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February 2012

Inland Empire Business Journal

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MainStreetChamber™ announced that it has opened a new local chapter in Rancho Cucamonga. It’s the third chapter to open in the Inland Empire. The other chapters are in Ontario and Temecula.

“When considering where to open new chapters, we look for the quality of leadership available and the need for MainStreetChamber services,” said John Bellave, CEO,

Norm MacKenzie

the quality of leadership available and the need for MainStreetChamber services,” said John Bellave, CEO, continued on page 3

MAIL TO:

USDOC, Tony Michalski, USDOC Fred Latuperissa, CIEDEC, Tim Murphy, U.S. Ambassador David Huebner, Rotary International, Don Driftmier, CSUSB, Larry Rose (left to right)

On the Dec. 29th visit to the Inland Empire region, U.S. Ambassador David Huebner to New Zealand and the independent State of Samoa, encouraged small- and mid-sized businesses to pursue overseas trade. The Obama administration has declared a goal of doubling U.S. exports by 2014, and some economists say overseas markets are the best opportunity for manufacturers to find new customers while the domestic economy remains weak. Ambassador Huebner was a partner at Sheppard Mullin Richter & Hampton, where he headed the law firm’s China practice in international disputes practices.

The briefing was a collaboration of partnerships: San Bernardino Community College (Economic Development Training), California Inland Empire District Export Council, California State University, San Bernardino, International Trade Administration of the U.S. Department of Commerce and the Rotary International-Rotary Club of Ontario.

The President last week laid out his first proposed use of that authority by consolidating six agencies into one more efficient agency to promote competitiveness, exports and American business. Currently, there are six major departments and agencies that focus primarily on business and trade in the federal government. The six are: U.S. Department of Commerce’s core business and trade functions, the Small Business Administration, the Office of the U.S. Trade Representative, the Export-Import Bank, the Overseas Private Investment Corporation, and the U.S. Trade and Development Agency. Consolidating these agencies along with other related programs will help entrepreneurs and businesses of all sizes grow, compete, and hire, leveraging one cohe-

THRIVENT WILL REPLACE ITS BANK WITH CREDIT UNION

By Jim Hammerand, Minneapolis/St. Paul Business Journal

Thrivent Financial for Lutherans plans to convert its bank subsidiary into a faith-based credit union. Minneapolis-based Thrivent is waiting on approval from the National Credit Union Administration (NCUA) and other regulators to allow Thrivent Federal Credit Union, as it is proposed to be called, to open around mid-year.

The Good, the Better, and the Best!

Restaurants Review pg. 34

THRIVENT FINANCIAL FOR LUTHERANS

CEO: Brad Hewitt
Headquarters: Minneapolis
2010 revenue: $7.53 billion
Employees: 3,004
Members: 2.2 million
Business: Financial-services membership organization offering life insurance, annuities, mutual funds, disability income insurance and bank products
Web: thrivent.com
Inland Empire location: 3333 Concours, Suite 8110, Ontario, CA 91764

Todd Sipe, president and CEO of Thrivent Financial Bank, will lead the new Thrivent Federal Credit Union when it opens.

continued on page 3
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new chapter expansion into Rancho Cucamonga,” Bellave continued. “We believe this chapter will be a tremendous asset to the community and we encourage everyone to attend the twice monthly meetings held the first and third Tuesdays each month. If you are currently in business or are looking to start your own business, the first step is to join MainStreetChamber™,” said Bellave.

Members of MainStreetChamber™ benefit from extensive networking with other entrepreneurial business leaders. MainStreetChamber™ is committed to the success of each member’s business and encourages every small- or home-based business owner to attend the meetings. They are held at Antonino’s Ristorante Italiano on the first Tuesday and at the historic Sycamore Inn on the third Tuesday. Antonino’s is located in the Thomas Winery Plaza at the corner of Foothill Boulevard and Vineyard Avenue. Sycamore Inn is located at 8318 Foothill Boulevard—both in Rancho Cucamonga. The meetings go from 5:00 – 7:00 p.m.

“I’m excited about being chosen to lead MainStreetChamber Rancho Cucamonga and helping small business owners find ways to create business while keeping cost low,” said Norm MacKenzie. “MainStreet Chamber’s business model was designed to meet the need without charging any fees to the membership. This business model enables local chapter leadership to give each business owner a free lifetime membership to MainstreetChamber. The chapter derives its income from local and national sponsors.

“I encourage every small- or home-based business owner to attend the meetings where they will have the opportunity to meet members of the leadership team, network with other business leaders, and learn more about a chamber that is dedicated to the actual needs of small- and home-based businesses,” said MacKenzie.

MainStreetChamber™ is a rapidly expanding, national membership organization dedicated to helping small business grow and become more profitable. As a preferred small business networking organization, they are focused on small business professionals, creating fresh opportunities to connect with other entrepreneurs and to make important business contacts at local, state and national levels. On Dec. 31st last year they grew to 300 chapters and more than 100,000 members.

For further information, visit the chamber’s website at www.rancho-cucamonga.mainstreetchamber.net or call 909-204-5706.

Thrivent... The credit union will have assets of around $530 million and as many as 40,000 members who are now bank customers, Thrivent officials said. A credit union of that size would rank among the seven largest in Minnesota, according to Minneapolis/St. Paul Business Journal research.

Thrivent expects the NCUA, Federal Deposit Insurance Corp., the Office of the Comptroller of the Currency and the Board of Governors of the Federal Reserve System to approve the move by April.

The nonprofit predicts it will save up to $2 million annually—or up to 10 percent of the bank’s budget—on tax and regulatory expenses, Thrivent Financial Bank President and CEO Todd Sipe said.

Credit unions traditionally cost less to run than banks, but regulatory change was the key driver in the decision, Sipe said. The bank would have faced higher capital requirements, additional costs and a new regulator under the recently enacted Dodd-Frank financial-reform law.

“In today’s environment, a credit union has a clear advantage in the marketplace, and we want to bring that advantage to our members,” said Sipe, who will lead Thrivent Federal Credit Union as its president and CEO.

Thrivent does not plan to eliminate or add any services through the credit union, but expects to offer lower interest loans, better savings interest rates and fewer fees.

“We’ve stripped a lot of the fee income out, and we’re well-positioned to make the switch to a credit union,” Sipe said. “Who we are and who we serve isn’t changing.”

“In today’s environment, a credit union has a clear advantage in the marketplace, and we want to bring that advantage to our members.”—Todd Sipe

A bank converting to a credit union is very rare, said Mark Cummins, president and CEO of the Minnesota Credit Union Network.

Credit unions are more likely to convert to banks than the other way around because regulators limit credit union membership (for example, to individuals that share a common locale or employer) and banks are unwilling to trade legal compliance costs with a restriction of their customer base. But Thrivent’s bank conversion makes sense given its non-profit structure and...
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Jobless Execs: It’s Time to Dump the Old School  An estimated 32,000 job seekers found work in October, but that still leaves 13.9 million reported unemployed, which means a lot of people are competing for the same job. To find work, you must go digital, recruiting expert says. .......................................................... 12

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Quotes on the Future

I object to people running down the future. I am going to live the rest of my life there, and I’d like it to be a nice place.

Charles F. Kettering

The best thing about the future is that it comes only one day at a time.

Abraham Lincoln

Even if I knew that tomorrow the world would go to pieces, I would still plant my apple tree.

Martin Luther

The only limit to our realization of tomorrow will be our doubts of today.

Franklin D. Roosevelt

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What’s Best for Your Estate? A Will, a Trust, or Listing Your Beneficiary’s Name on Your Deeds and Accounts?

By Attorney William K. Hayes

“Probate” is one of those words that most of us know has something to do with dying and asset distribution, but beyond that we’re not sure what else is involved. Probate is a process to transfer ownership of the deceased person’s assets to her or his beneficiaries and to make sure that all appropriate debts have been paid.

The new owner of the deceased person’s assets might be a creditor, a beneficiary under a will, or (if the decedent dies without a will) a beneficiary from a pecking order of “intestate heirs” set forth by state law. The term “intestate” applies to estates where the deceased person did no estate planning and “testate heirs” are those who have been specifically designated as heirs in a will or trust.

You are not experiencing your best analytical moments if you think that letting the probate court handle your estate planning is preferable to creating your own plan. Only the uninformed believe that intestate probate, also known as “the government’s estate plan for you if you don’t have your own,” is preferable to planning ahead to protect your family and the assets that you’ve spent your entire life developing.

If you do not estate plan, the government has a plan for you which it will implement. However, if you should plan for your estate, there are three fundamental goals that you will want to achieve:

1. To transfer your property to those you designate in a timely and efficient fashion,
2. To provide for your own physical needs and the management of your property if you are physically or mentally unable to do so yourself, and
3. To minimize the amount of estate taxes imposed by the government as your property passes to succeeding generations.

No Estate Planning at All

Did you know that you have an estate plan even if you’ve never made a will or trust? It’s true. The government has prepared a “standby estate plan” for everyone who has failed to plan his or her estate. The government’s estate plan is known as “intestate succession” which means that you died without planning.

You’ll usually get a cheer from probate attorneys and the IRS when you do this type of non-planning. The IRS will be happy if you have an estate which may be subjected to estate taxes and probate attorneys will be happy because they get a percentage of your gross estate for handling the probate proceeding.

So in effect you have planned. You just inadvertently planned to have the IRS and a probate attorney named as your beneficiaries. It is not unusual that at the end of a probated estate, your heirs receive nothing but the attorney and the administrator get paid their percentage of the gross value of the estate in accordance with state law.

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<td>1. RHP Consulting</td>
<td>$165,000,000</td>
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<td>Albert Cha</td>
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U.S. Exports... continued from pg. 1

Temecula manufacturer Roy Paulson has been selected as the inaugural chairman of a newly formed group of Riverside County business executives that will develop ways to increase the flow of exported goods from the region.

County Names Leaders of Manufacturer/Exporter Council

Paulson is president and CEO of Paulson Manufacturing, which makes plastic shields and other protective gear used by medical teams as well as police and military forces. His products, used by foreign and domestic riot police, are often seen on televised news reports.

Kusum Kavia, co-owner of Combustion Associates, a Corona business that makes power generation units manufactured mostly for export, was named vice chairman. Kevin Floody, international business manager for automotive part manufacturer K&N Engineering, was named treasurer. John Ryan, president of Canyon Lake-based Ryan Systems, is the secretary. Ryan is developing temperature monitoring devices used in the shipment of food.

“Our goal is to increase sales, and when you do that you can increase employment opportunities,” Paulson said. “Riverside County is not taking the path of least resistance here. We want to be forward-thinking on this.”

Many of the county’s more successful manufacturers have found markets overseas, although advocates admit the potential roadblocks, which can run from customs and transportation issues to the challenge of negotiating with a foreign company or government, can make it seem like a daunting process.

This association, Paulson said will be able to refer local factory owners to government resources that exist to smooth out business deals such as these.

Fred Latuperissa, the regional director (Riverside and San Bernardino Counties) for the International Trade Administration, U.S. Department of Commerce said the Inland Empire (Ontario, Ca) U.S. Export Assistance Center (128 commercial offices located in U.S. Embassies and Consulates in more than 75 countries) continues to support these efforts through collaboration and partnership.

The U.S. Commercial Service provides assistance for U.S. exporters, through trade counseling, market intelligence, business matchmaking, and commercial diplomacy. In addition the SBA is co-located in the center to help develop trade finance and insurance strategies that align with particular business objectives in completing the export transaction.

For further information: call 909-466-4146 or visit: www.export.gov/inlandempire.

Construction company growing despite economy’s slow recovery

I.C.E. Builders announced the opening of an Inland Empire office to enhance its presence in Riverside and San Bernardino counties. The new office is located in the city of Ontario. The additional office location strategically supports an increased volume of projects and customers in the Inland Empire. Gray-ICEB has recently been awarded projects in Riverside, Moreno Valley, Pomona and Apple Valley. In addition to local new hires, current team members mainly residing in the Inland Empire were relocated from Gray-ICEB’s Anaheim headquarters. According to company President Bob Moore, “We continue to grow in this challenging economic environment by striving to understand our customers’ business goals and aligning our strategic design and construction solutions to meet and exceed those goals. Being located nearer to the distribution and industrial customers in the Inland Empire increases our ability to add even more value for our customers.”
City of Desert Hot Springs Planning Commission Approves Aloha Solar Energy Project

The Planning Commission for the City of Desert Hot Springs unanimously approved all land use entitlements for the Aloha Solar Energy project at the commission’s meeting of Jan. 10, 2012.

The Aloha Solar Energy Project will include two (2) projects that will generate a combined 2.94 MW of solar energy under the California Renewable Energy Small Tariff Program (CREST Program). The CREST Program was designed by the California Public Utilities Commission (CPUC) in concert with major investor owned utilities to allow for smaller power producers to be competitive in the process of providing needed renewable energy within the State of California.

The project will cover approximately 14.4 acres and has a total project cost of about $10 million. The project developer indicated that it will take a team of about 20 people six (6) months to construct the project and will add another couple of permanent jobs to maintain the facility.

In deliberating the project, Planning Commissioner Steve Sobotta stated, “... This project creates new local jobs, provides new revenue, is privately funded, no noise, no emissions, no impacts on schools, water or sewer facilities, and with changes we made tonight all impacts are mitigated. Bring us more of these.”

City of Desert Hot Springs Mayor Yvonne Parks goes further, “Our community set out four years ago to become a vibrant, diversified economic engine. We are continued on page 39
The legendary African American film director Spike Lee won an Oscar in 1989 for his movie “Do the Right Thing.” He also won the Golden Globe award for best director. What does this mean for every leader and manager in business and government and for every single person living on this planet today? What should our schools, colleges, universities and every corporate education and training program be teaching today?

Raj Rajaratnam, founder of the large hedge fund company, Galleon, has been sentenced in New York. Rajat Gupta has been charged with insider trading. He was the flamboyant former managing director of the world’s most “prestigious” management consulting firm, McKinsey, and former board member of Procter and Gamble, and Goldman Sachs, and co-founder of the “prestigious” Indian School of Business in Hyderabad. Should he have made that dreadful phone call to his friend Raj Rajaratnam, seconds after the Goldman Sachs board meeting disclosing “privileged information?” Was this the right thing to do?

In January 2010, Rajat Gupta’s protégé at McKinsey, Anil Kumar, pleaded guilty to insider trading charges and was the star government witness in U.S. versus Rajaratnam, a case against his billionaire friend and Galleon Group founder Raj Rajaratnam. What separated Anil Kumar from the pack?

In addition to being a co-founder of the Indian School of Business, he was the U.S. chairman of India’s largest business lobby, the Confederation of Indian Industry. As the chairman of the Knowledge Center and Asia Center at McKinsey, he pioneered the concepts of Knowledge Process Outsourcing and Business Process Outsourcing. According to the London based Financial Times “as much as Anil Kumar was admired for his business ability and sharpness, he also drew fire for what was seen as his arrogance.” During the dot com bubble, Anil Kumar headed McKinsey’s technology and Internet operations, where he and his mentor, Rajat Gupta, created a program to allow the firm to accept stock in lieu of consulting fees. The arrests have now prompted inquiries into McKinsey’s senior leadership and business model.

What is intriguing is that all these individuals were brilliant business people who graduated from the world’s most prestigious business schools. But what did these institutions really teach them? Did they teach them to be good and decent human beings and to do the right thing? Let us not celebrate their fall from grace, but learn the lessons that must be learned.

It is interesting to note that all three of these brilliant individuals are from South Asia! The lead lawyer prosecuting them for the U.S. government is Preet Bharara—from India! I wonder what will happen to the bigger culprits in the near financial meltdown, most of whom are non-Asian! Would any of this have happened if the people who ran these organizations were women? Probably not! I don’t know.

Every enterprise must have a business model. Every individual must have one or more role models. The core of this model must be “to do the right thing” no matter what the cost to our organizational and personal lives.

What does this all mean to leaders and managers in business and government and ordinary citizens? Gurus may come and go, but what really changes? Do we become non-judgmental, compassionate, humble, forgiving and better human beings? What really has changed in organizations?

Many management gurus worked very closely with the leadership of Goldman Sachs and the financial institutions involved in the global economic crisis. What have they really taught them? They clearly did not teach them to do the right thing! Right after the U.S. taxpayers bailed them out just over a year ago, the management gave themselves massive bonuses! They continue this practice. The primary function of a board of directors and the top management of any organization is to lead by example and set the “right” tone. How many do this? Look how the boards of the “most respected” investment bank in the world Goldman Sachs and the other leading banks and companies that brought the global economy to the precipice have acted? These are brilliant individuals who were taught by Ivy League Schools to create the sexiest of financial instruments that almost destroyed the world as we know it. They forgot what must be the first course in any school, college or university: LIFE 101: Do the right thing.

Fortune magazine every year lists the world’s most admired and respected companies. What are they really respected for? How do they measure “respect”? Is “doing the right thing” at the top of the list! It must be.

Personnel departments which focused on the hiring, development and firing of people, have today rebranded themselves. We now have vice presidents and directors of talent development, people development, human resources, learning and development, leadership development and even chief people officers! What are they really doing? Their primary mission must be to teach their people to do the right thing no matter what the cost and be decent human beings who strive to live the golden rule.

A few years ago I wrote an article published in the global media on “Competencies needed for the new global economy.” In the interest of space, I selected five competencies. I must confess that I overlooked the paramount competency; teaching every leader, manager and employee to do the right thing no matter what the cost.

The great American leader, Martin Luther King, once observed: “What we have to fear is not the words of our enemies but the silence of our friends.” What do we do in our homes and in the workplace when we see something wrong done to a family member or colleague? What do we do when we know our employer is not doing the right thing?

The German philosopher, Immanuel Kant, once observed: “Two things strike me with awe: the starry heavens above and the moral law within.” We cannot escape this. The first and greatest lesson that must be taught in every pre-school, Montessori, high school, professional institute, college and university, must be a sense of right and wrong. I believe that most human beings deep inside know what is right and what is wrong. But so often, we do the wrong thing. Why? Because the right thing is so damn hard to do. It also often comes at a continued on page 31
DIVERSITY IN THE WORKPLACE

The (Frustrating) Quest for Gender Diversity: Awareness May Be the Key

By Caroline Turner

Although women have made much progress in reaching the leadership levels of business, the progress is disappointing—and stalled. What is so stubborn about this issue? Why aren’t more women making it to (and staying at) the top? The answer may be in becoming more aware of why women leave and of what they bring to the table.

Women now represent about half of the hiring pipeline, entry-level positions and total workforce. But at each level of management, women represent a lower percentage. According to Catalyst, while women represent 47.6% of today’s workforce, in the Fortune 500 in 2011 they represented only 14.4% of executive officers, 7.6% of top earners and 3.2% of CEOs. The professions reflect the same pattern. Catalyst reports, for example, that in law firms women make up about 45% of associates but only 19% of partners.

Where do women go between the entry and upper levels? They leave. Research confirms that women have higher attrition rates than men. Even if women don’t literally leave, they dis-engage, stall out or just quit climbing. “Leave” is shorthand for all of that. And, when they literally leave, few drop out of the workforce; most go to another employer or start their own businesses.

There is lots of focus on the issue. Last spring the WSJ devoted several pages of ink to the question, “Where are all the senior level women?” A new Catalyst research report observes that the problem is not that women aren’t doing the right things to get promoted. Those who do still lag behind men. A recent article in McKinsey Quarterly concludes that the problem lingers because it arises from “invisible mind-sets.” I agree.

The “quit rate” of women is hardly a reason not to hire and support women. It is a reason to try to keep them. The business case for gender diversity in leadership is compelling. Companies with a balance of men and women leaders do better on most financial measures—return on equity, return to shareholders, stock price, etc. They tap into a huge women’s market. They attract the best talent from the gender-diverse talent pipeline. Gender diversity is simply good business.

To increase retention rates of women, business leaders need to understand why women “leave.” The first cause people tend to name is “work-life balance”—the fact that women generally spend more hours a week caring for children and aging parents. This factor is obviously real. But it is overblown. First, not wanting to burn bridges when they depart, smart women often use the common and acceptable reason, they “want to spend more time with family,” rather than talk about other factors. Second, research shows that “work-life balance” becomes less tolerable when there are other factors at play.

What are those other factors? They are factors that lower the engagement of women, which lowers retention—and bottom line results. Both Catalyst and the Center for Work Life Policy divide the causes of women leaving the business world into “pull factors” (like family care) and “push factors,” negative elements about the work environment or job. Two major push factors involve:

- Acceptance—women not feeling fully valued or accepted, and
- Financial—women not feeling fully compensated or rewarded.

The most compelling “push factor” is “inequality.” Women are leaving for work environments where they are not feeling fully valued or accepted. The (Frustrating) Quest for Gender Diversity: Awareness May Be the Key

Continued on page 22

The (Frustrating) Quest for Gender Diversity: Awareness May Be the Key

Continued on page 22

Residential Real Estate Builders Serving the Inland Empire

Ranked by sales Volume

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<tr>
<th>Firm Name</th>
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<th>Sales $ 2011 Volume</th>
<th>Sales $ 2012 Projection</th>
<th>Number of Units Constructed in 2009 Total</th>
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<th>Combo Town Homes</th>
<th>Year End Inventory</th>
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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 completeness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2012 by IEBJ.
SUCCESS AND MANAGEMENT

Success Without Sacrifice: Change Your Way of Thinking

By Joelle K. Jay, Ph.D.

Do you believe in having it all?

A lot of people have given up on this idea. They act as if their lives are limited to a series of trade-offs, and they end up making difficult choices they really don’t want to make.

Take Whitney. Whitney was a leading journalist who used to travel constantly, worked non-stop and was starting to feel bitter and jaded. In order to succeed in her career, she thought she had to sacrifice everything. She ate on the road, barely got enough sleep, and never had time to relax and enjoy her family and friends. She almost never had quality time to herself.

In her mind, this was the sacrifice she had to make. But that’s a very limited view. There’s another way Whitney would be able to approach her life – one that would be more fulfilling and sustainable, while still making it possible to be the successful career woman she wanted to be.

This article will cover two kinds of thinking—one that’s limiting, and one that’s empowering. When you learn to embrace a more powerful perspective, you are going to feel like you truly have it all.

Either/Or Thinking

Take a closer look at Whitney’s assumptions. When Whitney was sacrificing herself, her health, and her relationships for her job, she was assuming that she had to choose between different parts of her life to make it all work.

- Either she could get the breaking story or she could get enough sleep.
- Either she could travel non-stop or she could give up her career dreams.

• Either she could be known for her quality journalism, or she could have a life.

These are the kinds of assumptions many of us make about our own lives. This is Either/Or Thinking.

- Either I can make a difference or I can make money.
- Either I can be relaxed or I can be accomplished.
- Either I can be happy now, or I can be happy later.

Either/or thinking is an extremely restrictive, yet common, way of viewing the world. We can box ourselves into a corner believing we can either have this or that, and we force ourselves to make a choice.

Not so. If you pay attention to your usual thought patterns, you can learn to change the ones that limit you or hold you back.

Both/And Thinking

For Whitney, the sacrifice of a high-powered career had taken its toll long enough, and Whitney was ready to quit. She called it “retiring,” but anyone could see Whitney didn’t really want to leave the job that she loved. She just figured if she wanted a better quality of life, she was going to have to make a choice.

What if there was another possibility? What if she could continue to work and excel and also improve her quality of life?

When Whitney opened up to this idea, suddenly a new world of possibilities became apparent. Maybe she could lengthen her business trips – even by a day – so she could both complete her reporting and also have time to catch her breath and take some time for herself. Maybe she could get some administrative help so she could both meet deadlines and also get out from under the rest of the paperwork. Maybe she could brainstorm creative options for redesigning her schedule (redistribute the work, work from home, get an intern, etc.) so she could both keep up with the fast-paced culture of the business and also lead the way to a higher quality of work and life.

This is the kind of creative thinking that can free us from the sacrifice. This is Both/And Thinking, because it helps you see new possibilities—possibilities in which you can finally have it all.

Both/and thinking means combining ideas for a more streamlined, synergistic approach. Just look at how a simple change in wording can shift your perspective.

Either/or: Either you can work a less crazy schedule or you can keep your job.

Both/and: You could both work a less crazy schedule and also keep your job.

Either/or: Either you can retire, or you can stay busy and active.

Both/and: You can both retire and also stay busy and active.

Either/or: Either you can exercise and rest, or you can fulfill your responsibilities.

Both/and: You could both exercise and rest and also fulfill your responsibilities.

Just reading these sentences, can you see how both/and thinking opens up the possibilities? By practicing both/and thinking, you’ll start to see different aspects of your life overlapping to get the real synergy going. Then the momentum will take on a life of its own.

Having it All

You can learn to practice more expansive thinking – learning to be more, do more, and achieve more by thinking in powerful ways. Ask yourself, “How can I pull together the different parts of my life so I can both be a better leader and also lead a better life?”

There’s a simple exercise you can use any time you find yourself stuck in Either/Or thinking that will help you think in more expansive Both/And ways.

1. Notice where you are forcing yourself to make a decision. (“Either I can have this or I can have that.”)

2. Identify the two things between which you are forcing yourself to choose. (Work or rest? Make money or have fun? Get ahead or enjoy my life?)

3. Bring together those two things in a single sentence. How can I both_____ and also______?

When you take this kind of thinking to heart, you will be living and leading with integrity. You will be who you say you want to be and doing what you want to do. In the bigger picture of your life, that amounts to “having it all.”

Please visit www.TheInnerEdge.com and click on Newsletter, or email Info@TheInnerEdge.com for more information.
Jobless Execs: It’s Time to Dump the Old School
To Find Work, You Must Go Digital, Recruiting Expert Says

The nation’s unemployment rate may be inching downward, but the out-of-work figures have remained in the 9.0 to 9.2 percent range since April 2011, according to Bureau of Labor statistics.

An estimated 32,000 job seekers found work in October, but that still leaves 13.9 million reported unemployed, which means a lot of people are competing for the same job.

So how do you stand out in that crowd?

“It used to be that executives could network their way onto the CEO’s schedule, maybe on the golf course or a chance meeting at lunch or a ball game,” says Colleen Aylward, a recruitment strategy expert and author of “From Bedlam to Boardroom: How to Get a Derailed Executive Career Back on Track!” (www.devonjames.net/the-book). “It’s now up to you to gather your data, polish it up and position it where people will find you—and that’s one of the biggest shocks in the executive job seeker’s world right now.”

It’s a message that unemployed execs in their later years may not want to hear, but it’s one they need to get their collective arms around as the economy tries to rebound. The old-school train has left the station—permanently—and if 40- and 50-something prospects want to compete for top-flight executive positions, it’ll mean breaking old habits and exiting their comfort zones.

Two words: digital brand

Aylward says it’s time to become an authority on-line and to create a virtual network of business connections so that you can easily be found.

“Just when they thought their golden years entitled them to being ‘served’ by recruiters, members of that older generation now have to do homework and market themselves,” says Aylward, who interviewed thousands of jobless executives over 20 years. “They don’t want to hear it, or believe it, but it’s reality.”

According to surveys, 89 percent of employers use a form of social media to identify job candidates, with LinkedIn, Facebook and Twitter the most popular. LinkedIn, with its more than 135 million members, dominates the competition, with 86 percent usage compared to just 50 percent for Facebook and 45 percent for Twitter.

Sounds like a good place to start.

After embracing social media (even building a personal website), Aylward has these tips:

• Streamline your strengths with specific examples. It’s not the interviewer’s job to figure out what your strengths might be; it’s the candidate’s job. The days of clever cover letters opening doors are gone. Those resumes and on-line profiles better be stronger than ever.

• Don’t waste time with external executive recruiters. They don’t find jobs for people. You need to get in front of the internal corporate recruiters who are searching for you online. So help them do their job by researching companies online yourself, as well as locating jobs yourself, introducing yourself to a prospective employer and conversing directly with hiring managers—online.

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This is my third smartphone column in less than a year. Why? Because things change faster than I can report to you.

Last year when I reviewed the iPhone 4, I came across several articles that recommended that buyers should wait till the iPhone 5 came out. That was supposed to be last fall. Instead Steve Jobs passed away and shortly after we got the iPhone 4S. (Coincidence? You decide.)

The 4S looks just like the 4. It is pretty much the same size and shape. Like the 4 its downloadable manual runs to about 400 pages. I called Chris Solis at Ontario’s Macally and he told me that there were no plans for different covers or skins for the new phone. He told me that the 4S would fit just fine into the same holders that the 4 were being carried in.

The biggest changes are internal. The camera function is better. You may have read one of my reviews of the Canon digital cameras back when you had 2, 4 or 6-megapixel capacities. The 4S is much better. It has almost James Bond ability. You can surreptitiously shoot still photos or video any time, anywhere. Its memo recording function can archive a conference with no one knowing you are documenting your crazy boss.

Then there is Facetime. This is not the videophone of the Jetsons or Star Trek or even Dick Tracy. This is something entirely different. I cannot begin to tell you what it felt like when I pushed a button and saw my daughter live from 2,000 miles away, just that easily.

Certain functions that I write of here are now available on the iPod Touch. I got my Touch 2 weeks before they came out with the newer abilities. Oh, well.

Although recent models of the iPhone have had a voice control function, the 4S comes with something (or “someone”) named Siri. It, or she, is supposed to respond to you as if she was your own personal assistant. It says right here in the phone that, “Siri helps you get things done just by asking. You can make a phone call, send a message, dictate a note, or even find a restaurant.”

Be warned! Siri connects you to Apple where your request is checked against other info in your file. And she doesn’t hear very well. I have had to ask her for numbers of contacts several times before she catches on. In fact, the people at Apple actually had to do a fix on her because she couldn’t understand Australian accents.

And she’s got a bit of a smart mouth also. I wouldn’t do this myself, but friends of mine have used some foul language in response to her misdirected answers and she comes back with something like, “This is not about me, it’s about you.” Or “we’ll discuss that later.” Unlike other voice response programs I have played with, Siri has only one voice. You don’t get to choose.

Some years ago Apple came out with a concept called “cloud computing.” The original idea had come from some university studies I wrote a while back. Jobs had commercialized the concept under what he called “mac.com.”

It didn’t sell well, so he redid it as “mycloud.” That didn’t work so it is now called (get this) iCloud. It holds your info in that great Ethernet in the sky (actually some servers buried inside of some EMP secure mountain). The best part is that your first 5Gs are free. That means that your files are backed up “out there, some where.” This isn’t bad if you consider that it transfers these files to all of your (up-to-date) computers. Notes, e-mails, music, etc. all show up on one computer when you load them into another. And to think, up until now I’ve been using a flash drive.

When I wrote about the iPhone 4, I mentioned that it had pretty well made itself vital to my daily existence. Thanks to certain new apps, along with the new abilities this 4S has, it goes with me everywhere. An app called IMDB lets me find out where I have seen a certain actor before when they show up on TV. Fox News sends me headlines as they break. MLB gives me scores on my Cleveland Indians and browses as they happen. Honest. I just sit there continued on page 37
Forget Email, Have Business Class Video Calls on Any Device Handy
Expert Says Face-to-Face On-Demand is the Next Tech Trend

Imagine you’re in the United States, but you speak no English. You fall ill and go to the hospital but you can’t tell the doctor that your pain is sharp and radiates from front to back; that you’re allergic to penicillin; that you have a history of asthma. You’re being seen in the best health-care system in the world, but you can’t access it because the doctor doesn’t understand you.

You fear a misunderstanding could kill you, or you’ll die waiting for them to find someone who speaks your language.

Your physician pulls out his iPad and in seconds you’re talking to a professional interpreter via a high-definition video conference call. This person can see you point to and explain your pain; she can follow along as the physician examines you. If your illness is serious, this phone call may have just saved your life.

That’s the vision of Stratus Video (www.stratusvideo.com), a company that launched in early 2011 as the corporate child of a national video relay services provider for the deaf and hard-of-hearing community. The Z, as that service is now called, was the first to offer 24/7 availability and is utilized in government agencies and businesses across the country, including the Social Security Administration, Boeing Corp. and Wal-Mart.

The future of that technology is one that saves both businesses and consumers time, money and frustration, says Sean Belanger, CEO of Stratus Video, which is already providing on-demand video interpreting service for hospital patients with limited or no English.

“With the enormous success of our products and services, we are moving into a new era of video technology,” Belanger says. “On-demand, high-definition mobile video conferencing linked to a 24/7 call center can solve life-or-death problems, like the hospital patient who needs an interpreter fast. And it can make life much simpler for both service providers and customers, like the client who can’t figure out how to install his printer cartridge.”

The technology lays the foundation for simplifying life—for consumers who access call centers to resolve problems and the support people who answer those calls, Belanger says.

“We’re not far from a future where your Maytag repairman dials into a call center from the field for live video support,” Belanger said. “Or the customer herself calls in and is visually instructed on how she can replace the part herself. Instead of the customer and the support person wasting their time struggling to communicate, problems get resolved quickly.”

The company offers three video relay services that lay the groundwork for that vision:

- **ZVRI** is a video language interpretation tool. It’s cloud-based and provides on-demand video interpretation for American Sign Language and spoken languages.
- **Video Call Center** integrates video communication into customer service for face-to-face communications, while making it easier for employees to do their jobs more efficiently.
- **ViewME** is a cloud-based high-definition video communication tool that links business employees, customers and suppliers.

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### Architectural/Engineering Firms

#### Ranked By Inland Empire Billings

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<tr>
<th>Firm Name</th>
<th>Billing $</th>
<th>I.E. Offices</th>
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<td>Civil Engineering, Planning, Land Surveying</td>
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<td>Kelly Torner, Director of Marketing</td>
<td>Rob Kilpatrick, Project Director</td>
<td>(760) 524-9105/524-9104</td>
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<td>Public Agencies Building Institutions</td>
<td>Roger Galli, COO</td>
<td>Robert S. Smith, CEO</td>
<td>(760) 320-9815/321-7893</td>
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<td>Don Edison, President/CEO</td>
<td>(951) 494-3483/494-3485</td>
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<td>Max E. Williams, Architect/President</td>
<td>(909) 941-5188/517-2070</td>
<td><a href="mailto:maxw@keyway.net">maxw@keyway.net</a></td>
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<td>Commercial Institutional</td>
<td>Robert Keeler, Senior Associate Partner</td>
<td>J. Patrick Allen, Senior Partner</td>
<td>(949) 833-9183/833-3088</td>
<td><a href="mailto:pallen@lw-oc.com">pallen@lw-oc.com</a></td>
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<td>na</td>
<td>Alex Houisitri, GM</td>
<td>(909) 913-1691/912-222</td>
<td><a href="http://www.caltrop.com">www.caltrop.com</a></td>
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<td>Commercial, Institutional, Medical</td>
<td>Alexander P. Meyerhoff, Director of Marketing</td>
<td>Ana Escolante, Founder/CEO</td>
<td>(760) 910-3150/910-3150</td>
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<td>Humakor &amp; Associates Irvine, Inc.</td>
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<td>Paul R. Hudleston Jr, Principal</td>
<td>(951) 352-7200/352-8269</td>
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<td>Peter J. Pittini, AIA, Principal</td>
<td>Peter J. Pittini, Principal</td>
<td>(909) 781-3648/781-3648</td>
<td><a href="mailto:pittini@plaisio.com">pittini@plaisio.com</a></td>
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<tr>
<td>Robert A. Martinez Architect &amp; Assocs.</td>
<td>$350,000</td>
<td>Victorville</td>
<td>Architecture, Planning, Engineering</td>
<td>Commercial, Medical, Multi-Family, Industrial</td>
<td>Veronica Martinez, Office Admin.</td>
<td>Robert A. Martinez, President</td>
<td>(760) 241-7788/241-7754</td>
<td><a href="mailto:ramirez@ramirez.com">ramirez@ramirez.com</a></td>
</tr>
<tr>
<td>Smith Consulting Architects</td>
<td>$200,000</td>
<td>Palm Desert</td>
<td>Master Planning, Architectural Design, Interior Design</td>
<td>Manufacturing, Office, Retail</td>
<td>Thomas Noto, Director of Business Development</td>
<td>Cheryl Smith, President/Owner</td>
<td>(760) 795-1377/99-1649</td>
<td><a href="mailto:info@rchsm.com">info@rchsm.com</a></td>
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<tr>
<td>Turner &amp; Associates</td>
<td>$150,000</td>
<td>Upland</td>
<td>Architecture, Design, Interior Design</td>
<td>Commercial, Institutional, Healthcare</td>
<td>na</td>
<td>Rufus Turner, Owner</td>
<td>(909) 686-2855/686-7583</td>
<td><a href="mailto:info@rchsm.com">info@rchsm.com</a></td>
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<tr>
<td>Welling &amp; McCallum/Limited</td>
<td>$125,000</td>
<td>Indian Wells</td>
<td>Architecture, Planning, Engineering</td>
<td>Residentia, Hotel, Restaurant, Commercial, Industrial, Cites, Recreation</td>
<td>John C. Welling, President</td>
<td>John C. Welling, President</td>
<td>(760) 360-0251/860-6786</td>
<td><a href="mailto:info@hmccallum.com">info@hmccallum.com</a></td>
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N/A = Not Applicable  WND = Would not Disclose  na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-0197. Copyright 2012 by IBJ;
If you’re like many Americans, you’re dreading your first day back after the holidays. Your to-do list and bursting-at-the-(cyber)seams in-box loom large. I’ll explain how to get a handle on both—and maybe even find the wherewithal to finally change your life.

Now that the presents have been unwrapped and the halls have been undecorated, it’s back to the daily grind. And while you’d love to feel energized and excited about jumping into 2012, instead you’re weighed down with dread. You know the second you step foot in your office you’ll be hit with 20+ tasks to add to your to-do list and an inbox full of e-mails begging for an immediate response. You’ll start Jan. 2 feeling overwhelmed and incapable of getting everything done—and 2012 will become another year of wishing things were different.

It’s true: For too many of us, feeling anxious and overwhelmed has become the new normal. But 2012 can be the year you finally get a handle on your to-do list and start working—and living—at your best.

Most of your dread doesn’t come from the work itself—it comes from how you think about the work. The psychological weight of unfinished tasks and unmade decisions is huge. There is a constant feeling of pressure to do more with less. You can’t change that reality—but you can make peace with it.

Purge and unsubscribe. When I suggest reducing your psychological burden, in some cases that means reducing your literal burden. Start 2012 by deleting and recycling to make room for the “new” of the new year. Too many people let a backlog (paper AND digital information) pile up over the last six weeks of the year.

Get rid of everything you can and reduce what might be coming in. Unsubscribe from e-mail newsletters, magazines, book-of-the-month clubs, perhaps even the ad-hoc committees you’ve joined recently. Try the “unsubscribe” for three months; at the end of those 12 weeks, you can re-up if you want to!

Block out your time and prioritize. Ask yourself this: How much time do I really spend each day clicking through e-mails and making my to-do list? The answer is probably a lot. When you spend your day making giant to-do lists or flagging “urgent” e-mails, you’ll never get any real work done. Instead look out at your day and figure out where you have blocks of time to really focus and engage on what needs to be done.

Time blocking and prioritization are two important keys to daily productivity. Look at your to-do list, figure out where you have blocks of time to act on those items, and then prioritize. I keep my defined “work” actions to 15 to 30 minutes each. These are the “chunks” of time I can use to stay focused, minimize interruptions, and work effectively.

Change how you manage e-mail. The moment you click on your inbox, your focus goes and your stress grows, as you proceed to delete, respond, forward, and file the messages you find there. You see names and subject lines and suddenly your mind starts racing; all you can think of are the latest projects, the “loudest” issues, and the high-priority work that shows up. If you’re not careful, all you’ll do all day is manage your e-mail.

Take technology shortcuts. I once had a client who easily wasted over three hours a week organizing her e-mails into the 300+ folders she had down the left-hand column of her Microsoft Outlook. And those three hours didn’t include the time she knew she’d have to spend catching up—putting most of her 7,000 inbox e-mails in those folders! I shared with her a few specific features (rules and search folders) of Microsoft Outlook that would enable her to cut down considerably the time she spent organizing her e-mails.

Break inertia. Ever watch a freight train start to move? That first forward jolt takes the most energy; keeping the train rolling is much easier. Do some small things to get rolling on getting caught up at the beginning of the year. Then pace yourself. You’ll probably find it’s much easier to keep rolling along at a comfortable clip.

We build up such a sense of dread that what we have to do seems insurmountable. Once you get started with something small and manageable, you almost always realize “Hey, this isn’t so tough after all.” And soon you find that you’re making real progress—and it feels good.

Keep your BlackBerry out of bed. I worked with a client who listed “Check e-mail on BlackBerry (in bed)” as part of his daily morning routine. Note that he didn’t do anything about those e-mails while still in bed. He waited until he was commuting to work (he had a 40-minute train ride to the office each day) to start taking action. Then, he said, he rushed through his morning worrying about the e-mails he had read in bed.

Together, he and I designed a five-day experiment during which period he would leave his mobile device in another room and use an alarm clock to wake up instead of his phone. He would shower, dress, eat breakfast, and then check e-mail on his train ride to work. Initially, he expressed concern that he might miss the “thinking about what I have to think about” time he had built in to the early part of the day, but he was willing to give the experiment a try.

Always be prepared for “bonus time.” This is a great strategy for increasing productivity throughout the year, but it will be especially helpful in the days following your holiday vacation (or any break). Bring small chunks of work with you wherever you go. Then, while waiting for a meeting to start or for a delayed flight to depart—I call these unexpected blocks of free time “bonus time”—you’ll be able to reply to an e-mail or make a phone call. In other instances, you might have enough time to review materials for another meeting or project you are working on. If you’re prepared, you can also confirm appointments, draft responses, or map out a project outline.

I can promise you that sometime during the next month, someone is going to arrive late for a meeting with you, cancel a meeting, or otherwise keep you waiting. When that inevitably happens, you...
Avoiding...

continued from pg. 16

can look over your to-do list and pick something—anything—to work on.

Reduce meeting time lengths. If meetings at your organization are normally given a 60-minute time length, start giving them a 45-minute time length. You’ll find that what you get done in 60 minutes you can also achieve in 45 minutes. You’ll also gain 15 extra minutes for each meeting you have.

Figure out what distracts you. It can be extremely helpful to discern exactly what it is that gets in the way of your focus. Identify what is blocking your ability to give all of your attention to what needs your attention. Is it the constant ding of e-mails popping up in your inbox? Is it employees or colleagues who need “just a minute” of your time? Once you have this inventory, you can begin to make subtle changes so that you wind up getting more done, in less time, at a higher level of quality.

Divide your projects into small, manageable pieces. Take one step at a time and don’t worry about reaching the ultimate goal. Make use of small chunks of time. In fact, a great way to approach this is to break the yearly goals down into quarterly goals. Now that you’re back, there are X number of weeks left in the first quarter. If you worked on a goal only two hours each week (perhaps over four 30-minute sessions) you’ll have a total of X hours to invest in that goal. Set milestones, decide actions, and make progress faster.

Identify the VERBS that need attention. (And here’s a hint: Smaller is better.) Organize your to-do list by verbs in order to manage your productivity in terms of action, delegation, and progress. Actions such Call, Draft, Review, and Invite are things that you can do, generally in one sitting, that have the potential to move the project forward one step at a time.

Learn to delegate clearly (much, much more clearly). Come to terms with the fact that you can’t get it all done yourself. Identify exactly what needs to be done and by when. Over-communicate and (if you need to!) track what you have given to whom.

Check back weekly with your “Waiting on...” inventory and follow up with people who you think may wind up falling behind. Be relentless. After all, if the people you delegate to aren’t productive, you won’t be productive either.

Hold yourself accountable with end-of-day notecards. At the end of each day, for the first 20 or so workdays of January, write down (on a 3x5 notecard) basic things about each day: Who you met with. What you completed. Where you went. What you learned. At the end of the month, you can use this “inventory of engagement” to identify what you want/need to do more (or less!) of.

Implement a weekly debrief. Take time after every five-day period to stop, look around, and assess where you are in relation to where you thought you would be. Look at three key areas: 1. What new ideas have emerged? 2. What decisions need to be made? 3. How do I track this information?

Not only does the weekly debrief help you hold yourself accountable, it allows you to course-correct if necessary. Things usually don’t go the way we expect them to, so these weekly debriefs give us the opportunity to ask ourselves, Does this still make sense? And if not, what does?

Forecast your future. Open... continued on page 39
### Top Commercial / Industrial Contractors

**Listed Alphabetically**

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<tr>
<th>Firm Address</th>
<th>City, State, Zip</th>
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<td><strong>General</strong></td>
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<td>Al Shankle Const. Co., Inc.</td>
<td>3309 Grapevine St, Mira Loma, CA 91752</td>
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<td>Capstone Construction Co., Inc.</td>
<td>3631 Third St, Riverside, CA 92501</td>
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<tr>
<td>C.W. Driver Co.</td>
<td>4200 Concourse Dr, Ste. 350, Ontario, CA 91764</td>
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<tr>
<td>Fullerton Construction</td>
<td>1725 South Grove Ave, Ontario, CA 91761</td>
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<td>Inland Empire Builders, Inc.</td>
<td>10271-A Trademark St, Ste. 22, Rancho Cucamonga, CA 91730</td>
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<td>JG Construction</td>
<td>15632 El Prado Rd, Chino, CA 91710</td>
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<tr>
<td>K.A.R. Construction Inc.</td>
<td>1366 W. Brook St, Ontario, CA 91762</td>
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<tr>
<td>Mc Carly Building Companies 2</td>
<td>20401 S.W. Birch St., Ste. 300, St. Louis, MO 63104</td>
</tr>
<tr>
<td>Oltmans Construction</td>
<td>1701 E. Harry Sheppard Blvd, San Bernardino, CA 92408</td>
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<td>Panattoni Construction, Inc.</td>
<td>34 Tesla, Ste. 110, Irvine, CA 92618</td>
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<tr>
<td>Prizio Construction, Inc.</td>
<td>391 W. Alhambra Blvd, N. Costa Mesa, CA 92626</td>
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<td>Ralph Afflati Construction</td>
<td>151 Calmes Dr, Ste. N1, San Bernardino, CA 92401</td>
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<tr>
<td>Snyder Langston</td>
<td>17962 Cowan Irvine, CA 92614</td>
</tr>
<tr>
<td>Yeager Skamos Construction</td>
<td>1995 Aqua Mansa Rd, Riverside, CA 92509</td>
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</table>

| Jobless... continued from pg. 12 |

**It’s all about them, not you.** Get out of the mindset that matching yourself for a job or interviewing for a job is about you. It’s all about what you can do for them. That means defining your strengths and determining specific areas where you can solve their business problems. And be prepared to demonstrate that you have kept up with technology, industry changes and how the economy has affected them.

“Embrace change,” Aylward says. “You are still very valuable and viable — and viable — to those who...”

**continued on page 39**
A traveler attempting to book a ticket by phone became frustrated after choosing from a menu of endless options then waiting on hold for 20 minutes before eventually being transferred twice, with the second time to a dial tone! When she called back, the first live person she connected with got an earful of her frustration about what had transpired and how poor the customer service was.

The agent responded without hesitation stating, “Oh, well we’re not doing that anymore.” “Not doing what?” inquired the caller. “The customer service thing….we tried that before and it wasn’t working for us!” While the airline representative was undoubtedly joking in an effort to make light of a bad situation, his sarcasm is actually a serious assessment of the customer satisfaction attitude that transpires all too often.

From clusters of retail clerks engaging in personal conversation while a shopper waits patiently to be acknowledged, to grocery stores having only one register open at 5 p.m. on a weekday, customer satisfaction levels decrease while customer frustration levels increase. It’s become too common for an employee to respond to an inquiry from a customer as if their request is an imposition. As a result, potential buyers often feel compelled to apologize for the inconvenience their need for assistance has caused or ultimately determine their lack of need for that product or service at that time. It would be an eye-opening statistic to calculate the dollars in items discarded before check-out as a result of a customer’s perception of not being properly serviced.

While not the norm, a focus on the customer’s needs is refreshing as in the example of a salesperson searching for a non-essential item as if they were helping a parent find a lost child. Perhaps this kind of customer service is considered exceptional because it is more of the exception than the rule.

**Ways to improve customer satisfaction: Set Expectations**

It is probably true that common sense isn’t so common any more. In the context of customer satisfaction, that means that client service expectations need to be established and not assumed. As the world becomes increasingly more electronic, it is even more important that a focus on personalization is not deleted from ‘business to end-user’ relationships. Defining appropriate actions and attitudes will ensure a clear definition of what is and isn’t acceptable to protect the reputation of the company.

**Provide Training**

Highlight guidelines that identify appropriate resolutions to common issues to assist employees in both their initial learning curve as well as part of their ongoing development. An extension of that educational process is to depict examples of typical scenarios and suitable end results then practice them in hypothetical settings through small group application exercises. These activities will enhance long-term behavioral modification and reduce turnover.

**Take Action**

It has been said that there is no advance without chance and where there’s no guts—there’s no glory! Equally true is that insubordination requires ramifications! While it can be difficult to exercise authority for noncompliance to customer satisfaction expectations, the impact of not taking action can be insurmountable. Corporate complacency is contagious and when one’s lackadaisical attitude is overlooked, the interpretation by their associates is that it is acceptable behavior. This is devastating to any department and incredibly difficult to reverse.

**Benefits of focusing on exceptional customer satisfaction:**

**Upsell Opportunities**

It is not the dollar amount that can be saved that counts or even the amount that can be purchased for the amount spent. Ultimately, it is the buying experience that mostly impacts the decision to buy more than intended. Advertisements are inundated with discounts and multi-item incentives, but it is the customer satisfaction factor more than anything else, that encourages a decision to invest in additional items or upgraded features.

**Repeat Business**

More often than not, customers will frequent an establishment, even if a comparable product or service can be purchased for less money and/or at a location that is more convenient to get to. Why? Because of the service they receive and their effortless customer experience. This justifies that the value is in the perception, not in what figuratively goes home in the bag.

**Word of Mouth Marketing**

The best compliment is a recommendation and the most expensive advertising is a bad customer experience that is shared with others. The last loaf of bread at the mom & pop market was dated yesterday. When a shopper inquired about the half-price deal on day-old bread available at the competing grocery store in town, the owner replied that he doesn’t.
## Banks in the Inland Empire

### Ranked by Total Assets

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<tr>
<th>Bank Name Address (Headquarters)</th>
<th>City, State, Zip</th>
<th>Tangible Assets $</th>
<th>% Change</th>
<th>% Tangible Capital (R.O.A.E.)</th>
<th>% Tangible Capital Ratio</th>
<th>% Risk Based Capital Ratio</th>
<th>Income $</th>
<th>Top Executive/Title Address (I.E.)</th>
<th>E-Mail Address</th>
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<tr>
<td>JP Morgan Chase &amp; Co.</td>
<td>220 W. tapedtape</td>
<td>75.6%</td>
<td>9.71%</td>
<td>5.84%</td>
<td>15.32%</td>
<td>15,248,000,000</td>
<td>James Dimon/CEO 800 5th Ave, New York, NY 10017 Rancho Cucamonga, CA 91730 (909) 898-1500 <a href="http://www.jpmorganchase.com">www.jpmorganchase.com</a></td>
<td></td>
<td></td>
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<tr>
<td>Bank of America California</td>
<td>100 N. Tryon St. Charlotte, NC 28255</td>
<td>2.221,386,576,000</td>
<td>-7.66%</td>
<td>11.21%</td>
<td>7.05%</td>
<td>15.86%</td>
<td>544,531,000</td>
<td>Brian T. Moynihan/CEO 1150 Market St. Rancho Cucamonga, CA 91730 (909) 948-3020 <a href="http://www.bankofamerica.com">www.bankofamerica.com</a></td>
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<tr>
<td>Citi Bank</td>
<td>300 Park Ave. New York, NY 10043</td>
<td>1,185,021,000,000</td>
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<td>8.13%</td>
<td>14.80%</td>
<td>11,762,000,000</td>
<td>Vikram Pandit/CEO 1099 Peachtree Rd. northeast, Atlanta, GA 30309 (404) 367-2000 <a href="http://www.citigroup.com">www.citigroup.com</a></td>
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<td>Wells Fargo &amp; Company</td>
<td>420 Montgomery St. San Francisco, CA 94104</td>
<td>1,800,487,000,000</td>
<td>15.04%</td>
<td>6.82%</td>
<td>12.77%</td>
<td>3,360,788,000</td>
<td>John G. Stumpf/CEO 5301 Meineke St. Montclair, CA 91763-1523 (909) 249-3302/4131/646-6829 <a href="mailto:john.g.stumpf@wellsfargo.com">john.g.stumpf@wellsfargo.com</a></td>
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<td>Union Bank, N.A.</td>
<td>401 California St. San Francisco, CA 94111</td>
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<td>6.29%</td>
<td>14.78%</td>
<td>661,910,000</td>
<td>Masashi Oka/CEO 3998 Inland Empire Blvd. Ontario, CA 91764 (909) 944-3341/1437/3-3567 <a href="mailto:mokamasaki@unionbank.com">mokamasaki@unionbank.com</a></td>
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<td>Bank of the West</td>
<td>180 Montgomery St. San Francisco, CA 94104</td>
<td>61,856,897,000</td>
<td>4.63%</td>
<td>8.44%</td>
<td>15.49%</td>
<td>354,944,000</td>
<td>J. Michael Sheehan/CEO 8351 Haven Ave., Ste. 100 Rancho Cucamonga, CA 91730 (909) 841-2222/2228/6-4808 <a href="http://www.bankofthewest.com">www.bankofthewest.com</a></td>
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<td>City National Bank</td>
<td>591 S. Flower St. Los Angeles, CA 90071</td>
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<td>14.79%</td>
<td>128,544,000</td>
<td>Russell D. Goldsmith/CEO 3825 Inland Empire Blvd. Ontario, CA 91764 (909) 481-2470/913722 <a href="http://www.cnbc.com">www.cnbc.com</a></td>
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<td>16.04%</td>
<td>183,397,000</td>
<td>Dominic Ng/CEO 5237 E. Guasti Rd., Ste. 120 Ontario, CA 91761 (909) 769-4000/3880 <a href="mailto:dng@eastwestbank.com">dng@eastwestbank.com</a></td>
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<td>First-Citizens Bank &amp; Trust</td>
<td>231 Fayetteville St. Mt. Pleasant, NC 27031</td>
<td>20,723,767,000</td>
<td>17.39%</td>
<td>9.38%</td>
<td>16.89%</td>
<td>177,027,000</td>
<td>Frank Brown Holding Inc/CEO 3501 Inland Empire Blvd., Ste. 2109 Ontario, CA 91764 (909) 495-2470/1917/7799 <a href="http://www.firstcitizens.com">www.firstcitizens.com</a></td>
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<td>Rabobank, N.A.</td>
<td>3800 Concourse, Ste. 350 Ontario, CA 91761</td>
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<td>39,000,000</td>
<td>Ronald Blake/CEO 790 E. Colorado Blvd. Ontario, CA 91764 (909) 947-1126/9436 <a href="http://www.rabobankamerica.com">www.rabobankamerica.com</a></td>
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<td>FirstBank</td>
<td>1245 W. Collins Ave. Lakewood, CO 80215</td>
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<td>18.90%</td>
<td>122,117,000</td>
<td>John A. Lillard/President &amp; CEO 39995 Washington St., Ste. 101 Palmdale, CA 93551 (760) 638-5260/2567/6-3376 <a href="http://www.firstbankco.com">www.firstbankco.com</a></td>
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<tr>
<td>California Bank &amp; Trust</td>
<td>1720 E. Colorado Blvd. Los Angeles, CA 90014</td>
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<td>10.69%</td>
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<td>103,508,000</td>
<td>David E. Blackford/CEO 200 Library Blvd., Ste. 206 Rancho Cucamonga, CA 91730 (909) 940-2470/9407/8-5345 <a href="http://www.calbank.com">www.calbank.com</a></td>
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<td>Citizens Business Bank</td>
<td>701 N. Haven Ave. Ontario, CA 91761</td>
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<td>4.36%</td>
<td>12.10%</td>
<td>11.48%</td>
<td>65,941,000</td>
<td>Christopher Myers/CEO 790 E. Colorado Blvd. Ontario, CA 91761 (909) 898-2020/2135 <a href="http://www.cbbank.com">www.cbbank.com</a></td>
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<td>Pacific Western Bank</td>
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<td>9.89%</td>
<td>15.90%</td>
<td>42,662,000</td>
<td>Matthew P. Wagner/CEO 400 South Grove Ave. Ontario, CA 91764 (909) 941-2480/4200/6-4408 <a href="http://www.pacificwesternbank.com">www.pacificwesternbank.com</a></td>
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<tr>
<td>Wells Fargo State Bank</td>
<td>3200 Wilshire Blvd., Ste. 1400 Los Angeles, CA 90010</td>
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<td>0.00%</td>
<td>12.81%</td>
<td>13.41%</td>
<td>-34,824,000</td>
<td>Joe Whan Yoon/President &amp; CEO 8045 Archibald Ave. Rancho Cucamonga, CA 91730 (909) 841-2222/2228/6-3376 <a href="http://www.wellsfargobank.com">www.wellsfargobank.com</a></td>
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<td>Community Bank</td>
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<td>9.85%</td>
<td>13,070,000</td>
<td>David P. Malone/CEO (828) 566-2256/6/9/229 <a href="http://www.cbank.com">www.cbank.com</a></td>
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What’s Best...

continued from pg. 5

decide who gets your property
and when may at first glance
seem somehow beneficial, the
odds are that the government
will do the job differently than
you would have. As with many
government programs, the “one
size fits all” mentality of the
government’s estate plan fails to
take into account your wishes,
even though it’s your estate.
For example, you may have
wanted all of your separate
property, or none of it, to go to
your spouse, but with the gov-
ernment’s plan, it will likely go
one-half to your spouse and
one-half to your children. This
is true even if one child has a
substance abuse problem and
the other is undergoing a messy
divorce. Your heirs will receive
their shares outright if they are
at least 18 years old.
On the other hand, you may
have actually wanted your sepa-
rate property to go only to your
spouse, and for your own rea-
sons you want none to go to
your children or vice versa.
Neither will occur unless you
plan for it to happen.
As you can see, if you fail to
plan, your wishes don’t much
matter. Oftentimes a lack of
planning allows the estate to go
to family members that you
would not have wished to
receive any of your hard-earned
assets. Unwanted outcomes are
simply the result of not taking
the time to plan for the assets
that you’ve accumulated over
your lifetime. If you fail to plan
your estate, you will lose the
opportunity to protect your fam-
ily from an impersonal and
complex governmental process
so that they can ultimately
receive your property or what is
left after high fees and costs and
a very long waiting period.
Most people will choose one
of the following alternatives as
their method of planning.

Joint Tenancy
Joint tenancy is frequently
thought of as a “poor man’s
will” because the asset transfers
automatically upon death to the
people named on the title.
What this technique offers
in convenience it loses in pro-
tection. Consider the case of
Dorothy Schmit vs. the Internal
Revenue Service. Mrs. Schmit
put her husband, who happened
to be delinquent in his taxes, on
“her” property as a joint tenant
for convenience. Mrs. Schmit
had to sue all the way to the 9th
Circuit Court of Appeals, an
expensive proposition, to get the
IRS to finally accept the “nomi-
nal” status of her husband.
Anytime that you put any-
one else’s name on your assets,
their life becomes your life.
Their lawsuits become your
lawsuits. Their tax issues
become your tax issues. Their
divorces become your divorces.
Their bankruptcies become your
bankruptcy. You get the picture.
Despite your well-intended
desire to provide for that loved
one, putting their names on your
assets is probably not the best
way to go.
Furthermore, when you put
someone else’s name on a high-
ly appreciated piece of real
estate, what you are doing is
creating a highly unnecessary
continued on page 24
The (frustrating)...
continued from pg. 10
• Advancement—women feeling they can’t advance or succeed.

There are two drivers of these feelings:

1. The “comfort principle”
2. An unconscious preference for how leadership and excellence look.

Neither is malicious, intentional or usually even conscious. But they create barriers for women. Making them conscious can cause barriers to fall.

The Comfort Principle
Access to informal networks is key to getting great work assignments and therefore great experience and exposure that lead to promotions. The “comfort principle” can create a barrier to full access for women. It is a natural phenomenon; we like to spend time with people like ourselves. Speaking personally, given a choice, I’d prefer to go shopping or share a bottle of wine with my women friends than play golf or hang out in a cigar bar with men. I don’t judge men for preferring to hang out with men more than with me. Gender differences at work can create discomfort rather than comfort.

But “hanging out” enables the development of trust and relationship. The people who come to mind when we are handing out great assignments or giving our time as a mentor are naturally those with whom we are most comfortable. We can’t (and shouldn’t) legislate away the comfort principle. What we can do is bring it to the conscious level. Leaders can pause and monitor whether the comfort principle is influencing to whom they give assignments, whom they mentor and to whom they give a second chance when things don’t go perfectly. Then they can balance the benefit of diversity to their team and organization with their own comfort. In other words, awareness can assure that the comfort principle doesn’t result in less access for some groups.

An Unconscious Preference
The builders of American business were primarily men. They got there first. It is natural that ideas of leadership and excellence have a more masculine than feminine flavor. Studies show that “leadership” is associated with words that are characteristic of men more often than women. In fact, when women exhibit some of these traits, they are not favorably received. In evaluating a woman, men may find her approach unfamiliar and may judge her style rather than focus on the results she delivers. Leaders can stop and notice whether previously unconscious preferences are influencing how they evaluate a woman. They can take the time to understand differences in masculine and feminine approaches, and the strengths and limitations of each. Then... continued on page 39
Save The Date

2012 Asia-US Business Summit

World Trade Week

May 3rd-5th
Ontario Airport Hilton Hotel

Summit Hosted By:
United States Pacific Rim Chamber
Chinese American Federation
Global Brand Evaluation Center
China Light Industrial Corporation for Foreign Economic &
Technical Co-operation

Summit Goals:
In recent years, the global economy has suffered from financial turmoil. Corporations are facing new challenges in an unprecedented international economic situation. The Business Summit serves the following three types of enterprises, giving priority to small and medium businesses.
• Enterprises looking for channels of distribution in the U.S.
• Enterprises interested in making investments and purchases in the U.S.
• Enterprises in pursuit of business opportunities in the U.S.
• U.S. business enterprises in pursuit of business opportunities internationally
What’s Best... continued from pg. 21

Living trusts are the most popular estate-planning tool to allow families to avoid the expense and delays of probate, lower your taxes and protect the privacy of everyone involved. But would a living trust be the best strategy in your own particular situation? Let’s take a closer look at the uses and benefits of a planning strategy that can help build your future—and save your past.

The desire to ensure that an heir is provided for materially is the most common reason for creating a living trust. In the case of minors, a trust allows a parent to provide for a child without giving the child control over the property. The parent can also mandate how the property is to be distributed, and for what purposes.

A trust is also a useful tool for taking care of heirs who have physical or mental impairments or lack investment experience. The trust document can establish that all money is controlled by a trustee with sound investment experience and judgment. A “spendthrift” provision in a living trust is often used to further preserve the integrity of assets. It prohibits the heir from transferring ownership upon your death with the intent to avoid the expense, time delay and public exposure of the probate court process. As the law currently stands, if you die in 2013 and your child sells the property which is then worth $500,000.00, your child will be required to pay capital gains tax on $400,000.00 worth of appreciation. With proper planning, your child could have avoided the payment of that tax entirely. Do not put the names of your children’s or anyone else for that matter, on your long held real estate. There are other ways to accomplish your desires at much less cost.

Wills

Many people think that a will avoids probate. Unfortunately, this is not the case. A will simply avoids the assets going to the slates of intestate heirs selected by the state of California and instead passes to the beneficiaries that you designate.

The complexity, cost, and time for probate varies substantially from state to state. Unfortunately, anywhere you own real property you must have a probate. So, even if your state’s probate process is simpler than others, you may have assets in a different state that has a more difficult probate process. The probate process typically takes about a year, sometimes more, sometimes less. In some instances, a probate can remain open for years due to unforeseen circumstances. In my own office, we recently closed a probate case that had been open for 28 years and had seen three estate administrators and two attorneys die before we were hired.

If you can avoid the probate court process, you will be happy that you did. The process is expensive, takes a long time to complete before assets are distributed and anyone who wants information on what assets are in the estate and who will receive them and when, has only to make a visit to the courthouse and pull the file.

Living Trusts

Living trusts are the most popular estate-planning tool to allow families to avoid the expense and delays of probate, lower your taxes and protect the privacy of everyone involved.

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Living trusts are easy to update, modify or revoke in most cases and also do not require any additional tax filings.

Living trusts are harder to contest than wills. Part of the reason for this is that trusts usually involve ongoing contacts with bank officials, trustees and others who can later provide solid evidence of the owner’s intentions and mental state. A living trust that has been in place a long period of time is less likely to be challenged as having been subjected to undue influence or fraud. And because it is a very private document, the terms of the trust might not even be revealed to family members, allowing less opportunity for challenges to its provisions.

The trust provides you the opportunity to give a gift to your loved ones that they cannot otherwise get. If your trust is prepared properly, you can provide distributions to these beneficiaries in such a manner such that the inheritance is largely immunized from lawsuits, divorces, bankruptcies and taxes.

You can also build in great incentives into your bequest from the trust that will encourage your beneficiaries to become better people.

If you are leaving assets to institutions, it is not difficult to set up revolving scholarships or other funds with your name on them that will last for years to come and it doesn’t take as much money as you would think. Recently we had a music teacher client earmark $25,000 from the sale of her home to create a fund in her name that would provide band instruments for the students at the school where she taught. That fund will last for decades.

A living trust also avoids the painful ordeal of a probate court conservatorship proceeding. This occurs when a person is no longer competent to manage an estate because of a physical or mental disability. Without a living trust, a judge must examine whether you are in fact incompetent, and all of the embarrassing details of your incompetence are revealed in depth.

For over 65 years, Community Bank has been proud to represent our clients with comprehensive financial services and expertise. It’s nice to know they’re proud to represent us, as well.

Discover what Community Bank’s partnership banking can do for you. Call us today at 877-922-2653 or visit cbank.com/partnershipbanking.

They spent the time to really understand our needs.

— Ian Schenkel, President/CEO of Halibrand International Foods

“Mel-Halibrand’s Vice President and Relationship Manager at Community Bank, with Ian Schenkel, President/CEO and Andrea Shilo, Marketing Manager of Halibrand International Foods.”

Scan your smart phone to learn more about Ian and his business.
### Banks in the Inland Empire

#### Ranked by Total Assets

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Tangible Assets $</th>
<th>% Change</th>
<th>% Tangible Capital R.O.A.E.</th>
<th>% Tangible Capital Ratio</th>
<th>Risk Based Capital Ratio</th>
<th>Income $</th>
<th>Top Executive/Title Address (D.E.)</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
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<tbody>
<tr>
<td>Manufacturers Bank</td>
<td>2,006,345,000</td>
<td>17.08%</td>
<td>1.61%</td>
<td>13.77%</td>
<td>20.00%</td>
<td>3,259,000</td>
<td>518 S. Figueroa St., Los Angeles, CA 90011</td>
<td>(213) 405-0168</td>
<td><a href="mailto:kfarrenkopf@bankofhemet.com">kfarrenkopf@bankofhemet.com</a></td>
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<tr>
<td>Pacific Mercantile Bank</td>
<td>1,007,327,000</td>
<td>8.40%</td>
<td>5.30%</td>
<td>9.39%</td>
<td>13.39%</td>
<td>4,655,000</td>
<td>1257 East Grand St., Suite 100, Ontario, CA 91764</td>
<td>(951) 266-9100</td>
<td><a href="mailto:mkinz@pacificmercantilebank.com">mkinz@pacificmercantilebank.com</a></td>
</tr>
<tr>
<td>Bank of Homestay</td>
<td>446,743,000</td>
<td>-4.83%</td>
<td>20.87%</td>
<td>11.95%</td>
<td>15.41%</td>
<td>8,558,000</td>
<td>3115 Airport Dr., Riverside, CA 92506</td>
<td>(951) 359-4711</td>
<td><a href="mailto:kmcguire@pdnb.com">kmcguire@pdnb.com</a></td>
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<tr>
<td>American Security Bank</td>
<td>410,975,000</td>
<td>-8.86%</td>
<td>7.55%</td>
<td>9.99%</td>
<td>13.44%</td>
<td>1,963,000</td>
<td>1401 Dave St., Newport Beach, CA 92660</td>
<td>(951) 734-1171</td>
<td><a href="mailto:kpendergast@premierservicebank.com">kpendergast@premierservicebank.com</a></td>
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<tr>
<td>Security Bank of California</td>
<td>397,564,000</td>
<td>-42.52%</td>
<td>5.85%</td>
<td>12.44%</td>
<td>16.57%</td>
<td>1,951,000</td>
<td>5003 Truth St., Suite 100, Riverside, CA 92501</td>
<td>(951) 266-2205</td>
<td><a href="mailto:jrobertson@securitybanks.com">jrobertson@securitybanks.com</a></td>
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<tr>
<td>Community Commerce Bank</td>
<td>320,420,000</td>
<td>-12.47%</td>
<td>4.09%</td>
<td>12.08%</td>
<td>14.59%</td>
<td>2,074,000</td>
<td>300 W. Foothill Blvd., Claremont, CA 91711</td>
<td>(909) 623-7901</td>
<td><a href="mailto:wlmilner@communitybank.com">wlmilner@communitybank.com</a></td>
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<td>CommerceWest Bank, N.A.</td>
<td>305,903,000</td>
<td>-10.18%</td>
<td>2.50%</td>
<td>13.44%</td>
<td>22.49%</td>
<td>1,004,000</td>
<td>2111 Business Center Dr, Irvine, CA 92621</td>
<td>(949) 251-8699</td>
<td><a href="mailto:ivosan@aol.com">ivosan@aol.com</a></td>
</tr>
<tr>
<td>Commerce National Bank</td>
<td>242,520,000</td>
<td>-15.16%</td>
<td>1.80%</td>
<td>11.54%</td>
<td>18.92%</td>
<td>459,000</td>
<td>4040 MacArthur Blvd., Suite 100, Newport Beach, CA 92660</td>
<td>(951) 734-1221</td>
<td><a href="mailto:jmcmonagle@commercebank.com">jmcmonagle@commercebank.com</a></td>
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<td>Inland Community Bank, N.A.</td>
<td>240,440,000</td>
<td>-22.37%</td>
<td>-7.01%</td>
<td>11.52%</td>
<td>18.01%</td>
<td>143,000</td>
<td>1711 E. Palm Cayon Dr, Murrieta, CA 92562</td>
<td>(951) 973-7400</td>
<td><a href="mailto:kmcguire@pdnb.com">kmcguire@pdnb.com</a></td>
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<tr>
<td>Canyon National Bank</td>
<td>210,859,000</td>
<td>-17.40%</td>
<td>-197.73%</td>
<td>1.49%</td>
<td>3.09%</td>
<td>10,008,000</td>
<td>1711 E. Palm Canyon Dr, Murrieta, CA 92562</td>
<td>(951) 973-7400</td>
<td><a href="mailto:kmcguire@pdnb.com">kmcguire@pdnb.com</a></td>
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<tr>
<td>First National Bank of California</td>
<td>170,936,000</td>
<td>-6.54%</td>
<td>3.58%</td>
<td>11.57%</td>
<td>16.05%</td>
<td>197,000</td>
<td>71711 S. Sunset, Placentia, CA 92870</td>
<td>(714) 451-8650</td>
<td><a href="mailto:jmcguire@pdnb.com">jmcguire@pdnb.com</a></td>
</tr>
<tr>
<td>Premier Service Bank</td>
<td>145,044,000</td>
<td>-6.52%</td>
<td>-4.87%</td>
<td>7.94%</td>
<td>11.15%</td>
<td>1,366,000</td>
<td>4371 Atlantic Ave, Riverside, CA 92506</td>
<td>(951) 734-1171</td>
<td><a href="mailto:kfarrenkopf@bankofhemet.com">kfarrenkopf@bankofhemet.com</a></td>
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<tr>
<td>Desert Commercial Bank</td>
<td>146,087,000</td>
<td>-4.94%</td>
<td>-12.28%</td>
<td>10.36%</td>
<td>13.77%</td>
<td>1,348,000</td>
<td>64401 Village Circle, Palm Desert, CA 92260</td>
<td>(760) 340-3360</td>
<td><a href="mailto:lswartz@desertiwbanking.com">lswartz@desertiwbanking.com</a></td>
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<tr>
<td>Mission Oaks National Bank</td>
<td>141,297,000</td>
<td>-14.39%</td>
<td>-19.65%</td>
<td>9.66%</td>
<td>13.78%</td>
<td>2,084,000</td>
<td>48500 Business Park Dr., Temecula, CA 92590</td>
<td>(951) 734-1171</td>
<td><a href="mailto:gvyotaga@missionoaksbank.com">gvyotaga@missionoaksbank.com</a></td>
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<tr>
<td>First Mountain Bank</td>
<td>138,485,000</td>
<td>-7.09%</td>
<td>-10.69%</td>
<td>10.66%</td>
<td>12.81%</td>
<td>185,000</td>
<td>33415 Bear Creek Blvd, Bear Creek Lake, CA 92515</td>
<td>(951) 734-1171</td>
<td><a href="mailto:kmcguire@pdnb.com">kmcguire@pdnb.com</a></td>
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<tr>
<td>Palm Desert National Bank</td>
<td>126,239,000</td>
<td>-49.63%</td>
<td>-162.81%</td>
<td>3.26%</td>
<td>5.66%</td>
<td>2,368,000</td>
<td>7318 El Paso Avenue, Palm Desert, CA 92260</td>
<td>(760) 340-3360</td>
<td><a href="mailto:kmcguire@pdnb.com">kmcguire@pdnb.com</a></td>
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<tr>
<td>Golden State Bank</td>
<td>122,825,000</td>
<td>0.58%</td>
<td>-28.69%</td>
<td>6.67%</td>
<td>10.19%</td>
<td>3,372,000</td>
<td>1040 W. Foothill Blvd, Upland, CA 91786</td>
<td>(909) 340-3360</td>
<td><a href="mailto:kmcguire@pdnb.com">kmcguire@pdnb.com</a></td>
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<tr>
<td>Chino Commercial Bank, N.A.</td>
<td>106,025,000</td>
<td>5.88%</td>
<td>6.85%</td>
<td>9.79%</td>
<td>16.16%</td>
<td>443,000</td>
<td>351 S. Grove Ave, Ontario, CA 91761</td>
<td>(951) 734-1171</td>
<td><a href="mailto:kmcguire@pdnb.com">kmcguire@pdnb.com</a></td>
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<td>Commerce Bank of Tehama Valley</td>
<td>51,541,000</td>
<td>39.05%</td>
<td>-1.49%</td>
<td>18.07%</td>
<td>28.73%</td>
<td>212,000</td>
<td>22520 Hancock Ave, Murrieta, CA 92562</td>
<td>(951) 340-2714</td>
<td><a href="mailto:kmcguire@pdnb.com">kmcguire@pdnb.com</a></td>
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<tr>
<td>BBVA Bancanos USA</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>4,145,000</td>
<td>815 W. Hall Blvd, San Bernadino, CA 92410</td>
<td>(909) 820-2940</td>
<td><a href="mailto:kmcguire@pdnb.com">kmcguire@pdnb.com</a></td>
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*NOTE: Not Applicable N/A: Would not Deliver: nd not available. The information in the above list was obtained from the companies listed. 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, completion and geographical errors sometimes occur. Please send any corrections or additions in company letterhead to: The Inland Empire Business Journal, P.O. Box 1879, Rancho Cucamonga, CA 91729-1879. Reprinted by Michael R. Nertz with Crossway Books & Co./300 Securities. Copyright 2012 by BBM.*
A hero’s...

continued from pg. 44

able to be at Casa Colina’s Tribute to Courage on Saturday, Feb. 25th. I’ll be able to share with you some of my experiences both as a pilot and astronaut, and as a husband and caregiver,” said Captain Kelly. “As much of a challenge and honor that it was to be the commander of the space shuttle Endeavour on its final flight to the space station, it is much more of a challenging and humbling experience to see the resilience and determination of my wife, Gabrielle Giffords, as she fights her way back to reclaim her life. I also look forward to hearing the story of Katherine and Jay Wolf, and being with you all to celebrate what rehabilitation can achieve to help people regain their spirit and their lives.”

Mark Kelly is an American astronaut, retired US Navy captain, best-selling author, and an experienced naval aviator who flew combat missions during the Gulf War. The winner of many awards, including the Legion of Merit, two Defense Superior Service Medals and two Distinguished Flying Crosses, Kelly was selected as an astronaut in 1996. He flew his first of four missions in 2001 aboard space shuttle Endeavour, the same space shuttle that he commanded on its final flight in May 2011. He has also commanded space shuttle Discovery and is one of only two individuals who have visited the international space station on four different occasions.

“We are truly inspired by the incredible courage, commitment and dedication demonstrated by Katherine and Jay Wolf as well as Captain Mark Kelly,” said Dr. Felice L. Loverso, president and CEO of Casa Colina. “It is a privilege for Casa Colina to honor them at the Tribute to Courage because they exemplify the courage it takes to confront and overcome the tremendous obstacles that they were forced to face. By successfully engaging in the rehabilitation process they have turned tragedy into opportunity by increasing awareness about traumatic brain injury.”

In addition to the Tribute to Courage presentation, those in attendance will be treated to dinner, dancing, and live entertainment. Major sponsors are invited to attend a VIP reception immediately following the event to meet Captain Kelly and the Wolfs. Captain Kelly will also be signing copies of the couple’s memoir, Gabby.

Mark Your Calendar

Now through Feb. 15th
Nominations Now Being Accepted Through Feb. 15

14th Annual NAWBO-IE Amazing Women of the Inland Empire Awards Banquet

NAWBO-IE is seeking nominations for the Amazing Women Event (AWE) Awards Banquet to be held on Thursday, April 19, 2012 at the Eagle Glen Golf Club in Corona. Deadline to submit nominations is Feb. 15th. The AWE raises scholarship funds to support female college students in the Inland Empire to achieve their educational goals relating to entrepreneurship.

An AWE nominee should be an established business leader with a strong record of innovation in her field, outstanding performance in her business, and/or a clear track record of meaningful community involvement. Nominations will be judged on professional accomplishments, community leadership as well as awards and milestones. Each of these areas should be addressed in the nomination.

Award Categories:
The Legacy Award recognizes a woman who has achieved a truly amazing goal that will impact her community for years to come.
The Trailblazer Award recognizes a woman who has blazed a trail that others can follow and use to create their own success.
The Business Woman of the Year Award honors a woman who has demonstrated creative initiative in her business—to grow the business, create jobs, overcome obstacles, and help her community.
The Community Bridge Builder Award honors a woman who is deeply committed to her community and demonstrates an amazing passion for her particular cause.
The woman who defines the Rising Star Award winner has successfully been in business at least three years and has shown a commitment to the success of her community. She has demonstrated a clear and profitable track record of success.

Visit www.nawbo-ie.org to nominate a deserving woman today or to register for the AWE Banquet!

About NAWBO-IE: One of 80 chapters nationwide, NAWBO-IE is the premier organization for women business owners in the Inland Empire. The power of their voice on business and economic issues affecting women-owned businesses is heard in Sacramento and at the national level. Their goal is to promote and enhance the growth and profitability of their member businesses. NAWBO-IE sponsors educational and informational programs and engage in public policy efforts. Events are always informative and provide opportunities for relationship building. To find out more about the vision and objectives of NAWBO-IE, the benefits of joining, or becoming a corporate partner, please visit www.nawbo-ie.org

Feb. 14th and 15th

Wells Fargo to Help Inland Empire Customers Facing Mortgage Payment Challenges

More than 16,000 homeowners invited to free workshops in Ontario; several workshops scheduled in 2012 to help thousands of American families avoid foreclosure.

Wells Fargo & Company is hosting a free Home Preservation Workshop in the Inland Empire for continued on page 27
Mark your...

continued from pg. 26

Wells Fargo Home Mortgage, Wells Fargo Financial, Wachovia Mortgage and Wells Fargo Home Equity customers facing financial hardships. Wells Fargo has invited more than 16,000 mortgage customers in Riverside, San Bernardino and surrounding counties to the free workshop which will be held over two days on Tuesday, Feb. 14th and Wednesday, Feb. 15th from 9 a.m. – 7 p.m., at the Ontario Convention Center—located at 2000 East Convention Center Way, Ontario. Parking is free—customers should refer to the event website for instructions.

In addition to the Inland Empire event, Wells Fargo will host an additional Southern California Home Preservation Workshop on March 14th and 15th from 9 a.m. – 7 p.m. at the Los Angeles Convention Center located at 1201 S Figueroa Street, Los Angeles.

“Wells Fargo wants our customers to succeed financially and helping struggling borrowers find the right solution so families can stay in their homes in this difficult economy is a top priority,” said Diana Stauffer, Wells Fargo Home Mortgage senior vice president and regional servicing director for California. “This workshop gives Wells Fargo and Wachovia home mortgage customers, who are faced with payment challenges, the opportunity to meet face-to-face with our home preservation specialists to explore and discuss the options available for them.”

Approximately 100 Wells Fargo home retention team members—including bilingual specialists—will be on hand at the upcoming workshop to assist customers. Where possible, borrowers will receive a decision on a workout, loan modification, or other options, on site or shortly following the workshop. Options include Wells Fargo’s own loan modification program and the federal government’s Home Affordable Modification Program (HAMP). The Inland Empire and Los Angeles events will be the fifth and sixth workshops in the Southern California region since 2010. The company hosted four previous events in Ontario, Irvine, Pasadena and San Diego, where home preservation specialists met one-on-one with more than 2,600 homeowners facing mortgage payment challenges.

How to register for Wells Fargo’s Inland Empire Home Preservation Workshop

Walk-ins are welcome, but registration is strongly recommended in order to guarantee the ability to meet one-on-one with a representative. Sign up by Sunday, Feb. 12 at www.wfhmevents.com/lead-ingthewayhome. For more information call 1-800-405-8067.

Feb. 16th

Palm Desert Area Chamber of Commerce Announces: The Annual Palm Desert State of the City & Chamber Luncheon in Palm Desert

What does the future hold for residents and businesses in Palm Desert? What’s next? Budgets? Future development and coming new businesses? Find out at the Annual Palm Desert State of the City and State of the Palm Desert Area Chamber at Desert Willow Golf Resort on Feb. 16. Palm Desert Mayor Bob Spiegel and Palm Desert Area Chamber Board Chair Natalie Russo will bring attendees up to date on: What’s next, and who is opening shop in Palm Desert. Marketing efforts in Palm Desert, how and why? RDA development is up to date on: What’s next, and who is opening shop in Palm Desert?

Start time, 11:30 a.m.

Meet other residents and local business owners at this important and informative luncheon. Presented by First Foundation Bank, and hosted by the Palm Desert Area Chamber. Sponsorships are available and seats are only $50 each. Call 760.346.6111 for details and registration, or visit www.pdaccc.org and click “registration” to register and pay easily online.

Feb. 25th

A HERO’S WELCOME: FORMER U.S. CONGRESS-WOMAN GABRIELLE GIFFORD’S HUSBAND CAPTAIN MARK KELLY TO PRESENT AT CASA COLINA’S TRIBUTE TO COURAGE

Casa Colina is welcoming former U.S. Congresswoman Gabrielle Giffords’ husband Captain Mark Kelly as a special guest presenter and honoring traumatic brain injury (TBI) survivor Katherine Wolf, and her husband Jay Wolf at its Tribute to Courage on Saturday, Feb. 25th at Pacific Palms Hotel & Conference Center in Industry Hills. Proceeds from the gala black tie event will benefit Casa Colina Centers for Rehabilitation’s programs and services including its nationally renowned Brain Injury Program.

The reception begins at 5:30 p.m. and it is then followed by dinner, dancing and live entertainment at 7 p.m. Major sponsors are invited to attend a VIP reception immediately following the event to meet Captain Kelly and the Wolfs. Captain Kelly will also be signing copies of the couple’s memoir, Gabby. (See Page 44 for additional information on Katherine and Jay Wolf and Captain Kelly.)

For more information on the event, to donate, or become a sponsor, please contact Casa Colina Foundation at (909) 596-7733 Ext. 2223 or e-mail: tribute@casacolina.org.

Thrivent... exclusivity to Lutherans and their continued from pg. 3

families, Cummins said, “They’ve always had that membership aspect to their institution.”

Thrivent Financial for Lutherans was formed in the 2002 merger of two Lutheran fraternal benefit societies: Aid Association for Lutherans and Lutheran Brotherhood. The merger combined three credit unions and two banks to form Thrivent Financial Bank, an Appleton, Wis.-chartered thrift, which was “absolutely the right decision” at the time, Sipe said. “The world has changed in the last 10 years. Bank holding company regulations have changed significantly. It’s an issue that most insurance companies that own banks are dealing with now,” Sipe said. “This is new territory....I think we’re the first stock-savings bank that’s (transferring) to a credit union.”

Having considered the move since early 2011, the boards of privately held Thrivent Financial and Thrivent Financial Bank approved selling its banking business to the new credit union in November. Thrivent will keep its trust and investment business (with assets of about $570 million) in a separate, new subsidiary—Appleton-based Thrivent Trust Co. Thrivent estimates the credit union could grow to more than 220,000 members within the decade and attract members to its parent company.

Nearly 2.2 million are Thrivent Financial for Lutherans members. However, less than 17 percent are customers of Thrivent bank, which is primarily accessible online. More could join the credit union as it expands brick-and-mortar access through credit union partners.

La Verne College of Law Dean Resigns

The dean of the Inland region’s only accredited law school has resigned, effective immediately.

Allen Easley, dean of the University of La Verne College of Law in Ontario, had led the college since July 2008, focusing recently on regaining the school’s national accreditation.

The university’s executive vice president has been named interim dean.

In June, the American Bar Association said it would not grant the college full accreditation or extend its provisional accreditation, citing low passing rates for students taking the bar exam for the first time. Since then, the college has been accredited by the State Bar of California, also known as Cal Bar.
BEST, BEST & KRIEGER TAKES 25% OF NEW RIVERSIDE OFFICE DEVELOPMENT

Best, Best & Krieger inked a 10-year lease for 35k square feet at Citrus Tower, a six-story office building currently under construction at 3390 University Avenue in downtown Riverside. The deal accounts for roughly 25% of the building, set to be completed in April of 2012.

Rich Erickson, Dave Mudge and Tom Pierik, senior vice presidents of the Lee & Associates Riverside office, represented the property owner, Regional Properties Inc. Although the deal value was not disclosed, we heard it was worth over $14 million.

Aaron Wright and Andy Lustgarten of Studley repped Best Best & Krieger, LLP, one of Riverside’s oldest law firms with more than 200 attorneys in eight offices in California and one office in Washington, D.C. The new office at Citrus Tower will be only a few blocks away from the firm’s original office at Eighth Street and Main.

HEMET RETAIL PROPERTY SELLS FOR $192/SQUARE FOOT

A 50k-square-foot retail property in the city of Hemet sold for $9.6 million ($192/sf) in a recent sale. Situated on 5.61 acres at 220 North Sanderson Avenue, just north of Florida Ave, the property is occupied by LA Fitness. It is near to Home Depot, Target, Staples, Ross, Lowes and other national retailers.

The buyer was a private trust from Beverly Hills who was in a 1033 exchange while the seller, Eden Group LLC, was from Pleasanton. The property sold at a 7.6 percent cap rate which, according to Costar, is the lowest cap rate obtained for a single tenant health club-occupied property in the United States since July 2008.

Shaun Riley, director with Faris Lee Investments, represented the buyer in the transaction. The seller was repped by Marcus & Millichap. The buyer placed long-term financing on the property at 240 basis points lower than the cap rate, which provided the buyer with a 10 percent cash return going in, not to mention future rent increases.

MURRIETA RETAIL PROPERTY TRADES HANDS IN $8.5 MILLION SALE

Margarita Center, a 60.4k-square-foot retail property in Murrieta, was recently acquired in an $8.5 million ($141/sf) investment buy. The property is located at 39520-40 Murrieta Hot Springs Road, east of I-215 on the west side of Margarita Road.

The neighborhood shopping center is anchored by Fresh & Easy, and has eight retail suites ranging from 1.3k square feet to 10.7k square feet in size. Built in 2008, the center offers excellent lease potential due to its central location on the southwest corner of Murrieta Hot Springs Road and Margarita Road.

Todd Holley of V oit Real Estate Services represented the buyer, Mon Mon, LLC. The seller, MS Kearny CPB 3 LLC, was repped by John Read, Patrick Toomey and Phillip Voorhees of CB Richard Ellis.

SAMPLE PRODUCTS SUPPLIER PURCHASES 100K SQUARE FOOT ONTARIO INDUSTRIAL BUILDING

A 99.5k square foot industrial building in Ontario sold for $6.2 million, or about $62/square foot. Located at 4200 Mission Boulevard, north of I-60 and west of Milliken Avenue, the structure was purchased by Sample Real Estate LLC.

The building will be the new corporate headquarters and manufacturing facility for American... continued on page 30
The non-profit Cathedral Center was presented with a $25,000 grant from the Berger Foundation. Cathedral Center offers a variety of much-needed activities and services which include social, recreational, educational and health-related programs to over 1,000 outreach clients and over 30,000 other people who are directly involved with the center. For more information on Cathedral Center call (760) 321-1548 or visit www.cathedralcityseniorcenter.com

Agua Caliente Casino Resort Spa donated $17,000 worth of clothing from its wardrobe department to Martha's Village & Kitchen, which serves the homeless in the Coachella Valley. The donated garments were resort uniforms, including suits, blouses, shirts, ties and pants in colors and styles.

Lorena Landeros, manager of Agua Caliente’s wardrobe department, spearheaded the clothing donation. She volunteers at Martha’s Village and said she has seen firsthand the difference clothing donations makes to help the homeless in Coachella Valley.

“By donating these garments, we can give Martha’s customers a professional appearance when they go out to job interviews, or when they are hired for a job,” said Lorena Landeros.

For more information on Agua Caliente Casino Resort Spa visit www.hotwatercasino.com.

Six teachers in Palm Springs Unified School District earned the prestigious National Board Certification for 2011. Jaclin Avon, Beverly Bricker, Joan Mathews-Wilcox, Kimberly Moniz, Erin Schroer and Charlotte Silvers were recognized by the U.S. Department of Education. There are now 26 national board certified teachers in Palm Springs Unified. The rigorous National Board Certification process requires teachers to analyze their teaching process and demonstrate knowledge of their subject area. It is considered the highest certification a teacher can receive.

For more information on Palm Springs Unified School District call (760) 416-6000 or visit www.psusd.us.

The City of Coachella celebrates 65 years, since 1946, when it became the valley’s third incorporated city. When the city was incorporated, it boasted a population of about 1,000. It now has approximately 41,000 residents.

The City of Coachella held a special festival to celebrate its birthday with a special musical performance from Michelle Gonzalez of Orgullo Azteca Mariachi Group.

For more information about the City of Coachella call (760) 398-3502 or visit www.coachella.org.
Real Estate...

continued from pg. 28

Sample Company Inc., a national supplier of sample products to the decorative fabric, hospitality, and contract fabric trade. It was sold by JW Irvine LP.

Jedd Zaun and Bill Garrett of Lee & Associates represented the seller in the transaction. The buyer was repped by Steve Bellitti and Josh Hayes of Colliers International. “We started marketing this building last year and we received multiple offers,” said Zaun, noting that the buyer opted for a lease, with an option to purchase. “And while buyers are still looking for good deals, we were able to sell this property at a ‘solid price,’ which was great.”

CIP COMPLETES $6.5 MILLION RIVERSIDE INDUSTRIAL BUY

CIP Real Estate (CIP) has just acquired Summit Business Center, a 138k-square-foot business park located at 2002-2010-2030-2038 Iowa Avenue, in the Hunter Park area of Riverside, for $6.5 million, or $47/square foot. The property was purchased from Capmark Bank as an REO asset. CIP plans to invest an additional $3.8 million for capital improvements and interior renovations to upgrade the office park to appeal to government, non-profit and professional services firms.

“This acquisition represents an unusual opportunity to purchase a quality property in an in-fill location at a great price,” said Robert Y. Strom, principal of CIP Real Estate. “Our low cost basis will allow us to invest in the necessary physical improvements to make the park competitive and facilitate rental rates that will be attractive to Riverside tenants.”

Summit Business Center is currently home to two Riverside County operations, Crescent Health Care and AMFM Operating Inc., which manages KKGI 99.1 (Hip Hop) and Radio Disney stations, subsidiaries of Clear Channel Communications. CIP acquired the office project in a joint venture with a real estate investment fund managed by Blue Vista Capital Partners (“Blue Vista”). This is the third venture between CIP and Blue Vista. In 2010, the two firms acquired an 836.5k-square-foot industrial distribution park in North Carolina; in May 2011, CIP and Blue Vista purchased a portfolio of three industrial properties in Southern California totaling 188k square feet, including the Indiana Business Park in Riverside located about 10 miles from the Summit Business Center.

CIP will manage the property and oversee the extensive capital improvement program for the asset. Phil Woodford of CBRE represented Capmark Bank in the sale, while CIP represented itself in the deal. Woodford and Vindar Batoosingh of CBRE have been retained as the leasing agents for the park.

JOHNSON CAPITAL ARRANGES $20 MILLION ON ONTARIO MULTIFAMILY PROPERTY

Greg Richardson, managing director, and Scott Watson, vice president, of Johnson Capital’s Irvine office, have arranged a $19.7 million loan secured by a 168-unit multifamily property called Woodmere Apartments, located in Ontario.

The FHA loan was provided by Johnson Capital Huntoon Hastings and carries an extremely low fixed rate for the 55-year term. Additionally, the loan is non-recourse and open for prepayment at par after year 10. The debt is being used to refinance the property by the owner, a local investor.

Built in 1986, Woodmere Apartments is a garden-style property that consists of 21 buildings. The owner has adopted an aggressive upgrade plan that includes new fixtures, kitchen appliances, flooring, and an updated lighting scheme throughout the units. The property is located at 910 W. Phillips Street, near the intersection with Mountain Avenue, approximately one half mile south of Holt Avenue and about two miles west of the Ontario International Airport. Commenting on the transaction, Richardson said, “the FHA financing provided our client with capital to significantly improve the asset while locking in a very attractive long-term interest rate.”

SUMMIT MACHINE BUYS ONTARIO INDUSTRIAL BUILDING

In an Ontario industrial sale, Summit Machine paid $3.94 million for Philadelphia Place Business Park, a 65.9k square foot ($86/sf) property located at 2810 Philadelphia Street, north of I-60 and east of Archibald Avenue. The property, built in 2000, is considered a Class A, newer product for its size range. Jeff Smith and John Seoane of Lee & Associates’ Ontario office represented the seller, Lampson Beach Properties, which sold the property based on determinations of market conditions and the opportunity to affect a 1031 exchange for a property that had been of interest. Summit Machine will occupy the property for their own operations.

“When we started marketing the property, there were a total of five buildings available for sale and 14 buildings for lease in the 40k square feet to 50k square feet range,” said Seoane. “This illustrates how demand for purchase far exceeds demand for lease, which contributed to the seller’s confidence in achieving a premium compared to recent sales.”

LATEST PHASE AT RANCHO CUCAMONGA MULTI-HOUSING COMMUNITY FINANCED WITH $42 MILLION

Lewis Operating Corp has obtained $42 million in financing for the fourth phase of Homecoming at Terra Vista, an 868-unit multi-housing community within the master-planned community of Terra Vista in Rancho Cucamonga. Completed in 2010, the fourth phase of Homecoming at Terra Vista consists of 241 units that are 95.8 percent leased. The first phase of the property began construction in 2005.

Don Curtis and Charles Halladay of HFF arranged the nine-year, fixed-rate loan, which was funded by Prudential Mortgage Capital Company. The property was previously unencumbered with debt. HFF also arranged prior financing for Phases I, II and III of the property through Freddie Mac. This continued on page 33
Do The Right... continued from pg. 9

I was invited a few months ago to address 170 selected student leaders of two well-known boys and girls colleges in Asia on “Developing Future Leaders Today for the New World.” It was a combined session at my request. None of them could think of a leader in their country whom they really trusted and respected and would follow even in moments of doubt. Two students mentioned their parents. The others had a blank look on their faces. This was so sad. The core of our message was that as future leaders of our nation’s organizations, they must first learn to do the right thing no matter what the cost. They must know right from wrong.

No good deed erases a wrong deed. If you have wronged a person, you must ask for forgiveness from this individual. Not from “God.” This is so easy. Forgiveness must come from the person you have wronged. If a person has wronged you, forgive him or her, and reconcile. Return every phone call. Respond to every e-mail message from another person. You cannot force a person to talk to you, but you have done what the “moral law within” requires. How would you feel if a person did not return your phone call, respond to your e-mail message or refused to meet you? Every faith teaches us that we reap what we sow.

Corporate Social Responsibility initiatives do not absolve us of our organizational sins. Organizations must always do the right thing with all stakeholders; the employee, the customer, suppliers, investors and society. Life is not a balance sheet!

Churches, temples and mosques are full of people who are running from themselves and others seeking redemption. Others have buried themselves in causes. Many of us have done wrong things and want to feel good about ourselves. No good deed erases a wrong deed. We must forgive and reconcile with each other first in our homes, families, in our organizations and in society. Only then will our Creator or whatever “greater force” or the moral universe forgive us. “The Kingdom of God is within you,” said one of the greatest spiritual teachers who ever lived. True inner freedom comes from repentance and forgiveness; forgiving one another and doing the right thing. There is no escape.

“Do the right thing” always and “Do unto others what you want done to you.” The operative word is “DO.” Not talk. “By your fruits will you be known.” In our churches, temples and mosques, we keep listening to the same message all our lives, but what have we done? Have we become better human beings?

“Judge not lest you be judged.” The greatest spiritual teacher who ever lived directed his anger not at the adulteress and the sinner, but at the arrogant, self-righteous and proud who thought they were better than the others. “There is none righteous, not one,” he said. Help each other wherever you are. Preachers, what are you preaching? Leaders, how are you leading? Teachers, what are you teaching? Parents, what kind of children are you raising?

Let us begin teaching this today in every classroom, home, workplace and nation. What kind of leaders and parents do we want to produce? We must begin by examining each one of our lives and each one of our organizations. This is the only competency that really matters. “Do the right thing” and “Do unto others what you want done to you.”

Gerard D. Muttukumaru is chairman, Center for Global Leadership Worldwide LLC and Adjunct Faculty, MBA and Executive Education Programs, California, USA. He can be reached at gerardmuttukumaru@yahoo.com

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is the third transaction HFF has arranged for Lewis Operating Corp with Prudential in 2011.

CITRUS FOOTHILL RETAIL CENTER

The Citrus Foothill Retail Center is a 24,624-square-foot center at 16119 Foothill Boulevard in Fontana. Tenants include Sprint and KidderCare. Property 96 percent occupied at sale, worth $2.9 million. Buyer: Fontana Shopping Plaza LLC of Calabasas. Seller: Los Altos VII, L.P. of Orange County.

SMITH AVENUE CENTER

Smith Avenue Center is a 31,663-square-foot center at 508-514 S. Smith Avenue in Corona. Tenants include Lohdi Market, Chico’s Bakery, Ely’s Beauty Salon, Ochoa’s Carniceria and Sara’s Bridal Boutique. Property 50 percent occupied at sale, worth $2.1 million. Buyer: NSHE CA Leonardo, LLC of Los Angeles. Seller: 508 Smith Avenue, LLC of Orange County.

GRAND JURUPA CENTER

The Good, the Better, and the Best!

By Bill Anthony

Antonino’s Ristorante Italiano in Rancho Cucamonga has been around for about 20 years and always is amazing. My wife claims this place has the best veal dishes in Southern California. Great for special occasions, a small wedding or when you want a night out with Mr. or Mrs. Special. Look for the owners of this restaurant to be opening a new restaurant in Upland this month.

The same people also own Haandi Indian Restaurant also in Rancho Cucamonga. This is the place for the best (in my opinion) Indian lunch buffet— and for under $10!

The Bistro inside Fantasy Springs Casino, in Indio, is only open for dinner. Great menu (even Kobe beef burger and lobster pizza) and indoor or outdoor seating. Call for reservations at (760) 238-5654….or did I mention the juicy rotisserie chicken?

Billy Reed’s Restaurant Bakery & Bar has been opened since 1975, having served over 15 million meals (I have never had a bad anything here). Billy Reed’s has an old world atmosphere with a very extensive breakfast, lunch and dinner offering. It is opened from 7 a.m. until 11 p.m. seven days a week. Choose from 14 salads….try the fish and chips (halibut)….home made chili…breakfast served all day (over 30 omelets). You will not leave hungry! Billy Reed’s is located at 1800 North Palm Canyon Drive in Palm Springs (phone number is 760-699-2762).

Pomme Frite is a Belgian bistro in Palm Springs with host/owner Jean-Claude Constant continually surveying the tables, kitchen and patrons to guarantee a perfect dining experience. Choose outdoor-sidewalk patio or main dining room to enjoy your European experience. There is no reason to be thirsty with a wide selection of Belgian beers and French or California wines available. What a menu!!! I rec-

continued on page 35
The Good...
continued from pg. 34
ommend the seven French escargots at $9.75; rosemary, thyme braised lamb shank at $24; crepes with duck confit at $13.95; Burgundy wine poached d’Anjou pears with vanilla ice cream with chantilly (whipped cream); and on Sundays, they serve half a duck l’orange. Also available are three-course specials for two persons at $45 for two. Lunch is served from Wednesday through Sunday from 11:30 a.m. until 3:00 p.m. Dinner is served from 5:00 p.m. until 10:30 p.m. They are closed on Tuesdays. They are located at 256 South Palm Drive in Palm Springs (phone number is 760-778-3727).

Manhattan in the Desert is the closest to the Carnegie Deli in New York City—well, the closest Manhattan deli west of the Hudson River. Bakery is located on the premises—and the rye bread the best— again west of Manhattan in New York. Everything is better than “good.” Best of the best is their brisket or Ruben sandwich. However, you will not be unhappy with any of your selections at Manhattan in the Desert. It’s a real “Kosher Style” deli. Also try the breakfast corned beef, pastrami or tongue and eggs. Wow!!! Manhattan in the Desert is located at 2665 East Palm Canyon Drive in Palm Springs (phone 760-322-3364). It is open for breakfast, lunch and dinner from 7:00 a.m. until 9:00 p.m.

The Chop House in Palm Desert opened in 1992 as part of the Kaiser Group of Restaurants owned by Kaiser, Lee, Eric and Sue Morcus. The family also owns Kaiser Grill, Chop House Palm Springs, The Deck Restaurant and Sky Bar, The Big Fish Grill and Oyster Bar, Grind Burger Bar—all located in Palm Springs as well as The Hogs Breath Inn in Carmel, The Hogs Breath Inn in La Quinta and Jackalope Ranch in Indio.

OK, now let’s get down to the Chop House in Palm Desert. Best beef in Southern California (in my opinion) and that includes all the big names in steakhouses. Start with the lobster bisque with cognac and truffle oil ($10)—it is addictive (I wound up in the Betty Ford treatment center three times). Try the 16 oz. rib eye ($39) and well worth the price, and if you cannot eat it all, take the leftovers home for steak and eggs the next day. All meat is butchered in-house. Don’t miss the creamed corn ($3) and save room to share their homemade desserts. An extra added note: there are 3,500 wine choices— easy to pick one or two. Don’t miss this place on your next trip to the desert. The Chop House is located at 74-040 Highway 111 at Portola in Palm Desert (phone number is (760) 779-9888).
During the past five years a new subject has grown in readership. The book (of which "Intern Nation" is one) "exposes" business owners and managers of non-governmental organizations (NGOs). Here's why more young people are reading books like this. Employers "hire" young people for little or no money, which means they are walking a narrow line between offering "training" and being guilty of clear cut federal and state labor law violations.

Actually, internships didn't start out as a way to take advantage of eager young men and women. As author Ross Perlin puts it:

"We are reaching a period when the commanding heights of American life are already dominated, with fewer and fewer exceptions, by former interns—senators and cabinet members started political life as DC interns, Wall Street's 'masters of the universe' cut their teeth during collegiate summers, cultural and intellectual elites broke in through cozy unpaid gigs, and on it goes. It comes as little surprise that these successful former interns now perpetuate the system that gave them a start and an 'in' today—working your way up from the mailroom or entering a profession directly for little or no money, which means they are walking a narrow line between offering "training" and being guilty of clear cut federal and state labor law violations.

For years, internships have been equated with apprenticeships. Author believes there is no rational comparison between the two. He comments:

"...White collar America imagines apprenticeships in medieval or Victorian caricature—blacksmiths and carpenters keeping young ruffians in line—and misses the modern picture entirely. Are internships white-collar apprenticeships? The answer is yes and no: on one hand, internships are clearly presented in the same spirit, as a way to launch young people into their careers; on the other hand internships fall far short of the modern apprenticeship model, the wealth and sophistication of white-collar firms and industries. Dan Jacoby, a historian of apprenticeships, sees internships by comparison as a chance to look at an environment rather than a chance to learn a job."

In Chapter 4 of "Intern Nation," Perlin raises the specter of a "lawsuit waiting to happen." He is primarily referring to the Fair Labor Standards Act (FLSA). What has happened during the last two or three years marks a departure for both interns and full-time employees. A large number of interns are not receiving any kind of remuneration and aren’t learning anything. Perlin cites the high frequency of law suits where unpaid interns are primarily used for cleaning out bathrooms, polishing door handles, and running for coffee. There was even one instance where the intern was expected to haul trash from the office to another office’s dumpster a mile or two away. The most startling difference was the growing number of full-time employees who were persuaded to take salary cuts. In many of these cases, the management’s persuasion included pointing out that the interns would be used to fill the positions of the full-time people for no or little pay.

And if this isn’t enough to concern the workforce in the private sector, the author goes on to point out that conditions for internships in non-governmental organizations can be far worse. In a number of cases they are completely unpaid volunteers working in war zones sometimes doing tasks that government can’t or won’t do.

Although the book is interesting and often makes good points, it’s frequently bent toward exposing "the bad guys," who in many cases are business owners who aren’t monetarily that far ahead of their employees or even their interns. Nonetheless, if you aren’t up to date on the world that interns inhabit, it does give you a different view of the modern world of work is like.

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. "Steve Jobs," by Walter Isaacson (Simon & Schuster...$35.00)(1)
   The story of a modern Thomas Edison.

2. "That Used to Be Us: How America Fell Behind in the World It Invented and How We Can Come Back," by Thomas L. Friedman & Michael Mandelbaum, (Farrar, Straus and Giroux...$28.00) (2)
   One possible roadmap back to fiscal and market stability.

   Why some people succeed against all the odds.

4. "Strengths Finder 2.0: A New and Updated Edition of the Online Test From Gallup’s Now, Discover Your Strengths," by Tom Rath (Gallup Press...$22.95)(3)
   Discover your strengths and integrate them with your career.

5. "The Little Book of Leadership: The 12.5 Strengths of Responsible, Reliable, Remarkable Leaders That Create Results, Rewards, and Resilience," by Jeffrey Gitomer & Paul Hersey (John Wiley & Son...$22.00)(5)
   A concise look at the fundamental traits of leadership.

   The why and how of America’s fall from economic grace.

7. "Back to Work: Why We Need Smart Government for a Strong Economy," by Bill Clinton (Knopf Doubleday...$23.00)(9)
   Why our political system hasn’t done a better job.

   Doing something about the negative impact of globalization.

9. "EntreLeadership: 20 Years of Practical Business Wisdom From the Trenches," by Dave Ramsey (Simon & Schuster...$26.00)(8)
   Experienced advice on business leadership.

    How foreign enemies are planning to sink the American economy.

*(1) -- Indicates a book’s previous position on the list. ** (3) -- Indicates a book’s first appearance on the list.
and it beeps to show me a headline.

No more of this Monday morning, "Hey, did you hear…?"

But let me get back to this issue with the cases. I found a company called Twelve South that makes something called a Bookbook. It holds my 4S and looks just like an old leather notebook. The spine is embossed in gold and a red ribbon sticks out of the top. It not only protects the phone, it disguises it. And it makes it look even more expensive than it is.

Oh, it has its downside. It covers up the camera completely. It’s awkward to use the phone with it on, unless you use your Bluetooth. And the slots on the inside cover only hold a couple of cards. The maker claims it replaces a wallet, but I keep my wallet separate and just put business cards in the slots. I am told it does not wear well, but I’ve had no problem with that, and the open slots on the bottom allow me to charge it overnight. I don’t think it would fit into a desk charger though.

Nothing in this world is perfect, but the new 4S does a good job and the Twelve South cover makes it look important. Adapt and overcome. That’s what they teach in the military and that’s what Apple and Siri have taught me about the 4S.

And who knows, they may come out with a newer, thinner more powerful iPhone 5 later this year.

Alexander, the spa director, has been working at the resort for many years and can assist in choosing the right treatment that’s perfect for you.

Another miracle at this resort is an affordable and wonderful restaurant. When we visited in October, the Capri Restaurant did not exist, and we were disappointed in the food and the service. However, big changes did wonders for customers who enjoy their meals and expect great service. An overhaul was necessary and Chef Anthony Santucci, grandson of founders John Sr. and Julia, did just that—signature dishes based on classic Italian recipes and specializing in steaks and seafood, homemade Italian sausage and homemade desserts. All meals are reasonably priced and the portions are large—no disappointments here. The Sunday brunch is a favorite of guests and locals alike. Dine in the restaurant or the outside patio. Service and staff did a good job during our stay.

We did wander next door last October to the Desert Hot Springs Hotel to take a peek at their facility. If it is absolutely necessary to bring along a group of children (who are on the active side), perhaps you would enjoy this hotel. We did listen to a band playing by the poolside one afternoon, but when we returned to our hotel, we thought our choice of staying at Miracle Springs was the right one.

The next time I want to heal, restore, replenish and relax my body, I will definitely return to the miracle of Miracle Springs Resort and Spa again and again.

Miracle Springs Resort and Spa is located at 10625 Palm Drive in Desert Hot Springs, Visit www.miraclesprings.com or call 800-400-4414 for additional information.

William K. Hayes is a member of the American Academy of Estate Planning Attorneys. The Hayes Law Firm specializes in trusts, probate and asset protection planning. For free information or to request a free estate planning seminar for your business or social organization, contact Attorney Hayes at 626-403-2292 or visit the Hayes Law Firm website at www.LosAngelesTrustLaw.com. This article is provided for educational purposes only and is not meant to provide legal advice as the circumstances for each individual will differ. Please seek the advice of an experienced legal counsel.
California Budget Fact Check

As I am sure you have heard, Governor Brown has released his latest budget proposal. And the facts have remained the same: he relies on shifts and transfers but little in the way of actual reductions. We know that this does not work.

California is still facing a major deficit up to $15 billion with the Governor threatening (again) to cut education and public safety dollars. On top of that, he is actively trying to raise our taxes to the tune of $35 billion over five years!

Californians already pay some of the highest taxes in the nation:
- State sales tax
- Business licenses
- Gas taxes
- Even our dogs pay license fees to exist

Why do we need to pay more? Citizens and businesses should pay fewer taxes. It’s our money and we should decide how much we invest in our families and businesses instead of feeding government mismanagement. Government is here to serve us.

Instead, we must work to cut back our government that has grown too large and cut the red tape that strangles businesses and forces them to leave California for friendlier states. We can do better—we are California. We must have a balanced budget that fully funds public safety and education; just like my Republican colleagues and I proposed last year.

Remember, California is one of the richest states in our nation. We are the 9th largest economy in the world and our gross state product is $1.9 trillion, or 13% of the US’s gross domestic product. We are a state of innovation and creativity – we must not let government drive away the best and the brightest. With a few strategic changes to some of these bad policies, we can restore California to the economic engine of America. That’s why our budget should reflect those facts instead of a bloated bureaucracy that politicians want to feed with more and more tax dollars.

The tax proposal, as currently detailed, will allow state spending to grow by 20% in four years, an average of 7.4%. In other words, citizens are being asked to approve taxes (again) that will allow for more revenue to the state instead of making the necessary cuts to an overgrown government, like the 500 state agencies, boards, and commissions that govern our lives. If these taxes are passed, it will devastate businesses and leave little left for our family households.

Not only does this budget rely on more taxes while it grows state spending, it is giving away even more money to failing projects like the High Speed Rail boondoggle whose costs continue to rise. This budget would give another $15.9 million to fund the High Speed rail when their very own Peer Review Group says that the project is not “financially feasible.”

This budget is filled again with hidden taxes and fees. I am concerned about a new tax continued on page 39

14th Annual An Evening Affaire
Auto Park at Valley Center

March 4, 2012
7:00 - 9:30 pm
The Mall of Victor Valley

This March, join our presenting sponsor, the Auto Park at Valley Center and the Victorville Chamber of Commerce, along with the entire High Desert business community in recognizing and celebrating our hometown heroes at the 14th Annual “An Evening Affaire” spring gala event showcasing the Best of the Best in the High Desert.

Please contact DeAnna Gorgei-Martindale, Special Events Manager at (760) 245-6506 or via email at djorgei@vvchamber.com for more information.

"TIME OUT"
With Bill Anthony
Sundays at 8 a.m.

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

Your Social Media Manager
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www.Facebook.com/BellaSocialMedia
Avoiding... 
continued from pg. 17
your calendar to 180 days from today. There, write three to four paragraphs describing what you’ll have done, where you’ll have been, and what will have happened to your personal/professional life by then. This kind of “forecasting” is good to do from time to time, and by spending 10 or so minutes at the beginning of the year thinking about the next six months, you’ll put your goals into action.

For more information visit www.womackcompany.com

City of Desert... 
continued from pg. 8

The city of Desert Hot Springs is nestled against the hills just north of Palm Springs. The community boasts over 27,000 residents who enjoy unmatched desert views, world-class health spas and healthy breezes. It was named as the State of California’s Fastest Growing City in 2010 and has been recognized by the California Association for Local Economic Development for its Economic Development Strategic Plan and commitment to economic growth.

Forget... 
continued from pg. 14
“The world has gone video,” Belanger says. “Video phone technology adoption is increasing at a rapid pace. Every day, 23 million Skype users are online; YouTube serves more than 2 billion videos per day. Personal adaption of video is across the all age groups, not just the 14- to 35-year-olds.”

Want to look into the future? It’s face-to-face contact, now acceptable for business class, on all of your mobile devices.

About Sean Belanger
Sean Belanger is the chief executive officer of Clearwater, Fla.-based CSDVRS, the parent company of Stratus Video, and CEO of Stratus. A graduate of Virginia Tech, he has 30 years’ experience in the technology industry. He previously served as CEO of the Paradyne Networks and general manager of 3Coms’ network service provider division.

Customer... 
continued from pg. 19
offer discounts like that because his vendor gives him back 80% on leftovers with the next day’s order. That $3.00 loaf of bread gained 90 cents more profit from the supplier than if sold at 50% off to the customer. But how much did it actually cost when factoring in the negative customer experience?

No, the customer is NOT always right; but the customer does always have the right to make the final buying decision. Therefore, the way a prospective buyer is treated really does matter with respect to their initial buy, their future purchase considerations and for the story they tell of their experience.

For more information, please visit www.thekeynoteffect.com, e-mail dit@thekeynoteffect.com or call 732-672-7942.

California... 
continued from pg. 38
on employers that is estimated to cost business owners about $40-$60 per employee. This is not the time to raise taxes on the people who create jobs. Therefore, we must continue to fight against any hidden costs to our businesses and any attempts to make it more difficult to create jobs in California.

This snapshot of the budget shows how important it is that our state budget be transparent and open to Californians. That is why I introduced our transparency bill AB 1437. This bill would require any state budget to be available on a publicly available website for your viewing for 72 hours prior to any vote by the Legislature. This means you can view and keep track of how the Legislature manages your money.

This is a simple bill that will help restore fiscal sanity to our state budget because citizens will be able to evaluate the budget and make their voice heard before legislators can take a vote. We must hold Sacramento accountable for their years of fiscal mismanagement and overspending. AB 1437 takes the first step in ensuring that light is shed on the budget process. Please join me in supporting this important transparency bill.

Jobless... 
continued from pg. 18
need your expertise.”

About Colleen Aylward
Colleen aylward has led the executive search firm Devon James Associates, Inc. for 19 years and is founder of Recruitment, Inc., a spinoff software product company in the Human Resources & Recruitment market.

The (frustrating)... 
continued from pg. 22
they can appreciate and value both.

Both the comfort principle and unconscious preferences are part of the “invisible mind-sets” named by McKinsey. The starting point for removing these mind-sets and the barriers they cause is awareness. By becoming aware of the barriers and of the strengths of both masculine and feminine approaches to work, leaders can assure that women and men feel accepted and valued and feel they can succeed. The result will be higher engagement, higher retention and a better bottom line.

Caroline Turner is the author of “Difference Works: Improving Retention, Productivity and Profitability Through Inclusion.” Book is available for purchase on www.amazon.com and at other major online book retailers. For more information, please visit www.differenceworks.com
NEW BUSINESS

County of San Bernardino

DE LA CREME INTERIORS
12223 HIGHLAND AVE.
STE. 220
RANCHO CUCAMONGA, CA 91730

SO CAL ISLANDS
785 S GIFFORD
SAN BERNARDINO, CA 92411

STRENGTH FOR STEVE
13235 BEARTREE ST.
FONTANA, CA 92336

TEAM FIRE PROTECTION
15235 BEARTREE ST.
FONTANA, CA 92336

BONITA GLOSTER
17381 EAST VIEW DR.
CHINO HILLS, CA 91709

JOSEPH ESPINOZA
7530 PALM AVE.
ONTARIO, CA 91764

MIKE'S FLOORS & MORE JANITORIAL
4645 PARADISE VIEW
BARTOW, FL 33811

SUGARLOAF, CA 92386
STE. 1438
501 MAPLE LN

ALLIED STUDIOS
15111 PIPELINE AVE.
CHINO HILLS, CA 91709

G & C HOME MAINTENANCE
1455 SOUTH STATE ST.
Hemet, CA 92543

PUMPING
JOE'S CONCRETE
VICTORVILLE, CA 92392

LAURA TRUDELL
3250 E 13TH ST.
SAN BERNARDINO, CA 92404

SIMON'S DESIGN GARDENING
11005 NEURO DR.
SAN BERNARDINO, CA 92409

SUN CARE HOME HEALTH SERVICES
336 S WATERMAN AVE.
SAN BERNARDINO, CA 92408

THE COMPUTER SHACK
29199 WHITEGATE LN.
HIGHLAND, CA 92346

THOMPSON INDOOR GARDEN CENTER
16337 WALNUT ST.
STE. 1
HESPERIA, CA 92345

UNITED HYDRAULICS AND MACHINE
9556 MARION AVE.
MONTCLAIR, CA 91763

A V SMOKE SHOP
20783 BEAR VALLEY RD.
STE. D
APPLE VALLEY, CA 92308

E & L DENTAL LABORATORY
7977 LIME AVE.
STE. 3
FONTANA, CA 92336

NEW BUSINESS

County of Riverside

NEW HORIZON HOME LOANS
43402 BUSINESS PARK DR.
STE. F
TEMECULA, CA 92590

L & M CASKET COMPANY
20804 IRIS CANYON RD.
STE. 1
RIVERSIDE, CA 92508

ELITE FUGITIVE RECOVERY SERVICES
3401 DURAHART ST.
RIVERSIDE CA 92507

WUHRMAN MANAGEMENT COMPANY
41667 IVY ST.
STE. F-6
MURRIETA CA 92562

RAINBOW PROPERTY MANAGEMENT
24811 POSTAL AVE.
STE. 1
MORENO VALLEY CA 92553

ONE AND ONLY HANDYMAN
5935 LINSAY CIR.
TEMECULA, CA 92591

BAD 2 THE BONE MOBILE PET SPA
26-156 ERIE SPRING RD.
MENIFEE, CA 92584

VIVA LA PET SPA & GROOMING, S.C.A.
26-316 ERIE SPRING RD.
MENIFEE, CA 92584

SKY COUNTRY FEED & FAY
26750 STATE HWY
PERRIS, CA 92570

ADVANCED MACHINING & ENGINEERING
22424 RIO NIDO
STE. 2
TEMECULA, CA 92590

M & D SMOKING SPECIALISTS
16537 WALNUT ST.
ONTARIO, CA 91761

ALL IN ONE INSURANCE
671 BOSTON ST.
HEMET, CA 92545

SHERBY CLEANING SERVICE
23380 CHALLIS CT.
MORENO VALLEY CA 92553

SO-CAL SURVEILLANCE SYX
24904 COTTONWOOD AVE.
MORENO VALLEY CA 92553

SAMS RACING
6734 DOULITTLE AVE.
STE. A
RIVERSIDE CA 92502

MAD CHOP
275 PERSIENNE LN.
SAN JACINTO, CA 92582

M.D. SHOP
275 PERSIENNE LN.
SAN JACINTO, CA 92582

LAURA TRUDELL
25620 GARRIAN
MENIFEE, CA 92584

MAURICE TRUDELL
25620 GARRIAN
MENIFEE, CA 92584

TRUDELL REAL ESTATE
25620 GARRIAN
MENIFEE, CA 92584

DMS
6734 DOULITTLE AVE.
STE. A
RIVERSIDE CA 92502

DREW MEBREBEAU
MOTORSPORTS
6734 DOULITTLE AVE.
STE. A
RIVERSIDE CA 92502

MAD CHOP
275 PERSIENNE LN.
SAN JACINTO, CA 92582

M.D. SHOP
275 PERSIENNE LN.
SAN JACINTO, CA 92582
Recession-proof prices—full-service spas—great restaurants—banquet facilities—and just right in our own backyard—that’s the miracle at Miracle Springs Resort and Spa in Desert Hot Springs.

Visited Miracle Springs Resort and Spa in January (during that hot spell at the beginning of the month) and enjoyed very much. An added bonus is that it didn’t break the bank with excessive prices in food, spa treatments and rooms.

We visited Two Bunch Palms also in Desert Hot Springs a few years ago, and can say it was a luxurious weekend, but pricey. Rooms at Two Bunch Palms run from $199 and up for a night and high prices for spa treatments and meals—if cost is not a factor in making travel decisions, then I suggest you call for reservations. A note here: If you plan to bring any children under 18, hang up the phone because they are not allowed on the property.

However, if your budget is a factor, I recommend Miracle Springs Resort and Spa. Everything at the hotel is not “over the top” in price. We all know that stress is unhealthy, and to relieve stress, what better way than to soak in a hot pool, get pampered by spa professionals and not paying dearly. No one wants to come home with the dread of paying a exorbitant credit card bill. You went to the dread of paying a exorbitant credit card bill. You went to

Desert Hot Springs

For those who are not familiar with the Desert Hot Springs area, I will give you some background information and the health benefits associated with this part of the country.

Within Desert Hot Springs exists one of the greatest thermal water areas in the world. These natural hot springs have been compared to the famous healing waters of Baden-Baden in Germany. The very word “spa” means a place providing therapeutic mineral springs but while the number of spas continue to grow in the U.S., very few offer the real nature of a spa...the healing restorative powers of the mineral water. While stress is relieved by the natural heat, the minerals absorbed through the skin rejuvenate the body. Used for years to relieve sore muscles and treat arthritis, the water in Desert Hot Springs is also especially rich in silica leaving the skin soft and smooth. Travel & Leisure Magazine

Miracle Springs Resort

Since spas rule in Desert Hot Springs, this resort features eight glistening pools containing natural hot mineral water drawn from a well on the hotel property. Pool temperatures range from 90 degrees to 105 degrees. The water comes out of the ground at 140 degrees, mineral rich, pure, and odorless. After the water has been cooled down, it is streamed into the pools.

Relax and take a long soak in this hot mineral water and then follow up with a massage or other treatments available at Miracle Springs.

All the spa treatments which include massages, facials, body masques, wraps, and more are all at reasonable prices. A massage costs $75 for 50 minutes, and you can ask for a partial (25 minutes) massage for $40. The menu is endless—so browse through their booklet or visit their website. My guests and I enjoyed many skin treatments at Miracle Springs and can agree that they were performed by expert therapists and highly skilled technicians. Helen continued on page 37
A HERO’S WELCOME: FORMER U.S. CONGRESSWOMAN GABRIELLE GIFFORDS’ HUSBAND CAPTAIN MARK KELLY TO PRESENT AT CASA COLINA’S TRIBUTE TO COURAGE, FEB. 25

Event to Honor Culver City Residents Katherine and Jay Wolf for Inspiring Story of Her Survival Following Traumatic Brain Injury

Katherine and Jay Wolf were college sweethearts. After marrying at the age of 22, the young couple lived an idyllic life by the beach in Malibu. He studied law at Pepperdine; she began modeling and acting. They had a baby boy. On April 21, 2008, the unthinkable happened. While their son napped peacefully in his crib, Katherine collapsed on the kitchen floor as she was making lunch. Jay arrived home and found his young wife in distress. He called 911. She was rushed to UCLA Medical Center where doctors discovered she had massive bleeding in her brain caused by a congenital brain defect – an arteriovenous malformation (AVM).

Her doctors performed 16 hours of intricate brain surgery to save her life. They removed 60% of her cerebellum. Thankfully, Katherine’s cognition and mental faculties were still intact. Yet her motor control was severely affected and the right side of her face was paralyzed. She spent 40 days in intensive care at UCLA, then another three months in its neuro-acute rehab unit before she was transferred to Casa Colina’s Transitional Living Center for its intensive rehabilitation program. Jay moved into one of the Casa Colina homes adjacent to the campus with their son, so he could be there to attend her therapy sessions and support her.

“We don’t have any expectations. We hold onto things very lightly and just go with the flow because we know how quickly things can change,” explained Jay. “All the more reason to celebrate the time we have together with our families, those milestones and happy, small moments.”

The Tribute to Courage event also hits extremely close to home for Captain Kelly, whose wife and former U.S. Congresswoman Gabrielle Giffords suffered a TBI as the result of an assassination attempt on Jan. 8, 2011. They share similar challenges as the Wolfs that are described in their best-selling memoir, Gabby, in which the couple shares the world their story of hope and resilience.

“I’m very pleased that I’ll be continued on page 26

Better Vision At Any Age.

Rajesh Khanna M.D.
Team Ophthalmologist for US Men’s Water Polo Team
Voted Best LASIK Surgeon by L.A. Daily News Readers
Certified by the American Board of Ophthalmology, he’s performed over 10,000 surgeries. He has Advanced Fellowship Training in LASIK and Refractive Cataract Surgery, and is a Volunteer at the UCLA Jules Stein Eye Institute.

For Younger Patients:
- Wavefront Thinflap LASIK
- Intralase all laser LASIK
- Super LASIK

For Patients over 45:
- Prelex – see far and near in each eye (not monovision)
- Super LASIK

Those Turned Down for LASIK:
- Cataract Surgery
- Intacs & Corneal Crosslinkage
- High Myopia/Hyperopia
- Phakic iol

For Patients over 60:
- Prelex
- Cataract Surgery

Call For a Free Consultation

Insurances may be accepted.

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