</td>
<td>6,440</td>
<td>1982</td>
<td>Ted Robinson</td>
<td><a href="mailto:ted@rancholaspalmas.com">ted@rancholaspalmas.com</a></td>
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<tr>
<td>Mountain Vista Golf Course</td>
<td>38180 DeWeis Blvd., Palm Desert, CA 92211</td>
<td>Sun City Palm Desert</td>
<td>Semi-Private</td>
<td>$30-849</td>
<td>N/A</td>
<td>7,000</td>
<td>1992</td>
<td>Skyler Thompson</td>
<td><a href="mailto:skyler@rancholaspalmas.com">skyler@rancholaspalmas.com</a></td>
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<tr>
<td>Rivers Edge Golf Course</td>
<td>144 Marina Dr., Norco, CA 92860</td>
<td>City Municipal</td>
<td>Public</td>
<td>$90-300</td>
<td>$90-300</td>
<td>5,400</td>
<td>1992</td>
<td>John McLaughlin</td>
<td><a href="mailto:john.mclaughlin@rancholaspalmas.com">john.mclaughlin@rancholaspalmas.com</a></td>
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<tr>
<td>North Golf Course</td>
<td>26660 McCull Blvd., Sun City, CA 92586</td>
<td>Members</td>
<td>Public</td>
<td>$19.50</td>
<td>$25</td>
<td>4,010</td>
<td>1970</td>
<td>Dave Ginkel</td>
<td><a href="mailto:dave.ginkel@indianspringsgc.com">dave.ginkel@indianspringsgc.com</a></td>
</tr>
<tr>
<td>Ponte Verde</td>
<td>6161 Moraga Ave., Jurupa Hills Country Club</td>
<td>Karen Vlah</td>
<td>Public</td>
<td>$23</td>
<td>$31</td>
<td>6,020</td>
<td>1990</td>
<td>Billy Bell</td>
<td><a href="mailto:billy@indianspringsgc.com">billy@indianspringsgc.com</a></td>
</tr>
</tbody>
</table>

**Notes:**
- **N/A** = Not Applicable
- **WTD** = Would not Disclose
- **NA** = not available
- The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, revisions and typographical errors sometimes occur. Please and corrections or additions on company headfirst to The Inland Empire Business Journal, P.O. Box 5879, Rancho Cucamonga, CA 91729-5879. Reprinted by Jan Sox. Copyright 2013 by IEB.
<table>
<thead>
<tr>
<th>Course Name Address</th>
<th>City, State, Zip</th>
<th>Mgmt. Co. or Owner Type of Course Membership Fees</th>
<th>Green Fees: Weekdays Weekends</th>
<th>Length of Course (Yds.)</th>
<th>Year Built</th>
<th>Title Phone/Fax</th>
<th>E-Mail Address</th>
</tr>
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<tbody>
<tr>
<td>Oak Valley Golf Club</td>
<td>Beaumont, CA 92223</td>
<td>Oak Valley Mgmt., LLC Public N/A</td>
<td>$35.50 - $45.75</td>
<td>7,003 / 4,000</td>
<td>1990</td>
<td>Landmark Design Signature (909) 769-7200</td>
<td><a href="mailto:mikepearson@oakvalleygolf.com">mikepearson@oakvalleygolf.com</a></td>
</tr>
<tr>
<td>Pala Mesa Resort</td>
<td>Fallbrook, CA 92321</td>
<td>Jim Stone Resort Public N/A</td>
<td>$60 - $90</td>
<td>6,502 / 65,000</td>
<td>1964</td>
<td>Dick Rosco (760)728-3881</td>
<td><a href="mailto:jaylee@palamesaresort.com">jaylee@palamesaresort.com</a></td>
</tr>
<tr>
<td>Palm Desert Country Club</td>
<td>Palm Desert, CA 92211</td>
<td>GP Golf Semi-Private Yes</td>
<td>$20-$75 (Tuition Available)</td>
<td>6,800 (Blue Tees)</td>
<td>2005</td>
<td>na</td>
<td><a href="mailto:dave@palmdesertgolf.com">dave@palmdesertgolf.com</a></td>
</tr>
<tr>
<td>Palm Desert Resort Country Club</td>
<td>Palm Desert, CA 92211</td>
<td>SR Muntalain Corp. Resort $25.00</td>
<td>40,000</td>
<td>6,845 / 38,000</td>
<td>1988</td>
<td>na</td>
<td><a href="mailto:matt@palmdesertgolf.com">matt@palmdesertgolf.com</a></td>
</tr>
<tr>
<td>Paradise Hills Golf Club</td>
<td>La Quinta, CA 92253</td>
<td>American Golf Corp. Public - Daily Fee N/A</td>
<td>$35 / 65.00</td>
<td>6,281 / 65,000</td>
<td>1994</td>
<td>Leonard Wood (909) 685-7014</td>
<td><a href="mailto:gow@paradishills.com">gow@paradishills.com</a></td>
</tr>
<tr>
<td>PGA West</td>
<td>La Quinta, CA 92253</td>
<td>KSL Recreation 4 Private/2 Resort $100,000</td>
<td>$235-$250 / $235-$250</td>
<td>All Championship Length 250,000</td>
<td>1989-1999</td>
<td>Don McCain / Ted Robinson (760) 345-2791</td>
<td><a href="mailto:michael@pgaest.com">michael@pgaest.com</a></td>
</tr>
<tr>
<td>Rancho Mirage Country Club</td>
<td>Rancho Mirage, CA 92270</td>
<td>REMC Corp. Public $2,350 - $6,000</td>
<td>40,000</td>
<td>6,811</td>
<td>1983</td>
<td>Dan Brown (909) 885-2414</td>
<td><a href="mailto:mark@ranchmiragegolf.com">mark@ranchmiragegolf.com</a></td>
</tr>
<tr>
<td>Redhawk Golf Club</td>
<td>Temecula, CA 92592</td>
<td>Pacific Golf Public $2,700-8,3250</td>
<td>$35-70 / $33-90</td>
<td>6,755 (Blue Tees)</td>
<td>1990</td>
<td>Ron Fream (800) 451-484K</td>
<td><a href="mailto:gina@remc.com">gina@remc.com</a></td>
</tr>
<tr>
<td>San Bernardino Golf Club</td>
<td>San Bernardino, CA 92408</td>
<td>J.G. Grifling Public N/A</td>
<td>$33 / 44</td>
<td>5,779 / 75,000</td>
<td>1967</td>
<td>Dan Brown (909) 885-2414</td>
<td><a href="mailto:tom@sanbernardogolf.com">tom@sanbernardogolf.com</a></td>
</tr>
<tr>
<td>The Golf Club at Rancho CA</td>
<td>Rancho Cucamonga, CA 91730</td>
<td>So. Cal. Golf Association Public N/A</td>
<td>$35.50 - $45.85</td>
<td>7,060 / 55,000</td>
<td>1971</td>
<td>Robert Trent Jones (760) 667-7446</td>
<td><a href="mailto:cody@scagolfcourse.com">cody@scagolfcourse.com</a></td>
</tr>
<tr>
<td>Shindlah Golf Course</td>
<td>Beaumont, CA 92223</td>
<td>Eagle Golf Public N/A</td>
<td>$49 / 65.00</td>
<td>5,500</td>
<td>1983</td>
<td>Carey Bickler (909) 886-0669</td>
<td><a href="mailto:tony@shindlah.com">tony@shindlah.com</a></td>
</tr>
<tr>
<td>Sierra Lakes Golf Club</td>
<td>Beaumont, CA 92223</td>
<td>Donovan Brothers Golf Inc. Public N/A</td>
<td>$64-56 / $74</td>
<td>6,805 / N/A</td>
<td>2000</td>
<td>Ted Robinson (909) 320-2300</td>
<td><a href="mailto:rick@sierralakesgolf.com">rick@sierralakesgolf.com</a></td>
</tr>
<tr>
<td>Soboba Springs Royal Vista Golf Course</td>
<td>San Jacinto, CA 92583</td>
<td>Soboba Band Public $48-99 / $60-111</td>
<td>75 / 100</td>
<td>6,088 / 60,000</td>
<td>1967</td>
<td>Dan Marshall (760) 654-9154</td>
<td>na</td>
</tr>
<tr>
<td>Tahquitz Creek Golf Resort</td>
<td>Palm Desert, CA 92264</td>
<td>Arnold Palmer Golf Mgmt. Public N/A</td>
<td>$39.99 / $44.99</td>
<td>6,775.6 / 70,495</td>
<td>(71) 957-3519 / (951) 681-6667</td>
<td><a href="mailto:billy@tahquitzgolf.com">billy@tahquitzgolf.com</a></td>
<td></td>
</tr>
<tr>
<td>Temecula Creek Inn</td>
<td>Temecula, CA 92592</td>
<td>JC Golf Semi-Private Yes</td>
<td>$55.00 / $80</td>
<td>6,604.6 / 69,085.784</td>
<td>1970</td>
<td>Dick Rosco/Ted Robinson (760) 687-2400</td>
<td><a href="mailto:curtis@temeculacreekinn.com">curtis@temeculacreekinn.com</a></td>
</tr>
<tr>
<td>Upland Hills Country Club</td>
<td>Upland, CA 91734</td>
<td>Upland Hills Dev. Semi-Pros-Publ. &amp; Memb. $2,300-$6,000</td>
<td>$55 / 80</td>
<td>6,054/6906.784</td>
<td>1983</td>
<td>David Ranneville (760) 694-4711</td>
<td><a href="mailto:mike@uplandhillsgolf.com">mike@uplandhillsgolf.com</a></td>
</tr>
<tr>
<td>Vellore Country Club</td>
<td>Chino Hills, CA 91709</td>
<td>Kemper Sports Private N/A</td>
<td>$40,000</td>
<td>6,015 / N/A</td>
<td>2007</td>
<td>Greg Norman (909) 597-2801</td>
<td><a href="mailto:jim@vellarocountryclub.com">jim@vellarocountryclub.com</a></td>
</tr>
<tr>
<td>Westmin Mission Hills Pete Dye Creek</td>
<td>Rancho Mirage, CA 92270</td>
<td>Trojan Golf Resort N/A</td>
<td>$140 / 160</td>
<td>6,706 / 40,000.4</td>
<td>1988</td>
<td>Pete Dye (760) 726-3198</td>
<td><a href="mailto:jim@westminmissiongolf.com">jim@westminmissiongolf.com</a></td>
</tr>
<tr>
<td>Whispering Lakes Golf Club</td>
<td>Ontario, CA 91761</td>
<td>City of Ontario Public N/A</td>
<td>$10 / $25</td>
<td>6,700 / 70,000.4</td>
<td>1960</td>
<td>Win. A. Tucker (909) 323-3673</td>
<td><a href="mailto:tim@whisperinglakesgolf.com">tim@whisperinglakesgolf.com</a></td>
</tr>
</tbody>
</table>

Notes:
- **N/A**: Not Applicable
- **Resort**: The facility is a resort course; **Semi-Private**: The facility is a semi-private course; **Public**: The facility is a public course; **Semi-Priv./Publ. & Memb.**: The facility is a semi-private course that offers memberships to the public.
- Some courses may offer twilight play or special deals. Please contact the course directly for the most accurate information.

Listed Alphabetically

Golf Courses in the Inland Empire

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Checking...

continued from pg. 3

begin your search for a new checking account, start broad and refine as you go. That means you should avoid entering the search process with any preconceived notions, such as the particular institution you’ll get your account from, how large of a bank you wish to do business with, the necessity of in-person banking, etc.

- Supplement with other accounts: A checking account will enable you to receive direct deposit of your monthly checking account, automatically pay monthly bills, and benefit from ad hoc access to cash. You can’t use a checking account for everything, though. You might therefore want to strategically supplement your checking account with an attractive savings account and/or credit card offer in order to make your financial management as efficient and rewarding as possible.

Methodology

Note: The methodology used for the current study is different from the 2013 methodology and therefore direct comparisons between the scores should not be made.

In this study, we analyzed checking accounts (as of Aug. 11, 2014) with an online application component for 25 of the largest U.S. consumer-facing banks with a retail presence based on total asset volume as reported by the FDIC. Banks without physical branches (online only) were excluded from the study. Where institutions offered multiple checking accounts, we reviewed the account with the most basic features, excluding those accounts that were online-only or provided no physical-branch services. We gathered the basic information for our report from the websites of each of the 25 institutions and confirmed the information with each institution with the exception of Santander Bank. Despite multiple attempts to obtain verification, this bank did not respond. Scoring of each institution was based on the methodology below and in some cases involved our subjective judgments.

We scored each of the 25 banks on a 30-point scale and allotted 10 points each for Visibility of Major Fees on Product Page, Accessibility of Fee Information and Clarity of Fee Information. Our assessment of checking account disclosures is limited to fee information only. We did not review the transparency of account terms and conditions outside of fees. Additionally, though some institutions may disclose additional information once a consumer signs up for a checking account, for the purposes of our analysis, we did not include any disclosure information that was not available to the consumer prior to the application process.

Visibility of Major Fees on Product Page: Are key checking account fees disclosed up front? – 10 points maximum.

Most people don’t have the time or patience to comb through fee disclosures to try and compare each fee from several banks. Instead, a more practical approach is to visit a few websites and compare the most common fees — the ones they are most likely to encounter on a monthly basis — listed on the product pages.

We reviewed the product selection and product details pages associated with each checking account to determine whether consumers have access to five key fees prior to clicking the “Apply Now” button (info disclosed in a different tab was given full credit as long as the tab was very prevalent at the top of the page). Points were subtracted for key fees that were charged but not disclosed up front. Banks were given full credit if there was no charge associated with that fee. We applied half credit for any key fee listed on a clearly organized 1 to 5 summary disclosure page or in a footnote, with the exception of the fee for ordering checks, which received full credit. For example, if the overdraft fee was not listed on the landing or summary page but was listed on a clearly marked two-page summary of fees document, one point was awarded.

- 2 points = Monthly fee disclosed up front or free
- 3 points = ATM fees (in-network, out-of-network and international) disclosed up front or free
- 2 points = Overdraft fees disclosed up front or free
- 1 point = Online bill pay disclosed up front or free
- 1 point = Paper statement disclosed up front or free

Clarity of Fee Information: Fee for ordering checks disclosed up front, or in summary disclosure page, or free

Accessibility of Fee Information: Can the consumer easily find fee disclosures on the website? – 10 points maximum.

Most banks link to their disclosure pages from the product details pages. In some cases, those links were bolded and located at the middle of the page. In others, the links were in small print and more difficult for consumers to find.

The Accessibility of Fees category was scored on a 10-point scale using the following criteria:

- 5 points = Based on the location of the link, within the product details page, pointing to either the comprehensive summary fee disclosure or full disclosure
- 3 points = If the link is very prominent
- 2 points = If the link is listed on the side bar to the left or to the right of the page
- 1 point = If the link is in the footnotes of the page

- 0 points = If the link is not provided on both the product selection page and product page
- 2 points = If the font size of the link is normal (if less than 12 pixels, the font was considered small)
- 1 point = If a link to full fee disclosure was provided (applies only when a comprehensive summary was used for scoring)
- 0 points = If links go directly to the respective disclosure (i.e. no subsequent clicks required)
- 1 point = If the summary is labeled as such, in order for consumers to be aware that there also should be a full disclosure (applies only when summary is used for scoring)

A summary of fees page was considered to be comprehensive if it included the following fees: monthly fee, all ATM charges (i.e. in-network, out-of-network and international), overdraft charges (insufficient funds and extended overdraft included), online bill pay, paper statement and wire transfer fees. If a portion of these fees was found on the product details pages, and the remaining fees were included as part of the summary disclosure, we considered the disclosure provided to be comprehensive.

Clarity of Fee continued on page 32

<table>
<thead>
<tr>
<th>Transparency Results Table</th>
<th>Overall score</th>
<th>Visibility of Major Fees on Product Page</th>
<th>Accessibility Score</th>
<th>Clarity Score</th>
<th>Max 10 points</th>
<th>Max 10 points</th>
<th>Max 10 points</th>
<th>Max 10 points</th>
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<tbody>
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<td>Capital One</td>
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<td>9.0</td>
<td>9.0</td>
<td>9.0</td>
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<td>9.0</td>
<td>9.0</td>
<td>9.0</td>
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<td>Citibank</td>
<td>88.3%</td>
<td>8.0</td>
<td>10.0</td>
<td>8.5</td>
<td>10.0</td>
<td>9.0</td>
<td>9.0</td>
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</tr>
<tr>
<td>Compass Bank</td>
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<td>7.5</td>
<td>10.0</td>
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<td>JPMorgan Chase Bank</td>
<td>83.0%</td>
<td>6.5</td>
<td>10.0</td>
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<td>10.0</td>
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<tr>
<td>Bank of America</td>
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<td>10.0</td>
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<td>The Huntington National Bank</td>
<td>81.0%</td>
<td>6.5</td>
<td>10.0</td>
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<tr>
<td>Regions Bank</td>
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<td>RBS Citizens</td>
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<td>Union Bank</td>
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<td>BB&amp;T</td>
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<td>U.S. Bank</td>
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<td>First Republic Bank</td>
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<td>Bank of the West</td>
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<td>M&amp;T Bank*</td>
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<td>0.0</td>
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*Starting with the 28th of August M&T will be making changes to its product pages and will include a fee schedule on their site; as such, past the 28th our scoring will no longer be entirely accurate for M&T. Similarly, USAA will be making improvements to their website.
Esalen: Slow Down and Increase Productivity

By Christine Rolfe

I am working on an assignment and my phone rings. I answer it, of course. During the conversation, I reply to a few emails. I pause only to take a few bites of my lunch, taking care not to chew noisily into the phone receiver. Sound like a typical day at the office? Well, turn the phone on mute, push your key pad away and continue to read.

Meditation and the practice of mindfulness are good for business. Just ask Apple, Google, Nike, Procter & Gamble, Deutsche Bank and Yahoo. These are just a few of the companies that encourage their employees to incorporate meditation practice into their day, offering meditation space and classes in the workplace. To increase concentration and focus, practice mindfulness or meditation. You will be more efficient and a little happier too. This is the reason I chose to visit Esalen – to slow down, still the mind and gain a little happiness.

Pulling into Esalen Institute in my husband’s Hummer, I am immediately self aware. The parking lot is full of hybrids. Esalen is the land of Prius owners, and here we are barreling in with the Hummer. Will I fit in? But wait…now I am making assumptions and judgments and….sigh. I resolve to be open minded. I resolve to learn. I resolve to explore what Aldous Huxley calls my “human potential.” I resolve to slow down, still the mind and gain a little happiness. I get out of the car and hear chimes. They sound like church bells and I immediately relax.

Esalen Institute was established in 1962 by Michael Murphy and Dick Price. Historical mind masters such as Abraham Maslow, Joseph Campbell and Allan Watts have gathered here, developing ideas that transformed and challenged the way of traditional Western thinking. Esalen continues to weave East/West philosophies and open minds to new ideas and discoveries. Esalen offers over 500 workshops a year, teaching an incredibly wide range of subjects from massage, writing, meditation, yoga – even improv classes! Esalen also offers month-long work study courses for those who want full immersion (and have the extra time). The work study programs offer courses on subjects such as leadership, self-discovery, theater and compassionate communication.

Many colleges recognize Esalen programs for continuing education (CE) credit for psychologists, nurses, bodyworkers, acupuncturists and more. The strong thread of Esalen’s teaching is transformation. My husband and I chose to participate in Esalen’s Personal Retreat. The Personal Retreat offered us the opportunity to participate in the yoga and movement classes, join the guided meditations, enjoy the hot springs, get a massage and explore the grounds on our own time. We only had a weekend to transform, but Esalen is powerful. I knew it would deliver.

Once we checked in, we followed the chimes out to the front lawn. Under the shade of a large pine tree overlooking the cliffs of Big Sur sat Maxwell. Maxwell worked at Esalen 12 years ago and was currently back to visit. He had about 30 singing bowls set up on a blanket and offered to play for guests. There was no charge, no request for donation. It was Maxwell’s gift back to community.

Esalen has a way of attracting the Maxwell’s of the world. The sound and vibrations generated from the bowls are believed to promote healing by entraining our brainwaves to synchronize with the resonance of the bowls. We not only hear the sound with our ears but we feel the vibration of the sound through our entire body. I was drawn to the sound and vibrations of the bowls. Listening to Maxwell play bathed my body in sound and it felt soothed…like a good massage. Amazing.

Next we headed to the hot springs. The roots of Esalen are grounded in the healing properties of these hot springs. These same healing waters have been flowing for centuries providing respite for Esselen Indians. In the early 1880s, Thomas Slate homesteaded the property and opened the springs as the first tourist business in Big Sur. Later in 1910, the land was purchased by Henry Murphy who intended to open a European-style spa once Highway 1 was completed. Construction of the road took 18 years to complete and then closed with World War II. After the war ended and the highway reopened, the hot spring baths were finally opened. Today people travel from all over just to enjoy the hot springs, bathing suit or not. Perched on a rocky ledge just 50 feet above the ocean, the majestic views and calming sound of the sea explain the allure. Along with several large hot tubs there are private, white claw foot tubs – the original tubs from the 1880s. I poured some of the eco-friendly soup into the hot spring water and created my own

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For some years now, Apple and Samsung have clashed on a scale almost unprecedented in business history, their legal war costing more than a billion dollars and spanning four continents. Beginning with the super-secret project that created the iPhone and the late Steve Jobs’ fury when Samsung—an Apple supplier!—brought out a shockingly similar device. Now reporters are saying that Apple might win the battles but still lose the war.

The most recent battles began in 2010 when Samsung launched the Galaxy S, a new entry into the smartphone market. Apple had snagged one earlier overseas and gave it to the iPhone team at its Cupertino, California, headquarters. The designers studied it and decided that the Galaxy S was pure piracy. The overall appearance of the phone, the screen, the icons, even the box looked the same as the iPhone’s. Patented features such as “rubber-banding,” in which a screen image bounces slightly when a user tries to scroll past the bottom, were identical. Same with “pinch to zoom,” which allows users to manipulate image size by pinching the thumb and forefinger together on the screen. And so on.

Steve Jobs, it is reported was furious. His teams had toiled for years creating a breakthrough phone, and now, Jobs fumed, a competitor—an Apple supplier no less!—had stolen the design and many features. Jobs and Tim Cook, his chief operating officer, had spoken with Samsung President Jay Y. Lee in July of that year to express their concern about the similarities of the two phones but received no satisfactory response.

At a meeting in South Korea, Chip Lutton, then Apple’s associate general counsel for intellectual property, announced, “Galaxy copied the iPhone.” “What do you mean, copied?” Samsung’s people responded.

“Exactly what I said,” Lutton insisted. “You copied the iPhone. The similarities are completely beyond the possibility of coincidence.”

Samsung stood their ground. “How dare you say that,” they snapped. “How dare you accuse us of that! We’ve been building cell phones forever. We have our own patents, and Apple is probably violating some of those.”

The message was clear. If continued on page 25