Bank of America over the past six weeks called due thousands of small business loans in California. B of A during 2011 made approximately $2 billion in small business loans to California companies—but now is asking those same companies to pay off existing loan balances now or take out new loans and lines of credit at much higher interest rates.

They (B of A) claim that 13% of the 2011 loans are in default; however, other banks in Riverside and San Bernardino tell us they do not have these same problems. The Inland Empire Small Business, in preparing this story, was told by seven local (mostly community banks) that they have money available and are making “small business loans” so this may be a good time for businesses to apply.

CSUSB, FACULTY MEMBERS AND BUSINESS COLLEGE HONORED IN INDIA

California State University, San Bernardino, its academic colleges and eight faculty members were honored at the 14th annual International Business Summit and Research Conference at Amity University in Noida, India.

CSUSB was named the “Global Academic Excellence University” at the conference, which was held Feb. 22-24.

In addition, Cal State San Bernardino’s College of Business and Public Administration earned recognition as “Global Academic Excellence College.”

Eight CSUSB faculty members were recognized for their achievements in promoting global education and were named “global academic excellence professors,” as selected by an international panel of jurists.

The faculty members honored were Pete Robertshaw (anthropology), Rosalie Giacchino-Baker (language, literacy and culture), Rueyling Chuang (communication studies), continued on page 27

What is the District Export Council?

A brief explanation of the role of the DEC in the Inland Empire: District Export Councils, or DECs, are groups comprised of local business owners and community leaders, appointed by the U.S. Secretary of Commerce, to promote the development of export trade within their community. These individuals are selected based on their knowledge of international business and exporting and their civic involvement.

For more than 25 years, DECs continued on page 9

Did Bank of America Call Your Loan?

Bank of America over the past six weeks called due thousands of small business loans in California. B of A during 2011 made approximately $2 billion in small business loans to California companies—but now is asking those same companies to pay off existing loan balances now or take out new loans and lines of credit at much higher interest rates.

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TAPS

We in the United States have all heard the haunting song, “Taps.” It’s the song that gives us the lump in our throats and usually tears in our eyes. But do you know the story behind the song?

Reportedly, it all began in 1862 during the Civil War, when Union Army Captain Robert Ellis was with his men near Harrison’s Landing in Virginia. The Confederate Army was on the other side of the narrow strip of land.

During the night, Captain Ellis heard the moans of a soldier who lay severely wounded on the field. Not knowing if it was a Union or Confederate soldier, the Captain decided to risk his life and bring the stricken man back for medical attention. Crawling on his stomach through the gunfire, the Captain reached the stricken soldier and began pulling him toward his encampment. When the Captain...
FOUND A WAY TO USE LESS DOUGH. ANOTHER DAY. ANOTHER VICTORY.

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Don’t let her sweet personality fool you. Morgan Ballard is a true retail warrior, fighting to make each day a little more successful than the last. So when she learned that Charter Business could give her Internet speeds up to six times faster than standard DSL, unlimited long distance on her same phone number, and TV with digital music for atmosphere, she switched (that very day). Morgan now has a partner that understands her challenges. The money she’s able to reinvest in her business is just icing on the cake.

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Get Accurate and Simple Information for the Affordable Care Act (ACA)

By Robert K. Ross, M.D.

While many California small business owners have heard about the Affordable Care Act (ACA)—the new federal health care law—most lack a full understanding of what it actually means for their business and how it will benefit them and their employees.

Because small businesses are the backbone of our economy, we must move beyond the political rhetoric so that all Californians, including small business owners, are provided with accurate information so they can make informed decisions about their health coverage.

Recent studies have shown that there is both a need and desire among the state’s business community for a simple resource that provides clear information about the new health law. Given the fact that the state’s small business community provides the majority of Californians with their health coverage, it is imperative for them to be well-informed.

While there are many online options with information on the new law, The California Endowment has partnered with the business community to provide a first-of-its-kind online resource created by business for business.

The Health Law Guide for Business website (www.HealthLawGuideforBusiness.org) is a unique business-specific resource that will serve as an information hub for California businesses, their employees and the media. The site was created by a collaborative effort of The Bay Area Council, California Small Business Development Centers, California Hispanic Chambers of Commerce, Pacific Business Group on Health, Silicon Valley Leadership Group, Small Business Majority, Small Business Pacific Business Group on Health, Silicon Valley Development Centers, California Hispanic Chambers of Commerce, The Los Angeles Area Chamber of Commerce, and The Bay Area Council.

With the page count of the law totaling more than 2,400 pages, this site offers the ability to navigate a complex, confusing system that small businesses just don’t have time to master. Its design is based on understanding that the day-to-day demands of running a business leaves very little time for employers to sift through unnecessary content to locate what’s most significant. The guide clearly highlights key areas including tax credits, cost savings, and information on health and profit associated with wellness and prevention programs. One of the most helpful

continued on page 7
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News and Features

Acting Ethically is the Only Option  Being ethical has a higher cost in hard times than in good times, which makes being ethical difficult in our current economic climate. But, even good times can encourage bad behavior as one might get a sense of invincibility when the money is rolling in.

Creating a Dynasty: Three Leadership Styles You Need at the Top (and the Followers Needed to Support That System)  Dr. Jack Stark outlines the championship formula model that identifies three core leadership styles.

Business Beyond Borders—Global Skills for Today’s Boards to Secure Tomorrow’s Success  As the world becomes more dependent on technology, and as trade borders become seamless, how can boards acquire the tools and skills necessary to be effective and relevant in the global market?

Ten Habits of Bad Management  If you’re looking to run a high-performance organization, it’s imperative to be able to recognize the signs of bad management.

Don’t Fall for ‘Em: Ten Tricky Job Interview Questions to Watch Out For  No matter who you are, in order to land your dream job, you’ll have to undergo a job interview. Joyce Lain Kennedy advises that you take some time to prepare for these 10 tricky questions.

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Investments and Finance.  
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 Quotes on Education

Aristotle
The roots of education are bitter, but the fruit is sweet.

Jacques Barzun
The test and the use of man’s education is that he finds pleasure in the exercise of his mind.

M. L. Boren
You should have education enough so that you won’t have to look up to people; and more education so that you will be wise enough not to look down on people.

Robert Frost
Education is the ability to listen to almost anything without losing your temper or your self-confidence.

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EDITORIAL

Does Washington Politicians Care About Gas Prices?

I used to smile (maybe even laughed) when I heard the phrase, “I am as mad as hell and I ain’t going to take it any more.” Well, maybe I am getting old......because now I get it...... the meaning of those words.

I am no brain surgeon, but there are things that can be done by those guys who go to the “Capitol barbershop” at our expense.

Here are a few suggestions:
- Approve the oil pipeline from Canada to our U.S. refineries.
- At long last approve a few new refineries to be built.
- Release oil from our national reserve (we need it now).
- Cut all foreign aid to those countries trying to “strike it rich” (What harm will that do? They already hate us.)
- Pass legislation making it a felony for any federal office holder, his campaign or any pack to collect any contributions from the oil industry.

Threats from Iran! Baloney! Yes, baloney is the reason to jack up prices? We do not get any oil from Iran. Let’s get that oil from Canada and more from Mexico. Let’s tell those oil companies to stop legally stealing from U.S. Throw just one oil from Canada and more from Mexico. Let’s tell those oil holders, his campaign or any pack to collect any contributions from the oil industry.

During the George W. Bush years, Hillary Clinton and Nancy Pelosi both said, “The big oil companies” are living in the White House. Well, when Bush moved out and Barack Obama moved in, the “big oil companies” must not have moved. Where are Clinton and Pelosi now? I thought they were still in Washington, D.C. Didn’t Obama say he was a man of change? Well, how about acting on some of these suggestions?

May be I don’t know what I am talking about. Maybe I am just stupid or worse yet, maybe I am just old......but I am “Mad as hell, and I just am not going to.....take it......any more!!!

William J. Anthony, Publisher

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POLITICIANS TAKE IT TO THE BANK

Election year promises to reign in the banking industry have long-term consequences—few of them good
By David Malone

It’s 2012, and as anyone within shouting distance of a cable news program knows, the race for the White House is underway. All seats in the House of Representatives and control of the U.S. Senate are also in play. And it wouldn’t be an election year if there wasn’t a convenient target, a nemesis to draw the fire of politicians. This season, it’s the banking industry. As the CEO of a local business bank, I don’t like being in the rhetorical crosshairs. But this just isn’t a case of banksters with ruffled feathers. Everyone with a stake in a sustainable economic recovery should be concerned.

The federal government’s current attitude toward banking began well before this election cycle. The 2008 financial crisis precipitated by the mortgage market’s collapse inspired this massive intervention. Some of the actions were unprecedented such as hundreds of billions in bailouts and the Fed’s rock-bottom, short term interest rates. Many say that government had to step in. I agree that we were on the brink of global freefall in late 2008, which required bold steps by Washington. Bold steps quickly became a forced march as our leaders asserted more control over the financial system.

Dodd-Frank is the legal and physical symbol of this mindset, physical in the often-cited bulk of the document containing its provisions. Dodd-Frank is not “old news”; the multitude of changes and restrictions it imposes on the financial industry deploy in stages. Lawmakers, regulators, bankers and customers continue to grapple with these sweeping mandates. The banking industry is left with increased costs and greater difficulties in doing business.

The result: confusing rules, higher costs of doing business, accompanied by continuing examples of poor corporate governance, and in the final analysis accomplished nothing to stop the latest financial Armageddon.

While the federal government strives to protect us from ourselves, it wants to motivate us to lend, borrow and spend. These missions are frequently in conflict. Case in point: The Fed is maintaining interest rates at historic lows, an example of “priming the pump.” At the same time, regulations, restrictions and related uncertainty have tightened underwriting standards and eroded consumer and business confidence. In short, capital may be cheap right now, but that alone doesn’t have to go back that far in time to find a precedent for Dodd-Frank, one that shows how noble intentions, an avalanche of regulations, and pontificating politicians don’t always lead to positive change. A decade ago, Sarbanes-Oxley arose to curb the excesses, deceptions and failures of companies like Enron and Worldcom. The result: confusing rules, higher costs of doing business, accompanied by continuing examples of poor corporate governance, and in the final analysis accomplished nothing to stop the latest financial Armageddon.

Politicians Take It to The Bank

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Many people defend Dodd-Frank as a return to the prudent government oversight put in place during the Great Depression. You don’t have to go back that far in time to find a precedent for Dodd-Frank, one that shows how noble intentions, an avalanche of regulations, and pontificating politicians don’t always lead to positive change. A decade ago, Sarbanes-Oxley arose to curb the excesses, deceptions and failures of companies like Enron and Worldcom. The result: confusing rules, higher costs of doing business, accompanied by continuing examples of poor corporate governance, and in the final analysis accomplished nothing to stop the latest financial Armageddon.

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Since mandatory retirement has long been abolished in most industries, we are living in a time where there are multiple generations of employees working together. Healthy seasoned octogenarians working alongside college interns, and every age group in between, can make for a particularly generationally diverse workforce. This age diversity in the workplace presents challenges in areas of communication, expectations, work ethic and abilities and strengths. While multigenerational coworkers struggle to understand each other, some of the most difficult situations involve managing a much older or younger staff. Younger managers sometimes categorize their older workers as slower and technologically deficient. Older managers tend to question younger employees’ experience, maturity and work ethic.

Samantha, a newly hired 28-year-old vice president of a small company is meeting with David, a 52-year-old manager who reports to her. Samantha asks David to spearhead a project to create a Facebook page for their company. David responds that he does not know much about Facebook but comments that his teenage sons use it all the time. When David asks why the company would want a Facebook page, Samantha rolls her eyes and chalks this up to David being behind the times.

Robert is a 61-year-old supervisor and is constantly receiving requests from his team about working from home. While much of his team’s work does not have to be done on site, he does not believe in the concept. Since many of this staff are in their twenties and thirties and have young children, he expects that much work won’t be getting done at home. Robert tends to have less confidence in employees wanting flexible schedules.

What can Samantha and Robert do to better lead their employees of different generations? Samantha would probably best engage David if she approached the Facebook situation with patience and additional training. Robert would likely inspire the most loyalty with his team by being a bit more flexible. If Robert made an effort to put some work-life balance policies in place, his staff might perceive him as more reasonable and work even harder to get their jobs done.

There are challenges from the subordinate’s perspective as well. While it’s usually a mistake to underestimate a younger manager, many older workers do. Sure, it’s possible that a younger employee might have been hired or promoted due to nepotism or other unjustifiable reasons. But typically, that younger person is deserving of the position due to education, experience, leadership potential or other abilities. Regardless, it is important to judge younger managers on merit rather than age. While a seasoned employee may resent a younger person coming in and telling him what to do, it is likely this person has something unique to offer. Sometimes the resentment toward a younger boss has more to do with the older worker than anything the younger manager has done. Reporting to a younger manager can trigger feelings of inadequacy, feeling “old,” and regret for how an older manager does not embrace technology. Lives in the past or dismisses younger counterparts when they don’t recognize pop culture references of the past.

Younger workers also have a challenge understanding their older managers. They find themselves frustrated when the older manager does not embrace technology, lives in the past or dismisses younger counterparts when they don’t recognize pop culture references of the past. In working with a boss of an older generation, younger employees should consider:

1. Respecting the years of experience the older manager brings to the table. Even when an older boss acts in a way the younger staff does not agree with, it should be acknowledged that the decision may be based on past experiences from which the older manager has learned.
2. Understanding that “face time” may be very important to an older manager. It is common for older bosses to be less open to the trend of working from home because it was not something with which they had ever become comfortable. If staff members do have flexible schedules or work off site from the older manager, they may want to check in regularly and take steps to reassure the older manager that work is getting done.
3. Explaining current pop culture references without making the older employee feel out of the loop. A twenty-something who mentions something he saw on the latest reality show should take the time to let his sixty-something boss in on the joke.
4. Accepting that meetings and phone calls may be preferred rather than texting, Skype, instant messaging and e-mail. While many older workers embrace technology, some still favor more traditional modes of communication. Going with the flow on the boss’ desired communication method will be appreciated by the older manager.

During this economic time, it is guaranteed that we will continue to see multiple generations collaborating at work. More retirees are reentering the workforce for extra cash and many older adults are delaying retirement indefinitely. With more and more high school and college graduates entering the workforce every year, it is important for workers of all ages to make an effort to understand and appreciate each other.
EXECUTIVE NOTES

NATIONAL HEALTH FOUNDATION TO HONOR RICHARD E. YOCHUM

The National Health Foundation (NHF), in association with the Hospital Association of Southern California (HASC), will honor Pomona Valley Hospital Medical Center’s (PVHMC) President/CEO Richard E. Yochum in a tribute dinner. “A Celebration of Leadership, Vision and Commitment.”

“What an honor it is to be recognized by NHF and HASC with this award. There are many others in healthcare who are deserving of this tribute and I am humbled to have been selected for this distinction,” said Yochum. Yochum has served in his present position at PVHMC since 1993 and has been employed at the hospital since 1978. Prior to joining PVHMC, Yochum served as an assistant administrator at City of Hope National Medical Center in Duarte.

Yochum earned his bachelor’s degree in business administration from Loyola University, Los Angeles and a master’s in hospital administration at the University of Southern California in Los Angeles. He currently holds of the American College of Healthcare Executives (FACHE).

LA QUINTA RESORT & CLUB NAMES NEW EXECUTIVE DIRECTOR OF SALES AND MARKETING

Former Marriott International Executive to Lead Sales and Marketing Efforts at Historic Desert Property

Rick Blackburn, previously director of intermediary sales for Marriott International’s Global Sales Organization, has been named executive director of sales and marketing at La Quinta Resort & Club and PGA WEST, the 45-acre desert retreat known for its exceptional golf, colorful Hollywood legacy and secluded ambiance.

In his new position, Blackburn will oversee all sales and marketing activities and programs – including group and leisure sales, marketing initiatives and public relations – for the resort, which encompasses 796 guest rooms and suites, 23 tennis courts, 41 swimming pools and 53 hot spas, a 23,000-square-foot spa and nine award-winning public and private golf courses at the resort and nearby PGA WEST.

According to Gary Sims, managing director of La Quinta Resort & Club, Blackburn will bring invaluable sales and marketing expertise to the legendary resort, which has drawn moguls and movie stars to the desert for decades. “Rick is a very talented sales and marketing executive and we are proud to have him on our team,” he said. “His sales and hospitality industry expertise will be essential to our efforts, as we continue to position La Quinta Resort & Club and PGA WEST as one of California’s premiere destination properties.”

With more than 25 years of hospitality industry experience, Blackburn worked with the Marriott Global Sales team for five years, providing strategic leadership for a team of well-seasoned sales professionals. Prior to that, he was the director of sales and marketing for The Ritz-Carlton, Lake Las Vegas, where he helped significantly increase property revenues, achieving record-setting room sales for the five diamond resort. He was also area director of sales and marketing for three distinctively different Marriott properties in Virginia, North Carolina and South Carolina. He began his hospitality career at Marriott International in Atlanta, GA, holding a series of increasingly responsible leadership positions in food and beverage and sales and marketing.

Additionally, Blackburn has served as a guest speaker for numerous organizations, including the College of Hotel Administration at the University of

Get Accurate... tools created for the site is a “tax credit calculator” to help employers estimate savings available under the law. With videos, interactive surveys and an easy to use format, The Guide includes numerous elements to serve a variety of preferences for information gathering.

Unfortunately, misinformation on the health care law is frequently treated as fact which causes great confusion among business owners. The goal of the site is simple: to provide easy-to-understand information to help business owners get the facts they need to make an informed decision about health coverage for them and their employees.

We also hope The Guide will also be a resource for brokers, who recent studies have shown will continue to play a role as business owners begin to explore options available through the new exchange provision under Affordable Care Act. Brokers and other intermediaries such as accountants will remain important sources of information and advice for many small business owners on issues around health insurance, and they will also play a role in educating, advising, and advocating for their small business clients under the new system.

The timing for this site couldn’t be better. More and more small businesses are realizing that offering health insurance is not just a benefit to their employees, but to their bottom lines as well. Offering health insurance leads to a stable and productive workforce, helps with recruitment and retention, and increases their competitiveness with larger businesses.

Visit this innovative, online resource today and learn about the benefits available to help you run your business. You may just find it will save you some money.

Robert K. Ross, M.D., is president and chief executive officer for The California Endowment, a health foundation established in 1996 to address the health needs of Californians.

TAPS...

finally reached his own lines, he discovered it was actually a Confederate soldier, but the soldier was dead.

The Captain lit a lantern and suddenly caught his breath and went numb with shock. In the dim light, he saw the face of the soldier. It was his own son. The boy had been studying music in the South when the war broke out. Without telling his father, the boy enlisted in the Confederate Army.

The following morning, heartbroken, the father asked permission of his superiors to give his son a full military burial, despite his enemy status. His request was only partially granted. The Captain had asked if he could have a group of Army band members play a funeral dirge for his son at the funeral. The request was turned down since the soldier was a Confederate.

But, out of respect for the father, they did say they could give him only one musician.

The Captain chose a bugler. He asked the bugler to play a series of musical notes he had found on a piece of paper in the pocket of the dead youth’s uniform.

This wish was granted. The haunting melody, we now know as “Taps” used at military funerals was born.

The words are:

Day in done.
Gone the sun.
From the lakes.
From the hills.
**DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL STOCK CHART**

### THE GAINERS

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<td>53.65</td>
<td>52.26</td>
<td>1.40</td>
<td>2.7%</td>
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</table>

### Monthly Summary 2/21/12

- **Advances**: 7
- **Declines**: 3
- **Unchanged**: 1
- **New Highs**: 4
- **New Lows**: 1

### San Bernardino County Helping Local Businesses

Precision Hermetic Technology, located in Redlands, manufactures high-reliability electrical connectors for the military and aerospace industries. The intricately machined parts range in size from the head of a match stick to a couple of inches in diameter. Recently the company has become aware of the benefits of utilizing the Business Services Team from San Bernardino County’s Workforce Development Department.

When President Daniel Schachtel needed to hire new employees, he reached out to the Business Services Team to advertise his new job openings. Once he identified a few good candidates, he was able to take advantage of the on-the-job training funds the department has available through the Workforce Investment Act. These funds allowed Mr. Schachtel to receive a 50 percent reimbursement of the new employees’ wages for three months while the new employees were trained in these manufacturing positions. Mr. Schachtel said, “The county has been a great resource for us, not only by helping reduce the financial impact of training new employees, but also helping us identify a pool of qualified individuals to choose from. The best way for the county to reduce unemployment is by assisting in the creation of manufacturing jobs, and they are very focused...”

---

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

**Duff & Phelps, LLC**

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

have served the United States by assisting small and medium-sized companies in their local communities and industries to increase their export business, thus promoting the country’s economic growth and creating new and higher-paying jobs for their communities.

CIEDEC accomplishes its mission through counseling local businesses, identifying export financing sources, sponsoring programs to create greater export awareness in the local community, identifying issues that impact export trade, supporting the programs and services of Inland Empire U.S. Export Assistance Centers (Ontario, Indio and San Bernardino), encouraging international education, and building local export assistance partnerships.

With locations in Ontario, California, and in Indio, California, the U.S. Department of Commerce, the Inland Empire and Coachella Valley U.S. Export Assistance Centers support businesses from Pomona to Palm Springs and Temecula to Barstow.

The Inland Empire region of Southern California is defined as San Bernardino and Riverside counties, and a portion of eastern Los Angeles County. The two county area forms the largest Metropolitan Statistical Area (MSA) in the nation, and ranks as the 14th most populous MSA in the United States with approximately 28,000 square miles. If the Inland Empire were a state, it would rank 30th largest in terms of population (3 million) and 32nd largest in terms of total income ($52 billion). Located in Ontario, California, the U.S. Department of Commerce, Inland Empire Export Assistance Center supports businesses from Pomona to Palm Springs and Temecula to Barstow. The region also supports over 3,000 manufacturers in industries such as the manufacturing of automotive and related equipment, housing, recreational vehicles, medical devices, and waste water treatment.

The Inland Empire is one of the fastest growing regions in the Western United States. Inc. Magazine’s (March, 2004) Annual ranking of the top spots in the country to conduct business put the region second, behind only Atlanta. The region expects to increase in the next 20 years by approximately 1.5 million people, more than the growth forecast for all but five states. Some of the leading exports produced by this region are industrial chemicals, consumer goods, medical equipment/services, computer software services, agriculture equipment/services, automotive parts/services, computer and peripherals equipment/services, and architectural/engineering services.

MBA/Executive Programs in the Inland Empire

<table>
<thead>
<tr>
<th>Name of Institution</th>
<th>City/State/Zip</th>
<th>Programs Offered</th>
<th>Faculty/Type</th>
<th>Executive Program</th>
<th>Prog. CA Res./Non-CA Res.</th>
<th>Tuition &amp; Fees</th>
<th>On Campus Res. &amp; Board.</th>
<th>Av. Start Salary/2014</th>
<th>Top Local Executive</th>
<th>Title/Phone/Fax/E-Mail Address/Website</th>
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<tbody>
<tr>
<td>California Baptist University</td>
<td>Riverside, CA 92504</td>
<td>MBA/Executive</td>
<td>Yes/55</td>
<td>1:10</td>
<td>University</td>
<td>$825 Per Unit</td>
<td>na</td>
<td>$97,000</td>
<td>Andrew Harrity</td>
<td>Dean (951) 343-4574/434353</td>
</tr>
<tr>
<td>Cal Poly, Pomona</td>
<td>Pomona, CA 91970</td>
<td>MBA/Executive</td>
<td>Yes/280</td>
<td>1:15</td>
<td>Public</td>
<td>$900 Per Qtr/$2,100 Per Qtr</td>
<td>2 Years</td>
<td>$1,034</td>
<td>N/A</td>
<td>Dr. Steve Curl</td>
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<td>Cal State Univ., San Bernardino</td>
<td>San Bernardino, CA 92407</td>
<td>MBA/Executive</td>
<td>Yes/97</td>
<td>18:1</td>
<td>Public</td>
<td>$8,600 Per Qtr/$15,500 Per Qtr</td>
<td>5+ yrs supervisory</td>
<td>$9,600 Per Year</td>
<td>N/A</td>
<td>Lawrence Rose</td>
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<td>Cal State Univ., San Marcos</td>
<td>San Marcos, Ca 92064</td>
<td>MBA/Executive</td>
<td>Yes/92</td>
<td>N/A</td>
<td>Public</td>
<td>$17,432 Per Term/$39,128 Per Term</td>
<td>N/A</td>
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<td>La Sierra University</td>
<td>Riverside, CA 92511-8247</td>
<td>MBA/Executive</td>
<td>Yes/85</td>
<td>1:16</td>
<td>University</td>
<td>$6200 Unit</td>
<td>$5200 Per Year</td>
<td>$75,000</td>
<td>N/A</td>
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<tr>
<td>The Peter F. Drucker &amp; Mauiastico Graduate School of Management</td>
<td>Claremont, CA 92321</td>
<td>MBA/Executive</td>
<td>Yes/110</td>
<td>1:14</td>
<td>Private</td>
<td>$87,900 Per Year/ Same</td>
<td>Exec: 5 years</td>
<td>$80,000</td>
<td>N/A</td>
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<tr>
<td>University of La Verne</td>
<td>La Verne, CA 91750</td>
<td>MBA/Executive</td>
<td>Yes/95</td>
<td>1:13</td>
<td>Private</td>
<td>$575 Per Unit/ Same</td>
<td>N/A</td>
<td>$4,945-$5,230</td>
<td>N/A</td>
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<tr>
<td>Cambridge College</td>
<td>Ontario, CA 91761</td>
<td>MBA/Executive</td>
<td>Yes/53</td>
<td>1:18</td>
<td>No</td>
<td>$475 Per Unit/ Master</td>
<td>N/A</td>
<td>$4,350 Per Unit/M. Ed</td>
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<td>Deborah Jackson</td>
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<td>University of Redlands School of Business</td>
<td>Redlands, CA 92374</td>
<td>MBA/Executive</td>
<td>Yes/81</td>
<td>1:11</td>
<td>Private University</td>
<td>$697 Per Credit/Same</td>
<td>N/A</td>
<td>$34,000</td>
<td>Monica Perry</td>
<td>Assistant Dean (909) 793-2135/3180</td>
</tr>
<tr>
<td>U. of Calif., Riverside, A. Gary Anderson Grad. Sch. of Management</td>
<td>Riverside, CA 92521</td>
<td>MBA/Executive</td>
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<td>N/A</td>
<td>$11,000 Per Year</td>
<td>N/A</td>
<td>Dr. Yunzhang Wang</td>
</tr>
</tbody>
</table>
Tee It Up for John Cook’s
Unforgettable Day
of Desert Golf

Partnering with LPGA Legend, Lorena Ochoa

The Unforgettables
Foundation

The Unforgettables help pay burial costs for families that have lost a child.

Clinic presented by
PGA/LPGA Instructor
Dave Stockton Jr

Friday, March 30, 2012

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or call 760-837-7373

$250 per player
Acting Ethically is the Only Option
By Kyle Scott, Ph.D.

When the choice is to feed your family or break the rules, your decision isn’t tough. Who could blame Jean Valjean in Les Miserables for his choice to feed his family? We even applaud Robin Hood for stealing. But when you are the boss and you have to decide whether to fire employees or fudge numbers so you can keep them on board, the decision might be more difficult. Being ethical has a higher cost in hard times than in good times, which makes being ethical difficult in our current economic climate. But, even good times can encourage bad behavior as one might get a sense of invincibility when the money is rolling in.

Philosophers and theologians make abstract appeals to a higher good that lose their force when confronted with real world choices. Those things that are immediate and tangible have a greater impact on our decisions than those that are obscure or distant. In addition to all the reasons academics, philosophers and ethicists give for being ethical, there are persuasive reasons for you being ethical, particularly when times are tough. And when times are good, you may find that acting ethically may even help prevent a turn for the worse.

**Acting Ethically Will Make You Money**

There is no doubt that one can make a quick buck by being dishonest. However, when one takes a long-range outlook, this policy has a detrimental impact on the bottom line. Companies thrive off new ideas and innovation. If company policy states an employee must report an idea to a superior before pitching it to the entire company, there is a risk that the immediate superior may co-opt that idea as their own. This creates an atmosphere of distrust in which the best ideas are not being circulated for fear they might be stolen. Or, worse, the company may lose their young rising stars to the competition and be left only with the burnouts whose best ideas are behind them.

Managers must create a safe environment for those who generate ideas to be recognized for them; encouraging them to work harder and to pursue their best ideas. Operating in this fashion will allow your company to stay on the cutting edge and not get run over by the competition.

**Acting Ethically Will Save You Money**

Think of all the money your company has spent on accounting, HR and the legal department because, at some point in the company’s history, some people thought it would be a good idea to act badly. Compliance related expenses cut into your bottom line and steal resources from more lucrative ventures.

If you are in a position of authority, it is your job to exhibit the type of behavior you desire from your employees. Reconsider partaking in bad behavior – the short term gains will lead to long term losses.

**Acting Ethically Will Save You Time**

When you act unethically, not only are you wasting money, you are wasting time. You might even be reading this article in the middle of some compliance meeting if you haven’t already fallen asleep by the third power point slide. Loss of time leads to a loss of productivity, leading to a loss of money; hence, time itself is a valuable commodity.

When people spend their time on endeavors that are productive and rewarding, they will enjoy their job and be better at it. If a workplace can effectively create an environment that encourages ethical behavior – through incentives and rewards that focus on process rather than output, by hiring the right people, and by placing people who act ethically into positions of power – it will have employees that want to be there.

**Acting Ethically Will Allow You to Relax**

When we do something wrong, we feel guilty about it. Psychologists have shown that even when we can rationalize bad behavior, guilt affects us physically and emotionally. When we feel guilty, we are tense, nervous, distrust others, lose sleep and our appetite. We enjoy life much less when we act badly, even if acting badly gives us those things we first thought would make us happy.

Likewise, if a workplace permits bad behavior, those in the office will feel a lack of trust among one another and are...
LEADERSHIP IN BUSINESS

Creating a Dynasty: Three Leadership Styles You Need at the Top (and the Followers Needed to Support That System)

By Dr. Jack Stark, author of The Championship Formula

Winning businesses follow the championship formula: People + Personality + Process + Purpose = Dynasty. People, naturally, are the first element needed to be in place in order to build a business with sustainable success. It is the people at the top—plus their personality traits along with processes and their purpose in life—who provide a more complete answer to identifying companies and teams that are successful over time and reaching dynasty status. The championship formula model identifies three core leadership staff and a group of followers: a Thinker—or idea person, a Promoter—a marketer and communicator, a Coordinator—a day-to-day manager, and a Corps of Action-oriented Staff—support staff.

Thinker. This is the brains behind a team who comes up with cutting edge innovation that propels and maintains the group’s success—Steve Jobs with Apple or Tex Winter and the Triangle Offense with the Bulls and Lakers. They are brilliant people who can conceptualize and apply their vision with incredibly successful outcomes. In the corporate world, professional sports, and collegiate sports, the thinker is typically embedded in the roles of board chairman, star player, and chancellor or president respectfully.

Promoter. This is the person who promotes, sells, or markets the team or company and the person the public most readily associates with: Jack Welch, GE; Warren Buffett, Berkshire Hathaway; Payton Manning with the Colts or Jeff Gordon and Dale Earnhardt Jr. with NASCAR. In the corporate world, professional sports, and collegiate sports, the coordinator is typically represented by the CEO, general manager or owner, and athletic director respectfully.

Coordinator. This is the day-to-day coordinator who is responsible for running an organization. This is often the COO or the general manager of a team such as the brilliant GM of the Colts, Bill Polian. Most often, the qualities of a coordinator are embedded in the role of a COO in the corporate setting, and head coach in professional and college sports.

Action-Oriented Staff. These are the key chief executive officers, board members, division heads, assistant coaches, or administrative staffers who carry out daily functions that ensure the ongoing success of the organization.

Of the three types of leader, there is always an Influencer. This is a person who has a major impact on the life of the key leader of a team—the person most identified as a primary leader. The Influencer impacts the culture, thinking, and behavior of the Leader whether he or she is in the role of Thinker, Promoter, or Coordinator. Influencers are mentors who may be a parent, coach, teacher, boss—anyone who helped shape the head coach or CEO.

It is important to note that these roles are not always locked in for all time. As brilliant thinkers build a large talent base at the top, they can switch to promoting the organization—and become the face that people identify with as representing the organization. For example, Warren Buffett had been able to move into the Promoter role, with Charlie Monger and previously David Sokol helping with the Thinker duties. That said, there needs to be great flexibility in this shifting, with contributions clearly spelled out for long-term success.

My findings would indicate you need these three leadership styles at the top in an organization. Perhaps this is why so many leaders now fail or last at the top for only three to five years. They don’t surround themselves with the other styles. We are in a period where we have an abundance of charismatic leaders who lack deeper substance and bounce from one rousing speech to the next. They are a mile wide and an inch deep. It can catch up to you during your first crisis. By studying the people who mentored and shaped a leader, you learn a great deal about the essence of a championship leader.

Web Security Start-up Receives $1.1 Million

A technology start-up created by a graduate of the University of California, Riverside Bourns College of Engineering that focuses on helping web site owners prevent, detect and recover from hacker attacks has raised $1.1 million to expand operations.

The money will allow StopTheHacker, which was co-founded by Anirban Banerjee shortly after receiving his Ph.D. from UC Riverside, to move solely from research and development into selling and marketing its product while continuing to develop new features.

“The timing is perfect,” Banerjee said. “The demand for web site security services is exploding and we are perfectly aligned to take advantage of that.”

The numbers back that up. In 2009, the company had two partners. Today, it has seven, including several large web site hosting businesses such as Parallels and Host Europe Group, which hosts about 1 million web sites. It is also in talks with about 20 more, including five that host more than 1 million web sites.

Demand for the services offered by StopTheHacker is driven in large part by Google removing sites that contain malicious code implanted by hackers from its search results. An analysis by StopTheHacker found 6,600 sites were removed, or blacklisted, each day by Google.

Being victimized can have a large impact on revenue and reputation. For example, in January, online retailer Zappos asked its 24 million customers to reset their passwords after being victimized by a cyberatt-
Two Bunch Palms’ rich history dates back to the 1920s, when Al Capone, the gangland bootlegger allegedly built and used the sprawling complex as his West Coast hideout. Capone’s personal bungalow is believed to feature not only bullet holes, but also underground escape tunnels and a sentry tower for armed bodyguards.

Andrew Kirsh of Beverly Hills-based Raines Feldman acted as lead counsel for the buyer in the transaction.

TWO PALM SPRINGS RETAIL CENTERS GET $11.5 MILLION IN NEW FIRST TD FINANCING

Palm Springs-based Wessman Development has obtained $11.5 million in first mortgage debt cross-collateralized by two Class A retail centers in Palm Springs. The transaction was arranged by Ethan Schelin of Lucent Capital.

The two retail centers are the 42,400-square-foot Plaza Mercado and the 34,000-square-foot Plaza las Flores, both located on Palm Springs’ famed S. Palm Canyon Drive. The new loan carries a fixed rate of 5.35 percent for the entire 10-year term.

Built in 1999, Plaza Mercado is located at 155 S. Palm Canyon Drive. The center, which has won numerous awards including the Gold Nugget Grand Award in 2001, is 94 percent occupied. Built in 1987, Plaza Las Flores is located at the corner of Tahquitz Canyon and S. Palm Canyon and is 97 percent occupied. Both centers feature a tenant mix of boutique retail and restaurant space.

Balance sheet lenders typically won’t do a cash-out refinance at a fixed rate for 10 years, especially on unanchored retail, said Schelin. However, in this case the lender was willing to give credit to a new restaurant at one of the properties that will open in the coming months and is expected to drive considerable traffic to the center.

RIVERSIDE PLAZA UP FOR SALE

Riverside Plaza, which has been one of the city’s leading commercial centers since its renovation almost 10 years ago, has been put up for sale.

The owner, Lake Forest, Ill.-based The Westminster Funds, has confirmed that they have selected a Los Angeles-based real estate broker to market the open-air shopping center. No price has been set, according to a statement from the broker, Holliday Fenoglio Fowler LP.

Westminster Funds has owned the property for about 20 years.

The plaza is anchored by Vons and Trader Joe’s supermarkets and a CVS drug store. It also features a Regal Cinema complex, almost a dozen restaurants and a large selection of small- and medium-sized retailers that make it a destination for casual shoppers.

However, a major tenant was the Borders bookstore, which has been empty since the company’s bankruptcy in 2011. Adjacent to Borders is Forever 21, and the clothing store’s lease is up later this year.

Charles King, principal for The Westminster Funds, confirmed that the property is on the market. He said he anticipates strong interest but declined to comment further.

Ryan Gallagher, senior managing director for Holliday Fenoglio Fowler, agrees that Riverside Plaza will attract potential buyers.

“I think it’s going to be really well received,” Gallagher said in an interview, “It has great in-place income, and good opportunity for a substantial upside.”

Riverside Plaza was originally built in 1955, making it the city’s oldest shopping center. It was enclosed in 1984, but an ambitious renovation that was completed in 2004 turned it into what retailers call a “lifestyle center,” an open-air complex that encourages long, casual visits and nightlife.
Gilda’s Club Desert Cities has received $67,500 in three grants from charitable foundations. The grants will support programs that Gilda’s Club provides free of charge to those affected by cancer. The funds also make it possible to expand core services by adding new support groups and activities for adults, teenagers and children, Kennedy said.

California Wellness Foundation: a $50,000 grant to provide patient support services.

The Champions Volunteer Foundation: $7,500 to aid families of patients battling cancer, specifically, to support the “Noogieland” program.

Weingart Foundation: a $10,000 grant for general operating support to assist in sustaining key programs.

Gilda’s Club Desert Cities, which is an affiliate of the Cancer Support Community, is located at 67-625 E. Palm Canyon Drive, Suite 7A, Cathedral City. For more information about Gilda’s Club Desert Cities call (760) 770-5678 or visit www.gildasclubdeser
ticties.or

college of the Desert—A $15 million Indio campus—an approximate 40,000-square-foot building is scheduled to start construction this month and is projected to wrap up in November 2013.

For more information about the College of the Desert, contact the city of Indio at (760) 391-4000 or visit www.indio.org

Coachella ready to build a $6.3 million park.—Construction on a more than $6 million park in Coachella is set to begin later this month and be ready for play in November 2012. The park is planned for 19 acres near Van Buren Street and Avenue 48.

The Las Flores Park will consist of three soccer fields, a bathroom/concession building, basketball court, amphitheater, picnic area, walking trails, workout stations and playground equipment.

For more information about the Las Flores Park project call (760) 398-3502 or visit www.coachella.org
To anticipate change in global decision making and execution, boards need to understand the global market, look at the right lens through which to view, forecast and interpret market developments. The good news is that global strategic decisions or how to craft successful global actionable strategies or how to craft successful global actionable decisions. Then there are opportunities. Someone needs to bring the global reality to the board and provide the strategic focus in terms of clarity, cultural expertise and the ‘savoir faire.’

Whether the board is actively participating or merely evaluating the CEO’s plan, international expertise is a necessity. Would you consider having a board without the financial or legal expertise among the directors? Why do boards think that they can make it up as they extemporize an expansion strategy without having anyone from a different country or with any global experience? You cannot predict the future, but you can position your company to be successful in a changing global business environment. Positioning the company globally, and having the right lens through which to view, forecast and interpret market developments is crucial.

The Opportunity: Looking in All the Right Places

The means

U.S. boards are mostly homogeneous from the point of view that members are U.S.-homed and honed. Global and multicultural are the new board skills for a new global world where U.S. companies have to compete. It is not about being risk averse. It is about knowing how to manage risk in global markets, looking at the right data and making decisions that are well grounded. Boards need people with a global perspective, who have the ability, experience and expertise to question assumptions using a global prism, and dive deeper to see what’s underneath the iceberg.

Strategic planning is about leadership while matching resources match against best opportunities. Someone needs to bring the global reality to the board and provide the strategic focus in terms of clarity, cultural expertise and the ‘savoir faire.’

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The Opportunity: Looking in All the Right Places

The good news is that global growth challenges can all be overcome using the right planning and execution tools, as well as adding global expertise in the boardroom. This will help dealing with global mindset when doing business internationally, as well as managing employees and executives from another culture.

Whether that candidate possesses direct industry expertise or cross-industry experience, having this global component on your board will add a competitive advantage, and will help manage the risk and set the company on the right track. If you are not aware of the minefields you are likely to encounter, how do you then make informed decisions without people on board that can bring the knowledge, confidence and experience? Who is the person that understands not only the ‘hard facts,’ but the soft skills, knowing how to navigate cultures? Since it is what you don’t know that will land you in trouble.

If companies are to flourish, continued on page 39

Business Beyond Borders - Global Skills for Today’s Boards to Secure Tomorrow’s Success

By Mona Pearl

As the world becomes more dependent on technology, and as trade borders become seamless, how can boards acquire the tools and skills necessary to be effective and relevant in the global market? In a time of great change, shouldn’t the boardroom transform its internal composition and address the changes that are occurring globally?

One of the board’s responsibilities is to assess, validate and oversee the company’s strategy. It has the fiduciary duty to provide the oversight, governance and platform for the company to build a successful global presence that will stand the test of change and still be on target, on budget and on time. Without the expertise in international business, how can boards today anticipate change in global decision making and execution? How can boards make decisions and assess global trends without the appropriate experience on how to respond to differences between internal corporate culture and the target culture?

How will you keep your eye on the ball if you don’t know the rules of the game?

Going global is similar to embarking on a new adventure, a bold mission, and you are the commander. Consider the Titanic’s tragic encounter with an iceberg on the Northern Atlantic waters in 1912. On a clear night, in a calm sea, under the command of a seasoned captain, disaster struck. Even after warnings of iceberg sightings, disaster struck! However, damage to the ship wasn’t caused by the iceberg’s tip, which rose visibly above the water’s surface. Rather, the fatal damage was caused by the massive section of iceberg, hidden from view, beneath the surface of the water.

This great tragedy serves as a vivid illustration of the dangers that lurk beneath the surface for businesses embarking on global expansion. While every business prepares elaborately for perceptible issues, few businesses take the initiative to develop an awareness and sensitivity to all that lies below, hidden from view, and waiting to cause chaos. It’s the same today as it was in 1912. People don’t know what they don’t know. Worse yet, no one can plan for something that has never been anticipated.

With a less than 50% success rate of middle market U.S. companies going global, boards need to know how to successfully plan and assess opportunities for the company to thrive in a complex and constant changing global economy. If you don’t have the right experience on board to cover all bases, how can you take the responsibility to make a decision that will shape the company’s future?

The Motive

By 2020, 95 percent of the world’s customers will be outside of the U.S. To reach global markets companies, and therefore the board, need to adopt a multinational mindset with the drive to not just survive, but to thrive in our ever-flattening business world. Going global is a necessity and not a choice to ponder. The board and the CEOs need to look at the global market, because that’s the only chance for survival. And instead of feeling panic and fear, they should look at the global market as an opportunity.

Multicultural and multinational boards are the new diversity. It is a necessity. No doubt about that. For many companies a big chunk of their revenue originates from outside the United States, yet they have hardly anyone on their board that is either a non-U.S. member or someone with global experience who can guide them through or even bring up the relevant points on global expansion strategies or how to craft successful global actionable decision making. Then there are the companies that are contemplating global expansion, but really have no one on the board to help assess and make the decision. How can companies overcome this barrier to success, and make informed, sustainable and relevant decisions on global strategic growth?

The Means

U.S. boards are mostly homogeneous from the point of view that members are U.S.-homed and honed. Global and multicultural are the new board skills for a new global world where U.S. companies have to compete. It is not about being risk averse. It is about knowing how to manage risk in global markets, looking at the right data and making decisions that are well grounded. Boards need people with a global perspective, who have the ability, experience and expertise to question assumptions using a global prism, and dive deeper to see what’s underneath the iceberg.

Strategic planning is about leadership while matching resources match against best opportunities. Someone needs to bring the global reality to the board and provide the strategic focus in terms of clarity, cultural expertise and the ‘savoir faire.’

Whether the board is actively participating or merely evaluating the CEO’s plan, international expertise is a necessity. Would you consider having a board without the financial or legal expertise among the directors? Why do boards think that they can make it up as they extemporize an expansion strategy without having anyone from a different country or any global experience? You cannot predict the future, but you can position your company to be successful in a changing global business environment. Positioning the company globally, and having the right lens through which to view, forecast and interpret market developments is crucial.

The Opportunity: Looking in All the Right Places

The good news is that global growth challenges can all be overcome using the right planning and execution tools, as well as adding global expertise in the boardroom. This will help dealing with global mindset when doing business internationally, as well as managing employees and executives from another culture.

Whether that candidate possesses direct industry expertise or cross-industry experience, having this global component on your board will add a competitive advantage, and will help manage the risk and set the company on the right track. If you are not aware of the minefields you are likely to encounter, how do you then make informed decisions without people on board that can bring the knowledge, confidence and experience? Who is the person that understands not only the ‘hard facts,’ but the soft skills, knowing how to navigate cultures? Since it is what you don’t know that will land you in trouble.

If companies are to flourish, continued on page 39
What’s Happening…What Isn’t and What We Can Do About It

There is a saying often heard in committee hearings or over lunch with friends while the Legislature is in session: “Watch your wallet.” While this is VERY true, we need to watch out for a lot more than how the Legislature is trying to take more of your money out of your wallet; it’s really a symptom of a much deeper issue. Our government is growing and getting bigger than it should, limiting our freedoms, involving itself in just about every aspect of our daily lives from how we raise our children to what we should eat. It’s deeply troubling.

In this space we often talk about jobs and the things that government is doing to make it difficult to thrive in this economy—let’s take some time and also discuss some of the other things that I see happening in Sacramento threatening our safety and freedom.

First, as I’m sure you are aware; the governor has already begun the process of realignment. Essentially, transferring the responsibility for certain adult offenders from the state to the county for the purpose of early release. The offenders are only eligible for realignment if they have been convicted of “non-violent, non-serious, non-sexual” offenses.

But it looks like the governor has a different definition of non-violent, non-serious offenses than you or me. Some very serious criminals will escape the consequences or their crimes because they will be serving their sentences for shorter periods of time at the local level. For example, a heavy methamphetamine user caught with a rocket launcher, tracer rounds, a flame thrower, a collection of firearms, and methamphetamine, sentenced to eight years in state prison. Under realignment he would be housed locally on early release. The governor’s realignment plan allows for the early release of ‘motivated’ individuals like the one just mentioned back into our communities because they get half-time credit for serving their sentence at the local level. To me, this is concerning, because it is pushing the responsibility of the state along with the cost down to the local level. I have talked with our local sheriffs, and they share my concern with needing to keep our communities safe while we have to implement the governor’s policy.

Last year a ‘Fire Tax’ was passed establishing a fee on rural residents of up to $150 per structure. This fee was implemented because it was argued to be necessary in order for the state to afford to continue providing fire protection, a fee on top of the taxes that these residents already pay for just those services. We need to repeal the fire tax. I am co-authoring AB 1506 with Assemblyman Jeffries to repeal the fire prevention tax on targeted residents. We should not have to pay more taxes to receive fire safety services because the leaders of our state have miss-managed our tax dollars.

We need to demand that Sacramento is held accountable to what it takes in, how much it spends, and where our tax dollars are going. The governor and his administration have refused to be honest and transparent with us and a state as majestic and dynamic as California deserves better.
Don’t Fall...
continued from pg. 20

“You can choose a generic strategy and say you don’t interview and tell, that you respect the privacy of any organization where you interview, including this one,” says Kennedy. “Emphasize that this company is where you hope to find a future and ask, ‘Have I found my destination here?’”

If you won the lottery, would you still work?

This question goes to your motivation, work ethic, and enthusiasm for work. “The ‘Hire me!’ answer is this,” says Kennedy. “While you’d be thrilled to win the lottery, you’d still seek out fulfilling work because working, meeting challenges, and scoring accomplishments are what make most people happy, including you. Say it with a straight face.”

A Little Extra Help: What to Say When You’re Uncertain.

If a hardball question comes at you out of left field, try not to panic. Take a deep breath, look the interviewer in the eyes, and comment that it’s a good question you’d like to mull over and come back to. The interviewer may forget to ask again.

“But if the question does resurface and your brain goes on holiday, say that you don’t know the answer and that, being a careful worker, you prefer not to guess,” recommends Kennedy. “If you’ve otherwise done a good job of answering questions and confidently explained why you’re a great match for the position, the interviewer probably won’t consider your lack of specifics on a single topic to be a deal breaker.

“As with most things, in the world of job interviews, practice makes perfect,” says Kennedy. “Familiarize yourself with these tough questions. Ask a friend to conduct a mock interview where you answer only tricky questions. Once you’ve had enough practice, the real deal will be a breeze.”

About the Author:
Joyce Lain Kennedy is a nationally syndicated careers columnist. CAREERS NOW appears twice weekly in newspapers and on websites across the United States. She is the author of seven career books including Resumes For Dummies®, 6th Edition and Cover Letters For Dummies®, 3rd Edition.

Politicians...
continued from pg. 5

with the consequences of turning big promises about reforming the banking industry into overbearing legislation like Dodd-Frank. The burden created goes far beyond the handful of megabanks that are routinely criticized in public forums. It hits the regional and local banks that never marketed a mortgage-backed security, took a dime of TARP, or made a loan to Greece.

For the banks that aren’t too big to fail, there is no campaign season. Our “constituents” turn out daily, voting with their deposits, their loans, and their trust. Local bankers have no problem keeping their own promises under these conditions. We’re just having a hard time keeping the ones the politicians make for us.

David Malone, president & CEO of Community Bank, brings over 30 years of finance and business experience to Community Bank. Community Bank is a proudly independent, full service commercial bank with $2.6 billion in assets, and 16 business centers in four counties. The bank provides Partnership Banking services through a high quality staff of professionals. For more information, visit the Community Bank website at www.cbank.com, or call (877) 922-2653.

Editor’s Note: Opinions con- continued on page 39
### The Top HMO's

**Ranked By Inland Empire Enrollment**

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
<th>Membership: Inland Empire Companywide</th>
<th>Enrollment: Inland Emp. Companywide</th>
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<th>E-Mail Address/Website</th>
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<td>Managed Care 6,000 N/A 137 N/A 645 31 17 11</td>
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<tr>
<td>PacificCare of California</td>
<td>3501 E. Arrow Hwy., Ste. 150, San Dimas, CA 91773</td>
<td>312,400 2,400,000</td>
<td>Network 50 3,000 N/A 2 229 28 219 20 11</td>
<td>Stephen Hanley</td>
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<tr>
<td>Actua U.S. Healthcare of Calif., Inc.</td>
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<td>233,169 4,963,412</td>
<td>IP/Group 159 310 N/A 32 4,513 2,416 229 28</td>
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<td>Inland Empire Health Plan</td>
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<td>IPA 370 1 N/A 29 N/A 1,825 28</td>
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<td>Dr. Joseph Mario Molina</td>
<td><a href="mailto:info@molinahealthcare.com">info@molinahealthcare.com</a></td>
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<td>CSIGN Healthcare of Calif.</td>
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<td>7,477</td>
<td>Staff/Minimal 910 1 N/A 18 N/A 1,380 14 14</td>
<td>Jay B. Davis</td>
<td><a href="mailto:info@universalcare.net">info@universalcare.net</a></td>
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<tr>
<td>CIGNA Healthcare of Calif.</td>
<td>2450 S. Pacific Ave., Anaheim, CA 92804</td>
<td>303 E. Vanderbilt Way, Ste. 100, Irvine, CA 92618</td>
<td>150,000 3,000</td>
<td>18,000 14</td>
<td>Executive Vice President</td>
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<tr>
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<td>United Healthcare</td>
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<td>21 2,195 50,263</td>
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</tr>
<tr>
<td>PTPN</td>
<td>26565 West Agua Rd., Ste. 250, Calabasas, CA 91302</td>
<td>1,015 27 mill.</td>
<td>Managed Care 0 N/A 3,000 N/A</td>
<td>Michael Weimper, MPH, PT</td>
<td><a href="mailto:info@ptpn.com">info@ptpn.com</a></td>
</tr>
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### The Top PPO's

**Ranked By Inland Empire Enrollment**

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
<th>Enrollment: Inland Emp. Companywide</th>
<th>Total Offices</th>
<th>Staffing LE</th>
<th>Profile: Inland Empire LE Officers</th>
<th>Top Local Executive</th>
<th>E-Mail Address/Website</th>
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<tr>
<td>First Health Network</td>
<td>10260 Meany Dr., San Diego, CA 92131</td>
<td>405,251 8,4 mill.</td>
<td>0 34 235,624</td>
<td>Aetna Inc.</td>
<td>Richard M. Masteler</td>
<td><a href="mailto:info@firsthealthnetwork.com">info@firsthealthnetwork.com</a></td>
<td></td>
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<tr>
<td>Actua U.S. Healthcare, Inc.</td>
<td>Rancho Cucamonga, CA 91730</td>
<td>53,292 159</td>
<td>27 3,313 312</td>
<td>Aetna Inc.</td>
<td>Ed Tanida</td>
<td><a href="mailto:info@firsthealthnetwork.com">info@firsthealthnetwork.com</a></td>
<td></td>
</tr>
<tr>
<td>United Healthcare of California, Inc.</td>
<td>450 E. Pacific Coast Hwy., Ste. 120, Long Beach, CA 90804</td>
<td>15,207 2,581,567</td>
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<td>United Healthcare Corp.</td>
<td>Steven Hamley</td>
<td><a href="mailto:info@actua.com">info@actua.com</a></td>
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</tr>
<tr>
<td>Health Smart</td>
<td>2875 Grand Canal Blvd., Ste. 100, Stockton, CA 95207</td>
<td>20% 15%</td>
<td>12,000</td>
<td>The Park Group</td>
<td>Marcus Waldsch</td>
<td><a href="mailto:info@actua.com">info@actua.com</a></td>
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<tr>
<td>Health Net</td>
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<td>Foundation Health Systems</td>
<td>Gene Rapisardi</td>
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<tr>
<td>United Healthcare</td>
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<td>Group LE 0 64</td>
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<td>PTPN</td>
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<td>1,015 27 mill.</td>
<td>Managed Care 0 N/A 3,000 N/A</td>
<td>Michael Weimper, MPH, PT</td>
<td><a href="mailto:info@ptpn.com">info@ptpn.com</a></td>
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</tbody>
</table>
If you’re looking to run a “High-Performance Organization,” or “HPO,” it’s imperative to be able to recognize the signs of bad management. If non-HPO managers are not checked and dealt with, an organization will never be able to become an excellent one.

Here are 10 habits to look out for that HPO managers will never put up with:

1. **Bad managers clean up the mess of their predecessors—even when there is no mess.**

   When appointed in a new position, the bad manager claims that the predecessor has made such a big mess of the department that it will take at least one year, if not more, to get everything in order. And of course the bad manager cannot possibly work yet on achieving the departmental targets this year...maybe next year too.

2. **Bad managers are always busy, busy, busy.**

   They are involved in many, many projects; in fact, they’re so busy that there isn’t enough time to work on regular tasks! And because these projects are vital for the success of the organization (or so they say), bad managers cannot possibly be expected to work on their departmental targets. They will get to that when their other projects are finished...which they never are.

3. **Bad managers know how to play the goal’s game.**

   They know that departmental goals should be loose, with lots of slack, which means the targets will be very easy to achieve. Bad managers will never get optimal results from their departments; but that doesn’t matter to them, bad managers would rather have low performance than run the risk of punishment for falling short of ambitious targets.

4. **Bad managers only manage from a distance.**

   Bad managers love to use performance indicators because these make it possible to practice hands-off management. This in turn makes it easy for bad managers to avoid the day to day department activities altogether. And, of course, if anything goes wrong, they can dodge accountability: they weren’t there, after all!

5. **Bad managers always blame somebody else.**

   Bad managers have a host of excuses at their disposal when they don’t achieve departmental targets. They blame the management reports because these do not accurately reflect performance; their own reports show that they did achieve the targets. Bad managers blame the outside world: the economy was going down, it has rained too much, it wasn’t sunny enough, whatever — but that is the reason everything was going against the department and therefore it was just impossible to achieve the targets! Next year, they say, will be better. They blame the weakest colleague, it was his or her fault the department floundered. So the organization first needs to hire someone new before they can be expected to work on achieving their targets.

6. **Bad managers make lengthy, impressive plans.**

   When writing up the latest game plan, bad managers know that expansive, wordy, and complex plans always impress top management because it gives the impression that they are on top of their game and have thought of everything. They also know that you can bury all kinds of assumptions and preconditions in these verbose plans, which function as safeguards when top management starts complaining that goals have not been achieved (“Well, you knew that could happen, we put it on page 237, section 3, line 5...”). An additional advantage is that employees will not read nor understand these, so it will take a lot of time before the department can actually start working on realizing the plan, if ever.

7. **Bad managers only communicate in one way.**

   Bad managers are all capable of holding an open forum for employees to voice concerns, questions, and suggestions. This sounds like the mark of a good manager, right? However, the bad manager only feigns interest in employee feedback, and won’t actually act on what he or she hears. Instead, bad managers stick to their own plans. If people complain, the bad manager will use open forums against the participants, claiming that any incompetency is the fault of everyone.

8. **Bad managers only have eyes for the shareholder.**

   Bad managers know who butters their bread: the shareholder. Therefore, bad managers work diligently on satisfying these shareholders, even if this works to the detriment of the organization’s long-term interests.

9. **Bad managers are real Machiavellians.**

   They have Machiavelli’s book *The Prince* from 1513 on their night stand and turn to it often for advice on how to practice effective “divide and conquer” strategies in the organization: manipulating colleagues, employees, and bosses. As a result, the targeted members in the organization become preoccupied with guarding their backs instead of focusing on growing the department.

10. **Bad managers have an exit strategy every three years.**

    When the organization is on the verge of holding a bad manager accountable for his or her (in)actions, the bad manager moves on to another organization. In fact, the bad manager had plotted his or her exit strategy for a long time, and always has a fallback organization where he could flee.

   It goes without saying that these 10 habits don’t exist in HPOs! But as most organizations are not HPO yet, it is good for you to be able to recognize them.
Don’t Fall for ’Em: Ten Tricky Job Interview Questions to Watch Out For

No matter who you are, in order to land your dream job, you’ll have to undergo a job interview. To guarantee you get hired, author Joyce Lain Kennedy advises that you take some time to prepare for these 10 tricky questions.

With an unemployment rate of 8.5 percent, there are a lot of job seekers out there, and they all come from very different walks of life. There are experienced workers who’ve just been laid off from the job they’ve had for 25 years. There are college grads seeking their first “real” job. There are still-employed workers seeking greener pastures. There are white collar workers and blue-collar workers. There are folks seeking professional and managerial positions and those seeking less traditional opportunities.

But despite all these differences and despite the drastic changes the job market has undergone over the past few years, the way these potential employees will get hired hasn’t changed much at all. It still starts with the dreaded job interview, says Joyce Lain Kennedy.

"Job interviews are still those crucial meetings that seal the deal on who gets hired and who gets left on the outside looking in," says Kennedy, author of the award-winning book, “Job Interviews For Dummies®,” 4th Edition. (Earlier editions of, “Job Interviews For Dummies®” won the Benjamin Franklin Award for Best Career Book given by the Independent Book Publishers Association.) “And with any good job interview come questions that always seem to trip us up.”

So, you ask, what’s the best job interview response to all questions?

“It’s the one that adds up to ‘Hire me!’” says Kennedy. “But recruiters report that high numbers of job seekers blab negative information without realizing they’re making a farewell address to a job opportunity. Hang in there! With the proper preparation, you can begin to give slam-dunk answers to any interview question.”

Following are 10 prime time tricky probes and advice on how you should answer them to land your dream job:

**Why have you been out of work so long? How many others were laid off? Why you?**

This quizzing could cause you to reveal that there’s something wrong with you that other employers have already discovered. The interviewer is fishing to determine whether there was a layoff of one and you were it. Or whether your former manager used the theme of recession and budget cuts to dump groups of second-string employees.

“Any direct answer to why you were included in a reduction in force is risky because anger toward your former managers could pop up, raising doubt about your self-control,” says Kennedy. “A better idea: Punt. Shake your head and say you don’t know the reason, because you were an excellent employee who gave more than a day’s work for a day’s pay.”

**If employed, how do you manage time for interviews?**

The real question is whether you are lying to and short-changing your current employer while looking for other work. “Clearly state that you’re taking personal time, and that’s why you interview only for job openings for which you’re a terrific fit,” advises Kennedy. “If further interviews are suggested, mention that your search is confidential and ask if it would be possible to meet again on a Saturday morning.”

**How did you prepare for this interview?**

Translation: Is this job important enough for you to research it, or are you going through the motions without preparation, making it up as you go? “The best answer” says Kennedy. “You very much want this job, and of course you researched it starting with the company website.”

**Do you know anyone who works for us?**

The friend question is a two-way street. “Nothing beats having a friend deliver your résumé to a hiring manager, but that transaction presumes the friend is well thought of in the company,” notes Kennedy. “If not—ouch! Remember the birds-of-a-feather rule: Mention a friend inside the company only if you’re certain of your friend’s positive standing.”

**Where would you really like to work? Doing what?**

The real agenda for this question is assurance that you aren’t applying to every job opening in sight.

“Caveat: Never, ever mention another company’s name or another job,” says Kennedy. “A short ‘Hire me!’ answer is a version of: ‘This is the place where I want to work, and this job is what I want to do. I have what you need, and you have what I want. I can’t wait to get to work here.’”

**What bugs you about coworkers or bosses?**

Develop a poor memory for past irritations. Reflect for a few moments, shake your head, and say you can’t come up with anything that irritates you. Continue for a couple of sentences elaborating on how you seem to get along with virtually everyone.

“Mention that you’ve been lucky to have good bosses who are knowledgeable and fair, with a sense of humor and high standards,” advises Kennedy. “Past coworkers were able, supportive, and friendly. Smile your most sincere smile. Don’t be lured into elaborating further.”

**How does this position compare with others you’re applying for? Are you under consideration by other employers now?**

The intent of these questions is to gather intel on the compet...
Real Estate...

continued from pg. 16

Capital were awarded the listing. The property is being offered with an assumable loan.

“This asset offers an investor a newer stabilized property that is meticulously maintained,” said Papoulias. “It provides a history of excellent occupancy.”

TWO INLAND EMPIRE SINGLE-TENANT RETAIL SALES TOTAL OVER $5.5 MILLION

We’ve got two notable Inland Empire retail sales to report. In one, a single-tenant property occupied by Farrell’s Ice Cream Parlour Restaurant in Rancho Cucamonga recently sold for $3.29 million. The property is located at 10742 Foothill Boulevard, just east of Haven Avenue.

The sale closed at a 7.5 percent cap rate which is the lowest cap rate for a sit down restaurant (non-fast food) in the Inland Empire over the past two years. The property, which totals 7.84k square feet is situated on 1.25 acres, just recently opened its doors after an extensive building renovation that completed in late 2011.

Farrell’s is an old-fashion themed ice cream parlor and full restaurant. The property fronts the 611k square foot Terra Vista Town Center that is anchored by Target, Ross, Old Navy, Michael’s, Bally’s Total Fitness, and Terra Vista 6 Cinemas. Farrell’s has excellent street visibility along Foothill Boulevard, a major east/west thoroughfare also known as Route 66 with traffic counts of more than 68,000 vehicles per day at the intersection of Foothill Boulevard and Haven Avenue.

Jeff Conover and Rich Walter of Faris Lee Investments represented the seller, Bengard-Foothill LLC, who developed the property. The all-cash buyer, Kalmuk Trust from Los Angeles, was repped by Opics Properties. The property generated 10 offers.

“This sale closed at a 6.47 percent cap rate which is the lowest cap rate for a Big 5 sold in the United States over the past 12 months,” said Mousavi. “It is well located within a huge retail-rich area, providing a great cross-over synergy with the other nearby stores.”

In the other transaction, a property occupied by a Big 5 Sporting Goods store sold for $2.24 million. The property is located at 16963 Sierra Lakes Parkway, north of the 210 Freeway and east of Sierra Avenue in Fontana.

In this deal, Faris Lee’s Conover and Matt Mousavi represented the seller, PRP Investors Fontana LLC, who developed the property. The all-cash buyer, Kalmuk Trust from Los Angeles, was repped by Opics Properties. The property generated 10 offers.

“This sale closed at a 6.47 percent cap rate which is the lowest cap rate for a Big 5 sold in the United States over the past 12 months,” said Mousavi. “It is well located within a huge retail-rich area, providing a great cross-over synergy with the other nearby stores.”

The property totals 10k square feet and is situated on 1.3 acres of land. It is located within the Shops at Sierra Lakes and is just north of I-210 at the southeast corner of Sierra Avenue and Sierra Lakes Parkway. This location offers superb synergy with the 880k square foot Sierra Lakes Commercial Corridor, which...
Web Security...
continued from pg. 12

StopTheHacker, which was based in Riverside until moving to San Francisco last year, is different than other web site security applications in that it uses artificial intelligence algorithms to detect malware. Other providers use signature, or database, solutions that are not as effective.

StopTheHacker.com’s advantage is that it is non-intrusive because it is offered on the cloud, meaning users don’t have to install software or change anything beyond what the web site host is doing.

StopTheHacker, which is aiming to work with small- and medium-sized businesses that can’t afford staff devoted to web site security, offers a suite of services, including monitoring web sites for malware, assessing web sites for vulnerabilities and monitoring to see if a web site has been blacklisted.

Banerjee, who came to the United States from India in 2004 to pursue his Ph.D. at UC Riverside, co-founded the company with Michalis Faloutsos, a computer science and engineering professor at UC Riverside with whom he studied under.

StopTheHacker also employs two students who received master’s degrees in computer science at the university, Adam Woss and Conley Read. Read works part-time as a consultant.

Faloutsos, who has studied web security for 15 years, believes it is following the same trajectory as desktop computer security. Ten years ago, people didn’t think much about desktop security. Today, nearly every desktop has antivirus software.

Today, about 10 percent of web sites are protected against malware, software designed to disrupt computer operation. Faloutsos predicts that number will reach 90 percent by 2015.

The company’s latest round of funding comes from several private investors, led by Moscow, Russia-based Web Security...
continued from pg. 7

TAPS...
continued from pg. 7

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Gailhakes
Senior Vice President
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Business Banking:
Jonathan Holmes
Senior Vice President
949-553-4351
Travel With the Palm Springs Chamber to Cuba

Discover Cuba in June 2012 with the Palm Springs Chamber of Commerce and Chamber Explorations. The 9 day and 8 night trip will depart LAX on June 19, 2012. The cost is $3799.00 per person double occupancy. Please click the image below for more information. Registration is very limited, sign up early to secure your trip to Cuba! Get answers to all your questions at the Cuba Orientation, February 1st at 6 pm right here at the Chamber located at 190 W Amado, Palm Springs.

HIGHLIGHTS:
- Old Havana (UNESCO World Heritage Site)
- Cathedral de la Havana
- Museo Fine Arts
- Pinar Del Rio
- Cienfuegos (UNESCO World Heritage Site)
- Jaga Castle
- Trinidad (UNESCO World Heritage Site)
- Church of Trinidad
- Sugar Mill Valley (UNESCO World Heritage Site)
- Partagas Cigar Factory
- Playa Giron/Bay of Pigs Museum
- Hemingway’s Farm - Finca La Vigia
- Cojimar Fishing Village

INCLUSIONS:
- Round trip Airfare from Los Angeles (LAX)
- Cuban Travel Visa
- Cuban Health Insurance
- 9 Nights First Class Hotel accommodations
- 21 Meals (8 Breakfasts, 7 Lunches, 6 Dinners)
- Sightseeing & Admissions per Itinerary
- Professional Cuban Bilingual Host / Guide
- Hotel & Airport Transfers and Baggage Handling
- Transportation by deluxe air conditioned motorcoach

CULTURAL CONNECTIONS: PEOPLE TO PEOPLE INTERACTIONS
- La Marketa de Havana
- Las Terrazas Cooperative Village
- Bay of Pigs Museum
- Santeria Religious Center
- Callejon de Hamel
- Cuban Literacy Museum
- Cuban School/Day care

ACCOMMODATIONS:
- 3 Nights - Havana - Melia Cohiba OR Melia Havana Libre
- 2 Nights - Trinidad - Hotel Brisas Trinidad del Mar
- 3 Nights - Havana - Melia Cohiba OR Melia Havana Libre

*Hotels and Itinerary are subject to change

Chamber Explorations has been issued a specific license by The Department of the Treasury, Office of Foreign Assets Control (OFAC), which authorizes registered guests of our programs to visit Cuba Legally. There are no applications to complete, and your travel with us is fully authorized. Prior to departure, you will receive a copy of our Specific License and Letter of Authorization which legalizes your travel to Cuba.

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A WINE EXTRAVAGANZA • GOLD MEDAL SHOWCASE & AUCTION

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Sunday, May 6th, 2012 • 4:00 P.M. to 7:00 P.M.
see page 3
CLAREMONT APARTMENT COMMUNITY FETCHES OVER $15 MILLION

Claremont Villas, a 154-unit apartment community in Claremont, sold for $15.3 million ($99.4k/unit) after generating multiple offers. The property is located at 100 South Indian Hill Boulevard, north of Arrow Highway and I-10.

Claremont Villas is an affordable senior apartment community for residents age 62 years or older. Located near downtown Claremont and within walking distance to shopping and neighborhood services, this well-maintained property was built in 1994 with a favorable mix of one- and two-bedroom floor plans.

Alex Mogharebi of the Ontario office of Hendricks & Partners represented the seller in the deal.

In a recent Riverside apartment sale, an LA buyer paid $4.5 million for Canyon Shadows, a 120-unit ($37.5k/unit) complex located at 8405-8505 Arlington Avenue, just west of Van Buren Boulevard.

Canyon Shadows is an income-restricted apartment community that includes all studio units, each 400 square feet in size. Built in 1971, the property is located in a quiet residential neighborhood, close to shopping, employers, and entertainment. Canyon Shadows is just a short drive away from the 91, 15, and 60 Freeways.

JONES LANG LASALLE AWARDED LEASING ASSIGNMENT FOR 1.1-MILLION-SQUARE-FOOT INLAND EMPIRE BIZ PARK

American Realty Advisors (ARA) has awarded the leasing assignment for Safari Business Center, a 16-building, 1.14-million-square-foot business park in Ontario, to Jones Lang LaSalle. ARA is the property’s asset manager. Jones Lang LaSalle, Vice President Jeff Bellitti and Associate Jordan Quinn will be handling the leasing assignment. At present, the park has availabilities ranging from 5k square feet to 57.4k square feet in size.

Strategically located in the heart of the Inland Empire, Safari Business Center offers close proximity to the I-10, I-15 and SR-60 Freeways as well as rail lines and airports including the Ontario International Airport. Safari Business Center features 30’ minimum warehouse clearance; truck-well and ground-level loading with ample truck staging and maneuverability; loading dock doors with automatic levelers; and .45 or .60 GPM/3,000 sprinkler system.

INVESTOR PICKS UP

continued from pg. 21

continued on page 28
In fiction, computers, and their cousins, the robots, have been talking to us for years. “I’ll be back.” “By your command.” “I’m sorry, Dave. I can’t do that.” And, of course, “Danger Will Robinson.” The more humanoid ones, like the Terminator, C3 PO and Star Trek’s DATA, tend to speak a rather stilted English.

In the real world their conversations with us are preprogrammed and prerecorded. “The door is ajar.” “The white zone is for passenger pick up only.” “You’ve got mail.” And my personal favorite, “Your call is very important to us.”

Now, thanks to Apple and Wolfram Alpha, you have a companion who can be your best friend and confidant.

The Wolfram thing is a computational knowledge engine that Apple incorporated into its voice command ability from the iPhone 4 and added to the 4S. You can ask it about your eyes, about nuclear fission or about who sang “Louie Louie.” She knows the square root of 35. She can convert dollars to Euros and can figure tips. In addition, Wolfram Alpha tells you the square root of 35.

But wait there’s more. You can teach it things. Tell Siri the name of your boss and then tell her, “My boss is Satan.” Then when you say, “Call Satan,” you will get your boss on the line. She will read your messages, send texts, tell you the weather, give you an updated stock report, from New York or Japan. Siri can let someone know you’re on the way, or that you’ll be late.

There are any number of questions you can ask Siri to impress your friends, or simply entertain yourself. Is Apple better than Microsoft? Tell me a joke. Will you marry me? (For more on this go to http://bit.ly/QuestionstoAskSiri. That’s case sensitive.)

Just remember that much of what Siri tells you comes out of an Apple server somewhere. And many times Siri gets confused. Either she can’t find the answer to your question, or she just did not understand it.

Then too, I learned that you need to get used to working with her. Once I got my Bluetooth synced with the phone, I found out that I would have to wait for the Bluetooth beep and then the Siri beep before I could ask a question. And if I am asking Siri to call someone for me, she may come up with any number of numbers, office, home, mobile and even fax. Then I have to tell her which one I want. Still, in a hands free state I can eventually get what I want without violating any laws.

Your relationship with Siri is an evolving thing. You get used to her and she gets used to you. (Yes. It’s just like being married.)

But let me tell you a few more things about the iPhone 4S, while I have your attention. Just like turning off the lights when you leave the room, there are a few things that you should be aware of when operating this device. If you want to save some money, keep your old iPod for music. Less music allows for more hard drive space from a smaller phone. Movies and TV shows take up a lot of storage space. It’s best to keep shows on your larger computer hard drive and add or delete them from your smartphone as desired.

Remember that texting takes up space, time and money. Use it wisely. Apps can be costly also. Many are free. Use those instead of the ones that will cost you. If you do pay for an app, know if it is a one-time cost or a subscription. (Most of the magazine and periodical apps charge monthly.)

Also, figure out how you intend to use it. If you carry it in a purse, a pocket, or briefcase, you may only need a simple cover, like the 12S, which I spoke of last month. If you are going to carry it on your belt, get a good heavy-duty case with a strong clip. Many covers cover over some of the buttons and functions. One that I like blocks the camera lens.

Like cell phones and smartphones before it, the cost of calls can be expensive. iPhone 4S and others like it may give you a giddy sense of freedom from phone cords and desktop or laptop computers, but the airtime, or bandwidth cost money. It’s a lot like that episode of the “Simpsons” where Lisa got an iPod and ran up a $1,200 bill for downloading her favorite songs.

One phone company is offering 4GBs of monthly usage for the cost of two. But that’s only for a couple of months and when the time is past, the rate goes up without any warning.

Like the Marines say, “Freedom isn’t free.” It’s true in politics and in 21st century computing.

Oh, and one more thing. Ask Siri what the meaning of life is. It’s the ultimate computer question.
Health and Human Services Secretary Kathleen Sebelius announced that the new health care law’s Pre-Existing Condition Insurance Plan (PCIP) program is providing insurance to nearly 50,000 people with high-risk pre-existing conditions nationwide. The department released a new report demonstrating how PCIP is helping to fill a void in the insurance market for consumers with pre-existing conditions who are denied insurance coverage and are ineligible for Medicare or Medicaid coverage.

Under the Affordable Care Act, in 2014, insurers will be prohibited from denying coverage to any American with a pre-existing condition. Until then, the PCIP program will continue to provide enrollees with affordable insurance coverage.

In many cases, PCIP participants have been diagnosed with and need treatment for serious health care conditions such as cancer, ischemic heart disease, degenerative bone diseases and hemophilia. As a result of the new law, PCIP enrollees are receiving health services for their conditions on the first day their insurance coverage begins. Their critical need for treatment, combined with their lack of prior health coverage has led to higher overall per-member claims costs in state-based PCIPs of approximately $29,000 per year, which is more than double the per member cost that traditional State High Risk Pools have experienced in recent years.

PCIP enrollment is anticipated to trend upwards of 50,000 enrollees within the coming month.

People who enroll in the PCIP program are not charged a higher premium because of their medical condition. Program participants pay comparable premium rates to healthy people in the individual insurance market. By law, premiums may vary only on the basis of age, geographic area and tobacco use.

The Affordable Care Act directed the Secretary of HHS to carry out PCIP either directly or through a contract with a state or nonprofit entity. In 27 states, a state or nonprofit entity elected to administer PCIP, while HHS operates the program in the remaining 23 states and the District of Columbia.

Stimulating operations are reinforcing buyers’ confidence in the market, and with low interest rates a strong motivator, the local investment market will remain active this year. Institutions and high-net-worth buyers will focus on large Class A/B assets in high-traffic corridors to the west, which will command cap rates starting in the mid-5% to low-6 percent range. With access to financing and occupancy improving, though, lower-end properties will sell with increased frequency. Some private buyers will still seek REO listings, but a thin pipeline of quality, bank-owned assets will strengthen demand for performing, principle-owned properties, particularly those with rising NPIs. In general, Class C assets will sell with cap rates in the low- to mid-7 percent range. Meanwhile, owners who foresee an exit plan in the next few years will capitalize on a realigned bid-ask gap, enabling them to redeploy equity toward higher-yielding properties.

The new report can be found at: www.cciio.cms.gov/-resources/files/Files2/202242012/pcip-annual-report.pdf

For more information, including eligibility, plan bene
continued on page 38
More than 200 foreign delegates representing more than 100 countries participated at the International Business Summit and Research Conference. Combined with the numerous participants from the host nation of India, the conference is among the largest assemblies of academicians, researchers and professionals in India. It serves as a platform for discussions, presentations and student networking opportunities.

### Executive... Nevada, Las Vegas and The Hospitality College of Johnson & Wales University. He has been a facilitator for Marriott international sales training schools and is a certified speaker for The Ritz-Carlton Leadership Center. In 2002, his team won the North American Sales Team Special Achievement Award from Marriott International, and in 2009 the Intermediary Team won the prestigious Global

### Residential Real Estate Brokers

<table>
<thead>
<tr>
<th>Company Address</th>
<th>Offices</th>
<th># Agents</th>
<th>Sales Volume</th>
<th>Speciality</th>
<th>Top Local Executive</th>
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<tbody>
<tr>
<td>1. Windermere 74850 Hwy. 111 Indian Wells, CA 92210</td>
<td>13</td>
<td>150</td>
<td>$1,379,941,652</td>
<td>Residential &amp; Commercial Sales, Transaction Compliance, Leasing, Concierge Service</td>
<td>Charlie White Broker (760) 773-3958 <a href="mailto:cwwhite@windermere.com">cwwhite@windermere.com</a></td>
</tr>
<tr>
<td>2. Shear Realty 1864 Hwy 18, Ste. 205 Apple Valley, CA 92307</td>
<td>7</td>
<td>112</td>
<td>$254,552,666</td>
<td>Residential</td>
<td>Carol Yule President (760) 242-7221/242-7226 <a href="mailto:cry@shearrealty.com">cry@shearrealty.com</a></td>
</tr>
<tr>
<td>3. Coldwell Banker Kivett-Teeters Associates 32829 Yucca Bld. Yucca Valley, CA 92289</td>
<td>4</td>
<td>151</td>
<td>$225,992,607</td>
<td>Residential Real Estate Sales</td>
<td>Gary D. Teeters President (909) 797-1151/790-1912 <a href="mailto:gteeters@coldwellbanker.com">gteeters@coldwellbanker.com</a></td>
</tr>
<tr>
<td>5. Century 21 Lois Lauer Realty 1998 Orange Tree Ln. Redlands, CA 92373</td>
<td>3</td>
<td>210</td>
<td>$434,741,960</td>
<td>Residential Real Estate Sales</td>
<td>Vaughn Bryan CEO (909) 748-7000/748-7152 <a href="mailto:laur@kistler.com">laur@kistler.com</a></td>
</tr>
<tr>
<td>7. RE/MAX Real Estate Consultants 74199 El Paso, Ste. 200 Palm Desert, CA 92260</td>
<td>3</td>
<td>172</td>
<td>$460,741,117</td>
<td>Residential Real Estate</td>
<td>Lorenzo Lombardelli Owner/Broker (760) 346-0083/346-1227 <a href="mailto:lozemis@rational.net">lozemis@rational.net</a></td>
</tr>
<tr>
<td>10. Century 21 Prestige Properties 255 W. Foothill Blvd., Ste. 100 Upland, CA 91786</td>
<td>2</td>
<td>86</td>
<td>$133,765,221</td>
<td>Residential and Income, Real Estate, Relocation &amp; Property Management</td>
<td>Vincent Cottasso Owner (909) 981-2208/920-4778 <a href="mailto:vcottasso@col.com">vcottasso@col.com</a></td>
</tr>
<tr>
<td>11. Coldwell Banker Realty Center 501 W. Redlands Blvd., Ste. A Redlands, CA 92373</td>
<td>1</td>
<td>35</td>
<td>WND</td>
<td>Real Estate</td>
<td>Shirla Cannon Broker (909) 792-4147/792-0883 <a href="mailto:scannon@coldwellbanker.com">scannon@coldwellbanker.com</a></td>
</tr>
<tr>
<td>12. Coldwell Banker 72005 Hwy 111 Palm Desert, CA 92260</td>
<td>1</td>
<td>35</td>
<td>$129 million</td>
<td>Full-Service Residential</td>
<td>Ron Gerlich President (760) 345-2527/766-0229 <a href="mailto:rgerlich@coldwellbanker.com">rgerlich@coldwellbanker.com</a></td>
</tr>
<tr>
<td>14. Sun Lakes Realty, Inc. 300 S. Highland Springs Ave., Ste. 2K Banning, CA 92220</td>
<td>1</td>
<td>5</td>
<td>$42 million</td>
<td>Residential - Senior Communities</td>
<td>Lawrence McAle President/Broker (951) 484-7378/674-7179 <a href="http://www.sunlakesrealty.com">www.sunlakesrealty.com</a></td>
</tr>
</tbody>
</table>

**N/A = Not Applicable; WND = Would not Disclose; **bolded** = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2012 by IEBJ.
Real Estate...
continued from pg. 24

TEMECULA INDUSTRIAL BUILDING AND THEN LEASES IT

In a recent Temecula industrial buy, a 102.6k square foot facility sold for $3.8 million ($37/sf). The property is located at 26990 Ynez Road, east of I-15 and north of Winchester Road.

The buyer has leased the building to Crossroads Church Inc. and Reliant Food Service as joint occupants. The 60-month lease term is valued at $1.3 million ($0.21/sf/mo).

Andy Melzer and Kerry Schimpf of Cassidy Turley BRE Commercial represented JLNI, LLC and KPN Industrial LLC in both the purchase and lease transactions. “The opportunity to acquire a relatively new bank REO industrial building in a prime location at almost a 70 percent discount was exactly what our client was looking for. The total amount of time taken to complete this deal from offer to close was only 30 days and the ability to secure two tenants that signed a long-term lease for the entire building during escrow was simply a win for all parties.”

Charley Black of Lee & Associates represented the seller, U.S. Bank National Association, in the sale transaction. Rick Gilliam and Jon Stevenson of High Tower Capital Inc represented the lessees in the lease transaction.

COACHELLA VALLEY RETAIL PROJECT NEAR COMPLETION

The Shops at Palm Springs Marketplace, a new retail pad building under construction in Palm Springs, is nearing completion. The 10.3k-square-foot project, a development of Ramsey Real Estate Group, is located within Palm Springs Marketplace, a Stater Bros-anchored community shopping center with a tenant mix of Arco, McDonald’s, Taco Bell, AutoZone, Dollar Tree and Dairy Queen. The shopping center is located at the southeast corner of East Vista Chino and North Sunrise Way, one of the most prominent retail intersections in the Coachella Valley.

Ramsey acquired the property in late 2010 and immediately undertook planning a complete renovation and demising of the property. Originally, the building consisted of Hollywood Video, Kaiser Permanente and Domino’s Pizza. At the time of acquisition the only remaining occupant was Kaiser Permanente, which operates a pharmacy at the location.

The renovation includes the creation of four new tenant spaces from the former Hollywood Video suite, façade enhancements and new landscaping. Subway, the world’s largest restaurant company, has signed a lease and commenced improvements for a new location which opened for business on Feb.1st.

Remaining retail and office suites are available for lease and can be configured from 1.5k square feet to 5.4k square feet. Ramsey Real Estate Group is...continued on page 29
Real Estate... handling the leasing of the property. Orr Builders of Palm Desert is the general contractor, while the architect is Nadel Architects of Costa Mesa and the landscape architect is Conceptual Planning and Design Company of Irvine.

INVESTOR PICKS UP NEW MCDONALD’S STILL UNDER CONSTRUCTION IN CHINO
A 3.5k-square-foot McDonald’s restaurant currently under construction at the Rancho del Chino shopping center was purchased by a private, all-cash buyer. Rancho del Chino is situated on 14 acres at 14659 Ramona Avenue on the northwest corner of Eucalyptus and Ramona Avenues and on the east side of the 71 Freeway. The McDonald’s occupies an approximately one-acre lot fronting Ramona Avenue on the main ingress/egress of the shopping center.

McDonald’s signed a 20-year lease for the property. In addition to McDonald’s, tenants include JC Penney’s, Scottrade and Home Depot. Rancho del Chino was built in 2007.

The property was sold by Levy Affiliated, who purchased the 162k-square-foot retail center in September of last year. Although the actual price of the McDonald’s sale was not disclosed, brokers active in the area tell us it probably traded for somewhere around $1.6 million to $1.8 million.

Bill Bauman, executive vice president, and Kyle Miller, managing director, of Studley’s National Retail Services Group, represented the seller in the transaction. Studley’s National Retail Services Group has represented Levy Affiliated in multiple acquisitions and dispositions throughout Southern California. The buyer was repped by Steve Hsu of Marcus & Millichap.

“The seller felt the timing was right to take advantage of the increased demand for credit, single-tenant, triple-net assets, with McDonald’s being one of the most highly sought after retail tenants in the country,” said Bauman. Studley reports that the cap rate in the deal was one of the lowest achieved in Southern California this year.

MARKETING BY THE NUMBERS:
Bottom-Up Planning

By Ron Burgess

I was approached by a colleague recently to review a little booklet used in a marketing seminar about planning. On the first page it started immediately with goal setting. “What do you want to accomplish with your business this year?” The next page provided blanks to state goals and objectives. Oops!

This might work for a mission-based non-profit and this top-down approach is frequently used by motivational speakers to enhance personal or sales performance; but simply stated, it is no way to build a profitable business that will create wealth.

Al Ries and Jack Trout, two of

Inland Empire Film Commission

By Sheri Davis

During this economic age, the one thing feature film productions hunt after are tax incentives. So in 2009, California started offering production tax incentives through 2014 in hopes to encourage companies to stay in the state. Recently, the California State Senate voted to extend the state’s Film & Television Tax Credit Program for one more year. The original legislation (AB 1069) which passed the State Assembly as a five-year extension (through 2020), was amended in the Senate on Aug. 26th to provide a one-year, $100 million extension (through 2015). Signed by the governor, it will add one year to the current five-year, $500 million program. Although the film commission’s pushed for an incentive “bump” on the original bill to encourage the industry to travel outside of its comfort zone of Los Angeles, it was never included. The film commissions in the state are hoping that when this bill gets to the Senate, that piece will be added to encourage filming all across the state.

Feature filming is still on the decline as the studios continue to search for the best incentives around the world. The incentive package that the State of California implemented in 2009 did fund lots of smaller budgeted feature films; however most of the large tent pole features are still leaving because the program is not available to films over $75 million. In light of that, The Inland Empire Film Commission (IEFC) still capture 12 features mostly in the desert areas of San Bernardino County. Some of those features included the “Green Lantern,” “Fast Five” (aka “Fast & Furious 5”), “Thor” and “Priest.” The feature film “Priest” reported expenditures of $625,718 in the High Desert when they filmed on Soggy Dry Lake.

There were 18 television shows that found exactly what they needed in the San Bernardino County desert. Shows like “Chaos,” “Fact or Faked: Paranormal Files,” “Car Nutz,” “Wheels Up” (for the Speed Channel), “Top Gear” (U.S. and U.K. versions), “It’s Effin Science,” “Man vs Wild,” “Storage Wars,” and “The Event.” Commercial and still photography are still the two main types of production that select the region. Some 118 projects were shot in the area during 2010. The big attraction for the film industry is the open vistas, great light and diversity of locations.

We are in the final stages of opening existing BLM land for filming in the 1st District of San Bernardino County. We worked with Supervisor Mitzelfelt to accomplish this goal. The IEFC manages this project between the Bureau of Land Management and the County of San Bernardino.

The IEFC did numerous marketing ventures that showcased the desert at several trade shows in 2010. Being outside of the 30-mile zone has its challenges, but as residents and industry professionals in the valley work with the IEFC, we have developed our own local “incentive package”….hotels willing to give competitive rates, restaurants and other service providers offering incentives and, of course, the crew that is resident in the valley is always there to help.

The economy slowed down commercial production for 2010 but the High Desert still managed to hold its own with film companies electing to stay in California.

The 16th Annual California on Location Awards once again brought recognition to the High Desert with a number of the finalists who shot their projects in the desert region. The event attracted over 525 industry professionals and was hosted by the premier awards hotel – the Beverly Hilton.

The California Film Commission’s “Power Breakfast” always gets attention as the Dumont Dunes was highlighted as one of the six photos used on the one-page flyer dedicated to the Inland Empire. This year’s breakfast was hosted by the Sofitel Hotel in Beverly Hills, and 85 studio executives and
### Women-Owned Businesses

**Company**  | **Revenue 2011** | **Employees** | **Percent Owned by Women** | **Year Established** | **Type of Business** | **Top Local Executive**  
<table>
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<tr>
<td>Faust Printing</td>
<td>$4,000,000</td>
<td>29</td>
<td>50</td>
<td>2002</td>
<td>High Quality 4-6 Color Printing</td>
<td>Rosemary Faust, Chairperson/CEO (909) 961-1577/960-9716</td>
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<tr>
<td>U.S. Colleges</td>
<td>$2,500,000</td>
<td>40</td>
<td>50</td>
<td>1994</td>
<td>Vocational School</td>
<td>Kim Esquerre, Executive Director (951) 784-4466/680-4151</td>
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<tr>
<td>Imagine That</td>
<td>$3,500,000</td>
<td>150</td>
<td>50</td>
<td>1990</td>
<td>Special Events, Banquet Facilities, Catering</td>
<td>Dylan Pasternak, Owner (951) 931-1044/946-5659</td>
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<tr>
<td>A &amp; R, Inc.</td>
<td>$3,500,000</td>
<td>46</td>
<td>50</td>
<td>1991</td>
<td>MFG of Impregnated Fabric Products</td>
<td>Carmen Weibert, President (928) 829-8562</td>
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<tr>
<td>Karen Allen Salon &amp; Spa, Inc.</td>
<td>$2,800,000</td>
<td>62</td>
<td>50</td>
<td>2000</td>
<td>Salon, Spa, Avena Store</td>
<td>Karen Nguyen, President (951) 788-4737/788-1377</td>
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<tr>
<td>Pacific Coast Tool &amp; Supply</td>
<td>$2,500,000</td>
<td>19</td>
<td>50</td>
<td>1985</td>
<td>Industrial Tools and Supplies</td>
<td>Ami Marquardt, Owner (805) 627-0948/828-5290</td>
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<tr>
<td>Arellano Associates</td>
<td>$1,969,321.29</td>
<td>10</td>
<td>50</td>
<td>1994</td>
<td>Public &amp; Community Outreach Consultant</td>
<td>Genoveva L. Arellano, Owner (909) 271-9482/498-5014</td>
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<tr>
<td>Impressions Gourmet Catering</td>
<td>$1,500,000</td>
<td>12</td>
<td>50</td>
<td>1983</td>
<td>Catering/Special Events</td>
<td>Sandra Forsen, Owner</td>
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<td>International Day Spa</td>
<td>$1,000,000</td>
<td>42</td>
<td>50</td>
<td>2000</td>
<td>Day Spa</td>
<td>Mimi Bear, Owner (909) 793-2010/278-2578</td>
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<tr>
<td>Clarco Management Solutions</td>
<td>$805,000</td>
<td>7</td>
<td>50</td>
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<td>Environmental Consulting, Bookkeeping</td>
<td>Maria Disilvio, President (909) 627-97625/3510</td>
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<td>L &amp; L Environmental Inc.</td>
<td>$900,000</td>
<td>12</td>
<td>50</td>
<td>1993</td>
<td>Environmental Consultant</td>
<td>Leslie Ney Irish, CEO (951) 784-4929/492-9854</td>
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<tr>
<td>Perry Design &amp; Advertising</td>
<td>$250,000</td>
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<td>50</td>
<td>1997</td>
<td>Advertising Agency</td>
<td>Janice Perry, Owner (951) 961-9499/694-6136</td>
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<tr>
<td>Medi-Cal Consulting Inc.</td>
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<td>2003</td>
<td>Information Specialist regarding Medical Facilities, Mide-Cal</td>
<td>Lisa Runsey, Owner (951) 788-3478/789-0604</td>
</tr>
</tbody>
</table>

**NOTE**: # = Not Applicable  
• Women-Owned Businesses

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**Articles**

- **Combine... continued from pg. 43**
- **Women-Owned Businesses**
- **Vintage Sidecar Rendezvous (free!)**
- **All Aboard!**

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**Additional Text**

- Taste and savor over Châteauneuf du Pape wines hailing from vintages as far back as the 1950’s. Also new is the “BIG Rhône Rendezvous” featuring producers from far and wide pouring big bottles at this lively affair. Many have dusted off wines from their cellars and others have created something unique to celebrate this momentous occasion. Highly-acclaimed chefs hail-

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<table>
<thead>
<tr>
<th>Company Address</th>
<th>2011 Revenue</th>
<th># of Employees</th>
<th>Percent Owned by Women</th>
<th>Year Established</th>
<th>Type of Business</th>
<th>Top Local Executive</th>
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<td>Faust Printing 8055 Uke Ave., Ste. 100 Rancho Cucamonga, CA 91730</td>
<td>$4,000,000</td>
<td>29</td>
<td>50</td>
<td>2002</td>
<td>High Quality 4-6 Color Printing</td>
<td>Rosemary Faust, Chairperson/CEO (909) 961-1577/960-9716</td>
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<td>U.S. Colleges 2013 Chicago Ave., Ste. B1 Riverside, CA 92507</td>
<td>$3,500,000</td>
<td>40</td>
<td>50</td>
<td>1994</td>
<td>Vocational School</td>
<td>Kim Esquerre, Executive Director (951) 784-4466/680-4151</td>
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<tr>
<td>Imagine That 1316 West Ninth St. Upland, CA 91786</td>
<td>$3,500,000</td>
<td>150</td>
<td>50</td>
<td>1990</td>
<td>Special Events, Banquet Facilities, Catering</td>
<td>Dylan Pasternak, Owner (951) 931-1044/946-5659</td>
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<tr>
<td>A &amp; R, Inc. 16246 Valley Blvd. Fontana, CA 92335</td>
<td>$3,450,000</td>
<td>46</td>
<td>50</td>
<td>1991</td>
<td>MFG of Impregnated Fabric Products</td>
<td>Carmen Weibert, President (928) 829-8562</td>
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<td>Karen Allen Salon &amp; Spa, Inc. 6055 Magnolia Ave. Riverside, CA 92506</td>
<td>$2,800,000</td>
<td>62</td>
<td>50</td>
<td>2000</td>
<td>Salon, Spa, Avena Store</td>
<td>Karen Nguyen, President (951) 788-4737/788-1377</td>
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<td>Pacific Coast Tool &amp; Supply 3630 Placentia Ct. Chino, CA 91710</td>
<td>$2,500,000</td>
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<td>50</td>
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<td>Industrial Tools and Supplies</td>
<td>Ami Marquardt, Owner (805) 627-0948/828-5290</td>
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<td>Arellano Associates 13791 Bonelli Ave., Ste. A Chino, CA 91710</td>
<td>$1,969,321.29</td>
<td>10</td>
<td>50</td>
<td>1994</td>
<td>Public &amp; Community Outreach Consultant</td>
<td>Genoveva L. Arellano, Owner (909) 271-9482/498-5014</td>
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<td>International Day Spa 325 cyan St. Redlands, CA 92373</td>
<td>$1,000,000</td>
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<td>Mimi Bear, Owner (909) 793-2010/278-2578</td>
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<td>Clarco Management Solutions 210 West 1st St., Ste. 244 Claremont, CA 91711</td>
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<td>7</td>
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<td>Maria Disilvio, President (909) 627-97625/3510</td>
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<tr>
<td>L &amp; L Environmental Inc. 1269 Pomona Rd., Ste. 102 Corona, CA 92880</td>
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<td>Leslie Ney Irish, CEO (951) 784-4929/492-9854</td>
</tr>
<tr>
<td>Perry Design &amp; Advertising 9411 Harmon Ave., Ste. 208 Rancho Cucamonga, CA 91730</td>
<td>$250,000</td>
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<td>1997</td>
<td>Advertising Agency</td>
<td>Janice Perry, Owner (951) 961-9499/694-6136</td>
</tr>
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<td>Medi-Cal Consulting Inc. 11730 Van Buren Blvd., Ste. 161 Riverside, CA 92504</td>
<td>na</td>
<td>7</td>
<td>50</td>
<td>2003</td>
<td>Information Specialist regarding Medical Facilities, Mide-Cal</td>
<td>Lisa Runsey, Owner (951) 788-3478/789-0604</td>
</tr>
</tbody>
</table>
The County of San Bernardino Workforce Investment Board and Workforce Development Department is ready to assist your business at no cost with the following services:

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

**Attention Business Owners**
San Bernardino County Workforce Investment Board Funds Innovative Program

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

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

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

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

Program Funds are EXTREMELY Limited!
Call (909) 387-9886 to see if you qualify!

---

**Ground Breaking**
Nestled among the vines and rolling hills of Paso Robles is the recently opened Broken Earth Winery and Tasting Room. Five white and four red wines are currently being poured in the tasting room, and with no tasting fee, this is a great place for guests to enjoy a sip of delectable Paso Robles wines. With a focus on Rhone varietals, most grapes are sourced from their 2,500 acre Continental Vineyard, located approximately seven miles from the tasting room. 5625 Highway 46 East (805) 239-2562; www.brokenearthwinery.com.

**Music to the Ears**
Concert-lovers have something big to look forward to! Nestled on a picturesque, oak-dotted hillside, Vina Robles is building a new amphitheater boasting 3,300 seats with a combination of tiered, VIP and lawn seating. The winery is set to break ground on the theater this spring, with the goal of opening early 2013. Once completed, the Vina Robles amphitheater will set the stage to become the premier outdoor concert destination for all of central California. 3700 Mill Road, (805) 227-4812, www.vinarobles.com; Media Contact: Simone Michel, s.michel@vinarobles.com.

**Cellar Hop**
Hop aboard on Grapeline Tour’s deluxe shuttle for a fun-filled day visiting a variety of wineries while getting an insider’s view of California’s Central Coast. This season, they are offering the following special tour:

- Zin Fest Shuttle– March 16-18, guests can enjoy the over 50 vintners showcased at the Zinfandel Festival without having to worry about driving. The Zin Fest Shuttle will be available throughout the festival to escort guests from hotels to the festivities taking place throughout Paso Robles Wine Country. For more information, call (888) 8-WINERY or visit, www.gogrape.com.

**DRINKS & DINING**

**Culinary Art**
James Beard nominated Artisan, renowned for locally sourced, creatively prepared American cuisine, is now hosting a variety of specialty dinners. Held every Monday night in March, co-owners and brothers Chris and Michael Kobayashi have teamed up with local wineries, farms and ranches to create menus specifically tailored to that evening’s selection. Winemakers or representatives from each of the featured partners will be...
STOP ADA LAWSUIT ABUSE

Senator Bob Dutton (R-Rancho Cucamonga) introduced Senate Bill 1186 that stops unscrupulous attorneys, using the Americans With Disabilities Act (ADA), to extort money from businesses.

SB 1186 allows business owners 90 days to fix minor infractions before a lawsuit can be filed. This protects the rights of the disabled while ensuring that small businesses are protected from frivolous lawsuits.

Specifically, the owner of the property must be notified of the ADA violation before a lawsuit can be filed. The property owner will have 90 days to fix the violation. If the violation(s) is not fixed within the 90 days, a lawsuit may then be filed.

Small businesses throughout California have been sued as a result of “drive by” attorneys saying they represent a client claiming that person’s ADA rights have been violated, even though the business owner wasn’t aware of any potential problem. The letter further states that to avoid a costly lawsuit, the business owner must pay the attorney and his client between $4,000 and $6,500.

“This is nothing more than extortion of our business community,” Senator Dutton said. “It’s clear from reviewing some of the letters these businesses have received, they are doing nothing more than driving around looking for a potential minor violation and then strong-arming the small businesses into paying them thousands of dollars to avoid a lawsuit.”

“No one wants to see the rights of anyone, particularly the disabled, violated,” Senator Dutton said. “SB 1186 is a piece of common-sense legislation that continues to ensure ADA is enforced without leading to this modern-
# For Planning 2012 Advertising, Marketing, and Publicity With The Inland Empire Business Journal

## 2012 Editorial Schedule

<table>
<thead>
<tr>
<th>Month</th>
<th>Editorial Focus</th>
<th>Supplements</th>
<th>Lists</th>
</tr>
</thead>
<tbody>
<tr>
<td>April</td>
<td>• Meetings &amp; Conventions&lt;br&gt;• Airports&lt;br&gt;• New Home Communities&lt;br&gt;• Malls &amp; Retail Stores</td>
<td>• Women Who Make a Difference&lt;br&gt;• Meetings/Conventions&lt;br&gt;• Travel/Hotels/Tourism&lt;br&gt;• Commercial R.E. Brokers&lt;br&gt;• Small Business Handbook</td>
<td>• Indian Gaming&lt;br&gt;• SoCal Vacation Spots&lt;br&gt;• Hotel Meeting Facilities&lt;br&gt;• Visitors and Convention Bureaus</td>
</tr>
<tr>
<td>May</td>
<td>• Economic Development (Riverside Cty.)&lt;br&gt;• Marketing/PR/Media Advertising&lt;br&gt;• Insurance Companies</td>
<td>• Women-owned Businesses&lt;br&gt;• Human Resource Guide&lt;br&gt;• Chambers of Commerce&lt;br&gt;• Who’s Who in Law</td>
<td>• Environmental Firms&lt;br&gt;• Employment/Service Agencies&lt;br&gt;• Law Firms&lt;br&gt;• L.E. Based Banks</td>
</tr>
<tr>
<td>June</td>
<td>• Financial Institutions (1st Quarter, ’12)&lt;br&gt;• Travel and Leisure&lt;br&gt;• Employment Agencies&lt;br&gt;• Home Health Agencies&lt;br&gt;• Economic Development (San Bernardino County)</td>
<td>• Health Care &amp; Services&lt;br&gt;• High Technology&lt;br&gt;• Golf Resorts&lt;br&gt;• Senior Living Centers&lt;br&gt;• What’s New in Hospital Care</td>
<td>• Hospitals&lt;br&gt;• Savings and Loans&lt;br&gt;• Motorcycle Dealers&lt;br&gt;• Medical Clinics</td>
</tr>
<tr>
<td>July</td>
<td>• Manufacturing&lt;br&gt;• Distribution/Fulfillment&lt;br&gt;• Credit Unions&lt;br&gt;• Event Planning&lt;br&gt;• High Desert Economic Development</td>
<td>• Marketing/Public Relations&lt;br&gt;• Media Advertising&lt;br&gt;• Casual Dining&lt;br&gt;• Building Services Directory</td>
<td>• CPA Firms&lt;br&gt;• Commercial Printers&lt;br&gt;• Ad Agencies/Public Relations Firms&lt;br&gt;• Largest Insurance Brokers&lt;br&gt;• SBA Leaders&lt;br&gt;• Staff Leasing Companies Serving the I.E.</td>
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<tr>
<td>August</td>
<td>• Personal/Professional Development&lt;br&gt;• Employment/Service Agencies&lt;br&gt;• Health &amp; Fitness Centers&lt;br&gt;• Caterers</td>
<td>• Environmental&lt;br&gt;• Expansion &amp; Relocations&lt;br&gt;• Women in Commercial Real Estate&lt;br&gt;• Who’s Who in Banking</td>
<td>• Largest Companies&lt;br&gt;• Small Package Delivery Services&lt;br&gt;• Tenant Improvement Contractors&lt;br&gt;• Credit Unions</td>
</tr>
<tr>
<td>September</td>
<td>• Mortgage Banking&lt;br&gt;• SBA Lending&lt;br&gt;• Independent Living Centers</td>
<td>• Health Care &amp; Services&lt;br&gt;• Airports&lt;br&gt;• Who’s Who in Building Development</td>
<td>• Largest Banks&lt;br&gt;• Largest Hotels&lt;br&gt;• Golf Courses</td>
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<tr>
<td>October</td>
<td>• Lawyers/Accountants-Who’s Who&lt;br&gt;• HMO/PPO Enrollment Guide&lt;br&gt;• Economic Development Temecula Valley&lt;br&gt;• Financial Institutions (2nd Quarter, ’12)</td>
<td>• Telecommunications&lt;br&gt;• Office Technology/Computers&lt;br&gt;• International Trade&lt;br&gt;• Holiday Party Planning</td>
<td>• Internet Services&lt;br&gt;• Long Distance/Interconnect Firms&lt;br&gt;• Copiers/Fax/Business Equipment&lt;br&gt;• Private Aviation</td>
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<tr>
<td>November</td>
<td>• Retail Sales&lt;br&gt;• Industrial Real Estate&lt;br&gt;• Commercial R.E./Office Parks&lt;br&gt;• Educational Services Directory</td>
<td>• Human Resources Guide&lt;br&gt;• Executive Gifts&lt;br&gt;• Building and Development&lt;br&gt;• New Communities</td>
<td>• Commercial R.E. Development Projects&lt;br&gt;• Commercial R.E. Brokers&lt;br&gt;• Fastest Growing I.E. Companies&lt;br&gt;• Mortgage Companies&lt;br&gt;• Title Companies</td>
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<tr>
<td>December</td>
<td>• Financial Institutions (3rd Quarter, ’12)&lt;br&gt;• Top Ten Southern California Resorts&lt;br&gt;• Temporary Placement Agencies</td>
<td>• Health Care&lt;br&gt;• Professional Services Directory</td>
<td>• 2013 “Book of Lists”&lt;br&gt;• Business Brokerage Firms</td>
</tr>
</tbody>
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**JERRY D. MEADS  NEW WORLD INTERNATIONAL WINE COMPETITION**

**Presents**

**A WINE EXTRAVAGANZA • GOLD MEDAL SHOWCASE & AUCTION**

**HILTON ONTARIO AIRPORT**

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(Building Houses, Building Hope)

**The Unforgettables Foundation**

(Assisting families with the burial costs on the saddest day of their life...the loss of a child)

NO ONE UNDER 21 WILL BE ADMITTED—Business Attire—No Jeans, No Shorts, No T-Shirts—Dress Code Enforced
RESTAURANT REVIEW

Carolina’s Italian Restaurant
By Bill Anthony

I enjoyed my first dinner with my wife at Carolina’s back in 2005, and it is still great today. Although it is now owned by a new family, I know many of our readers travel to Anaheim going to the Honda Center, Anaheim Stadium, Anaheim Convention Center or for business and family reasons; therefore, a visit to Carolina’s is a must. The food is great, the prices are a steal and new owner, Tim Ibrahim, will personally orchestrate your experience.

Since opening in 1978, the menu has not changed much...only a few minor tune-ups and a major additional dinner option which is “Chicken Alla Anthony.” Yes, named after me and created by me. “Bon Appetit.”

Must tries are:
Appetizers:
Vongole Vino Blanco (Fresh clams sauteed in olive oil, garlic, basil, and onion in a white wine sauce.)
Calamari Fritte (Lightly breaded Calamari rings fried golden brown and served with their house marinara sauce.)
Dinners:
All dinners come with soup or salad and fresh hot garlic cheese bread.
Spumoni ice cream is served for dessert. The portions are large, so prepare to take half home.
Chicken Alla Anthony (Chicken breast lightly breaded and baked with a slice of breaded eggplant with ricotta cheese and spinach in-between. Blanketed with Franchescana sauce—creamy meat sauce with mushrooms and green peas—and topped with mozzarella cheese served with a side of penne pasta.)
Ravioli Sampler (Carolina’s innovative minds have brought together beef, cheese, and spinach ravioli in marinara sauce. It is a highly requested dish.)
Spaghetti with meatballs (Homemade meat sauce and meatballs served on a bed of spaghetti.)
Eggplant Parmigiana (Lightly breaded and fried eggplant topped with mozzarella cheese and baked with marinara sauce. Served with pasta in marinara sauce.)
Gnocchi Marinara (Gnocchi - potato dumplings - in their homemade marinara sauce.)
Meat Calzones (Filled with meat sauce, meatballs, sausage, and ham topped with meat sauce and mozzarella.)

Carolina’s is located in the city of Garden Grove, minutes away from Disneyland Park resorts and hotels, downtown Disney, Anaheim Convention Center, Honda Center, Angel’s Stadium and close to Knott’s Berry Farm. Their address is 12045 Chapman Avenue, Garden Grove. Phone number is (714) 971-5551.

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the most respected marketing consultants and writers on the subject of marketing strategy and positioning say, in their book “Bottom-Up Marketing,” “Traditional marketing is top-down oriented. You decide what you want to do (the strategy) and then you figure out how to do it (the tactics).” Marketing works in just the opposite way.

I wrote an article in this same journal many years ago, that discussed this subject. For instance, in a top-down plan, the president tells the sales department to increase revenue by 10% while telling operational heads they can increase expenses up to 5%. Of course, this sounds like complete nonsense today in the great recession. But it was just as much nonsense then as now. Forcing a product category or division to figure out how to sell a seat-of-the-pants number (10%) is one of the main reasons marketing plans fail, and makes marketing look bad. It just does not work.

For many years, I worked in the retail business doing merchandise planning. This is the calculation of how much to buy based on the reality of the current performance, promotions, season and rational expectation of future trends. It’s marketing planning for inventory.

Why does it work? First because all merchandise is planned at a “category” level. That is, a group of merchandise of like nature that has similar selling patterns (such as season). An example is women’s swimsuits in Florida, or men’s slacks in Chicago. The algorithm includes markups and markdowns to measure real profitability and plans against current inventory and items already ordered, to calculate how much inventory will be needed the next month, based on stock ratios known to be appropriate for that category.

But the underlying reason why this approach is a better way to forecast sales is because the smaller categories of merchandise are added up (from the bottom) to the top projected sales forecast. It is based on demand, not wishful thinking. It is reasonable, not pie in the sky.

A tactic to increase women’s swimsuits might be to change the location in the store, add advertising in the pre-season with a special, or do a trunk show for the best line in the store. Braced with this information, compared with previous promotions, the merchandise planning manager might make a slight increase in the buy. But the effect on the top line would barely be noticed. Planning, that works, is done from the department, category or even SKU level.

The cost of the new promotional efforts are planned into the marketing budget, as the revenue forecasts are. This is a tactic to capture a larger market of the swimsuit business. This leads to resource allocation which leads to action items that become part of the campaign plan for that season. Full campaign planning is completed when all categories and departments are totaled, which includes events, media and other promotional planning.

This bottom up merchandising concept was developed by RMSA (Retail Merchandising Service Automation) located right here in the Inland Empire, in Riverside, by Vernon Rossi. Rossi used existing models of retail math formulas and was the first to computerize the model. He also improved on the techniques, because the computer could calculate faster than the old manual way. This was in the late 1960’s, and spawned an entire industry. RMSA is still involved in the business of retail merchandise planning. Their clients, I’m sure, still out-perform those who do top-down planning today.

Planning from the top down will necessarily fail. But in addition, it causes so much consternation and chaos in the company when the sales people attempt to hit a number that is not realistic. These companies damage themselves internally. When the revenue only comes in with a 2% increase, managers...
“Smart Selling on the Phone And Online: Inside Sales that Get Results,”
By Josiane Chriqui Feigon; AMACOM; New York, New York; 2010; 254 pages; [$17.95)

Inside selling isn’t often considered one of the “sexier” elements of new business development. However, as author Josiane Chriqui Feigon points out...“Today’s market, economic, and competitive conditions have created a more complex and less predictable sales cycle. And that means more of everything. As companies provide more tools, technologies, and systems to help speed up the sales cycle and increase efficiency and productivity, only sales reps who can seamlessly integrate the necessary tools, technologies, and systems into their sales process can earn the right to be called inside sales warriors.”

Is that a bit of cheerleading? Perhaps, but it doesn’t change the fact that companies that are mass marketing everything from computer software to discounted electric power have put more emphasis than ever before on the importance of their call centers. These companies have also discovered that a combination of e-mail and the USPS allows them to reach their customers as never before. Here are some examples of what they said:

‘Someone who has done their homework and knows about my company.’ When a salesperson sounds professional, succinct, confident, and provides value with their message, I will listen to it.... ‘I delete so many messages a day and the only thing that stands out for me is a strong, short personalized message that gets to the point.’

Ms. Feigon points out that there are several areas of business not often associated with selling, especially inside selling. One of these is time management. She comments: “Effective time management is critical to effect inside sales. It begins with a daily, weekly, and monthly plan and extends through the entire sales cycle, affecting not only how you spend your time, but how you pace your calls and whether you meet your numbers. The good news? Even a few changes in how you manage time can result in a big positive shift, and success will encourage you to make more changes. The more you practice these skills, the easier they get. Over time, you’ll discover your rhythm, and you’ll learn the tricks that work the best for you.”

Extremely easy to read and comprehend, the author has primarily written the book for members of a company’s inside sales force. Even so, she hasn’t forgotten the outside salespeople nor the very sensitive relationship between the outside and inside selling teams. This is an area where misunderstandings can abound and sow the seeds of mistrust among the combined team.

“Smart Selling on the Phone and Online” is an excellent primer offering a banquet of ideas on inside selling for the cost of a dinner at a moderately priced restaurant.

—Henry Holtzman

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

1. “Steve Jobs,” by Walter Isaacson (Simon & Schuster...$35.00(1))*
   The story of a modern Thomas Edison.
2. “Great by Choice: Uncertainty, Chaos, and Luck—Why Some Thrive Despite Them All,” by Jim Collins (HarperCollins...$29.99(3)
   Why some people succeed against all the odds.
   Managing your career as if you were a starting a new business.
4. “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, Strauss and Giroux...$28.00 (2)
   One possible roadmap back to fiscal and market stability.
5. “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(4)
   Discover your strengths and integrate them with your career.
6. “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 & Sons...$22.00(5)
   A concise look at the fundamental traits of leadership.
8. “The Price of Civilization: Reawakening American Virtue and Prosperity,” by Jeffrey D. Sachs (Random House...$27.00(8)
   Doing something about the negative impact of globalization.
9. “Reckless Endangerment: How Outsized Ambition, Greed, and Corruption Led to Economic Armageddon,” by Gretchen Morgenson (Times Books...$30.00(6)
   The why and how of America’s fall from economic grace.
10. “EntreLeadership: 20 Years of Practical Business Wisdom from the Trenches” by Dave Ramsey (Simon & Schuster...$26.00(9)

Experienced advice on business leadership.

* (1) -- Indicates a book’s previous position on the list.
** -- Indicates a book’s first appearance on the list.

Never Be “Boar-ed” Again
The newly opened Boar Hole is the bar with it all, from a great selection of beers and local wines to darts, pool and trivia. Every Friday and Saturday, the Boar’s Hole features rockin’ live music that keeps the party going all night long. 1242 Park St., (805) 835-1894.

Exotic Estrella
For vibrant flavors and a sizzling atmosphere, head downtown to Estrella, Paso Robles’ newest answer to exotic dining. This “Latin Riviera” features a fun fusion of Caribbean, South American and Mexican cuisine featuring menu items such as Argentinian-style grilled rib eye steak, roasted chicken mojo and grilled prawn tacos. The vibe of the restaurant is as exotic as its food, where guests can enjoy an outdoor patio overlooking Downtown City Park or in the vibrant mango-hued dining room. 815 13th St., (805) 226-5406.

Phenomenal!
Have a phenomenal experience at Paso Robles newest tapas and wine bar. Located in the beautiful downtown area of Paso Robles, Fenomenal Place’s menu features more than 50 hot and cold tapas items utilizing local, fresh and sustainable ingredients. In addition, dinners at this new hot spot can choose from over 100 selections of wine, designed to pair seamlessly with the mouthwatering menu. 835 12th St., (805) 227-7154, www.fenomenalplace.com.

Swingin’ Sinatra
A little flair and good times are two things that never go out of style. At the recently opened Sinatra’s Fine Dining, even strangers in the night can find themselves having a good time. With live music and wine tasting, diners can feel like they’re swinging with the leader of The Rat Pack himself. Guests can treat themselves to fresh tomato and basil bruschetta followed by mouthwatering grass fed beef, among other delectable menu items. With its classy and fun atmosphere, guests will get a kick out of dining at Sinatra’s. 835 13th St., (805) 238-6613.

Wine & Dine
Enoteca Restaurant, located inside La Bellasera Hotel & Suites, has join forces with local wineries to host a series of winemaker’s dinners. They also offer a price fixed, three course dinner at $30. 206 Alexa Court, (805) 238-2834, www.labellasera.com.

ARTS & CULTURE-
Meet the Masters
Boasting a preeminent artwork collection, recently opened Pierce Modern Gallery features the work of renowned artists such as Mark Bowles, James Coignard, Roy Lichtenstein, and Gary Conway, among others. Original sculptures, entrancing glasswork and mixed media are also on display and available for purchase. 617 12th St., (805) 975-4860, www.piercemodern.com.

Emerging Art
Veteran actress Madeline Vale has opened her own contemporary art gallery in downtown Paso Robles showcasing the works of emerging and established artists. With the opening of Vale Fine Arts gallery, the opportunity to discover new talent in the area is something many art lovers are excited about. Open Thursday through Sunday, visitors are welcome to drop in anytime to view the stunning artwork showcased on the walls. 619 12th St., (310) 795-4680, www.valefineart.com.

ACCOMMODATIONS
Sprucing Up
Featuring 91 fully appointed guestrooms, the Holiday Inn Express & Suites has a new look that includes newly painted guestrooms outfitted with new 37” flat screen HDTV’s and comfy pillow top mattresses, plus a newly upgraded fitness center. The Holiday Inn also features Jacuzzi suites and extended stay suites, providing the perfect place for a relaxing getaway or business trip. Special amenities include a business center, conference room, complimentary smart hot breakfast and an indoor pool and spa. 2455 Riverside Ave., (805) 238-6500, www.hixpaso.com; Media Contact: Shawn Styler, (805) 238-6199, ssstyler@gmail.com.

For more information on attractions, dining and lodging, visit www.travelpaso.com. For the latest news, visit www.blog.travelpaso.com.

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“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 restauranteurs—plus guest interviews with award-winning chefs and renowned wine connoisseurs.

The SPA
AM 1510
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Marketing...  
now must cut the expenses that they budgeted for at the beginning of the year. People get fired, and vendors have to cancel orders: credibility is lost for the company as a whole.
Do you have to go through a heavy duty system to do bottom-up planning? Retailers clearly do, but most businesses don’t. Simply breaking your revenue down into like categories by month for several years can develop a trend. MS Excel can automatically do trend lines for you. (Note: this works even better if you use margin by category instead of top-line revenue.) Then think logically about the market niche the category falls into, and consider the competition. Do a simple forecast that follows the trend; then think about what you can do to increase the revenue.

Was this category properly promoted last year? Can you affect this? Do you have competition entering or exiting this category? Did your sales team properly represent this category and can you affect that? Can you re-position any products in this category? These are the types of tactics that have shown to build up to a strategy and that my 30 years of marketing planning have shown this to be true: a strategy that actually has a chance to work!
Unfortunately, many in my field fall back to tradition, or mix motivational techniques as a substitute for strategic marketing planning. My goal is to get professional marketers to roll up their sleeves and do this in a way that can actually create results. I hope your company will try it too.

American Marketing Association is the oldest and most respected international professional marketing association. The Inland Empire Chapter meets monthly in Riverside. See www.AMA-IE.com for program and membership information.

Ron Burgess is a marketing expert with a consulting practice in Redlands. He has written hundreds of marketing and small business articles and will release his new book “Finding Your Crack In the Market” next fall. Ron can be reached at Ron@BurgessManagement.com

Health...  
fits and rates, as well as information on how to apply, visit www.pcip.gov and click on “Find Your State.” Then select your state from a map of the United States or from the drop-down menu.
The PCIP call center is open from 8 a.m. to 11 p.m. Eastern Time. Call toll-free 1-866-717-5826 (TTY 1-866-561-1604).

PCIP Enrollment Fact Sheet: www.healthcare.gov/news/fact-sheets/2012/02/pcip02232012a.html

Web Security...  
Runa Capital, and the National Science Foundation, which in 2009 and 2010 provided $600,000 in funding from its Small Business Innovative Research grant program. The partners tried to find funding for their company in the Inland region first, but Faloutsos said the local community did not have the resources to push their high-tech business forward. So last year they moved the company to San Francisco, where Banerjee said they had access not only to potential investors, but a larger employment pool.
He said StopTheHacker has the potential to reach $5 million to $10 million in annual revenues within two or three years. He envisions eventually selling the company to a large web-hosting company or security vendor.

Executive...  
Sales Team of the Year Award.

RICHARD MARCA NAMED ON SOUTHERN CALIFORNIA SUPER LAWYERS’ LIST
Richard Marca, attorney at Gresham Savage, has been named to the Southern California Super Lawyers list as one of the top attorneys in California for 2012. He was also recognized in 2007. No more than 5 percent of the lawyers in the state are selected by Super Lawyers.
Super Lawyers, a Thomson Reuters business, is a rating service of outstanding lawyers from more than 70 practice areas who have attained a high degree of peer recognition and professional achievement. The annual selections are made using a rigorous multi-phased process that includes a statewide survey of lawyers, an independent research evaluation of candidates, and peer reviews by practice area.
The Super Lawyers lists are published nationwide in Super Lawyers magazines and in leading...
Ten Habits... continued from pg. 19
the signs of bad management. This way you can deal with these ‘bad managers’ quickly— which is, after all, also a characteristic of a HPO manager.

About the Author:
André de Waal is associate professor strategic management at the Maastricht School of Management and academic director of the HPO Center (www.hpocenter.com).

Balancing... continued from pg. 6
For more information, please visit www.generationhealth.com.

Politicians... continued from pg. 17

tained in this commentary are not necessarily those of this publication and/or staff. Comments are welcomed—send to ingrid@busjournal.com.

Did Bank... continued from pg. 1
Center and the Small Business Administration (SBA) also say they are presently active and expanding loans and loan guarantees in 2012.

We would like to hear from you if B of A has called your expanding loans and loan guarantees. They are presently active and the Small Business Administration (SBA) also say they are presently active and expanding loans and loan guarantees. This bill will also put a stop to the late night, back-room budget deals that are so common in Sacramento. Many argue over how much is really being spent, how much people should be taxed and where it’s all going. Better information for all of us means better decision making and will shine a spotlight on the shadowy nature of the real budget process. Remember, it is our money, not Sacramento’s and it is up to us to hold Sacramento politicians accountable.

Maybe you agree, if so please contact my office or write me at 10604 Trademark Parkway, Ste. 308, Rancho Cucamonga, CA 91730 if you support budget transparency. I will bring all of your letters with me to Sacramento when this bill faces budget committee scrutiny. Maybe you disagree. Please let me know what issues are important to you by calling my district office at 909-466-9096. I look forward to hearing about what you have to say and what you would like to see happen to make sure our government is working for us.

As always, I’ll keep you posted...

Dutton... continued from pg. 32
day extortion of our business community.”

Senator Dutton represents the 31st Senate District that includes portions of Riverside and San Bernardino Counties.

Acting... continued from pg. 11
unlikely to collaborate and share ideas that may improve the company’s performance. In such an environment, employees, even the ones who do the right thing, will worry that they always have to be on the lookout for someone to take advantage of them. This saps people of time and energy.

There are many reasons one should act ethically, most of which draw on sophisticated appeals to a higher good. There is nothing wrong with those. However, before we can consider more lofty reasons why we should act ethically, it is only reasonable that we think of the practical consequences first. So if you ever wonder why you should be ethical, don’t feel the need to consult an obscure philosopher or book, just know: being ethical is good for you and good for business.

About the Author
Dr. Kyle Scott is a visiting assistant professor at Duke University, with a Ph.D. in Political Science: American Political Theory and Public Law. He has authored three books: Federalism: Theory and Practice, has just been released. Kyle has taught American Politics, Political Theory, and Public Law at Miami University, University of North Florida and the University of Houston. He can be reached at kyle.a.scott@hotmail.com.

Executive... continued from pg. 38

city and regional magazines across the country. Super Lawyers magazines also feature editorial profiles of attorneys who embody excellence in the practice of law. Other Gresham attorneys who have been recognized by Super Lawyers magazine include Mark Ostoich (2010) and Jennifer Guenther (Rising Star 2009-2011).

Business... continued from pg. 15
their perspective needs to be global—not only in driving toward higher profits but in their operating principles. Only then will they find a greater understanding of their foreign counterparts, which, through mutual interdependence, can then lead to higher profits. To attain a global perspective, boards need to adapt their current operating principles to a more encompassing, more cosmopolitan viewpoint of business. Much remains to be done in both corporate and entrepreneurial America for this worldwide perspective to take hold, and much is at stake. The very success of the economy in the United States tomorrow depends on the ability of today’s leaders to change thinking patterns by developing a global mindset and strategies that bridge the widening gap of opportunities domestically and abroad. With the right leadership, and the right people in the right places, U.S. businesses can look at the global market and see opportunities, not obstacles.

For more information, please visit www.monapearl.com.

SB County... continued from pg. 8
on this task.”

The Business Services Team offers many valuable services to assist businesses, from advertising and prescreening quality applicants, to free human resources consulting. All services are designed to help San Bernardino County businesses grow and prosper in order to promote jobs in the region. For more information on how the Business Services Team can help your business, please call 1-800-451-1085.

Inland Empire... continued from pg. 29
production company owners attended.
EXECUTIVE TIME OUT

Combine Business and “Time Out” in Paso Robles, CA

By Cary Ordway

A burgeoning California wine country destination nestled in the Santa Lucia Mountains in Central California, Paso Robles offers a multitude of exciting upcoming events, new wineries and dining experiences to be enjoyed throughout the late winter and early spring. Located midway between Los Angeles and San Francisco, and easily accessible by car, plane and train, this stunning retreat offers the authentic California experience by boasting untouched natural beauty, a bounty of farm fresh cuisine supplied from organic and specialty farms, 200+ wineries, first-class shopping, a wide selection of accommodations, golf and entertainment and an extensive variety of activities and experiences that appeal to everyone—from families, couples and groups to girlfriend getaways, weddings and meetings.

You might be interested in the following upcoming events happening in Paso Robles:

• PCCHA Derby (free!)  
  March 13 –18, 8 a.m. – 5 p.m., Paso Robles Event Center

  The Pacific Coast Cutting Horse Association returns to the Paso Robles Event Center for their annual “old west style” Derby/Classic-Challenge. In this exciting competition, riders vie for close to $400,000 in prize money by “cutting,” a process where a single calf is selected from the herd, guided into the center of the arena, and then kept from ducking past the horse and escaping back to the herd. Admission and parking are free. For more information, visit www.pccha.com.

• 20th Annual Zinfandel Festival  
  March 16 –18, 6 p.m. – 10 p.m., Paso Robles Event Center

  Zin lovers unite! Celebrating this spicy varietal, guests can sip wines from more than 50 vintners, nosh on Zin-perfect food and try their luck at an auction as Paso Robles honors their heritage grape at the 20th Annual Zinfandel Festival. For those who wish to explore the wine region, wineries throughout the area will hold “Zintacular” activities to add to the experience. For more information and to purchase tickets, visit www.pasowine.com.

• Cattlemen’s Western Art Show (free!)  
  March 16 –18, 8 am. – 5 p.m., Paso Robles Event Center

  The Pacific Coast Cutting Horsemen will be on display, including Chris Cox and Martin Black “break” 40 horses over six days at the Paso Robles Event Center. Guests can witness horses from the first time they are saddled, and watch their progression into being able to do a job. Some of the horsemen will even be exhibiting cattle working, roping and ranch branding demonstrations by the end of the event. Spectators may purchase tickets to attend all six days for $180 or $35 per day. For more information and to purchase tickets, visit www.horsemensreunion.com.

• Horsemen’s Reunion  
  April 2 –7, Paso Robles Event Center

  The first and only event of its kind, 20 renowned horsemen including Chris Cox and Martin Black “break” 40 horses over six days at the Paso Robles Event Center. Guests can witness horses from the first time they are saddled, and watch their progression into being able to do a job. Some of the horsemen will even be exhibiting cattle working, roping and ranch branding demonstrations by the end of the event. Spectators may purchase tickets to attend all six days for $180 or $35 per day. For more information and to purchase tickets, visit www.horsemensreunion.com.

• 20th Annual Hospice du Rhone  
  April 26 –28, Paso Robles Event Center

  Celebrating its 20th anniversary, Hospice du Rhone is a three-day exclusive weekend celebrating all things Rhône by embracing the enchantment, history and tastes of the 22 Rhône varieties. Throughout the weekend, tip your glass with worldly Rhône wine producers, journey through the largest international collection of Rhônes and savor exceptional cuisine, all while taking in the local Rhône community. Guests can learn all about their favorite varieties from the Rhône seminar series, discover the mouth-watering food fare, take part in the excitement of a live auction, and so much more. New this year are the seminar “Conversations with Châteauneuf du Pape” and dinner “Conversations with Châteauneuf du Pape,” both led by author Harry Karis, sommelier Kelley McAuliffe and vigneron Philippe Cambie, where guests will converse, continued on page 30
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