FDIC: ‘Problem’ Banks at 775

A total of 775 banks, or one-tenth of all U.S. banks, were on the Federal Deposit Insurance Corp.’s list of “problem” institutions in the first quarter, as bad loans in the commercial real estate market weighed on bank balance sheets.

Poor loan performance in other sectors also continued to hurt banks, with the total number of loans at least three months past due climbing for the 16th consecutive quarter, FDIC officials said in a recent briefing.

“The banking system still has many problems to work through, and we cannot ignore the possibility of more financial market volatility,” FDIC Chairman Sheila Bair said.

There were 702 on the FDIC’s “problem” bank list at the end of 2009 and 252 at the end of 2008.

FDIC officials said they expected the number of failed banks to peak this year after climbing steadily over the past three years. Regulators have shut 72 banks so far this year, more than double the number closed by this time last year. Bair said regulators were preparing for a steady pace of additional closures through the end of the year. A total of 237 banks have failed since the beginning of 2008.

The failures continue to strain the FDIC’s fund to protect consumer deposits, although officials signaled they were confident they had enough cash on hand to deal with the expected spate of failures, without having to assess new fees on the banking industry. The agency’s deposit insurance fund stood at negative-$20.7 billion at the end of the first quarter, a slight

Inland Empire region of Southern California Trade Advisors appointed By Secretary of Commerce

Director Fred Latuperissa of the U.S and Foreign Commercial Service, U.S. Department of Commerce presented certificates to new members appointed to the California Inland Empire District Export Council (CIEDEC) by the Secretary of Commerce.

Appointment is based upon an individual’s leadership, role as an exporter, or in an export service in the local business community, knowledge of day-to-day international operations, interest in export development, and willingness and ability to devote time to Uwe Janssen (left) president of IBA receives direct appointment to CDEC from Gary Locke, Secretary of United States Department of Commerce presented by Fred Latuperissa (right).
When Up Means Down?!

In Southern California, it costs more to produce electricity in the summer, when energy demand is at its peak, and less to produce electricity in the winter, during periods of lower demand. To address this reality, SCE recently shifted rates for small business customers with demands of 20 kilowatts or less and who are on the company’s GS-1 rate. This shift in rates is not an increase for impacted customers. In fact, customers who take advantage of available programs and manage their energy usage may even experience a decrease in their electric bills.

The rate shift, which was implemented last October, lowers rates during an eight-month “winter” period (October-May) and increases them during a four-month “summer” period (June-September). This rate shift is designed to allow you to pay for electricity when you use it and will promote greater energy awareness and conservation across the region.

Customers impacted by the rate shift have seen a 14 percent decrease in rates beginning in October which will continue through May. When the four-month summer period begins in June, these customers will see rates increase approximately 17 percent. These changes are in comparison to September 2009 rates.

SCE recognizes that this change may be difficult for some customers and is available to help them with information about the change and offer solutions to help manage energy bills. Understanding your energy usage is the first step to managing your bill. Learn how your business can benefit from SCE programs by taking our free online energy survey at www.sce.com/smartbiz.

EXPORTS = JOBS

A key component of the goal of creating 20 million jobs over the next 10 years is our call to double U.S. exports over the next five years. We were pleased that President Obama echoed this call during his State of the Union speech, calling for the doubling of U.S. exports within five years. This growth in exports can be achieved through a combination of finishing Doha, fighting trade isolationism at home and abroad, including reforming export control rules, and enacting pending trade agreements with Columbia, Panama and South Korea. While imminent movement on Capitol Hill is not expected, our TradeRoots program continues to actively make the case for trade in districts all around the country. To learn more about opportunities to promote trade and exports in your community visit: www.traderoots.org.
How Wide Is a Bandwidth?
By J. Allen Leinberger

One of the most basic and most misunderstood things in the new communication links of the 21st century is bandwidth. At its simplest, you know it best on the AM radio dial. AM carries radio signals from below 550 kilocycles on up to nearly 1700 KC. What you may not know is that the switch from analog to digital TV opened up bandwidth allowing the cell phone industry to expand the Smartphone functions.

Hardly a decade ago I was telling you that movies on the computer would not be possible because the bandwidth available would not permit it. Oh, it could have been done, but not to the degree it’s done today, and the heat generated by your machine would have made things prohibited.

Today available bandwidth allows us to carry on video conference meetings and lets our troops in the Middle East watch their kid’s first steps on their iPhones. Granted, the technology that exists today has also made bigger hard drive space possible in smaller sizes. That helps too.

So what is bandwidth?

According to Wikipedia it has several meanings. In computer networking and computer science, bandwidth, digital bandwidth, or network bandwidth is a measure of available or consumed data communication resources expressed in bits/second or multiples of it (kilobits/s, megabits/s, etc.).

Bandwidth typically means the net bit rate, channel capacity or the maximum throughput of a logical or physical communication path in a digital communication system. For example, bandwidth tests measure the maximum throughput of a network. The reason for this usage is that according to Hartley’s law, the maximum data rate of a physical communication link is proportional to its bandwidth in hertz, which is sometimes called frequency bandwidth, radio bandwidth or analog bandwidth, the last especially in computer networking literature.

Bandwidth may also refer to consumed bandwidth, corresponding to achieved throughput or goodput, i.e., the average rate of successful data transfer through a communication path. This sense applies to expressions such as bandwidth shaping, bandwidth management, bandwidth throttling, bandwidth cap, bandwidth allocation (for example bandwidth allocation protocol and dynamic bandwidth allocation), etc. A bit stream’s bandwidth is proportional to the average consumed signal bandwidth in Hertz (the average spectral bandwidth of the analog signal representing the bit stream) during a studied time interval.

Digital bandwidth may also refer to average bitrate (ABR) after multimedia data compression (source coding), defined as the total amount of data divided by the playback time. Some authors prefer less ambiguous terms such as gross bit rate, net bit rate, channel capacity and throughput, to avoid confusion between digital bandwidth in bits per second and analog bandwidth in hertz.

If none of this makes any sense to you, think of Interstate 15. As they tie things up right now, there is less space for the cars to get through. When the road is finally widened, more cars will get through at one time. More lanes on the freeway is like more bandwidth.

Does the growing demand make things difficult? Maybe. Remember back in the 1970’s when everyone was on the CB radio? The FCC decided to open

continued on page 30
## News and Features

**The Business Doctors**  
The Business Doctors is a strategic alliance of local experts in the areas of business law, public relations, commercial banking, advertising, marketing, medical insurance, payroll services and other services doing business in the Inland Empire. They meet twice a month and mentor one another. A topic of business valuation is discussed in this issue by Ted Collins—a member of The Business Doctors.  

**Close-Up: Combustion Associates, Inc.**  
Awarded “Exporter of the Year,” this company has been recognized for its achievements by the U.S. Small Business Administration and the U.S. Department of Commerce as a full-service engineering manufacturing company located in Corona.  

**“How to Market Your Way Out of Tough Times”**  
In these tough times, Patricia Fripp and David Garfinkel explain how increasing your marketing without increasing the amount of money you spend will protect you from sales declines.  

**“Lead and Motivate—Not Just Your Team, But Yourself Too”**  
Joelle Jay discusses how does the one who motivates others every day stay motivated as well.  

**“The Science of Sales Growth in a Recession: The 5 Most Dangerous Mistakes a Company Can Make”**  
Few of today’s executives have ever faced today’s recession in their career. Former executives of Fortune companies reveals some useful truths—it’s time to rethink how your company sells.  

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NEATEST AYRES HOTEL & SPA SET TO OPEN IN MORENO VALLEY

Hotel will be a centerpiece of Moreno Valley’s popular TownGate Promenade

Convenience, comfort and concern for the environment are highlights of the Inland Empire’s newest hotel, Ayres Hotel & Spa Moreno Valley, which is set to open shortly.

Located at 12631 Memorial Way in the TownGate Promenade on Moreno Valley’s west side, the luxurious four-story hotel was developed under the direction of Ayres Hotels’ Principal Bruce D’Eliscu. It is the eighth to be built in the Inland Empire by the family-owned chain of European-style boutique hotels, which is headquartered in Costa Mesa. Previously, D’Eliscu oversaw development of Ayres Hotel Redlands. “We are pleased to bring the Ayres Hotel brand to Moreno Valley and are confident that it will be one of Southern California’s top metropolitan markets,” said D’Eliscu.

A reinvigorating spa experience awaits guests in the hotel’s private full-service spa facility, Sandalwood Spa, which includes five dedicated rooms where guests can select from a full menu of treatments. A state-of-the-art fitness center and outdoor solar-heated swimming pool and spa are also available for guests to enjoy.

The emphasis on comfort continues in the hotel’s 127 well-appointed guestrooms that feature special touches like exclusive Ayres Dream Sleeper pillow-top mattresses with triple sheeting, plus flat screen televisions, complimentary high-speed Internet access, microwaves, refrigerators, luxuriously appointed bathrooms and more.

The amenity-packed property features a spacious lobby with fireplace, a business center, and meeting or event space. Creature comforts also include a complimentary full cooked-to-order breakfast served daily. The Ayres Lounge will be open nightly from 5 pm to 10 pm serving inventive appetizers, signature cocktails and local beer and wine. Parking at the hotel is continued on page 30

CALIFORNIA BANK & TRUST OPENS A NEW SMALL BUSINESS DIVISION IN CORONA

California Bank & Trust announced that the bank has opened a new small business division in Corona, with additional bankers located in Chino and Rancho Cucamonga, to serve the Inland Empire. The new team will provide services and financial advice to small- to mid-level businesses seeking a bank that is relationship-based and community-oriented.

“California Bank & Trust is a special bank that works to get to know their customers’ businesses, and what is important in the community where we work and serve,” said Patrick Davern, senior vice president and regional manager of the Orange/Inland Region. “We have the best team of bankers available to serve the area, and we are looking forward to growing our business, and growing businesses, in the Inland Empire.”

Leading the Inland Empire Small Business Division of California Bank & Trust is Ted Hildreth, vice president and small business relationship banker team lead. He has a long history in banking since 1986 and has held the same title and duties of small business manager since 1998.

The rest of the team consists of established bankers. Edwin Liu is vice president with over 10-years in business banking experience. Sonia Yenche is a vice president of continued on page 30
Please allow us to introduce ourselves: Triton Communications, Inc., a full-service telecommunications company. Originally formed in 1981, and incorporated on August 12th 1982. We began as a contractor providing installation service for Rolm of California. In 1985, Triton Communications, Inc. became an interconnect and began to serve its own customers.

We are very proud to say that many of our original customers are still with us today. Please review the list of services and qualifications below. We are certain you will find that Triton Communications, Inc. can be of assistance to you and your company. We have a very well trained technical staff and our installation and service technicians have an average of fifteen years experience each. The following is a list of our services:

• Sales and Service of refurbished (Nortel, Toshiba) & new (NEC) telephone systems and equipment.
• Complete System cabling of voice, data, and computer networking.
• Voice Mail and Paging systems to Video conferencing and Call Accounting systems.
• Providing Local Dial Tone, T1, Long Distance and 800 numbers.
• VoIP solutions.

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• Complete System cabling of voice, data, and computer networking.
• Voice Mail and Paging systems to Video conferencing and Call Accounting systems.
• Providing Local Dial Tone, T1, Long Distance and 800 numbers.
• VoIP solutions.

When:
Friday, June 11th, 2010
Where:
Inland Empire 66ers
Arrowhead Credit Union Park
280 South E Street
San Bernardino, CA 92401
Time:
5:00 p.m.—Mixer & Food
7:05 p.m.—Game Time
Inland Empire 66ers-Dodgers Class ‘A’ Partner vs
Rancho Cucamonga Quakes-Angels Class ‘A’ Partner
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Beaver Medical Group Doubles Capacity Through Pulmonary Lab Expansion

Beaver Medical Group (BMG) has moved and expanded the space allocated to its pulmonary services, providing easier access and more convenience to patients. The expansion has essentially doubled the number of patients that can be treated or seen for respiratory conditions or pulmonary function testing at BMG.

“Our new lab offers a quieter and more attractive waiting room, and because we have added additional exam and treatment areas, waiting times are shorter. Overall, it’s a much more patient-friendly environment.”

The newly remodeled lab is now located on the first floor, and offers six exam rooms, a separate procedure room and prep area, and dedicated areas for pulmonary function testing, sleep studies and blood gas analysis. The bright, airy new lab is also closer to the main entrance, offering easier access to patients. Patients routinely seen in the lab include those with asthma, bronchitis, emphysema or chronic obstructive pulmonary disease. The lab also does outpatient testing for sleep disorders such as sleep apnea.

“Our new lab offers a quieter and more attractive waiting room and because we have added additional exam and treatment areas, waiting times are shorter. Overall, it’s a much more patient-friendly environment,” notes James Dexter, MD, chairman for the critical care and sleep disorders division of BMG.

“And now that BMG has converted all of its imaging from film to digital storage, every exam room features digital X-ray viewing, which is a quicker and more efficient way for our doctors to evaluate patients.”
Making the World a Greener Planet

Last month the first China-U.S. Business Summit opened at the largest hotel in the West coast—the Westin Bonaventure Hotel & Suites in Los Angeles. As a brand new non-governmental exchange and communication platform for Chinese and American enterprises, this year’s summit has attracted many political and business VIPs to attend including Consul General Zhang Yun of the Los Angeles Consulate of the People’s Republic of China, United States Congresswoman Judy Chu, California Governor Arnold Schwarzenegger’s economic adviser Kim, California State Senator Bob Huff and nearly 200 entrepreneurs. At the conference, Chairman Wang Zhaoming of the Inner Mongolia Hortsino & Monsod Drought-Resistance Greening Co., Ltd. introduced to the summit’s participants of a new water-saving drought-resistant product the continuing on page 32

“Beauty of Chinese Medicine” at the China-U.S. Business Summit

The just concluded 2010 China-U.S. Business Summit served as an unprecedented non-governmental platform for business exchange between China and the United States. Over 200 entrepreneurs and distinguished guests attended this event, including Consul General Zhang Yun of the Los Angeles Consulate of the People’s Republic of China, United States Congresswoman Judy Chu, California Governor Arnold Schwarzenegger’s economic adviser Kim, California State Senator Bob Huff, as well as journalists and special representatives. With the purpose of promoting non-governmental international business exchanges between the two countries, the 2010 China-U.S. Business Summit provided comprehensive services for both Chinese and American enterprises in industries such as education, finance, science and technology and so forth.

At the closing ceremony, those who had opportunities to attract the spotlight included not just members of the summit committee and politicians, but also a “300-year-old gift freshly introduced at the summit,” Tongtaiyong “Gan Shen Zi” (meaning: nourishing the liver and kidney), which stood out among the many health care products and awarded the “Designated Tonic of Entrepreneurs at the Summit,” Tongtaiyong “Gan Shen Zi” humorously and invited Hao Yantao, president of Inner Mongolia Datang Pharmaceutical Co., Ltd. to make continued on page 37

TIME WELL SPENT
OfficeTeam Survey: Formal Evaluations Improve Employee Performance

Not everyone looks forward to it, but the performance review remains a valuable assessment tool, according to human resources (HR) managers surveyed recently by OfficeTeam. An overwhelming majority (91 percent) of respondents said formal evaluations are effective in improving job performance. Six in 10 (60 percent) said they conduct these meetings once a year, and nearly one in five (18 percent) hold appraisals at least quarterly.

The survey was developed by OfficeTeam, a leading staffing service specializing in the placement of highly skilled administrative professionals. It was conducted by an independent research firm and is based on telephone interviews with more than 500 HR managers at companies with 20 or more employees.

HR managers were asked, “In your opinion, how effective is your company’s performance appraisal process in improving employee performance?” Their responses:

<table>
<thead>
<tr>
<th>Performance</th>
<th>Percent</th>
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</thead>
<tbody>
<tr>
<td>Very effective</td>
<td>40%</td>
</tr>
<tr>
<td>Somewhat effective</td>
<td>51%</td>
</tr>
<tr>
<td>Not very effective</td>
<td>6%</td>
</tr>
<tr>
<td>Not effective at all</td>
<td>3%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
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</table>

HR managers also were asked, “How often, if ever, do you conduct formal performance appraisals of your staff?” Their responses:

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarterly</td>
<td>6%</td>
</tr>
<tr>
<td>Twice a year</td>
<td>12%</td>
</tr>
<tr>
<td>Once a year</td>
<td>60%</td>
</tr>
<tr>
<td>As necessary</td>
<td>18%</td>
</tr>
<tr>
<td>Never</td>
<td>5%</td>
</tr>
<tr>
<td>Total</td>
<td>101%*</td>
</tr>
</tbody>
</table>

* Responses do not total 100 percent due to rounding.

“Despite their bad rap, performance reviews benefit both managers and employees, provided adequate preparation goes into them,” said OfficeTeam Executive Director Robert Hosking. “It’s understood that supervisors must take the time to provide constructive feedback to team members, but workers also should play an active role in the process. This is their chance to highlight key accomplishments and discuss career aspirations.”

OfficeTeam offers five tips for employees on making the most of performance appraisals:

1. Sort out the details. Prepare for the discussion by asking your supervisor for a copy of the assessment form that will be used. Check if your manager has any special requests, such as bringing information about certain projects to the meeting or completing a self-evaluation.

2. Showcase your accomplishments. Highlight any kudos or special awards you’ve received for your work since your last formal review. Keep an ongoing list of key achievements to serve as a reminder to you and your supervisor on how your efforts have benefited the company.

3. Make it a two-way conversation. Your manager will inform you of areas where you are excelling and those where improvement is needed. Don’t hesitate to ask questions about the assessment or request support or guidance.

4. Share your ideas. Discuss what you hope to achieve at the company in the future and make sure these goals are in line with your long-term professional objectives.

5. Follow through. Regularly review the goals you’ve established and keep your supervisor posted on your progress.
Welcome to a column entitled, “The Business Doctors.” Its mission statement is to share helpful information with Inland Empire-based small business owners. “The Business Doctors” is a strategic alliance of local experts in the areas of business law, public relations, commercial banking, advertising, marketing, medical insurance, payroll services, business coaching, investment banking, accounting/taxation, 401-k planning, commercial insurance, business valuation and estate planning. “The Business Doctors” meet twice a month to mentor one another. The topic of today’s column is Business Valuation, and our guest expert is Ted Collins.

Making money in business is never easy. Business owners dedicate a lot of blood, sweat and tears to build a business that can generate profits year after year. A fair amount of risk must be endured before an owner can one day “cash out” of a business. Knowing some of the ground rules about how a potential buyer might view your business is critical. Managing your business with the buyer’s perspective in mind can help build value that one day you might benefit from handsomely.

To identify the ground rules, it can be useful to have a conversation with a business appraiser. Because most business owners don’t have an existing relationship with a business appraiser, I conferred with one of my “business doctor” associates and asked a few basic questions.

Ted Collins, director of the Business Valuation Group at Vicenti Lloyd & Stutzman LLP, (based in Glendora, CA) agreed to share some of his insights about business valuation.

What is business valuation and who does it?

Business valuation is essentially an appraisal of the business to determine what the fair market value of the business is. A business is appraised by an analyst who is certified in valuation. Using similar techniques as Wall Street analysts, appraisers determine a price for privately-held business stock.

In what scenarios might a business valuation be needed?

When an owner is considering selling, a business valuation can provide good insight into market price and how the company is viewed. There are also many tax situations that require a valuation such as, when an owner transfers stock to children or management or when an owner dies. In multiple owner companies, it is a good idea to consider a valuation as part of the buy-sell agreement between shareholders. We are frequently called in when no buy-sell agreement is in place and the owners are litigating with each other. Another common area where a valuation is needed is marital divorce. The value of a business must be determined to divide marital property.

Could you describe what techniques are used in a valuation?

Appraisers try to understand the business through the eyes of a potential investor. This requires a thorough study of the business using knowledge of accounting, economics and finance to understand what the business does, how it makes money and what the financial position of the company is. The financial statements tell a lot about a company. They are analyzed to benchmark the company against its past performance and with similar companies in its industry. This analysis gives an outsider a good idea of how well management is running the company.

Cash flow is quantified and future expectations of management are reviewed. An appraiser will then use the data developed and estimate the value using three general approaches: asset, income and market.

- The asset approach looks at what the value of the business is once the assets have been adjusted to fair market value and all liabilities have been subtracted.
- The income approach looks at what similar businesses sell for and the analyst will calculate a “price tag” from that data. This is similar to the concept of price to square foot used in home sales. Instead of square feet, price to revenues and price to EBITDA (earnings before interest expense, taxes, depreciation and amortization) are commonly used. A value is then calculated by multiplying the company’s numbers with the “price tag” from the similar company.

What you described sounds a lot like what a buyer would do?

Buyers always perform due diligence when looking for a business to buy. They consider what the business history shows, how diversified the customer base is and the risks that that might affect cash flows in the future. They want to know the in’s and out’s of a business before they commit to risking their capital. An appraisal takes an in depth look.

How can an owner build their business value?

Business value is directly affected by two variables: cash flow and risk. Most owners naturally focus their attention on cash flow, cash is king after all. But spending more time on

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#### STOCK CHART

**THE GAINERS**
Top five, by percentage

<table>
<thead>
<tr>
<th>Company</th>
<th>Current Close</th>
<th>Beg. of Month</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provident Financial Holdings Inc</td>
<td>6.13</td>
<td>6.00</td>
<td>0.13</td>
</tr>
<tr>
<td>Watson Pharmaceuticals Inc</td>
<td>42.87</td>
<td>42.82</td>
<td>0.05</td>
</tr>
<tr>
<td>Channell Commercial Corp</td>
<td>0.25</td>
<td>0.25</td>
<td>0.00</td>
</tr>
<tr>
<td>Emrise Corp</td>
<td>1.00</td>
<td>1.01</td>
<td>-0.01</td>
</tr>
<tr>
<td>Physicians Formula Holdings Inc</td>
<td>3.00</td>
<td>3.08</td>
<td>-0.04</td>
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**THE LOSERS**
Top five, by percentage

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<th>Company</th>
<th>Current Close</th>
<th>Beg. of Month</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
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<td>HOT Topic Inc</td>
<td>5.76</td>
<td>7.66</td>
<td>-1.90</td>
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<td>Hansen Natural Corp</td>
<td>38.29</td>
<td>44.15</td>
<td>-5.86</td>
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<tr>
<td>CVB Financial Corp</td>
<td>9.75</td>
<td>10.98</td>
<td>-1.23</td>
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<tr>
<td>Outdoor Channel Holdings Inc</td>
<td>6.14</td>
<td>6.91</td>
<td>-0.77</td>
</tr>
<tr>
<td>American States Water Co</td>
<td>33.87</td>
<td>37.32</td>
<td>-3.45</td>
</tr>
</tbody>
</table>

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

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**THE GAINERS**
Top five, by percentage

<table>
<thead>
<tr>
<th>Company</th>
<th>Current Close</th>
<th>Beg. of Month</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>American States Water Co</td>
<td>33.87</td>
<td>37.32</td>
<td>-9.2</td>
</tr>
<tr>
<td>Basin Water Inc</td>
<td>0.01</td>
<td>0.01</td>
<td>-9.1</td>
</tr>
<tr>
<td>Channell Commercial Corp (H)</td>
<td>0.25</td>
<td>0.25</td>
<td>0.0</td>
</tr>
<tr>
<td>CVB Financial Corp</td>
<td>9.75</td>
<td>10.98</td>
<td>-11.2</td>
</tr>
<tr>
<td>Emrise Corp</td>
<td>1.00</td>
<td>1.01</td>
<td>-1.0</td>
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<tr>
<td>Hansen Natural Corp (H)</td>
<td>38.29</td>
<td>44.15</td>
<td>-13.3</td>
</tr>
<tr>
<td>HOT Topic Inc</td>
<td>5.76</td>
<td>7.66</td>
<td>-24.8</td>
</tr>
<tr>
<td>K-Fed Bancorp</td>
<td>9.77</td>
<td>10.01</td>
<td>-2.4</td>
</tr>
<tr>
<td>National RV Holdings Inc</td>
<td>0.04</td>
<td>0.03</td>
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<tr>
<td>Outdoor Channel Holdings Inc</td>
<td>6.14</td>
<td>6.91</td>
<td>-11.1</td>
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<tr>
<td>Physicians Formula Holdings Inc</td>
<td>3.00</td>
<td>3.04</td>
<td>-1.3</td>
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<tr>
<td>Provident Financial Holdings Inc</td>
<td>6.13</td>
<td>6.00</td>
<td>2.2</td>
</tr>
<tr>
<td>Temecula Valley Bancorp Inc</td>
<td>0.00</td>
<td>0.00</td>
<td>0.50</td>
</tr>
<tr>
<td>Vineyard National Bancorp</td>
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<td>0.02</td>
<td>-24.5</td>
</tr>
<tr>
<td>Watson Pharmaceuticals Inc (H)</td>
<td>42.87</td>
<td>42.82</td>
<td>0.1</td>
</tr>
</tbody>
</table>

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**Duff & Phelps, LLC**

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**Five Most Active Stocks**

<table>
<thead>
<tr>
<th>Company</th>
<th>Volume</th>
</tr>
</thead>
<tbody>
<tr>
<td>Watson Pharmaceuticals Inc</td>
<td>31,843,995</td>
</tr>
<tr>
<td>Hansen Natural Corp</td>
<td>28,566,362</td>
</tr>
<tr>
<td>HOT Topic Inc</td>
<td>28,039,392</td>
</tr>
<tr>
<td>CVB Financial Corp</td>
<td>16,641,084</td>
</tr>
<tr>
<td>American States Water Co</td>
<td>2,205,431</td>
</tr>
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**Monthly Summary**

<table>
<thead>
<tr>
<th>Category</th>
<th>Volume</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advances</td>
<td>3</td>
</tr>
<tr>
<td>Declines</td>
<td>11</td>
</tr>
<tr>
<td>Unchanged</td>
<td>1</td>
</tr>
<tr>
<td>New Highs</td>
<td>3</td>
</tr>
<tr>
<td>New Lows</td>
<td>1</td>
</tr>
</tbody>
</table>

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**Notes:**
- (H) - Stock hit fifty two week high during the month
- (L) - Stock hit fifty two week low during the month
- NM - Not Meaningful
Closeup of Combustion Associates, Inc.

“Exporter of the Year”

Combustion Associates, Inc. has been recognized for its achievements by numerous agencies including 2008 “Exporter of the Year” by the U.S. Small Business Administration and the U.S. Department of Commerce; U.S. Export Import Bank’s Exporter of the Year Award for 2009 Spirit of the Entrepreneur Award for Technology presented by California State University, San Bernardino.

Combustion Associates, Inc. (CAI) is a full-service engineering manufacturing company that employs over 45 workers.

Products and services of CAI include:

- Aero-Derivative Gas Turbine power generation systems utilizing landfill methane gas, natural gas or diesel oil. These units are modular for quick installation, provide fuel flexibility and provide continuous reliable source of power 24/7 with long intervals between maintenance cycles.

- Industrial burners, water heaters and igniters that comply with A.Q.I.M.D. requirements for low NOx and CO emissions.

- OSHA-certified Fall Prevention Systems.

Founder and CEO of CAI, Mukund Kavia, was born in Nairobi, Kenya, and educated in the United Kingdom. After moving to Southern California in 1979 with his wife, Kusum Kavia, Mukund went on to finishing college and began his career in designing high-speed rotating equipment.

In 1987, Mukund established Combustion Associates, Inc. (CAI) in Corona. As CEO, Mukund actively manages and controls the engineering and manufacturing side of the business, developing new products to meet emerging needs, while Kusum supports the marketing, accounting, and human resources side of the business.

Mukund attributes his success to a focused customer-driven business plan that ensures a finished product with a technically superior design, manufactured with the highest quality standards, that is produced cost-effectively. CAI is team driven with focus on becoming stronger through cooperation rather than competition. CAI is known for working in partnership with many local small business suppliers to add value to their clients’ products and enrich community spirit.

With a 22-year track record, CAI exports to Africa, China, and Central America. Currently, the company is producing an 80 MW electric power plant for export to Africa. CAI’S 10-MW power generation systems offer a cost-effective, environmentally friendly solution to industries and communities ever growing need for energy. In addition, Mukund holds two U.S. patents.

Kusum Kavia is a board member of the Corona Chamber of Commerce as well as California Inland Empire District Export Council (http://www.ciedec.org), a non-profit organization appointed by the U.S. Secretary of Commerce to provide sources of professional advice to the Inland Empire region business community seeking to expand international businesses. As a board member, she is an advocate for small-and medium-size U.S. exporters to create ways to educate the business community about exporting, promoting trade initiatives and providing resources to meet growing business needs.

For more information on CAI, please visit www.cai3.com. New CAI headquarters are at 555 Monica Circle, Corona, CA 92880.

Commercial Property Management

Is pleased to announce the acceptance of an assignment to strategically manage:

Classic Pacific Business Park
a mixed use 180,000 square foot freeway showroom and industrial complex
Perris, California

To Discuss Property Management Services:
Mark Mallars
949-250-9100 x230
www.stonestwood.net
<table>
<thead>
<tr>
<th>Hospital Address</th>
<th>Address</th>
<th># of Lic. Beds</th>
<th>Total Staff</th>
<th>Current Operating Budget</th>
<th>Specialties</th>
<th>Owner</th>
<th>Top Local Executive Title</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
<th>Hospital # of R.N.s</th>
<th>Total Staff # of DOCTORS</th>
<th># of RNs</th>
<th>Owner Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loma Linda University Medical Center</td>
<td>11234 W. Garey Avenue</td>
<td>939</td>
<td>7,430</td>
<td>796</td>
<td>2,336</td>
<td>$950 million</td>
<td>International Heart Institute, Cancer Treatment Institute, Over 300 Other Specialties</td>
<td>Loma Linda University Adventist Health Sciences Center, Non-Profit</td>
<td>Ruth B. J. Fike CEO/President (909) 556-6000/556-1030</td>
<td><a href="http://www.lomaclinicals.org">www.lomaclinicals.org</a></td>
<td>5350 Mission</td>
<td>1000</td>
<td>1000</td>
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<tr>
<td>St. Bernards Medical Center</td>
<td>2101 N. Waterman Avenue</td>
<td>463</td>
<td>4125</td>
<td>400</td>
<td>562</td>
<td>$217 million</td>
<td>Full Service Regional Medical Center</td>
<td>Catholic Healthcare West</td>
<td>Steven R. Barton President (909) 841-4500/841-7692</td>
<td>(909) 884-8771/884-4146</td>
<td><a href="http://www.stbernardsmedicalcenter.com">www.stbernardsmedicalcenter.com</a></td>
<td>4125</td>
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<tr>
<td>Pomona Valley Hospital Medical Center</td>
<td>1794 S. Garey Avenue</td>
<td>453</td>
<td>3,295</td>
<td>620</td>
<td>1,023</td>
<td>N/A</td>
<td>Cancer Treatment, Cardiac &amp; Intensive Care, Cardiac Catheterization, Heart Surgery, Regional Kidney Stone Center, Women &amp; Children's Services</td>
<td>Non-profit facility by Community BOD</td>
<td>Richard E. Vochom President/CEO (909) 865-975-863-9796</td>
<td><a href="http://www.pvh.org">www.pvh.org</a></td>
<td>453</td>
<td>453</td>
<td>453</td>
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<tr>
<td>Kaiser Permanente Medical Center</td>
<td>9961 Sierra Avenue</td>
<td>444</td>
<td>6,108</td>
<td>700</td>
<td>1,613</td>
<td>N/A</td>
<td>Full Service Medical Care</td>
<td>Kaiser Permanente</td>
<td>Greg Christian Executive Director (909) 427-771-427-7719</td>
<td><a href="http://www.kp.org">www.kp.org</a></td>
<td>444</td>
<td>444</td>
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<tr>
<td>Desert Regional Medical Center</td>
<td>1150 N. Indian Canyon Dr.</td>
<td>388</td>
<td>1,500</td>
<td>250</td>
<td>450</td>
<td>$178 million</td>
<td>Geriatrics, Rehabilitation, Ophthalmology, Women’s &amp; Infants’ Trauma/Emergency, Inpatient Surgery, Heart Services, Home Health/Hospice</td>
<td>Desert Hospital Dist., Tenet Healthcare</td>
<td>Karolee Sowel CEO (760) 323-651/323-6880</td>
<td><a href="http://www.desertregional.com">www.desertregional.com</a></td>
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<tr>
<td>Arrowhead Regional Medical Center</td>
<td>440 N. Pepper Ave.</td>
<td>373</td>
<td>3,100</td>
<td>380</td>
<td>1,143</td>
<td>N/A</td>
<td>Family Medicine, Outpatient/Inpatient Care, Maternity, Neonatal, Burn, Kosher Transport, Cancer, Cardiac, Orthopedics, Emergency, Trauma</td>
<td>County of San Bernardino</td>
<td>Teresa Smith Administrative Director (909) 560-6209/560-6106</td>
<td><a href="mailto:valencia@rrc.city">valencia@rrc.city</a> sb county gov</td>
<td>373</td>
<td>373</td>
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<tr>
<td>Riverside Community Hospital</td>
<td>4445 Magnolia Avenue</td>
<td>364</td>
<td>1,583</td>
<td>400</td>
<td>383</td>
<td>N/A</td>
<td>HeartCare, 24-hr. ER/Thrauma, Inpatient/Outpatient Surgery, Intensive Care, Kidney (Kidney/Patien Transfer, Cancer, Cardiac, Orthopedics, Emergency, Trauma</td>
<td>BCA</td>
<td>Michael Rensh CIO (951) 748-3000/748-394</td>
<td><a href="http://www.rchc.org">www.rchc.org</a></td>
<td>364</td>
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<tr>
<td>Community Hospital of San Bernardino</td>
<td>1605 Medical Center Drive</td>
<td>321</td>
<td>1,200</td>
<td>250</td>
<td>N/A</td>
<td>N/A</td>
<td>Full Service Medical Center, Obstetrics/Neonatal Intensive Care, Comprehensive Rehab, Mental Health, 24 Hr. Emergency, Outpatient Surg</td>
<td>Catholic Healthcare West</td>
<td>Diane Nitti VP Operations (909) 897-633-867-6468</td>
<td><a href="http://www.chsb.org">www.chsb.org</a></td>
<td>321</td>
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<tr>
<td>Eisenhower Medical Center</td>
<td>1000 Bob Hope Drive</td>
<td>289</td>
<td>2,218</td>
<td>600</td>
<td>643</td>
<td>N/A</td>
<td>Emergency, Cardiology, Orthopedics, Obstetrics, OBGYN, Cardiac Care, Diabetes, Parkinson’s, Alcohol and Drug Treatment</td>
<td>Community-Based Non-Profit</td>
<td>G. Abrey Surfing President/CEO (760) 340-391/373-1425</td>
<td><a href="http://www.emc.org">www.emc.org</a></td>
<td>289</td>
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<tr>
<td>San Antonio Community Hospital</td>
<td>999 San Bernardino Road</td>
<td>279</td>
<td>2,018</td>
<td>500</td>
<td>677</td>
<td>N/A</td>
<td>Medical/Surgical, Critical Care, Maternity, Neonatal, Pediatrics, Cancer Treatment, Cardiac, and Outpatient Services, Radiology &amp; Physical Therapy</td>
<td>Independent Non-Profit</td>
<td>Steven C. Moresz President/CEO (909) 945-201-987-957</td>
<td><a href="http://www.sach.org">www.sach.org</a></td>
<td>279</td>
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<tr>
<td>Hemet Valley Medical Center</td>
<td>1117 E. Devonshire Ave.</td>
<td>244</td>
<td>1,000</td>
<td>200</td>
<td>287</td>
<td>N/A</td>
<td>Emergency Department, Cancer, Treatment, Maternity &amp; Women’s Services, Cardiac Care, Outpatient Lab</td>
<td>Valley Health Systems</td>
<td>Fred Harder CEO (951) 652-281-654-911</td>
<td><a href="http://www.valleyhealthsystem.com">www.valleyhealthsystem.com</a></td>
<td>244</td>
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<tr>
<td>LLI Children’s Hospital</td>
<td>1130 S. Main Street</td>
<td>244</td>
<td>372</td>
<td>107</td>
<td>287</td>
<td>N/A</td>
<td>Pediatrics, Cardiology, Ophthalmology, OR/OT/Pharmacology, Neurology, Pathology, Radiology</td>
<td>Loma Linda University Adventist Health Sciences Center</td>
<td>Ruth B. Fike President/CEO (909) 556-500-500-500</td>
<td><a href="http://www.lomaclinicals.org">www.lomaclinicals.org</a></td>
<td>244</td>
<td>244</td>
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<tr>
<td>Corona Regional Medical Center</td>
<td>100 S. Main Street</td>
<td>228</td>
<td>921</td>
<td>808</td>
<td>227</td>
<td>N/A</td>
<td>Full Service Medical Center/Rehabilitation Hospital, Behavioral Health, Comprehensive Cancer Center</td>
<td>Vista Hospital Systems, Inc. Non-Profit</td>
<td>Ken River CEO (951) 736-6240/736-6310</td>
<td><a href="http://www.coronaregional.com">www.coronaregional.com</a></td>
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<td>Kaiser Foundation Hospital</td>
<td>1000 Magnolia Avenue</td>
<td>215</td>
<td>3,600</td>
<td>400</td>
<td>635</td>
<td>N/A</td>
<td>Full Service Medical Care</td>
<td>Kaiser Foundation Hospitals</td>
<td>Vita Willetti Executive Director (909) 533-400/533-6411</td>
<td><a href="http://www.kf.org">www.kf.org</a></td>
<td>215</td>
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<td>Parkview Community Hospital</td>
<td>3865 Jackson St.</td>
<td>193</td>
<td>849</td>
<td>426</td>
<td>264</td>
<td>N/A</td>
<td>In/Out Surgery, Imaging, Bariatric Intensive Care, Nursery Level II, Occupational Therapy, Pediatrics, Behavioral Medicine, ICU, Ulrich, Gastroenterology</td>
<td>Actington Health Services Corp. Non-Profit</td>
<td>Douglas Drumwright CEO (909) 352-500/352-427</td>
<td><a href="http://www.pchmc.org">www.pchmc.org</a></td>
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</table>
How to Market Your Way Out of Tough Times

By Patricia Fripp & David Garfinkel

There’s gloom and uncertainty in the air, and most businesses are making a terrible mistake right now in their efforts to ride out the tough times. They’re cutting back on marketing and waiting until the economy improves.

In an economy like this, cutting back on marketing is flirting with business suicide. What you should do instead is increase your marketing without increasing the amount of money you spend. This will not only protect you from sales declines, but will also strengthen your business against the threat of deep-pocketed competitors, who may see tough times as a great opportunity to outmaneuver you and grab some of your customers.

How do you get more marketing bang for fewer marketing bucks? By using proven lower-cost, higher-yield methods. Here are five sure cures for marketing woes in tough times:

1. Get back in touch with old customers.
   It’s all too easy to ignore your old customers, but they are often your best source for new business. Sometimes sending a personal note, making a phone call or inviting an old customer to lunch is all it takes to rekindle a business relationship.
   
   If you want to do this through direct mail or e-mail, you can give old customers a special “Welcome Back” offer—a freebie, a discount, or a bonus when they resume doing business with you.

2. Offer prospective customers a free sample.
   This is an obvious but often overlooked strategy that can work for your business. Everyone from grocery stores (who offer tidbits of food) to high-priced consultants (who could offer a free first hour) can use this strategy effectively.

3. Focus your advertising.
   Many businesses think “keeping your name in front of the public” is a valid advertising strategy. It’s questionable at best, but it’s way too risky and low-yield in tough times. Instead, make sure your advertising is only in publications that reach your best prospects, and—this is the most important part—make a specific offer and call to action to get readers of the ad to call you.

4. Let your customers help you out.
   Business is always a two-way street. Some of your customers who you’ve helped in the past will be glad to return the favor. Often, all you have to do is ask. Two things you can ask for: testimonials and case studies you can use in your sales presentations and advertising.
   
   Another way they can help you: by giving you referrals. And if you have an influential customer who’s appreciative of what you’ve done, ask that customer to write and send an endorsed letter to others recommending your business. Offer to pay for the printing and postage, and help with the writing if necessary.

5. Give extra attention to high-integrity behavior.
   If you think you’re the only one who’s a little nervous about a lot of things right now, you’re not. Recent tragic events have increased feelings of distrust across the board. To set yourself apart in the marketplace, go out of your way to conduct business in an especially trustworthy manner. Bend over backwards to be fair about refunds and exchanges.

Do all you can to act in your customers’ best interest, even if it means referring them to a competitor (if you don’t think you’re the best choice for what they want). High-integrity actions can hurt a little in the short-term, but payback is remarkably quick and well worth any sacrifice you may have had to make. If you get (or strengthen) a reputation for being trustworthy, that can be the most precious marketing asset of all in the times ahead.

Contact Patricia Fripp at www.Fripp.com, (415) 753-6556, or PFripp@Fripp.com.
Contact David Garfinkel at: http://www.davidgarfinkel.com
REAL ESTATE NOTES

- Pearson Food Company Purchases Final Building at Pomona Biz Park
  Pearson Food Company Inc. has purchased the final available building at Empire Gateway Business Center in Pomona. The 132.7k-sq.-ft., state-of-the-art facility is located on just under six acres at 2303 Mt. Vernon Avenue, south of Valley Boulevard and east of the 57 Freeway. It features 7.5k square feet of office space and a 140’ gated truck court.
  This sale completes the final of four buildings recently sold in the project, developed by Overton Moore Properties (OMP). In 2009, buildings 1 and 2, at 2280 & 2288 Valley Boulevard and representing 9.3k square feet and 8.6k square feet respectively, were sold to local users. Building 3, at 389 Humane Way and containing 95.6k square feet, was recently sold to Roxy Realty Investment LLC.
  The entire industrial park was completed in 2008 and is comprised of 246.1k square feet of space on a total of 11.94 acres. All four buildings are on separate parcels and offer 22’-30’ clear heights, ESFR sprinklers, large secured yards, excellent freeway access, and Feng Shui infused design.
  OMP was represented in this transaction by Stuart Milligan, Phil Lombardo, and Ty Newland of Cushman & Wakefield. David Wu of Grubb & Ellis repped the buyer.

- Premier Business Centers to Develop and Operate Temecula Location on Third Party Basis
  Premier Business Centers, the national executive suites operator based out of Irvine, has entered into a long term management agreement with Brea Imperial LLC to help them develop, manage and operate an executive office suite center in Temecula. The center, set to open on July 1, 2010 with 40 offices, is located at 41593 Winchester Road, just west of I-15 and Jefferson Avenue.
  Premier is assisting the owner with the design, layout and overseeing the construction of the new executive office suite on the second floor of building, within North Jefferson Business Park. Once construction of the suite is completed, Premier will be responsible for managing and operating the suite on a turnkey basis for the building owner.
  The downturn in the economy and the commercial real estate market has left building owners with historically high levels of vacancy and not a lot of prospective tenants to fill large blocks of vacant office space. In contrast, executive suite operators are seeing an increase in demand for their product, given their ability to provide short term flexible rental agreements.
  “In an uncertain economic environment, there is no better rent to space ratio than an executive office suite, where flexibility is one of our greatest value propositions” commented Jeff Reinstein, chief executive officer of Premier Business Centers.

- Burlington Coat Factory Brings New Jobs to Chino and Apple Valley in 2010
  In conjunction with Developers Diversified Realty, Burlington Coat Factory announced plans to open an 81,282-square-foot location in the space formerly occupied by Mervyn’s in the Chino Town Square Shopping Center. The new store is slated to open in September 2010, continued on page 30

Southwest Healthcare Threatened

Marc Miller, president of Southwest’s parent company, said that executives will be reviewed on how they run two southwest Riverside County hospitals. As a result, Southwest Healthcare System will be reviewing all of its 1,486 employees and is considering replacing board members in the wake of a state-threatened shutdown. These hospitals include Rancho Springs Medical Center in Murrieta and Inland Valley Medical Center in Wildomar. Regulators are aiming to revoking its license and cutting off Medicare payments. In response, the Pennsylvania-based Universal Health Services has made changes to Southwest’s leadership and operations. Employees have been replaced after assessments with every employee of these hospitals. CEO Ken Rivers, who has been on the job in recent weeks, said he has been impressed with the hospitals’ front-line caregivers. Universal is also considering changes to Southwest’s nine-person board of governors. They do not know if it will add members or replace current ones.
  Elected leaders of Southwest Riverside County submitted names of local candidates. Some, including Murrieta Mayor Kelly Bennett and Councilman Rick Gibbs, have publicly called for the entire board to be replaced. Rivers will lead the search for new board members.

Southwest has been hit with dozens of violations and financial fines for patient care problems since 2007. The federal Centers for Medicare and Medicaid Services had threatened to cut off payments to these hospitals—a move that could be catastrophic. Recently, however, Southwest announced it had struck a deal to keep the payments coming for a least a year while it regroups and brings the facilities up to federal standards. It will be working with independent experts mandated by the federal government to fix the hospitals’ problems.
  Southwest must also appease the California Department of Public Health. The health department started a process to revoke the hospitals’ license. A work in progress will hopefully help to avoid losing its license.

### Top Health Care Medical Clinics/Groups in The Inland Empire

**Listed Alphabetically**

<table>
<thead>
<tr>
<th>Medical Group Address</th>
<th>City, State, Zip</th>
<th># of Physicians: Employed Contracted</th>
<th>Organization: IPA/Gp./Pract.: Total Employees</th>
<th>Year Founded</th>
<th>Percentage of Prepaid Patients</th>
<th>Urgent Care Services</th>
<th>Nat.: Accredited</th>
<th>Surg. Centers: Clinic/Group</th>
<th>Top Local Executive</th>
<th>Title</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arrowhead Orthopedics</td>
<td>1901 W. Lugonia Ave., Rancho Cucamonga, CA 91730</td>
<td>13</td>
<td>Medical Group Practice</td>
<td>130</td>
<td>1989</td>
<td>90%</td>
<td>Yes</td>
<td>no</td>
<td>Nabil Razouk</td>
<td>CEO</td>
<td>(909) 551-1400/551-1740</td>
<td><a href="mailto:nrazouk@box.net">nrazouk@box.net</a></td>
</tr>
<tr>
<td>Beaver Medical Group</td>
<td>2 W. Fern Ave., Victorville, CA 92393</td>
<td>170</td>
<td>Multi-Specialty Group</td>
<td>1,000</td>
<td>1945</td>
<td>80%</td>
<td>Yes</td>
<td>No</td>
<td>John Goodman</td>
<td>CEO</td>
<td>(909) 793-3111/793-0417</td>
<td>beavermmedicalgroup.com</td>
</tr>
<tr>
<td>Cal-Care Industrial Medical Clinic</td>
<td>502 S. Garey Ave, Pomona, CA 91766</td>
<td>3</td>
<td>Occupational Health</td>
<td>12</td>
<td>1998</td>
<td>100%</td>
<td>No</td>
<td>Yes</td>
<td>Tom Blay</td>
<td>General Manager</td>
<td>(909) 602-8887/602-8817</td>
<td><a href="mailto:cacare1@earthlink.net">cacare1@earthlink.net</a></td>
</tr>
<tr>
<td>Choice Medical Group</td>
<td>18564 Hwy. 18, Ste. 105 Apple Valley, CA 92307</td>
<td>5</td>
<td>IPA</td>
<td>480</td>
<td>1990</td>
<td>80%</td>
<td>No</td>
<td>Yes</td>
<td>Manusmoh Nayar, M.D.</td>
<td>President</td>
<td>(760) 242-7777x230/242-0487</td>
<td><a href="http://www.choicecc.com">www.choicecc.com</a></td>
</tr>
<tr>
<td>Community Medical Group of Riverside Inc.</td>
<td>444 N. Magnolia Ave., Riverside, CA 92501</td>
<td>10</td>
<td>Multi-Specialty</td>
<td>99</td>
<td>1975</td>
<td>95%</td>
<td>Yes</td>
<td>No</td>
<td>Richard M. Finn, FACMPE</td>
<td>Administrator</td>
<td>(931) 682-5661/274-3141</td>
<td></td>
</tr>
<tr>
<td>Computerized Diagnostic Imaging Center</td>
<td>4400 W. Sixth St., Ste. 109 Riverside, CA 92503</td>
<td>10</td>
<td>MRI, PET, Fluoroscopy, Computed Tomographic Arterial Doppler, Ultrasound, Color Doppler</td>
<td>38</td>
<td>1976</td>
<td>80%</td>
<td>No</td>
<td>Yes</td>
<td>Kathy Frese</td>
<td>Administrator</td>
<td>(951) 276-7500/276-4816</td>
<td><a href="http://www.cdicservices.com">www.cdicservices.com</a></td>
</tr>
<tr>
<td>Cucamonga Valley Medical Group</td>
<td>16465 Sierra Lakes Parkway, Ste. 300 Fontana, CA 92336</td>
<td>4</td>
<td>Prime Care, Medical Group</td>
<td>30</td>
<td>2006</td>
<td>WND</td>
<td>Yes</td>
<td>N/A</td>
<td>Amy Karp</td>
<td>n/a</td>
<td>(909) 429-2804/429-2868</td>
<td><a href="http://www.cvmg.com">www.cvmg.com</a></td>
</tr>
<tr>
<td>Desert Oasis HealthCare</td>
<td>275 E. El Cielo Rd., Palm Springs, CA 92262</td>
<td>26</td>
<td>Medical Group/IPA</td>
<td>550</td>
<td>1981</td>
<td>90%</td>
<td>Yes</td>
<td>N/A</td>
<td>Marc Hoving, M.D.</td>
<td>President</td>
<td>(760) 325-2420/320-2106</td>
<td><a href="mailto:ketsell@mydohc.com">ketsell@mydohc.com</a></td>
</tr>
<tr>
<td>Hemet Community Medical Group</td>
<td>1545 W. Florida Ave., Hemet, CA 92544</td>
<td>4</td>
<td>IPA</td>
<td>176</td>
<td>1985</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>Kali P. Chaudhuri</td>
<td>CEO</td>
<td>(951) 791-1111/791-1120</td>
<td>n/a</td>
</tr>
<tr>
<td>Heritage Victor Valley IPA Medical Group</td>
<td>12370 Hesperia Rd., Ste. 3 Victorville, CA 92395</td>
<td>1</td>
<td>High Desert Medical Group</td>
<td>17</td>
<td>2000</td>
<td>N/A</td>
<td>Yes (Off Site)</td>
<td>No</td>
<td>Michelle Christiansen</td>
<td>VP Operations</td>
<td>(760) 245-4753/753-7110</td>
<td><a href="http://www.hvvp.com">www.hvvp.com</a></td>
</tr>
<tr>
<td>Hospitality Dental</td>
<td>4942 Arlington Ave., Riverside, CA 92504</td>
<td>1</td>
<td>Dental Orthodontics</td>
<td>16</td>
<td>1971</td>
<td>90%</td>
<td>Yes</td>
<td>N/A</td>
<td>Michael Boyko, DDS</td>
<td>Owner</td>
<td>(951) 359-4911/351-2013</td>
<td><a href="mailto:hdusseau@hospitalitydental.com">hdusseau@hospitalitydental.com</a></td>
</tr>
<tr>
<td>Hospitality Dental Associates</td>
<td>161 W. Hospitality Lane, Ste. 14 San Bernardino, CA 92410</td>
<td>12</td>
<td>Orthodontics</td>
<td>150</td>
<td>1971</td>
<td>90%</td>
<td>Yes</td>
<td>N/A</td>
<td>Chod Tucker</td>
<td>Administrator</td>
<td>(909) 899-9184/848-4068</td>
<td>n/a</td>
</tr>
<tr>
<td>Inland Eye Inst. Medical Group, Inc.</td>
<td>1900 E. Washington St., Colton, CA 92324</td>
<td>6</td>
<td>Ophthalmology</td>
<td>30</td>
<td>1985</td>
<td>90%</td>
<td>No</td>
<td>N/A</td>
<td>Linda Greogin</td>
<td>Practice Administrator</td>
<td>(909) 849-4098/909-825-4778</td>
<td>n/a</td>
</tr>
<tr>
<td>Inland Faculty Medical Group, Inc.</td>
<td>952 S. Mt. Vernon Ave., Colton, CA 92324</td>
<td>200</td>
<td>IPA</td>
<td>1994</td>
<td>100%</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Guillermo Valenzuela</td>
<td>President</td>
<td>(909) 433-9111/433-9199</td>
<td>n/a</td>
</tr>
<tr>
<td>Inland Health Care Group, Inc. c/o Inland Health Organization</td>
<td>1950 Orange Tree Ln., Ste. 200 Rancho Cucamonga, CA 91730</td>
<td>9</td>
<td>IPP/Group Practice</td>
<td>50</td>
<td>1993</td>
<td>86%</td>
<td>No</td>
<td>No</td>
<td>Carey Paul, M.D.</td>
<td>President</td>
<td>(909) 335-7171/335-7140</td>
<td><a href="mailto:carey.paul@whcf.com">carey.paul@whcf.com</a></td>
</tr>
<tr>
<td>Kaiser Permanente Medical Center</td>
<td>10800 Magnolia Ave., Riverside, CA 92505</td>
<td>245</td>
<td>Multi-Specialty</td>
<td>2,400</td>
<td>1989</td>
<td>100%</td>
<td>Yes</td>
<td>N/A</td>
<td>Richard Rajaratnam, M.D.</td>
<td>Area Assoc. Medical Director</td>
<td>(951) 551-2060/551-4611</td>
<td>n/a</td>
</tr>
<tr>
<td>Loma Linda University Health Care</td>
<td>11370 Anderson St., Ste. 3000 Loma Linda, CA 92354</td>
<td>400+</td>
<td>Medical School Faculty Practice</td>
<td>1,235</td>
<td>1967</td>
<td>15%</td>
<td>Yes</td>
<td>Yes</td>
<td>David Wren</td>
<td>CEO</td>
<td>(909) 558-2315/558-4072</td>
<td>n/a</td>
</tr>
<tr>
<td>Loma Linda University Health Care</td>
<td>25455 Barton Rd., Loma Linda, CA 92354</td>
<td>1</td>
<td>Medical Group</td>
<td>4</td>
<td>na</td>
<td>100%</td>
<td>Yes</td>
<td>Yes</td>
<td>Alfred Quansah</td>
<td>CFO</td>
<td>(909) 433-0842/433-6221</td>
<td>n/a</td>
</tr>
</tbody>
</table>

**continued on page 28**
As a business leader, you know one of your key tasks is to keep your team motivated. To do so, you need to constantly remind your people of the company’s vision, hold them accountable to targets and goals, mentor them, and support them in their work. But how does the one who motivates others every day stay motivated as well?

When it comes to leaders, motivation is really about engagement. How engaged are you in your work? How committed are you to the results you’re supposed to be getting? Are you pushing forward with a sense of purpose and drive, or are you simply going through motions? To be your best, you need to give serious thought to what makes you flourish and succeed. When you are motivated, you are a wholehearted participant in your own life. You know what’s important to you and you use it as a guide. You feel confident, energized and engaged. However, when you are de-motivated, you “lose your edge.” Your energy goes down. Your stress goes up. You may even feel guilty and resentful. You might be bored, either in an “I-can’t-take-this-anymore” way or in a dull, channel-surfing kind of way. Whatever way a lack of motivation hits you, one thing is for sure—it’s not a fun place to be.

Whether you feel your motivation waning or you want to keep your current high level of motivation on a roll, the following suggestions will help you stay at your best.

• Stay connected to what you’re doing.
  
  It’s one thing to do the work you’re paid to do; it’s another thing to be fulfilled by the work you do. If you’re strictly doing your job for the money, or the title, or the company car, you could find that over time it’s harder and harder to actually do the job. However, if you’re connected to what you do—if you’re connected to what excites you—you’ll feel motivated to keep going because you’ll be achieving a bigger purpose for yourself.

  The key is to know your values—the principles, standards, and qualities that guide you. To uncover your values, recall a time in your life when everything was “just right.” You could choose something from your personal life or your work. You might revisit a moment, a particular event, or a whole phase of your life. Once you’ve allowed yourself some time to explore the memory, ask yourself what it was about that memory that made it so memorable, so significant, so right. What made it a peak experience? Write down any ideas that come to mind—words, phrases, images, and symbols. When you’ve finished with your notes, circle the words that meet the definition of values as principles, standards, and qualities. There’s no right or wrong during this process. Simply use your own words and your gut to tell you what your values are.

• Know what it takes to get better.
  
  Motivation comes from constant learning on how to be better. Therefore, you should always be asking yourself, “What am I trying to achieve?” and “What do I need to learn to reach my goal?” Realize that this isn’t about taking a workshop or reading a book. It’s about challenging yourself to take on something new and to stretch yourself into a new level of results. The fact is that when you practice learning as an element of personal leadership, you stay motivated and you get better results for yourself and for your work. By learning, you empower yourself to have, do, and be whatever you choose. And with empowerment comes confidence. You don’t second-guess yourself or worry you’ll fail, because you know if you get it wrong, you’ll be able to figure out how to get it right. How motivating is that?

• Find the right support system.

  When you’re a leader, all the people below you lean on you. You guide them, support them, and tell them what to do. However, when you’re on top, you don’t have anyone above you to lean on. That’s when you need to look outside of your organization, your role, or even your industry for the people who can cheer you on, mentor you, and help you be your best.

  To do so, look for people whose style you like—people who inspire you by the way they lead and the results they get. Seek out people who resonate with you and who seem to mirror parts of yourself. Connect with them to see what’s possible for you as a leader. Learn how you can become more with the help of others who have already done what you want to do.

  The more carefully you build your support team, the more powerful it will be. You don’t just ask people to mentor you because you like them; you make them a part of your team because they enhance you. The people on your support team help you stay motivated because they expand you by giving you access to what you don’t know. Remember, it doesn’t have to be lonely at the top.

• Maintain a sense of balance.

  While maintaining a work/life balance is not a way to stay motivated, it is a way to keep from becoming de-motivated. When you’re serving everyone else, you have to remember to fill your own tank. Remember that being an effective and motivated leader should not come at the expense of quality of life, and quality of life should not come at the expense of business results. Work and life should be able to co-exist, happily and successfully. They can and they have. The key is to define what that balance looks like for you.

  If you’re a senior leader, balance may not look very traditional. It might not be 9-5, Monday through Friday, with holidays and weekends off. You need to understand what works for you and what fulfills you in your personal life. What helps you restore your energy and find that sense of peace, rest, and renewal? Depending on your lifestyle and personal preferences, that could be taking a morning job, sleeping in on days off, reading a fiction book, or spending time with family. Even if you can’t carve out chunks of time, at least create some mental space where you can relax, turn off distractions, and let yourself go.

• Motivate the Motivator

  Staying motivated in today’s economy and work reality can be difficult for anyone. But when you take responsibility for motivating yourself and others, you become a true inspiration and can better reach your goals.

  As a result, your vision, your potential, and your efforts all leave a mark. Yes, as you progress there will be times you’ll lose heart. You’ll get busy, you’ll get tired, you’ll forget, you’ll have setbacks, you’ll drift away. But you won’t get...
Stop the Jobs Tax

With the announcement that signatures are submitted for an initiative that would repeal tax reforms designed to encourage job growth, the Stop The Jobs Tax coalition released the following statement from Bill LaMarr, executive director, California Small Business Alliance. The statewide coalition represents taxpayers, employers, and high tech and biotechnology organizations. More information is available at www.StopTheJobsTax.org.

“It couldn’t be a worse time for this measure. When California—with record unemployment—desperately needs job growth, this initiative would basically tax job creation.

“With many companies reeling from the recession, the Jobs Tax Initiative would be a giant step backward on California’s road to recovery. It would force higher taxes on California employers and small businesses, stifle job growth in our most promising industries and lead to more job losses and less tax revenue.

“The stated mission of the proponents is to raise revenue for government programs, but their initiative would reduce long-term revenues. Struggling businesses and unemployed people cannot generate enough tax revenues to fund our schools and fill our potholes.

“Many of the signatures being submitted were gathered from voters who were told the ballot measure would ‘close corporate loopholes’ but the initiative doesn’t close a single loophole. The unfortunate truth is the Jobs Tax Initiative would hit the very industries we are counting on to grow us out of the recession, it would stifle job creation and slow down California’s recovery.”

THE JOBS TAX INITIATIVE TAXING NEW JOB CREATION

A Giant Step Backward on California’s Road to Recovery

Two million Californians are out of work. Our unemployment rate is higher than 46 other states, the highest it’s been since the Great Depression.

States across the country have updated tax laws to attract and grow businesses and jobs. We finally did the same, but an initiative aimed at the November ballot repeals those updates.

The Jobs Tax Initiative would literally tax new job creation, hit California employers and small businesses with $2 billion in higher taxes, and stifle job growth in our most promising industries.

In short: More small businesses closing shop, more employers expanding into other states, fewer jobs, and fewer long-term tax revenues to fund vital public services.

Taxes New Job Creation, Sends More Jobs Out of California

With the recent state tax update, multi-state corporations can have their state income tax based on their in-state sales. But the Jobs Tax Initiative would take us back to an outdated formula that increases their taxes every time they create a new job here, or invest in new facilities here. In a nationwide trend, 24 states have moved away from that type of jobs tax because it penalizes job growth and incentivizes companies to expand into other states, taking good jobs and tax revenues with them.

Taxes Small Businesses (and their Employees) Out of Business

More than half of the state’s private sector jobs are created by small businesses. Last year, small business bankruptcies in California rose 81%. To help them survive the recession, federal tax laws were recently updated to allow small businesses to carry back net operating losses five years. The recent state tax update allows businesses to level out their losses over their natural business cycles. We can’t afford to stifle the growth of these industries or lose their jobs and revenues to other states.

Reduces Long-Term Revenues for Schools and Other Public Services

The Jobs Tax Initiative throws roadblock after roadblock in front of the state’s economic recovery and threatens decades of vital service cuts. The slower our recovery, the fewer long-term tax revenues we’ll have to fund our schools and hospitals and roads.

Proponents are relying on a popular “close corporate loopholes” slogan to sell their initiative, but the initiative doesn’t close a single loophole. It closes the door on job opportunities at a time when we can least afford it.

Stifles Job Growth in Some of California’s Most Promising Industries

We’re counting on our high tech, clean technology, biotechnology, and other innovative, high-growth industries to help pull California out of the recession and provide tomorrow’s high-paying jobs. But the initiative would tax them for each new job they create here, prohibit them from using earned research and development tax credits, and limit their ability to level out their losses over their natural business cycles. We can’t afford to stifle the growth of these industries or lose their jobs and revenues to other states.
As the global economy continues to tighten, most businesses appreciate they won’t get different results by doing things the same way. But much of the science for growing in a recessionary market is counter-intuitive, and managers whose hands were on the rudder in previous downturns are no longer in the workplace. Few of today’s executives therefore have ever faced this kind of storm in their career.

It’s a situation primed for old mistakes to be made all over again.

Former executives of Fortune companies and start-ups, who captained the ship through the ’70s stock market crash to the ’90s dot-com bubble, reveals some useful home truths. They report a range of signs that it’s time to rethink how your company sells:

- Tenders appear to be an exercise to justify decisions that are already made, and not a serious opportunity to win the business.
- Key customers slash budgets or rationalize their number of suppliers.
- Deals you thought were ‘hot to trot’ go ‘off the boil.’
- Your pipeline bloats as proposals.
- Managers start weight-setting after any forecast report, which the seller is unlikely to trust their team.
- Salespeople chase anything that moves, filling their funnel with unqualified, low potential deals to meet the activity targets.
- Forecasts fill with fiction.
- Managers start weighting the forecast report, which sends the message they don’t trust their team.
- Salespeople invite managers to help close their big deals, knowing that if the manager can’t win, the salesperson is off the hook.
- Customers invite managers to attend the final pitch, knowing they can approve larger discounts.
- Coaching stops as managers don the cape of “SuperRep.”
- Non-standard promises made in the heat of battle are off-menu for what the delivery team actually does, establishing a gap between the customer’s expectations and what they then experience.
- Repeat business drops, as promises are not met.
- Margin erosion begins.
- Managers focus on more activity metrics, more calls, more leads, and more proposals.
- The downward spiral gets deeper and deeper...

If any of these danger signs look familiar, you’re in good company. Most executives who turned their companies around in former recessions first fell into the same traps because they represent a natural response in times of uncertainty. People go to risk and get tactical.

But these same executives report the secret to pulling out of the nose dive is to act contrary to the natural impulse, keep your head, and take a contrarian path. Those that did so achieved stability and even growth while their competitors fell by the wayside. They cite the five most dangerous mistakes a company can make as:

1. Ignoring the problem
   Fear and panic can cause indecision. When they do, business leaders can fail to evaluate options rigorously, and so make inappropriate decisions to maintain the status quo. Poor choices—or safe choices made too late—cause a company to go backwards. When the warning signs appear, take swift action.

2. Increasing advertising
   For fast moving consumer goods, brand advertising can sway preference and so take market share away from competitors in the short-term. But in complex B2B sales, advertising does not lift short-term revenue because institutional buying decisions require a protracted period of assessment that outlasts most advertising campaigns. So don’t advertise and expect an impact on B2B sales this year. However consulting firm PIMS Associates reports how companies that advertise more end up growing faster over the long-term than firms that drop off the customer’s radar, seemingly swallowed by the downturn.

3. Cutting the price
   Buyers in a tight market will naturally gravitate to low prices. But this simply reduces our margins, which must be paid for by cutbacks to operating expense elsewhere. It leads to short-term gain but long-term pain; the loss of sustainability. Conversely in the B2B space, higher prices positioned as necessary to reduce the customer’s risk, actually plays better to executive perception than “getting a cheap deal.” Sometimes putting your price up is the best way to grow your market.

4. Freezing sales expenses
   Putting a hold on sales costs such as travel, entertainment and training are typical areas targeted by nervous CFOs. But a study reports: Only 27% of companies that indulged in intensive cost cutting were growing as a result of their

continued on page 39
Nos. = Not Applicable  WND = Would not Disclose

### Hospitals Serving The Inland Empire

#### Ranked by number of licensed beds

<table>
<thead>
<tr>
<th>Hospital Address</th>
<th>City, State, Zip</th>
<th># of Lic. Beds</th>
<th># of R.N.s</th>
<th>Specialties</th>
<th>Owner</th>
<th>Top Local Executive Title</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
</tr>
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<tbody>
<tr>
<td>St. Mary Medical Center</td>
<td>Apple Valley, CA 92307</td>
<td>186</td>
<td>1,450</td>
<td>CT Scan, Cath, Lab, Open Heart, Neonatal ICU, Transitional Care, MIR, 24-Hour Emergency</td>
<td>General Acute Care, St. Joseph Health System</td>
<td>Jason Barker</td>
<td>760-242-2311</td>
<td>242-2994</td>
</tr>
<tr>
<td>Hi-Desert Medical Center</td>
<td>Joshua Tree, CA 92252</td>
<td>179</td>
<td>485</td>
<td>OB/GYN, Gastro, Oncology, Pediatrics, Internal Medicine, Neurosurgery, Urology, 24-Hr. E.R., Cardio &amp; Vascular Cath, Lab, Outpatient, Prenatal, ICU</td>
<td>$12 million(Medical, Surgery, ICU, SNF, Subacute, Home Care, Hospice, 24-Hour ER, Outpatient Surgery, Imaging, Health Care District)</td>
<td>Lionel Chadwick</td>
<td>(760) 366-6200</td>
<td>366-6231</td>
</tr>
<tr>
<td>Chino Valley Medical Center</td>
<td>Chino, CA 91710</td>
<td>126</td>
<td>560</td>
<td>ER, Same-Day Surgery, ICU, Transitional Care, Cardiac Cath, Inpatient Care</td>
<td>Prime Healthcare Services Inc.</td>
<td>Dr. James M. Lally</td>
<td>(909) 464-6016</td>
<td>464-8882</td>
</tr>
<tr>
<td>Victor Valley Community Hospital</td>
<td>Victorville, CA 92395</td>
<td>115</td>
<td>530</td>
<td>Outpatient Surgery, Med/Surg. Units, Inpatient &amp; Outpatient Behavioral Health, ER, ICU, CCU</td>
<td>Community Owned</td>
<td>Catherine Pelkey</td>
<td>(760) 843-6108</td>
<td>843-6200</td>
</tr>
<tr>
<td>Canyon Ridge Hospital</td>
<td>Chino, CA 91710</td>
<td>106</td>
<td>170</td>
<td>Behavioral Health, Alcohol/Drug Abuse, Acute Care, Outpatient Programs, 24-Hr.</td>
<td>Psychiatric Solutions, Inc.</td>
<td>Jeff McDonald</td>
<td>(909) 590-7000</td>
<td>590-8019</td>
</tr>
<tr>
<td>Montclair Hospital Medical Center</td>
<td>Montclair, CA 91763</td>
<td>102</td>
<td>475</td>
<td>ER, Family Centered, Birth Program, OB/GYN, Pediatrics, Outpatient Surgery, Cardiac Cath, ICU/CCU, CT Scan, MRI, Cardiopulmonary, Mammograms, Physical Therapy, CPR, Health Education</td>
<td>Prime Healthcare Services Inc.</td>
<td>Lex Reddy</td>
<td>(909) 625-541-826-4777</td>
<td>626-541-826-4777</td>
</tr>
<tr>
<td>Moreno Valley Community Hospital</td>
<td>Moreno Valley, CA 92555</td>
<td>101</td>
<td>356</td>
<td>ER, ICU/C, ER, Family Centered, Cardiac Cath, ICU/CCU, CT Scan, MRI, Cardiopulmonary, Mammograms, Physical Therapy, CPR, Health Education</td>
<td>Kaiser Foundation Hospitals</td>
<td>Vita Willett</td>
<td>(951) 243-1124</td>
<td>243-1125</td>
</tr>
<tr>
<td>Rancho Springs Medical Center</td>
<td>Murrieta, CA 92562</td>
<td>99</td>
<td>500</td>
<td>ER, ICU/C, ER, Family Centered, Cardiac Cath, ICU/CCU, CT Scan, MRI, Cardiopulmonary, Mammograms, Physical Therapy, CPR, Health Education</td>
<td>Prime Healthcare Services Inc.</td>
<td>Dennis Knos</td>
<td>(951) 677-9710</td>
<td>677-9056</td>
</tr>
<tr>
<td>San Dimas Community Hospital</td>
<td>San Dimas, CA 91773</td>
<td>93</td>
<td>446</td>
<td>ER, ICU/C, ER, Family Centered, Cardiac Cath, ICU/CCU, CT Scan, MRI, Cardiopulmonary, Mammograms, Physical Therapy, CPR, Health Education</td>
<td>Prime Healthcare Services Inc.</td>
<td>John Rosfield</td>
<td>(909) 590-4110</td>
<td>590-5677</td>
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<td>Kindred Hospital</td>
<td>Ontario, CA 91761</td>
<td>91</td>
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<td>ER, ICU/C, ER, Family Centered, Cardiac Cath, ICU/CCU, CT Scan, MRI, Cardiopulmonary, Mammograms, Physical Therapy, CPR, Health Education</td>
<td>Prime Healthcare Services Inc.</td>
<td>Braun Grimshaw</td>
<td>(909) 391-0333</td>
<td>391-0365</td>
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<td>Desert Valley Hospital</td>
<td>Victorville, CA 92395</td>
<td>83</td>
<td>780</td>
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<td>Prime Care Services</td>
<td>Margaret Peterson, Ph D</td>
<td>(760) 248-8000</td>
<td><a href="mailto:info@privhc.com">info@privhc.com</a></td>
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<tr>
<td>Robert H. Ballard Rehabilitation Hospital</td>
<td>San Bernardino, CA 92411</td>
<td>76</td>
<td>65</td>
<td>Physical Acute Rehabilitation, Physical Medicine, Pain Management, Pulmonary Rehabilitation</td>
<td>Sun Healthcare Group</td>
<td>Robert R. Herrick</td>
<td>(909) 877-4753</td>
<td>877-4756</td>
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<td>Barstow Community Hospital</td>
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<td>56</td>
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<td>Community Health Systems</td>
<td>Michael Stewart</td>
<td>(760) 957-3201</td>
<td>957-3048</td>
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<td>Palo Verde Hospital</td>
<td>Blythe, CA 92225</td>
<td>41</td>
<td>WND</td>
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<td>Palomar Health Care District</td>
<td>Peter Khone</td>
<td>(760) 921-5151</td>
<td>5151-5201</td>
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<td>Mountains Community Hospital</td>
<td>Lake Arrowhead, CA 92352</td>
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<td>162</td>
<td>ICU/C, ER, Family Centered, Cardiac Cath, ICU/CCU, CT Scan, MRI, Cardiopulmonary, Mammograms, Physical Therapy, CPR, Health Education</td>
<td>Palomar Health Care District</td>
<td>Charles Harrison</td>
<td>(909) 338-3651</td>
<td>338-3679</td>
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The California Chamber of Commerce released its annual list of “job killer” bills, calling attention to the negative impact the proposed measures would have on California’s competitiveness and job climate if they were to become law.

“This year’s CalChamber ‘job killer’ list includes 37 proposals that would make it even more difficult for California companies to remain viable in this difficult economy,” said Allan Zaremberg, president and CEO of the California Chamber of Commerce. “Our businesses need to have certainty that they can be competitive before they will begin to reinvest in our economy. Not only do these bills send the wrong signal and create an uncertain environment for investment but, if passed, they would create new costs that would harm our ability to recover and add new jobs.”

The only way out of these economic hard times is a rebound of the private sector. Our policymakers must focus on job creation, reducing regulatory burdens and holding the line on new costs. If enacted, these ‘job killer’ bills would make it even more difficult for us to solve the huge, gaping budget hole that Governor Schwarzenegger announced last month.

CalChamber annually releases its list of “job killer” bills to identify legislation that will harm economic and job growth in California. CalChamber will track the bills throughout the rest of the legislative session and work to educate legislators about the serious consequences these bills will have on the state.

The 2010 “job killer” bill list is also available at: www.calchamber.com/jobkillers

Costly Workplace Mandates

AB 482 (Mendoza; D-Norwalk) Expanded Employer Liability — Increases potential liability exposure for hiring decisions by unduly restricting the ability of businesses to use consumer credit reports as part of the background check process.

AB 1994 (Skinner; D-Berkeley) Increased Workers’ Compensation Costs — Inappropriately increases costs to employers by expanding workers’ compensation presumptions into the private sector for the first time by allowing hospital workers to be eligible for various presumptions, including H1N1, MRSA, and other diseases and injuries.

AB 2187 (Arambula; D-Fresno) Expanded Employer Liability — Creates a significant disincentive to locate jobs and operations in California by potentially criminalizing almost any legitimate wage dispute with a terminated employee that takes longer than 90 days to resolve.

AB 2727 (Bradford; D-Gardena) New Liability for Hiring Decisions — Increases potential liability exposure for hiring decisions by restricting the ability of employers to make their decision based on a job applicant’s criminal conviction.

SB 810 (Leno; D-San Francisco) Government-Run Health Care — Creates a new government-run, multibillion-dollar socialized health care system based on a yet-to-be specified ‘premium structure’ — in essence, a tax on all employers.

SB 1121 (Florez; D-Shafter) Harms California Farms and Farm Workers — Places farms at a competitive disadvantage, increases cost of doing business for California farmers, and reduces available resources to invest in workers and farms by removing overtime exemption for agricultural employees.

SB 1474 (Steinberg; D-Sacramento) Increased Agricultural Costs — Undermines the process that now guarantees through secret-ballot elections, a fair vote and the expression of agricultural employees’ true sentiments on the selection of a collective bargaining representative. This act will hurt California’s businesses by driving up costs, making employers less competitive in a global market.

Economic Development Barriers

AB 656 (Torricello; D-Fremont)/AB 1604 (Nava; D-Santa Barbara)/ABX6 1 (Nava; D-Santa Barbara) Gas Price Increase — Increases gas prices and dependence on foreign oil by targeting the oil industry for a tax on only oil extracted in California, in addition to other taxes not levied in other states.

AB 846 (Torricello; D-Fremont) Anti-Business Cost Increases — Significantly increases the cost of doing business in California by placing an automatic increase on fines and penalties without legislative review and encourages state agencies to levy the highest fine and penalty allowed.

AB 1405 (De León; D-Los Angeles) Climate Change Tax Increase — Increases costs and discourages job growth by granting the Air Resources Board broad authority to implement unlimited fees and taxes with little or no oversight.

AB 1639 (Nava; D-Santa Barbara) Delays Residential Construction Industry Recovery — Hinders the recovery in the residential construction industry by reducing the availability of credit due to delays in resolving delinquent loans by imposing a mandatory mediation program on delinquent residential mortgages.

AB 1836 (Furutani; D-South Los Angeles County) Increased Tax Burden — Harms small businesses, many of whom pay taxes under the personal income tax system, by imposing another temporary personal income tax increase on top of the existing personal income tax increase that was passed in last year’s budget.

AB 1935 (De León; D-Los Angeles)/SBX6 18 (Steinberg; D-Sacramento) Discourages Business Growth in California — Raises taxes for many companies with significant investments of property and payroll in California by making the single sales factor apportionment method mandatory.

AB 1936 (De León; D-Los Angeles) Creates Inequity in the Tax Structure — Harms struggling small businesses and start-ups by repealing the Net Operating Loss (NOL) carry back deduction, a lifeline that helps employers stay afloat, retain employees, and continue investing in their businesses in an economic downturn.

AB 2100 (Coto; D-San Jose)/SB 1210 (Florez; D-Shafter) Targeted Tax Increase/Flawed Budget Philosophy — Threatens jobs in beverage, retail and restaurant industries by arbitrarily and unfairly targeting certain beverages for a new tax in order to fund obesity-prevention programs and services.

AB 2171 (C. Calderon; D-Montebello) Discourages Investments — Creates substantial uncertainty for employers and discourages future investment in the state by effectively creating an annual sunset for all investment incentives, including tax credits, deductions and exemptions, and caps how much can be claimed each year.

AB 2492 (Ammiano; D-San Francisco) Higher Employer Property Taxes — Undermines Proposition 13 protections and could result in higher property taxes for small businesses by creating an arbitrary and unfair standard for determining that a business property has changed ownership and needs to be reassessed.

AB 2641 (Arambula; D-Fresno) Discourages continued on page 25
Wiens Family Cellars is a family-owned and truly family-operated winery, producing a broad range of gold-medal winning, estate-farmed varietal wines. The family is known for their down-to-earth family lifestyle. "Making wine is a family thing," says Doug Wiens, winemaker and viticulturist for Wiens Family Cellars. “We love spending time together… even when you get all 46 of our extended family members together, there is always fun… and we have amazing cooperation regardless of whether the gathering is for work or play.”

Doug was born and raised in Southern California. He studied horticulture at Colorado State University, continuing with graduate work in agriculture and business administration at Cal Poly and Golden Gate University. Doug’s professional career includes 20 years in production, quality assurance, and information services for food and beverage companies including Del Monte Foods, Seneca Foods, and E&J Gallo Winery.

In 1996, Doug made a life change by moving out to farm country southeast of Sacramento, and with the help of family members, planted a 7 acre vineyard. Eventually, he was joined by his brothers in opening Wiens Family Cellars in 2001. Doug says the family mission is “To make the highest quality wine and provide it at a reasonable price. The winery seal contains the words— Quality, Family, and Integrity. We stand firmly by those three words as our guiding principles.”

Doug Wiens and his brothers did extensive research when deciding to move the winery’s operation from Lodi to Temecula in 2005. Doug found the climate in Temecula to be quite close to the climate at the northern end of Napa Valley where some of the state’s biggest and best cabernets are grown and produced. “We have a large and tightly-knit family with a broad range of talents, all contributing to the success of our business,” says Doug. “We enjoy the company of friends, good food, and fine wines. Our goal is to create a place where people feel right at home—part of our family.”

Wiens Family Cellars is a large vineyard in Sage, just outside of Temecula in Riverside County. The elevation there is 1,000 feet higher than the Temecula floor. The nights are lower in humidity and therefore cooler, creating a higher night-day variation for optimal grape development.

Every October, Wienfest is their annual signature event celebrating the anniversary of the grand opening and the completion of the grape harvest. Guests enjoy traditional German food with a modern twist, Wiens wine, craft beer and entertainment including a traditional “Omm Pah” band and grape stomp. Guests are encouraged to dress in German costume.

Wiens Family Cellars is committed to producing world class “big red” wines with fruit sourced from the Temecula Valley. One of their most important current goals is to produce a Bordeaux blend that is on par with the best of the Napa/Sonoma regions. Doug believes their 2007 vintage cabernet sauvignon and cabernet franc, now aging in barrels and scheduled for release late 2009, will prove that Temecula can produce luxury reds among the highest quality in California. At the 2009 California State Fair Wine Competition, the Wiens Family Cellars 2007 Temecula Valley Refugio Cabernet Sauvignon was awarded a gold medal and best-of-class for the South Coast Appellation.

For additional information, visit their Web site www.wienssfellars.com.
Health Care:
Businesses, large and small, have many questions regarding the new, 2400-page health care overhaul law. This complex legislation has made sweeping health care changes to our country’s health care system and will impose many new requirements and mandates for employer-sponsored health care coverage. The U.S. Chamber has compiled a handbook for the business community on how to navigate and comply with the new law. Employers need to be aware of several taxes and penalties that can be levied against them if they are unable to provide minimum health care coverage levels that have yet to be determined. It should be noted that the white book is not intended to be a substitute for the legal counsel, benefits consultants, or in-depth analysis that individual businesses will need to ensure compliance. See the Chamber’s Employer Guide for more information.

Paperwork Burdens in Health Care Bill:
The U.S Chamber is working to make improvements for the business community by supporting H.R. 5141, the “Small Business Paperwork Mandate Elimination Act.” With the “Patient Protection and Affordable Care Act” (PPACA) signed into law, the requirement for businesses to file 1099 MISC information returns is greatly expanded. In 2012, companies of all sizes will have to file a Form 1099-MISC with the IRS for all payments made to businesses in the 2011 calendar year aggregating $600 or more for purchase of both property (goods) and services. The new law lifts the exemption for purchases from corporations and expanded the requirement to include property (goods).

Unless this section is repealed, virtually all businesses especially small business will be subjected to massive amounts of new data collection and information filings with the IRS on all business-to-business transactions aggregating $600 or more in a calendar year. The U.S. Chamber strongly supports H.R. 5141, the “Small Business Paperwork Mandate Elimination Act,” which if passed into law would repeal the onerous paperwork burdens imposed on business by the ill-conceived expanded information reporting mandate contained in Section 9006 of the PPACA.

Let’s Manufacture Something. Together.
Tired of waiting to build something, but not being able to find a bank wanting to build it with you? Some may say to you that manufacturing is a dying business; we won’t. As Community Bank, we believe you are still a vital part of California’s economy.

Community Bank has been working with manufacturers for 65 years. We believe getting a business loan doesn’t take luck; it takes preparation and a spirit of partnership between manufacturers and Community Bank. If you’re ready for a bank that’s excited about building your business—in this economy, with no excuses—call us directly at 877-932-2653 and let’s talk about how Community Bank can help you now.

www.cbank.com

Legislative Info

New Legislative Analyst Report:
The independent, non-partisan Legislative Analyst (LAO) released a letter answering the question of what would happen if California pursues global warming policies in the absence of other state and national action. Principal findings of the LAO’s analysis include:

“California’s economy at large will likely be adversely affected in the near term by implementing climate related policies that are not adopted elsewhere. This is in large part because such policies will tend to raise the state’s relative prices for energy, such as electricity.

“This in turn will adversely impact the state’s economy through such avenues as causing the prices of goods and services to rise; lowering business profits; and reducing production, income and jobs.

“These adverse effects will occur in large part through economic leakage, as certain economic activity locates or relocates outside of California where regulatory-related costs are lower.”

A copy of the LAO’s analysis is available at: http://arc.asm.ca.gov/member/3/pdf/LAOAnalysisofAB32EconomicImpac.pdf

The LAO’s findings are very important because at this point California is leading a parade with no other floats. Developing countries such as China and India have declined to impose GHG caps. Australia and France recently announced they are not going forward with their cap and trade policies. In addition, no U.S. states have passed regulations to join California in the Western Climate Initiative.

Join Us in Opposing the Jobs Tax
Just when you thought things couldn’t get any worse, there’s a Jobs Tax Initiative headed for the November ballot that targets California employers and small businesses. States across the country have updated their tax structures to help retain and attract businesses and grow jobs. California finally did the same, but the Jobs Tax Initiative would repeal those updates.

Specifically, the Jobs Tax Initiative:
• Increases business taxes by nearly $2 billion.
• Hits employers with higher income taxes every time they hire new employees or build more facilities in California.
• Prohibits businesses from fully utilizing research and development or other earned tax credits.
• Takes away a lifeline for small and cyclical businesses by prohibiting them from leveling out their net operating losses over time. (Federal tax laws allow businesses to carry net operating losses back several years and forward up to 20 years to ensure they are taxed on their average profitability rather than taxed out of business. California law was recently updated to allow the same, but the Jobs Tax Initiative repeals those updates and would prohibit any carry back of losses and limit carry forwards.)
• California businesses continued on page 26
Costco posted higher-than-expected quarterly profits as consumers were willing to spend on more than just essentials.

U.S. consumers remain on tight budgets, but greater confidence in an economic recovery has let them shop beyond basic necessities like food, as shown by sales and earnings at retailers ranging from discounter Target Corp. to upscale department store chain Nordstrom Inc. Tiffany and Signet said their results were boosted by revived sales of pricier jewelry. “We were very encouraged by the customers’ continued focus on a discretionary purchase, whether it was furniture, home, or seasonal type merchandise,” Big Lots Chairman and CEO Steven Fishman said during a conference call with investors.

But many industry executives have also tempered expectations for consumer spending for the remainder of the year, citing high unemployment and a European debt crisis that has hit U.S. markets as well. Big Lots also said that sales slowed at the end of the quarter and its margins did not improve as much as some analysts expected.

“There’s starting to be a little bit more of the wallet opening up to discretionary things, but it’s selective,” said Edward Jones analyst Matt Arnold. The lingering caution was evident in a U.S. Commerce Department report on Thursday, showing that first-quarter economic growth was less than previously estimated. At the same time, the Labor Department said new applications for state jobless benefits fell last week.

Costco said its net income was 68 cents a share, in its fiscal third quarter ended May 2, ahead of the average analyst estimate of 66 cents a share, according to Thomson Reuters. Costco’s expenses as a percentage of sales improved, which bodes well for earnings if consumer spending improves even more and lifts same-store sales, Bernstein analyst Colin McGranahan said in a research note. Big Lots, which specializes in sales of excess inventory, posted a profit of 68 cents a share, slightly better than the 67 cents per share predicted by analysts. Sales rose 8.2 percent to $1.24 billion and sales at stores open at least two years rose 6 percent.

J.P. Morgan analyst Charles Grom said the company’s margin in the quarter rose to 40.6 percent, but was lower than his forecast of 41.2 percent, pressured by higher freight costs. For the year, the company now sees earnings of $2.75 to $2.85 per share from continuing operations, up from its previous view of $2.65 to $2.75. It raised its same-store sales view to an increase of 3.5 percent to 4.5 percent from a prior forecast of 3 percent to 4 percent.

### “City National is like family.”

My husband and I began ItalFoods 31 years ago. We import and distribute specialty foods from Italy. ItalFoods means family to me. My son and daughter work here, and many of our vendors have family businesses like ours. It’s a wonderful sense of community.

We found a kinship with City National – in that there is the same desire to offer quality service, and a feeling of community. They provide our operating accounts, line of credit, equipment loans and foreign exchange services. And they help me manage my personal funds as a Preferred Banking client.

City National is The way upSM for me and my business.

Georgette Guerra
Co-Founder, ItalFoods, Inc.

View Georgette’s complete story at cnb.com/thewayup.
For a relationship you can trust, call (866) 792-8316.
Energy and Climate Change:

The U.S. Chamber continues to support efforts to address energy security and climate change, believing that any legislation must be comprehensive and take into account the wide spectrum of issues facing American jobs and our economy. Senators John Kerry (D-MA) and Joe Lieberman (I-CT) recently introduced the “American Power Act,” after months of collaborative meetings and research. We applaud them for their efforts to address concerns of the business community and look forward to working with them and others as this work-in-progress moves forward.

We remain steadfast in our commitment to 1) preserving American jobs and the competitiveness of U.S. industries, 2) providing an international solution that includes developing nations, 3) promoting accelerated development and deployment of greenhouse gas reduction technologies, 4) reducing barriers to the development of climate-friendly energy sources, and 5) promoting energy conservation and efficiencies. For more information on real energy and climate change solutions that address today’s needs as well as those of the future, visit the www.energyxxi.org and take a look at “Solutions for securing America’s energy future.”

GLEN IVY SPA THRIVES IN RECESSION

Many retailers lament a third year of sub par sales and worse, but Glen Ivy Hot Springs Spa near Corona is bucking the trend. Gift card sales keep growing and 2009’s record guest count of 192,000 was up 35% over 2007 and 17% over 2008.

Why? Special offers to loyal e-mail subscribers and a $100-gift-card-for-$75 special during gift seasons helped. But when asked, “To what do you attribute 2009’s high attendance, despite the recession?” Glen Ivy’s CEO Jim Root replied, “We’re all being careful with money, maybe postponing vacations and staying close to home. Glen Ivy Spa is an affordable comfort. Most importantly, our guests tell us that now more than ever they need that ‘two week vacation in a day’ they enjoy at Glen Ivy.”

Corporate Founder, John Gray, says Glen Ivy has historically been recession-proof. “Not every year has been an up year over the spa’s century-and-a-half commercial existence, but generations of Southern Californians come to Glen Ivy Hot Springs to relax and renew, to celebrate and socialize, and to feel a deeper sense of well being. The healing and nurturing qualities of the spa experience are timeless.”

In 2010, Glen Ivy Hot Springs celebrates its sesquicentennial: 150 years as an operating business. Abraham Lincoln was campaigning for president in 1860 when the spa first opened to serve weary stagecoach travelers and early vacationers. Millions have soaked in Glen Ivy’s warm thermal waters and relaxed at this Inland Empire landmark.

About Glen Ivy Hot Springs Spa
Stretched across 12 acres of lush landscaping and gardens, Glen Ivy Hot Springs Spa features 19 pools and spas and unique attractions including naturally thermal mineral water baths and Glen Ivy’s famous “Club Mud,” California’s only therapeutic red clay mud bath. Celebrating 150 years of healing water and extraordinary service in 2010, Glen Ivy Spas in Corona, Brea and Valencia welcome over 250,000 guest visits annually and employ 450 people in Southern California. A Founding Seed Spa in the Green Spa Network and member of the International Spa Association (ISPA) and the Day Spa Association, Glen Ivy Hot Springs Spa was named Favorite Day Spa, Favorite Mineral Springs Spa, and Favorite Affordable Spa in Spa Magazine’s 2009 Reader’s Choice Awards.

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*2009 SBA data. **2008 FHA data.
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CalChamber... Investments — Creates uncertainty for California employers making long-term investment decisions by requiring all future-enacted investment incentives to sunset after five years, and eliminating existing incentives that provide no “measurable benefit” without defining how that benefit would be measured.

ACA 6 (C. Calderon; D-Montebello) Discourages Investments — Discourages investments in jobs and operations by imposing an automatic sunset of seven years on any new or extended tax credit, exemption or deduction.

ACA 22 (Torlakson; D-Contra Costa) Targeted Tax Increase/Flawed Budget Philosophy — Exacerbates state budget problems and harms tobacco industry by unfairly targeting it for a new cigarette tax, a declining revenue source, to fund new government spending programs.

SB 967 (Correa; D-Santa Ana) Restricts Business Options — Limits choice and drives up prices for consumers and for state and local government by providing a preference to bidders who commit that 90 percent of the work will be performed by California employees.

SB 974 (Steinberg; D-Sacramento) Undermines Economic Development — Threatens California’s economy and economic recovery by effectively gutting the California Enterprise Zone (EZ) program hiring tax credit and in turn increasing employer taxes in order to fund a new education tax credit.

SB 1113 (Wolk; D-Davis) Undermines Taxpayer Rights — Makes it more costly and difficult for taxpayers to fight meritorious disputes and gives the Franchise Tax Board (FTB) the upper hand by allowing FTB to request a new court trial of tax cases it loses at the administrative level.

SB 1272 (Wolk; D-Davis) Discourages Investment — Creates uncertainty for California employers making long-term investment decisions by requiring all future-enacted investment incentives to sunset after seven years.

SB 1275 (Leno; D-San Francisco) Delays Residential Construction Industry Recovery — Hinders the recovery in the residential construction industry by reducing the availability of credit due to delays in resolving delinquent loans by requiring lenders to determine a borrower’s eligibility for a loan modification prior to the filing of a notice of default.

SB 1316 (Romero; D-East Los Angeles) Employer Tax Increase — Places California out of step with federal law and creates a disincentive for multi-state companies to invest in California by making it the only state to impose a tax liability when a company needs flexibility to exchange a California property with one owned in another state.

SB 1391 (Yee; D-San Francisco) Creates Employer Tax Credit Uncertainty — Eliminates the incentive effect of future-enacted tax credits by requiring employers to repay the state for credits claimed in years where their businesses experience a net loss of employees, whether or not the reduction of employees was connected to the effectiveness of the credit.

Expensive, Unnecessary Regulatory Burdens

AB 479/AB 737 (Chesbro; D-North Coast) Expanded Waste Bureaucracy — Exposes employers to new requirements that are not cost effective or are unworkable by giving government broad new authority to impose programs that achieve a statewide solid waste diversion rate of 75 percent by 2020.

AB 2138 (Chesbro; D-North Coast) Unworkable Mandate — Imposes new and costly mandates on California’s food service industry by imposing an unworkable framework aimed at reducing marine debris.
Economic Forecast
California State University, Long Beach
By Lisa Grobar and Joseph Magaddino

Continued from pg. 21
already operate in one of the worst business tax climates in the country. This initiative would add insult to injury. We need your help fighting this initiative and getting the message out that it will cause even more layoffs and slow down California’s economic recovery.

Please sign up today at www.StopTheJobsTax.org and add your company’s name to the growing list of California employers and small businesses opposed to the Jobs Tax.

Capital Goes Where It Is Welcome?

In late May, the Senate passed S. 3217, the “Restoring American Financial Stability Act of 2010.” While we agree that financial reforms are appropriate and necessary, this measure fails to achieve meaningful reform and simply limits access to capital, makes it difficult for businesses to manage risk, and ultimately hurts job retention and creation. In the name of consumer protection, this measure creates an unaccountable new regulator with unprecedented powers and authority over thousands of non-financial companies that aren’t in the business of consumer finance and who had nothing to do with the financial crisis. According to U.S. Chamber CEO Tom Donohue, “In a global economy, capital goes where it is welcome. Today, we have taken a significant step in the wrong direction and it will put American companies and our financial system at a competitive disadvantage to the detriment of our long-term economic growth.”

The measure is now moving to the conference process between the Senate and House. As you meet with members of Congress, please remind them that we need to bring the right reforms to the system and restore certainty to our financial markets.

For more information on S. 3217 and a better approach to financial reforms see www.stoptheCFPA.com and be sure to click on the link to “A better approach to financial reform.”

2010-11 Riverside/San Bernardino Counties Forecast:

In 2009, Riverside/San Bernardino held the dubious distinction of being among the top cities in the nation in terms of foreclosure rates. The severity of the subprime mortgage crisis in this set of counties compounded the effects of the national recession, leading to a particularly sharp economic downturn. In 2009, employment in this area fell by 7.5 percent. This year, we expect the rate of job losses to slow. These counties will still see another 3.4 percent decline in employment this year before their economy stabilizes in 2011.

The housing-related sectors have been losing jobs in Riverside/San Bernardino for several years now. This year these losses will ease but will still be significant. The construction sector, which lost a whopping 25.4 percent of its employment base last year, will contract again this year at a rate of 13.4 percent and will not add jobs until the year 2012. In the financial sector, the news is a bit better. That sector, which lost jobs at a rate of 6.7 percent last year, will stabilize this year, with a gain of 0.6 percent. Adding to Riverside/San Bernardino’s woes is the effect of the national recession, which hit the wholesale and retail sectors hard. Wholesale activity is usually a source of job growth in this area, but last year the sector shed jobs at a rate of 10.8 percent. This rate of job loss will slow to less than 3 percent this year, and then wholesale jobs will start growing in 2011. The retail sector will not recover as quickly; our forecast calls for continued job losses in this sector, although at a slowing pace, through 2011.

Other cyclical sectors continuing to lose jobs this year will include durable and non-durable manufacturing and professional and business services. Of these, only durable manufacturing will return to positive job growth by 2011.

Taxable sales have mirrored the overall performance of the Riverside/San Bernardino economy. Sales started to decline in 2007 and fell by almost 10 percent in 2008. We estimate that taxable sales fell by 20.5 percent last year, the biggest decline in the region.

Our forecast calls for taxable sales to fall by 8.2 percent this year and then level off to a 1.9 percent drop the following year. By 2012, sales growth will finally be positive; we expect a 3.5 percent rise in sales that year.

continued on page 31
MANY THANKS TO OUR GENEROUS SPONSORS!
The proceeds from the 2010 Wine Extravaganza and Gold Medal Showcase will go to benefit OPARC and Pomona Valley Habitat for Humanity.

PARTICIPATING GOLD, DOUBLE GOLD, AND PLATINUM WINERIES

- Ackerman Winery
- Anthony Road Vineyard Company
- Barrock Station
- Barefoot Bubbly
- Barefoot Cellars
- Blackstone Winery
- Calloway Vineyard & Winery
- Cedar Creek Winery
- Clos du Bois
- Cypress Vineyards
- Coastal Ridge Winery
- Crane Lake
- Domaine Laurier Winery
- Eberle Winery
- Estancia Estates
- Fat Cat Cellars
- Fenestra
- Gloria Ferrer Caves & Vineyards
- Goose Watch Winery
- Joseph Filippi Winery
- Forchini Vineyards
- Forest Glen Winery
- Foxbrook Winery
- Franciscan Estate
- Dr. Konstant in Frank
- Frank Family Vineyards
- Fresno State Vineyards
- Rex Goliath
- Hacienda Wine Cellars
- Husch Vineyards
- Indian Springs Vineyards
- J. Lohr Vineyards & Wines
- Kendall-Jackson
- KNAPP Winery
- Korbel Champagne Cellars
- Robert Mondavi—Private Selection
- Montevista
- Motos Liberty
- Navarro Vineyards
- Nevada City Winery
- Nobilo
- Paso Creek
- Quail Ridge Winery
- Ravenswood Winery
- Ray’s Station Vineyards
- Jeff Runquist Wines
- Rutherford Vintners
- Scheid Vineyards
- Sea Glass
- Silver Palm
- Target Wine Cube
- Terra d’Oro Winery
- Tin Roof Cellars
- Toasted Head
- V. Sattui Winery
- Wooldrige Winery
- Z by Jeff Runquist
- ZD Wines

RESTAURANTS

We would like to thank the following restaurants and caterers of the donation of their time and efforts, but most importantly for their exquisite food.

- Antonino’s Ristorante Italiano
  8045 Vineyard Avenue
  Rancho Cucamonga, CA 91730
  P: 909-941-0047

- Cask’a Cleaver
  8689 Ninth Street
  Rancho Cucamonga, CA 91730
  P: 909-982-7108

- East 180°
  23525 Palomino Drive
  Diamond Bar, CA 91765
  P: 909-396-0180

- Galli’s
  6620 Carnelian Street
  Rancho Cucamonga, CA 91701
  P: 909-941-1100

- Graber Olive House
  315 East 4th Street
  Ontario, CA 91764
  P: 909-983-1761

- Haandi Indian Cuisine
  7890 Haven Avenue, Suite 15 & 16
  Rancho Cucamonga, CA 91730
  P: 909-381-1951

- Hilton Ontario Airport Hotel
  700 North Haven Avenue
  Ontario, CA 91764
  P: 909-980-0400

- Impressions Gourmet Catering
  1719 South Grove Avenue
  Ontario, CA 91761
  P: 909-923-8030

- New York Grill
  950 Ontario Mills Drive
  Ontario, CA 91764
  P: 909-967-1928

- Prospect Mortgage
  2470 N.aciente Ave Suite 100
  Ontario, CA 91761
  P: 909-556-5335

- Red Hill BBQ
  8111 Foothill Boulevard
  Rancho Cucamonga, CA 91730
  P: 909-929-9358

- The Change Smoker BBQ
  P: 951-685-0276

- Vince’s Spaghetti
  8241 Foothill Boulevard
  Rancho Cucamonga, CA 91730
  P: 909-981-1003

For more information about Jerry D. Mead’s New World International Wine Competition visit www.nwiwc.com.
<table>
<thead>
<tr>
<th>Medical Group Address</th>
<th>City, State, Zip</th>
<th># of Physicians: Employed Contracted</th>
<th>Organization: (IPAs/Group Pract.)</th>
<th>Total Employees</th>
<th>Year Founded</th>
<th>Percentage of Prepaid Patients</th>
<th>Urgent Care Services</th>
<th>Nat. Accredited: Surg. Centers Clinic/Group</th>
<th>Top Local Executive Title Phone/Fax E-Mail Address</th>
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<tbody>
<tr>
<td>Magnolia Health Care Management</td>
<td>9495 Magnolia Ave., Ste 206 Riverside, CA 92503</td>
<td>181</td>
<td>IPA</td>
<td>0</td>
<td>1995</td>
<td>N/A</td>
<td>No</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Miliankas Eye Institute</td>
<td>3970 Bob Hope Dr., Ste. 109 Rancho Mirage, CA 92270</td>
<td>16</td>
<td>Ophthalmology Group Practice</td>
<td>60</td>
<td>1980</td>
<td>80%</td>
<td>24 Hour on Call</td>
<td>Yes</td>
<td>Yes</td>
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<tr>
<td>NAMM California</td>
<td>3281 E. Guasti Rd., 7th Floor Ontario, CA 91761</td>
<td>21</td>
<td>IPA</td>
<td>1,500+</td>
<td>1983</td>
<td>95%</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Pinnacle Medical Group</td>
<td>1850 N. Riverside Ave., Rialto, CA 92376</td>
<td>8</td>
<td>Medical Group</td>
<td>50</td>
<td>2003</td>
<td>WND</td>
<td>Yes</td>
<td>Yes</td>
<td>Charles Sabbah, MD President (909) 421-2504/242-2922 <a href="http://www.punnamedical.com">www.punnamedical.com</a></td>
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<tr>
<td>Pomona Valley Health Center</td>
<td>1770 N. Orange Grove Ave., Ste. 101 Pomona, CA 91767</td>
<td>8</td>
<td>Premier Family Medicine Associates</td>
<td>36</td>
<td>1996</td>
<td>N/A</td>
<td>No</td>
<td>Yes</td>
<td>Gregory Dahlquint, M.D. Medical Director (909) 469-9400/865-2982 <a href="http://www.gyhbc.org">www.gyhbc.org</a></td>
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<tr>
<td>PVHC at Claremont</td>
<td>1601 Monte Vista Ave., Claremont, CA 91711</td>
<td>N/A</td>
<td>2</td>
<td>Premier Family Medicine Associates</td>
<td>50</td>
<td>2009</td>
<td>N/A</td>
<td>Yes</td>
<td>Sleep Disorders</td>
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<tr>
<td>Prime Care of Redlands</td>
<td>1520 Barton Rd. Redlands, CA 92373</td>
<td>3</td>
<td>IPA</td>
<td>15</td>
<td>1982</td>
<td>50%</td>
<td>Yes</td>
<td>No</td>
<td>Sanders Berryberry Executive Director (909) 789-7546/753-0006</td>
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<tr>
<td>ProMed Health Network</td>
<td>4150 E. Concers St., Ste. 100 Ontario, CA 91761</td>
<td>0</td>
<td>IPA</td>
<td>87</td>
<td>1984</td>
<td>80%</td>
<td>Yes</td>
<td>N/A</td>
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<tr>
<td>Raincross Medical Group, Inc.</td>
<td>4686 Breckton Ave., Riverside, CA 92506</td>
<td>0</td>
<td>Multi-Specialty</td>
<td>70</td>
<td>1996</td>
<td>60%</td>
<td>Yes</td>
<td>No</td>
<td>Deborah Novellino Executive Director (951) 774-2290/774-2846</td>
</tr>
<tr>
<td>Rolland-Juacrapy Medical Group</td>
<td>255 Ternacusa Blvd., Ste. 10A Redlands, CA 92373</td>
<td>10</td>
<td>Medical Group</td>
<td>50</td>
<td>2003</td>
<td>WND</td>
<td>Yes</td>
<td>Yes</td>
<td>Walter Jones, MD President (909) 748-6599 <a href="http://www.rpmg.com">www.rpmg.com</a></td>
</tr>
<tr>
<td>Riverside Medical Clinic</td>
<td>3660 Arlington Ave. Riverside, CA 92506</td>
<td>123</td>
<td>Multi-Specialty Medical Group</td>
<td>725</td>
<td>1935</td>
<td>50%</td>
<td>Yes</td>
<td>Yes</td>
<td>Judy Carpenter President/CEO (951) 783-3744/226-9749 <a href="http://www.riversidemedicalclinic.com">www.riversidemedicalclinic.com</a></td>
</tr>
<tr>
<td>Riverside Physician Network</td>
<td>1609 Iowa Ave., Ste. 220 Riverside, CA 92507</td>
<td>0</td>
<td>IPA</td>
<td>55</td>
<td>1984</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>San Bernardino Medical Group, Inc.</td>
<td>1700 W. Waterman Ave, San Bernardino, CA 92404</td>
<td>25</td>
<td>Multi-Specialty Practice Group</td>
<td>188</td>
<td>1954</td>
<td>65%</td>
<td>Yes</td>
<td>No</td>
<td>James W. Malin CEO/Administrator (909) 883-8614/881-3707 <a href="mailto:admin@sbmg.com">admin@sbmg.com</a></td>
</tr>
<tr>
<td>Stanley Trammel, DDS</td>
<td>Affiliated w/Hospitality Dental Associates</td>
<td>1</td>
<td>Dental Orthodontics</td>
<td>6</td>
<td>1986</td>
<td>90%</td>
<td>24 Hour on Call</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>U.S. Health Works Medical Group</td>
<td>6485 Day St., Ste. 302 Riverside, CA 92507</td>
<td>1</td>
<td>Occupational &amp; Industrial Medicine</td>
<td>4</td>
<td>1991</td>
<td>100%</td>
<td>Yes</td>
<td>No</td>
<td>Carmen Walls Center Manager (951) 631-5205/631-2460</td>
</tr>
<tr>
<td>U.S. Health Works Medical Group</td>
<td>15341 Central Ave., Chino, CA 91710</td>
<td>15</td>
<td>Family Practice, Industrial Medicine</td>
<td>35</td>
<td>1983</td>
<td>35%</td>
<td>Yes</td>
<td>No</td>
<td>Alpine Jackson Medical Director (909) 628-6106/628-7861</td>
</tr>
</tbody>
</table>

N/A = Not Applicable; WND = Would not Disclose; na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors may occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Josephine Sia. Copyright 2010 by IEBJ.
improvement from the end of 2009.

“We have the necessary industry-funded resources to complete the cleanup,” Bair said, in a reference to the fees that the agency assesses on banks for insuring their deposits.

Banks, squeezed by problem loans and the continued recession, responded by reducing their lending. The industry’s total loan balances grew by 3% during the quarter, but the increase was due to accounting changes that required banks to bring securitized assets back onto their balance sheets. Without taking into account these accounting changes, lending would have declined for the seventh straight quarter, as banks cut back across most major lending categories.

“There is a lot of credit distress still in the mortgage-portfolio area,” FDIC Chief Economist Richard Brown said at the FDIC briefing.

FDIC officials said they saw some signs for optimism. The total $18 billion, first-quarter profit reported by U.S. banks and thrifts was the highest since the first three months of 2008 and more than triple the profit recorded in the first quarter of last year. More than half of insured banks reported growth in net income during the quarter—the highest level in more than three years—and firms set aside less money to reserve for future losses.

The FDIC data suggested that the largest U.S. banks were faring better than their smaller rivals. The former enjoyed the largest year-over-year increase in earnings and saw the biggest reduction in loan-loss reserves, or the money they must set aside to account for future, expected losses on loans. Bair said the rate of decline in lending by larger banks also slowed in each of the past two quarters.
REAL ESTATE NOTES

continued from page 13

being the first in Chino and the 45th in California. When open, the Burlington Coat Factory location will employ approximately 75 sales and management associates.

In addition, in conjunction with the Weingarten Realty Investors, Burlington Coat Factory also announced plans to open a 80,000-square-foot location in the space formerly occupied by Mervyn's in the Jess Ranch Marketplace in Apple Valley. The store is slated to open also in September of 2010 and will employ approximately 75 sales and management associates.

“The two new Burlingtons will appeal not only to local shoppers by providing a unique shopping experience for the whole family, it will also benefit the local communities,” says Thomas Kingsbury, president and CEO of Burlington Coat Factory. “We are thrilled to bring Chino and Apple Valley new jobs with the opening of the new stores.”

The Chino and Apple Valley stores will feature a wide variety of the latest trends in ladies’ dresses, suits, sportswear, maternity and accessories; top name men’s suits and sportsware; quality, name brand shoes for men, women and children; famous label clothes for kids of all ages, and of course – COATS – the largest selection of coats in the nation with over 5,000 to choose from. The stores will also include home décor and baby depot departments.

“We are pleased to continue to grow our relationship with Burlington Coat Factory and we know consumers in the Chino and Apple Valley markets will appreciate the value and convenience the new locations will offer,” said Bryan Zabell, senior vice president of leasing – anchor store redevelopment for Developers Diversified.

• We Heard This Through the Grapevine PR Machine

A two-building, 85k-sq.-ft. industrial property in Mira Loma was purchased by a private investor in a recent $5.8 million deal. The property, Grapevine Business Center, was built in 2008 and is located on 3.8 acres of land at 3090 Grapevine Street, east of Etiwanda Avenue and north of the 60 Fwy.

The property was acquired by David Deng, whose import and distribution company, Nanjing Electric ProCom, will occupy Building B of the center, a 51k-sq.-ft. building located at 3090 Grapevine Street, Building A, a 34.6k-sq.-ft. building located at 3030 Grapevine Street. Deng intends to lease the building for $0.45 per square foot gross.

Grubb & Ellis Company (NYSE: GBE), a leading real estate services and investment firm, announced that David Wu of Grubb & Ellis represented the buyer in the transaction.

• NuLook Properties LLC

In a Rancho Cucamonga deal, NuLook Properties LLC bought a 13.8k-sq.-ft. industrial building at 9262 Hyssop Drive, north of I-10 and just east of I-15, for $1.25 million ($91/sf). The buyer will occupy the facility as an owner/user. Pierre DeLorenzo of NAI Capital represented both the buyer and the seller, Lupo Family Trust.

Newest Ayres... free.

Among the environmentally friendly practices in place at the hotel include biofiltration in landscaping to accomplish storm water management objectives, using pervious pavements and infiltration to minimize water runoff, and planting mature trees to reduce cooling costs by shading buildings and reducing ambient temperatures.

The company has installed a state-of-the-art energy management system within guestrooms, using fluorescent lighting whenever possible to ensure maximum energy efficiency along with improved lighting for guests, and installing water-saving showerheads.

Jason Ward, who previously managed Ayres Inn Alpine, will manage the hotel. Prior to that assignment, he was the assistant general manager at the chain’s Corona West hotel. At Moreno Valley, he will direct a staff of approximately 50.

At least 10 restaurants are within walking distance of the hotel and include Applebee’s, BJ’s Brewhouse, Chili’s Grill and Bar, On the Border and Mimi’s Café. Also nearby is the popular Moreno Valley Mall, as well as Harkins Theatres featuring 16 screens and California’s only in-lobby children’s Playcenter.
## Riverside/San Bernardino Counties Economy

### California State University, Long Beach

<table>
<thead>
<tr>
<th>Levels</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010f</th>
<th>2011f</th>
<th>2012f</th>
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<tr>
<td>Construction &amp; Mining</td>
<td>113,817</td>
<td>91,950</td>
<td>68,550</td>
<td>59,360</td>
<td>56,925</td>
<td>63,633</td>
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<td>Durable Manufacturing</td>
<td>82,067</td>
<td>72,533</td>
<td>58,133</td>
<td>54,595</td>
<td>58,479</td>
<td>63,952</td>
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<tr>
<td>Nondurable Manufacturing</td>
<td>36,467</td>
<td>34,325</td>
<td>30,383</td>
<td>27,603</td>
<td>25,531</td>
<td>24,389</td>
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<tr>
<td>Wholesale Trade</td>
<td>56,800</td>
<td>54,125</td>
<td>48,275</td>
<td>46,948</td>
<td>47,663</td>
<td>48,836</td>
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<tr>
<td>Retail Trade</td>
<td>175,567</td>
<td>168,592</td>
<td>154,858</td>
<td>150,998</td>
<td>150,376</td>
<td>151,998</td>
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<tr>
<td>Transportation, Warehousing &amp; Utilities</td>
<td>69,517</td>
<td>70,183</td>
<td>66,542</td>
<td>66,336</td>
<td>67,131</td>
<td>68,508</td>
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<td>Information</td>
<td>15,392</td>
<td>14,925</td>
<td>14,775</td>
<td>14,297</td>
<td>14,115</td>
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<td>Financial Activities</td>
<td>50,183</td>
<td>46,683</td>
<td>43,550</td>
<td>43,800</td>
<td>43,577</td>
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<td>Professional &amp; Business Services</td>
<td>145,033</td>
<td>137,375</td>
<td>127,292</td>
<td>121,930</td>
<td>120,243</td>
<td>122,581</td>
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<td>Education &amp; Health Services</td>
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<td>131,467</td>
<td>132,558</td>
<td>136,428</td>
<td>140,200</td>
<td>143,226</td>
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<td>Leisure &amp; Hospitality Services</td>
<td>132,575</td>
<td>131,017</td>
<td>123,025</td>
<td>116,857</td>
<td>114,884</td>
<td>115,284</td>
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<td>Other Services</td>
<td>41,158</td>
<td>40,783</td>
<td>36,658</td>
<td>36,927</td>
<td>37,920</td>
<td>39,335</td>
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<td>Federal Government</td>
<td>19,433</td>
<td>19,575</td>
<td>20,100</td>
<td>20,370</td>
<td>19,828</td>
<td>19,184</td>
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<td>State &amp; Local Government</td>
<td>205,892</td>
<td>210,275</td>
<td>207,158</td>
<td>197,200</td>
<td>191,331</td>
<td>190,590</td>
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<td>Total Nonfarm Employment</td>
<td>1,270,908</td>
<td>1,223,808</td>
<td>1,131,859</td>
<td>1,093,649</td>
<td>1,088,202</td>
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### Year to Year % Change

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<th>Industry</th>
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<th>2009</th>
<th>2010f</th>
<th>2011f</th>
<th>2012f</th>
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<tbody>
<tr>
<td>Construction &amp; Mining</td>
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<td>-19.2</td>
<td>-25.4</td>
<td>-13.4</td>
<td>-4.1</td>
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<td>Durable Manufacturing</td>
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<td>-11.6</td>
<td>-19.9</td>
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<td>-11.5</td>
<td>-9.2</td>
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<td>Education &amp; Health Services</td>
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<td>3.5</td>
<td>0.8</td>
<td>2.9</td>
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<td>2.2</td>
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<tr>
<td>Leisure &amp; Hospitality Services</td>
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<td>-1.2</td>
<td>-6.1</td>
<td>-5.0</td>
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<td>2.7</td>
<td>1.3</td>
<td>-2.7</td>
<td>-3.2</td>
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<tr>
<td>State &amp; Local Government</td>
<td>1.3</td>
<td>2.1</td>
<td>-1.5</td>
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<td>Total Nonfarm Employment</td>
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### Year to Year Taxable Sales

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<th>2011f</th>
<th>2012f</th>
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### Year to Year Percentage Change

<table>
<thead>
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<th>2009</th>
<th>2010f</th>
<th>2011f</th>
<th>2012f</th>
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<tbody>
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<td>9.8</td>
<td>16.1</td>
<td>12.7</td>
<td>5.4</td>
<td>-2.7</td>
<td>-1.9</td>
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</table>

### Building Permits (Single-Family Residences)

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<th>2010f</th>
<th>2011f</th>
<th>2012f</th>
</tr>
</thead>
<tbody>
<tr>
<td>16,002</td>
<td>5,796</td>
<td>4,875</td>
<td>7,649</td>
<td>12,409</td>
<td>16,921</td>
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### Year to Year Percentage Change

<table>
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<th>2010f</th>
<th>2011f</th>
<th>2012f</th>
</tr>
</thead>
<tbody>
<tr>
<td>-51.9</td>
<td>-63.8</td>
<td>-15.9</td>
<td>56.9</td>
<td>62.2</td>
<td>36.4</td>
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---

### Attention Business Owners

San Bernardino County Workforce Investment Board Funds

#### Innovative Program

**Improve Business...Create More Jobs!**

5 Months of World Class Business Coaching at **NO COST** to you. Funded by the County WIB to help **YOU** improve your business and create more jobs in our county!

This is a **VERY** intense program suited for the business owner driven by success!

**Program includes:**
- Business Health Assessment
- Goal Alignment Consultation
- Operational Plan Development
- Weekly Coaching to ensure plan implementation
- DISC Communication Assessments to improve teamwork
- Opportunity to grow profits save jobs

**Program Funds are EXTREMELY Limited!**
Call 951.543.9901 to see if you qualify!

---

### The County of San Bernardino Workforce Investment Board and Workforce Development Department

The Workforce Development Department is ready to assist your business at no cost with the following services:

- Recruitment assistance
- Funds to train new employees
- Labor market information
- Pre-screened qualified applicants
- Access to a large applicant pool
- Facilities available for recruitment
- Layoff prevention assistance
- Outplacement of laid-off workers
- Hiring tax credits

**FREE BUSINESS WORKSHOPS**
9650 9th St., Rancho Cucamonga
To Register Call 951-781-2345 or visit www.iesmallbusiness.com
an impromptu presentation. Referring to the notion of interdependency between Chinese and American economy, Hao introduced the 300-year-old medicinal mechanism of “maintaining a balanced condition from both inside and outside” characterized by the Yin-Yang human conditioning system. The traditional prescription, coupled with the best-quality honey from New Zealand as auxiliary material, has been defined as the combination of traditional medicine and modern technology that has been analyzed by world-class biomedical research institution of spectrum chromatography, the M-scan of UK. The speaker also proposed that the advocacy of neutralization and balance is a development mode that should be adopted for the recovery of the world economy, an idea that won a big round of applause from the audience.

It is reported that as a “traditional Chinese medicine is older than U.S. itself,” Tongtaiyong’s “Gan Shen Zi” has become the first choice of many distinguished people in China. With the product’s good quality and reputation, the company has won exclusive distributorship collaboration with Tongrentang. Together, Tongtaiyong and Tongrentang would stand the test of history, while proving that the traditional Chinese medicine has been recognized by the world.

As the 2010 China-U.S. Business Summit has been successfully concluded, the summit’s organizing committee in association with Global Times has selected out 30 “Business Pacesetters in China and U.S.” 10 “Renowned American Brands in China,” as well as 10 “Renowned Chinese Brands in the U.S.” through professional random survey, on-line voting, and expert evaluation. These three grand awards are meant to commend economic figures and brands from both China and the U.S. that have made outstanding contributions to the enhancement of business communication and cooperation between the two countries. Among the 30 “Business Pacesetters” are Bill Gates, Rupert K. Murdoch, Li Ka-shing, Liu Chuanzhi and Zhang Ruimin. Among the renowned Chinese brands in the U.S. are Yaoming, Haier, and Lenovo. And among the renowned American brands in China are McDonald’s, Coca-Cola, and Nike, etc.

Honors given during the summit were for the extraordinary achievements made by the award winners in the past, and

the appearance of Tong Tai Yong’s “Gan Shen Zi” may suggest that the value of “mutual recognition” between Chinese and American people is for a better life and future.
Pomona Valley Hospital Medical Center Offers Multiple Choices in the Treatment of Prostate Cancer

The ability to treat men with more advanced prostate cancer has come a long way in the past 25 years. Pomona Valley Hospital Medical Center (PVHMC), through the combined efforts of its Surgical Services department and The Robert and Beverly Lewis Family Cancer Care Center, provides a dedicated and experienced team to assist men diagnosed with prostate cancer with several choices to aggressively treat this cancer.

“There is more than one choice in treating prostate cancer,” notes Shellee Reese, RN, BSN, MHA, OCN, administrative director at the hospital’s Cancer Care Center. “Whereas treatment in the ‘70s and ‘80s was limited to high energy X-rays that were unable to focus precisely on the cancer, today’s options are all optimized with technology for precision treatment.”

PVHMC’s Regional Prostate Cancer Program offers men and their families the opportunity to consult with their own doctor and the program’s clinical team—surgeons, urologists, radiation oncologists, registered nurses specializing in prostate cancer, etc.—to assist in choosing one or more of the options for treatment.

Three treatment choices are available at PVHMC. The da Vinci Surgical System offers state-of-the-art robotic surgery, guided by a skilled surgeon. Robotic surgery incorporates the latest advances in robotics and computer technology to provide physicians with a sophisticated new surgical tool and offers patients a less-invasive procedure with potentially better outcomes.

Although the physician is not physically in contact with the patient, the da Vinci console allows the surgeon to see the surgical field in enhanced detail as a result of the three-dimensional (3-D) image transmitted from the laparoscopic cameras located inside the patient. In the hands of an experienced surgeon, robotic prostate surgery can mean less pain or discomfort, less time in the hospital, less blood loss, recovery time, scarring and risk of infection.

Other options for prostate cancer treatment include Intensity Modulated Radiation Therapy (IMRT) and Image Guided Radiation Therapy (IGRT) whereby radiation oncologists deliver higher doses...continued on page 39

Top Health Care Medical Clinics/Groups in The Inland Empire continued from page 28

<table>
<thead>
<tr>
<th>Medical Group</th>
<th>Address</th>
<th>City, State, Zip</th>
<th># of Physicians</th>
<th>Organization</th>
<th>Total Employees</th>
<th>Year Founded</th>
<th>Percentage of Preventive Patients</th>
<th>Urgent Care Services</th>
<th>Nat. Accredited</th>
<th>Surg. Centers</th>
<th>Top Local Executive</th>
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<th>Phone/Fax</th>
<th>E-Mail Address</th>
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<tr>
<td>U.S. Health Works Medical Group</td>
<td>1790 Chicago Ave., Ste. J3</td>
<td>Riverside, CA 92507</td>
<td>17</td>
<td>Day Occupational Health, Industrial Medicine</td>
<td>1980</td>
<td>100%</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Eileen Jazo</td>
<td>Clinic Manager</td>
<td>(951) 781-2200/781-2220</td>
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<td>U.S. Health Works Medical Group</td>
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<td>Pomona, CA 91768</td>
<td>15</td>
<td>Occupational Health, Industrial Medicine</td>
<td>1980</td>
<td>100%</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Rosemary Lozano</td>
<td>Center Manager</td>
<td>(909) 621-1914/623-4988</td>
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<tr>
<td>U.S. Health Works Medical Group</td>
<td>217 E. Grove Ave., Ste. A</td>
<td>Ontario, CA 91761</td>
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<td>100%</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Mark Ramos</td>
<td>Clinic Manager</td>
<td>(909) 923-4080/930.0734</td>
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<tr>
<td>Western University Medical Center</td>
<td>897 E. 2nd St. Ste. C</td>
<td>Pomona, CA 91767</td>
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<td>No</td>
<td>David Cometti</td>
<td>WND</td>
<td>(909) 865-2900/865-2915</td>
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N/A = Not Applicable WND = Would not Disclose no = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Josephine Sia. Copyright 2010 by IEBJ.
Mumbai...

continued from pg. 43

the city. Mumbai is also the center of India's flourishing film industry. The cinema is a place where a great percentage of the population spends much of their recreational time. Indira Gandhi maintained that the price of a cinema ticket should never be changed from six rupees, and felt that the cinema was one of the best and most reasonable forms of birth control available.

Enchanted Temples, Glorious Views

The city is famous for its many beautiful temples; the best known is a ferry boat ride to the 7th century cave temples of Elephanta Island. Dedicated to Lord Shiva, the caves have been cut deep into the heart of a massive rock-face. For fabulous views, take a trip to Chowpatty Beach in the afternoon, followed by a drive in the evening to the landscaped gardens on Malabar Hill for the glorious view of Marine Drive and the lights of “The Queen’s Necklace.”

Gourmet’s Delight

Mumbai offers a galaxy of restaurants serving good Western, continental and Far Eastern foods and a vast range of entirely distinctive Indian cuisine. Try Dhanasak, a Parsi specialty almost synonymous with Mumbai. There is also a wonderful typical Gujarati Thali meal that should not be missed. It is served on a giant silver platter that holds a number of small silver bowls. These contain a variety of vegetable delicacies, lentil curry, yogurt, condiments and sweets. They are eaten with steaming rice or with puris, (crisply fried puffs of flour) dipped into an array of bowls at happy random. They are eaten with steaming rice or with puris, (crisply fried puffs of flour) dipped into an array of bowls at happy random. Sweets. Here one can hanggle over anything from a 19th century Russian chandelier to a gaily painted 18th century hand-cranked gramophone that still works. If you love to bargain, this is where you can really enjoy yourself. In the crowded little shops of Bhuleswar, you can find a bewildering array of colorful glass bangles, embroidered saris, and expensive jewelry. The shopkeeper, your host for the moment, will insist you have a soft drink, or tea or coffee—and he will not take no for an answer.

Museums and Art Galleries Galore

If museums and art galleries are your pleasure, visit a lovely old domed building that houses the Prince of Wales Museum—with its fine collection of miniature paintings, Nepali and Tibetan art and ancient Indian sculpture. All this in a setting of beautiful palm fringed gardens. The Jehangir Art Gallery is an adjacent building where exhibitions of contemporary Indian painters are held. Nearby you can find a charming little coffee shop that is a favorite gathering place for the city’s painters, students and poets. If you stroll toward the Hutatma Chowk, you will find the axis about which the entire city revolves. All traffic seems to converge here, busy and impatient; and a serene turbaned policeman, with a large shade umbrella sticking out of the cross straps of his uniform, guides the traffic with the flair of a symphony conductor.

Where to Stay

The Taj Mahal Palace and Tower - The Inter-Continental Hotel Marine Drive and the Inter Continental Lalit, (near the airport) are all five star choices. These are high end luxury properties. There are also many fine places with less than five stars. Some of the best include the Taj Mahal Palace and Tower - The Inter-Continental Hotel Marine Drive and the Inter Continental Lalit, (near the airport) are all five star choices. These are high end luxury properties. There are also many fine places with less than five stars. Some of the best include the Taj Mahal Palace and Tower - The Inter-Continental Hotel Marine Drive and the Inter Continental Lalit, (near the airport) are all five star choices. These are high end luxury properties. There are also many fine places with less than five stars. Some of the best include

Shopping Paradise

Mumbai is an exciting place to shop. Browse around its smart boutiques and emporiums and hunt for bargains in printed silks, handicrafts, cloths and leather goods. For a change of scene, wander through the city’s old bazaars. Jhaveri Bazaar is the traditional jeweler’s market where you might purchase an array of enameled jewelry. There are also many fine places with less than five stars. Some of the best include the Taj Mahal Palace and Tower - The Inter-Continental Hotel Marine Drive and the Inter Continental Lalit, (near the airport) are all five star choices. These are high end luxury properties. There are also many fine places with less than five stars. Some of the best include

2010 EDITORIAL SCHEDULE

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<td>Golf Guide to Southern California</td>
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<td>Who’s Who in Building Development</td>
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<td>Internet Services</td>
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<td>HMO/PPO Enrollment Guide</td>
<td>Long Distance/Interconnect Firms</td>
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<td>Commercial R.E. Development Projects</td>
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<td>Business Brokerage Firms</td>
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Continued on page 39
TAPS Fish House & Brewery

By Ingrid Anthony

Still thinking about a dish I had about a year ago, we revisited TAPS Fish House & Brewery and ordered the miso marinated pan roasted Chilean sea bass with Japanese sticky rice, sautéed spinach with red, green and yellow pepper jam. It tasted exactly the same—delicious!

TAPS’ menu blends together the flavors of France, Asia and New Orleans in a celebration of fresh seafood, U.S. Choice steaks and thick chops. TAPS Fish House & Brewery has two locations—one in Brea which debuted in 1999 and the Corona location—the one I will describe. It is a 17,500-square-foot restaurant which seats around 500 and is located at The Promenade Shops at Dos Lagos. The restaurant has so many nooks and crannies which offers private dining for small and large groups—creating an intimate dining ambiance in a large facility. In addition, this restaurant has a 14-seat oyster bar, lounge, live entertainment, eight flat screen TVs, four fireplaces, and a cigar-friendly heated patio. The atmosphere is very pleasing but the food is divine. Give credit to the brainchild of proprietor Joe Manzella who wanted to create dishes he loved in New Orleans, Seattle and San Francisco. The flavors at TAPS is definitely a team effort and it shows. TAPS serves generous portions, specializing in fresh fish hand cut daily, a varied selection of just harvested oysters, steaks, and even hand-thrown pizzas.

Obviously from its name, TAPS is known for its beers which are brewed on site. The brewmaster, Victor Novak, creates its brews, importing grains and hops from England and Germany. TAPS has won 30 awards ranging from the Los Angeles County and California State Fairs to the Great American Beer Festival and the World Beer Cup. If you are so inclined, you may take TAPS’ beers home in a 64-ounce growler available for sale. However, if wine is your choice, the selection is also significant. TAPS’ wine list has received the Wine Spectator Award of Excellence for the last eight years. Over 165 domestic and imported wines, priced from $27 to $500 are stored in a climate-controlled, custom built wine bin visible from the entry. Wine lockers are also available for guests. TAPS thinks of everything!

Their Sunday Jazz Brunch Extravaganza is something not to be missed. It is served from 10:00 a.m. until 2:00 p.m. and the cost is $30.95 per person. The selection is endless. Their decadent desserts are even prepared on premise by their Executive Chef Nelson Barillas—a perfect way to continue the perfect experience.

RESTAURANT REVIEW
continued on page 39
California... continued from pg. 1

The U.S. Department of Commerce continues to seek expressions of interest every year from individuals in serving as a member of one of the sixty District Export Councils (DECs) nationwide. The DECs are closely affiliated with the U.S. Export Assistance Centers of the U.S. Commercial Service. DECs combine the energies of more than 1,500 exporters and export service providers who promote U.S. exports and volunteer at their own expense. DECs sponsor and participate in numerous trade promotion activities, as well as supply specialized expertise to small and medium-sized businesses that are interested in exporting.

2010 CIEDEC Members
Dean Angelides, ESRI
Karen Bowerman, CSUSB
Greg Brittain, Attorney
Anthony Capone, Nimbus Water
Chuck Delgado, Attorney

Fred Latuperissa (standing) addresses CDEC members
Larry Sharp (right) CEO of Arrowhead Credit Union along with Fred Latuperissa (left) addresses CDEC members

City National Bank Names Arthur Zavala as Senior Vice President and Manager, Ontario Commercial Banking Services Office

City National Bank has appointed Arthur Zavala as senior vice president and manager of its Ontario Commercial Banking Services office.

Zavala leads a team of financial services professionals responsible for delivering the bank’s full array of credit, depository and cash management services to middle-market companies. He and his team also work in tandem with the company’s Private Client Services and Wealth Management divisions to provide clients with trust, investment management, brokerage and advisory services.

He previously served as a senior vice president and relationship manager in the downtown Los Angeles Commercial Banking Services office. Before joining City National in 2007, he held middle-market and business lending positions with Citibank, U.S. Bank, Community Bank and Bank of America.

Top Savings & Loans and Federal Savings Banks
As of Year End 2008

<table>
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<tr>
<th>Bank Name</th>
<th>Address</th>
<th>Tangible Assets ($ mils)</th>
<th>Tangible Capital ($ mils)</th>
<th>Tangible Capital Ratio</th>
<th>Risk-Based Capital Ratio</th>
<th>Year to Date Income ($ mils)</th>
<th>Top Local Executive</th>
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<td>Kaiser Federal Bank 1.</td>
<td>1319 N. Grand Ave, Covina, CA 91724</td>
<td>844.840</td>
<td>70.666</td>
<td>8.45</td>
<td>13.30</td>
<td>4.422</td>
<td>Kay Howland</td>
<td>CEO</td>
<td>(626) 339-9663/858-5745</td>
<td><a href="mailto:k.hoveland@kffg.com">k.hoveland@kffg.com</a></td>
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<tr>
<td>Pacific Premier Bank 2.</td>
<td>1600 Sunflower Ave., 2nd Floor, Costa Mesa, CA 92626</td>
<td>737.266</td>
<td>58.211</td>
<td>9.89</td>
<td>WND</td>
<td>Steven R. Gardner</td>
<td>President/CEO/COO</td>
<td>(714) 431-4000/714-433-3080</td>
<td><a href="mailto:s.r.gardiner@ppbna.com">s.r.gardiner@ppbna.com</a></td>
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Mongolian Grass.

The Mongolian Grass is a drought-resistant grass seed breed through tissue culturing, genetic transformation, seed selection and breeding technologies. It is characterized by high cost-performance ratio, high vitality, low maintenance cost and low consumption of water. Data shows that the same area landscaped using the Mongolian Grass saves more than 90% of water compared to imported grass seed. Mongolian Grass only needs watering 1-3 times a year to ensure its normal growth and has a life cycle of more than 10 years, whereas imported grass seed has a life cycle of only 3-5 years. Also, imported grass lawn needs regular cutting and ground watering leading to high management costs, whereas drought-resistant grass seed needs little maintenance and costs only 1/8-1/10 of the management cost of imported grass to maintain. In addition, the Mongolian Grass are perennial herbs—their roots are well developed and can fully absorb the water stored in soil, making them effective sand-fixing plants.

Established in 2001, with registered capital of 44.37 million Yuan, the Inner Mongolia Hortsino & Monsod Drought-Resistance Greening Co., Ltd is a national level, landscaping company mainly engaged in water conservation, drought-resistant plants R & D, marketing and technical services, ecological projects, as well as landscape design and construction. The company has several research institutions with 3,000 acres of seedling base and more than 20,000 square meters of greenhouse—providing a solid foundation for dry or desert areas' green landscape design project. The company has a strong R & D team composed of renowned experts from the industry. The “Mongolian Grass Drought-Resistant Plant R & D Center” is an “Enterprise-Class Research and Development Center of the Inner Mongolia Autonomous Region” and has cultivated hundreds of drought-resistant plant species suitable for Northern China’s climate and vegetation characteristics.

As an “Inner Mongolia Autonomous Region Private Technology Enterprise,” the company has passed the ISO9001 quality management system and the ISO14001 environmental management system certification and has been awarded the National AAA-level Quality and Safety Company award, the Top Ten National Landscape Project Design and Construction award as well as other environmental projects prizes awarded by the Ministry of Construction. As of 2009, the company has completed nearly 100 landscaping projects with areas over 1,000 square meters and has achieved qualified and excellent project rate of 100% and 95% respectively.

Lastly, Wang said, “I know Los Angeles is also an arid region in the western United States. I hope that Mongolian Grass can take this opportunity, offered by the summit and rooted in America, to benefit the people here.”

Sure enough, the next day, a U.S. consulting company’s owner introduced a manager of Cathay Bank to the Summit’s Organizing Committee and hoped to discuss cooperation with Hortsino & Monsod. The manager said excitingly, “The technology and the plant are great for southern California, although right now the United States is in a stage of monetary tightening. However, we will still support and give priority to finance good projects like this. We also hope Hortsino & Monsod will help to make California a more beautiful and environmental friendly state.”
If all that you learned about advertising and marketing came from movies and TV shows about ad and marketing companies, you would learn very little about today’s version of Madison Avenue. What happened? Lots.

And most of it was taking place at speeds that made Star Trek’s hyperspace drive look slow. In other words, if you blinked once or twice between 1995 and 2005, you missed seeing the change take place around you.

To put it bluntly, the media changed the strategies, and then the media changed again and again, before the strategies had a chance to keep pace. Author Rick Mathieson describes the result this way:

“...A generation of consumers weaned on Facebook, iPhones, TiVo, Twitter, chat rooms and instant messaging has grown accustomed to living seamlessly and simultaneously on- and offline, accessing the people, content, services, and experiences they want—when, when, and how they want them—using whatever devices they have at hand. In short, ‘now’ is the new ‘new.’”

And if that’s not enough to make Mathieson’s point, he drives it further home:

“Whether your target audience is 18 years old or 80, traditional TV spots and even expansive online initiatives are no longer even remotely enough.

“Web sites? Bores-ville. Ad banners? Artifacts of a bygone era. E-mail? What’s e-mail?

“Today, your audience is simply and relentlessly rejecting media—and brand marketers—that fail to fit into their increasingly interconnected, digital lifestyles.... Unfortunately, many marketers and their ad agencies find it hard to negotiate this ever-shifting media landscape.”

“One of the best features of the book is Mathieson’s technique of bringing in “outside” authors. These are people who represent the cutting edge of what’s taking place in building brands. Among these are entire chapters of interviews with Alex Bogusky, Sibley Verbeck, Adrian Si, Ben Relles, Mike Benson, Derek Robson, and Tom Nicholson. These people define the direction of what is taking place in marketing, advertising, and, most especially, branding.

“Running throughout the book is the essential fact that customers own your brand. The author points out, “We’ve talked about the all-important ability for customers to choose, shape, and share interactions as they see fit, at their initiation. Yet anyone who’s ever tried to opt out of a marketer’s unsolicited e-mail promotions, keep magazine publishers from selling their names or addresses, or asked their financial institutions not to share personal information with other divisions or partner companies, knows that’s almost laughably naïve.”

“Naïve it may be, but the overwhelming majority of people in the developed nations, know that their names are not only used marketing and sales promotion purposes, many plant “phony” names with advertisers just to see who is taking advantage of them and re-selling names even after promising not to. The customers retaliate by not shopping at the real or virtual stores. They figure, quite logically, that if a business is going to lie to them about the use of their name, there is probably a great deal more about which they lie.

“Well written, and extremely interesting. “The On-Demand Brand” is running about five minutes behind what is taking place in the marketplace, especially the fields of sales, marketing, and advertising. As Mathieson acknowledges, that the key to the techniques highlighted in his book originated in the simpler era of the 1970s with Burger King’s famous line, “Have it your way at Burger King.”

“The author’s point is that from here on, customers are determined to have it their way...or no way at all. Truly a banquet of new, fresh ideas, Mathieson’s book deserves a spot on every marketer’s bookshelf. —* Henry Holtzman

**Best-selling Business Books**

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

1. **“Too Big to Fail: The Inside Story of How Wall Street and Washington Fought to Save the Financial Systems - and Themselves” (Penguin Group...$32.95)** (4)

   Does the size of a failing company dictate government rescue?

2. **“How the Mighty Fall: And Why Some Companies Never Give In,” by Jim Collins (HarperCollins...$23.95)** (2)

   Why companies that fail usually die of self-inflicted wounds.

3. **“Crisis Economics: A Crash Course in the Future of Finance,” by Nouriel Roubini and Stephen Mihm (Penguin Group...$27.95)** (3)

   The prominent economist who saw the financial crash coming.


   The author of “Freakonomics” strikes again.

5. **“The Big Short: Inside the Doomsday Machine,” by Michael Lewis(W.W. Norton...$27.95)**

   The reality behind The Great Recession.


   How greed and incompetence brought the financial system down.

7. **“Strengths Finder 2.0: A New and Updated Edition of the Online Test from Gallup’s Now, Discover Your Strengths” (Tom Rath, Gallup Press...$22.95)** (4)

   Discover your strengths and integrate them with your career.

8. **“Outliers: The Story of Success,” by Malcolm Gladwell (Little Brown & CO...$27.99)** (5)

   Surviving hard times requires a more proactive approach.

9. **“Linchpin: Are You Indispensable?,“ by Seth Godin; (Penguin Group...$25.95)** (9)

   After the cause of success can be linked to where you were born.

10. **“Outliers: The Story of Success,” by Malcolm Gladwell (Little Brown & CO...$27.99)** (5)

   Why the cause of success can be linked to where you were born.

11. **“Linchpin: Are You Indispensable?,“ by Seth Godin; (Penguin Group...$25.95)** (9)

   How greed and incompetence brought the financial system down.

12. **“The On-Demand Brand: 10 Rules for Digital Marketing Success In An Anytime, Everywhere World,” by Rick Mathieson; Amacom, New York, New York; 2010; 274 pages; $24.95.**

   The On-Demand Brand is running about five minutes behind what is taking place in the marketplace, especially the fields of sales, marketing, and advertising. As Mathieson acknowledges, that the key to the techniques highlighted in his book originated in the simpler era of the 1970s with Burger King’s famous line, “Have it your way at Burger King.”

   The author’s point is that from here on, customers are determined to have it their way...or no way at all. Truly a banquet of new, fresh ideas, Mathieson’s book deserves a spot on every marketer’s bookshelf.

   —* Henry Holtzman
The Science...
continued from pg. 17
pains.

5. Pushing more calls
Pressuring salespeople into making more intrusions on the same number of prospects actually reduces sales. Neil Rackham (author of “SPIN Selling and Rethinking the Sales Force”) concludes: “The least successful people are the ones making the most calls. Increasing the call rate results in fewer orders, not more.”

To avoid reinventing the wheel, learning from executives who weathered past recessions is a sound approach to reducing risk. In your own organization, your alumni or your online social network there may reside active or emeritus officers with deep experience to share. Talk to them. Pick their brains.

But one thing is certain when an ailing economy mimics a black hole—piecemeal remedies fail to achieve escape velocity. Cutting back on cost, though logical, is the opposite of what has pulled businesses through recessions in the past. Increased investment in the sales process, governed by greater discipline, is a more sustainable revenue growth, reliable approach for achieving growth.

Increased investment in the sales process through recessions in the past.

Even in difficult times, remedies fail to achieve escape velocity. Cutting back on cost, though logical, is the opposite of what has pulled businesses through recessions in the past. Increased investment in the sales process, governed by greater discipline, is a more sustainable revenue growth, reliable approach for achieving growth.

Go to www.TheInnerEdge.com or e-mail Info@TheInnerEdge.com for additional information.

TAPS...
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clude an enjoyable lunch, dinner or brunch.

Live music is offered on Wednesday, Thursday and Friday nights (playoff games, etc. take precedent, however, so check beforehand). Private dining rooms are available for wedding receptions, company luncheons and meetings.

Located on 2745 Lakeshore Drive in Corona, call (951) 277-5800 for reservations or visit www.tapsfishhouse.com TAPS is opened for lunch, dinner and Sunday brunch.

Pomona...
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of radiation more precisely directed to the tumors. A third choice for treating prostate cancer, Intersitial Radiation/Seed Brachytherapy, fights the tumor from the inside out. This treatment option places tiny, radioactive seeds via targeted, precision radiation treatment.

Each of these technologies represents the most sophisticated technology and advanced procedures available. The Regional Prostate Cancer Program provides clinical specialists and treatment options within one program so that the benefits and potential outcomes of each treatment choice can be reviewed and discussed, and patients can choose the best option for themselves.

For further information regarding the Regional Prostate Cancer Program at PVHMC please call 1-800-4LOWPSA (1-800-456-9772).

Lead and...
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lost. When you follow these four guidelines, you’ll have a solid foundation for your continued success, now and in the future.

Go to www.TheInnerEdge.com or e-mail Info@TheInnerEdge.com for additional information.

CalChamber...
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AB 2578 (Jones; D-Sacramento) Inappropriate Price Control — Reduces health care choices, access and quality by creating additional bureaucracy to impose price controls on health insurance policies while failing to address the major cost drivers of rising medical costs.

Inflated Liability Costs
AB 1680 (Saldaña; D-San Diego) Interferes with Contractual Agreements — Burdens businesses with unecessary litigation costs and slows resolution of disputes by prohibiting enforcement of voluntary arbitration agreements if someone is being sued for a hate crime.

AB 2773 (Swanson; D-Adameda) Undermines Judicial Discretion—Unreasonably increases the business litigation costs by removing judicial discretion to reduce or eliminate exorbitant legal fees in fair employment and housing cases.

MUMBAI...
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stars and lower rates.

Getting There
Air India and United/Continental Airlines are a few of the airlines offering excellent flights to Mumbai.

Important Details
Please check with the appropriate offices for Visa and entry details, they can change daily. Needless to say take a current passport especially if you plan to get back into the USA.

Keep in mind nothing can replace a reliable knowledgeable travel agent to assist in your travel choices. They will have updated rates and any specials available. They should also be able to assist you with your Visa, passport information and necessary shots for the destination you are going to.

The Business...
continued from pg. 8
understanding the risk in their business is equally critical. When people talk of risk in a business they think of insurance, but risk extends far beyond that. Risk is present in the quality of financial reporting, concentration of customers, lack of management depth and a number of other operational areas.

By looking at their business through the eyes of a buyer, things will start to pop out that need to be addressed. Addressing these early will reduce a buyer’s ability to negotiate a lower price. With good business processes in place, the need to have an owner present may be reduced which can increase the pool of interested buyers.

Eugene E. Valdez is the coordinator of the “Business Doctors,” as well as vice president, senior relationship manager with Community Bank’s Business Center located in Ontario. Valdez can be reached at: evaldez@cbank.com. Opinions expressed by Gene (or the authors) are his/her own personal opinions and not the opinions of Community Bank.

Have a great and safe trip.

Camille Bounds is the travel editor for Inland Empire Business Journal. She is also the travel editor for Sunrise Publications.
MUMBAI
A study of the past meeting the 21st century
By Camille Bounds, Travel Editor

(In January 1996 the government of India reluctantly changed the historical name of Bombay to Mumbai. This is an interesting political story in itself with a centerpiece about a powerful controversial man, an Indian nationalist known as Bal Thackeray.)

City of Diversity
Mumbai is a gritty, impossible, unforgettable place—of almost 20 million souls—making it one of the most populated cities in the world. It has child beggars, pavement sleepers, urban slums, noise, tangled traffic, skycrapers, fashionable apartment blocks, and the very poor (who have migrated from the villages in the surrounding regions to seek better fortune), and there are also very rich merchants, industrialists, and film stars. It is, in a very special sense, India’s most cosmopolitan city. The Indian subcontinent is the home of people diverse, ethnically and in terms of language and custom, as those of all countries of Europe put together. No city is more representative of this diversity than Mumbai, to which people from all parts of the country have gravitated.

A Rose By Any Other Name
In 1498, the Portuguese navigator Vasco da Gama had discovered the sea route to India via the Cape of Good Hope. By a treaty signed in 1534, the Portuguese acquired the trading station of Bassein and its dependencies, including Salsette and the seven islands. The archipelago was named Bom Bahia, or “Good Bay,” and some say this is how Bombay got its name. There are two other theories. Some linguistic scholars hold that “Bombay” is a distortion of “Bimba,” the name of an early king; while others (the most supported explanation) believe the city’s name to be a corruption of “Mumbai,” the protective goddess worshipped by the natives of that time.

The Gift
Early in the 17th century the British arrived to trade and immediately came into conflict with the Portuguese. Fifty years later, the British acquired Mumbai (Bombay) not by force but as a gift. Mumbai was included as part of a dowry of a Portuguese princess, the infant Catherine of Braganza, when she married King Charles II of England in 1661. When the British finally established themselves, Mumbai was eventually to fulfill the potential foreseen for the city and its harbor. It was a slow process.

During the 18th century the city gradually developed as a trading station; and from 1839, a much more rapid industrial and commercial expansion took place. The growing prosperity attracted immigrants from all over the Indian countryside and beyond. These millions of settlers who flooded Mumbai in succeeding centuries helped make it not only the most cosmopolitan city in India, but the wealthiest. Mumbai yields about a third of India’s income tax revenue, and about half of all the country’s revenue from air and sea trade. It has the country’s busiest stock exchange and the largest concentration of industries. About a third of the city’s population is engaged in manufacturing and a fourth in trade or commerce. The manufactured goods, such as textiles, plastic products, and electrical and electronics equipment are shipped not only to other parts of India, but to the Arabian Peninsula, Europe, and the United States.

Monsoons and Water Rationing
In spite of seasonal deluges (the monsoon season arrives in June), the city suffers from chronic water shortages.

Although there are large lakes in the area that are used as reservoirs, they relay entirely on rain water to replenish them, without the aid of rivers or springs. Should the rains be less than usual in any year, the effect is felt immediately. This is a city where industrial and domestic demands continue to grow steadily and where water rationing is accepted as a fact of life.

Delightfully Traditional
Despite the fact that Mumbai is India’s commercial capital, Mumbai remains a delightfully traditional place at heart. It is a city where you may discover the dashboard of your new taxi to be a miniature altar, hung with colorful lithographs of gods and goddesses. Each evening in Mumbai the medieval fishing boats are silhouetted against the soaring glass and concert skyline of Nariman Point.

Culture, Cinema and Birth Control
There is always a dance, drama or a musical festival being presented somewhere in

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THANKS TO ROBOT-ASSISTED SURGERY, PROSTATE PROBLEMS CAUSE FEWER PROBLEMS.

One in six men in America will suffer from prostate cancer. For many, a prostatectomy is the recommended treatment. In the past, that meant painful surgery, a long hospital stay, and a lengthy recovery period.

But, thanks to precise robot-assisted surgery at Pomona Valley Hospital Medical Center, that is no longer the case. The da Vinci surgical device, in the hands of expert surgeons, means less pain, less time in the hospital, less blood loss, less risk of infection, less recovery time, and less scarring.

Not to mention better results when it comes to cancer control, urinary incontinence, and sexual function.

If prostate surgery is in your future, ask your doctor about robot-assisted surgery at Pomona Valley Hospital Medical Center. Like hundreds of thousands of other men, you’ll experience fewer problems—and enjoy better results.

POMONA VALLEY HOSPITAL MEDICAL CENTER

June is Prostate Awareness Month

1798 N. Garvey Avenue Pomona, CA 91767 (909) 865-9858 www.pvhmc.org