7-2008

July 2008

Inland Empire Business Journal

Follow this and additional works at: https://scholarworks.lib.csusb.edu/iebusinessjournal

Recommended Citation

https://scholarworks.lib.csusb.edu/iebusinessjournal/167

This Article is brought to you for free and open access by the Special Collections & Archives at CSUSB ScholarWorks. It has been accepted for inclusion in Inland Empire Business Journal by an authorized administrator of CSUSB ScholarWorks. For more information, please contact scholarworks@csusb.edu.
AT DEADLINE

COACHELLA VALLEY—FIRST FORD PAS RESOURCE HUB

Ford gives $50,000 for educator professional development and business/education networking support

In response to high demand for technical assistance and professional development related to its award-winning education program, the Ford Partnership for Advanced Studies (Ford PAS) program, Ford Motor Company announced that it will provide a planning grant to help develop a Ford PAS Resource Hub in the Coachella Valley. Through a planning grant of $50,000, the Coachella Valley Economic Partnership (CVEP) will provide professional development to area educators and create networking opportunities between the education and business community.

Ford Partnership for Advanced Studies (Ford PAS) is a dynamic high school curriculum and program that engages high school students in areas such as business, global economics, engineering, alternative energy and math, while teaching essential skills needed in today’s workforce, such as problem-solving, critical thinking, communication and team building.

Because curriculum is only part of the solution on student engagement and retention, Ford
continued on page 5

Subprime Monetary Policy
BY GERALD P. O’DRISCOLL, JR.

In recent years monetary policy has been conducted so as to create an expectation that the Federal Reserve will bail out investors when asset bubbles deflate. Investors have come to bank on the Fed’s backing of risky ventures. The recent crisis in the subprime mortgage market is at least partly the outcome of this new approach to monetary policy. That crisis has already had widespread ramifications for homeowners and investors.

Government programs and policies often serve to insulate individuals from the full consequences of their actions.

Since the 1930s the federal government has insured bank deposits. That scheme inherently reduced the vigilance of bank depositors toward their banks, removing constraints on risk-taking by the insured depository institutions. The situation became acute in the 1980s and 1990s, when unconstrained risk-taking by banks and thrift institutions led to a series of banking and financial crises. Eventually the deposit insurance system was reformed and banking put on a sounder basis. Now we are in need of a reform of monetary policy.

Crisis in the Mortgage Market

Last February the popular press discovered subprime mortgage loans when two major originators of such loans, HSBC Holdings, PLC and New Century Financial, disclosed increased loan loss provisions. HSBC is a globally diversified financial company. While it was a large lender in the market, the aggregate amount of its subprime loans was not a significant portion of its total portfolio.

New Century Financial fared much less well because of the concentration of its lending in this risky category. Its stock price collapsed after problems surfaced the previous February, and the company eventually declared bankruptcy. Other lenders in the subprime market experienced difficulties. Fears of a housing collapse and even an economic recession grew as investors gauged the size and extent of the problem in the mortgage market. The crisis was foreseen by many. For more than a year before the bust, bankers, analysts, and even regulators knew they had a mess in the making. As John Makin of the American Enterprise Institute observed, the lending practices in the subprime market were “shoddy and absurd.” Lewis Brothers, echoed those comments “We’re not
continued on page 11

Medicine Residents Honored

Third-year Family Medicine Residents from Arrowhead Regional Medical Center were honored for their work at the annual Family Medicine Resident Research Conference. Family Medicine Residency Program is one of the largest and most successful programs of its kind in the Western United States with 35 residents currently enrolled in the program.

The conference was sponsored by the Inland Empire Family Medicine Residency Exchange and the California Academy of Family Physicians. The Residency Exchange is a consortium of residency programs in the Inland area. The California Academy has more than 7,000 members.

“This conference is important for promoting the scholarly activity that is done by Family Medicine Residents at ARMC,” said Dr. Niren Raval, program director. “It gives them exposure at conferences and gives them a chance to represent not only themselves, but the hospital and their profession.”
When Enough is Never Enough

When is enough enough?

In the case of the Democrats' thirst to spend your hard earned tax dollars, enough is never enough.

Consider that over the last five years revenues to the state's General Fund have increased by $20 billion from $81 billion when Governor Schwarzenegger first took office to a projected $101 billion in 2008-09.

But apparently that's not enough.

Consider that despite the downturn in the economy revenues from the state's three primary sources of tax revenue - Personal Income, Sales and Use and Corporate Tax - will increase by more than $800 million this year.

But even that's not enough.

Consider that with the recent spike in gasoline prices, virtually every California resident has already had their taxes raised.

Since February gas has skyrocketed from $3 a gallon to $4.50 a gallon - meaning we have seen a tax increase of 11 cents a gallon in less than six months.

That means if Californians use the same amount of gasoline this next year that we used in 2007, the state will see a windfall of between $1.8 and $2.4 billion in new revenues from the additional sales taxes California motorists will pay at the pump.

But still, that's not enough.

Instead of living within our means, Democrats have said we need to raise between $6 and $11.5 billion more in taxes. Their suggestions have included everything from increasing the vehicle license fee to increasing the state sales tax to quench their thirst to spend your tax dollars.

If they were to get those tax increases, I can guarantee you that next year they will come back and say that's not enough and be looking for more ways to tax more of your money.

Well I say enough is enough!

The State of California has never had a problem raising revenue; our problem has been with our unquenched thirst for spending. Until we bring that spending under control - through real budget reform - enough will never be enough.

By Sen. Bob Dutton

Michelle Steel Announces No More Paper Returns

Michelle Steel, Third District Member of the State Board of Equalization (BOE), announced that the BOE will begin transitioning existing sales and use tax payers to electronic filing and eliminate the use of paper tax returns.

More than 90 thousand taxpayers will be notified they will no longer be receiving paper returns from BOE, but rather be expected to file online. This first group of existing taxpayers transitioning to e-filing includes single location quarterly prepay­ment accounts that are comprised of medium- to large-size businesses that file and make prepayments 12 times a year.

These taxpayers will be expect­ed to e-file rather than use a paper return with the reporting of third quarter 2008 returns, due October 31.

In addition to existing accounts, beginning July 1 all new businesses that apply for a seller's permit will be set up for e-filing.

There are an estimated 165,000 new seller's permits issued each year.

The BOE-file program offers taxpayers a fast and convenient method of reporting, enhances the ease of filing, improves govern­ment efficiencies in tax administration and helps the environment by using less paper.

The BOE currently prints, mails, and processes over 3.5 million sales and use tax returns annual­ly. The taxpayers transitioning to e-filing in this phase account for approximately 1.4 million of these returns.

The BOE estimates savings of up to $3.8 million in 2008-2009 with a participa­tion rate of 25 percent to 50 percent of those eligible for e-filing.

Over the next two years, the majority of existing sales and use tax accounts will be transitioned from paper to e-filing, phased in based on account type and reporting basis.

All businesses will receive BOE­file notices in their next quarterly tax returns, expected around July 1, 2008. Taxpayers may request a one-year exemptions from on-line filing.

There are several e-filing options available on the BOE website at www.boe.ca.gov. The BOE offers a free option, BOE­file.

In addition, taxpayers may also choose from two fee-based electronic service providers. Accountants, bookkeepers, and other third-party return preparers can e-file on behalf of the tax­payer as well.

BOE­file has options to make payments via credit card or by check for all taxes and fees it collects. Taxpayers may use Discover, MasterCard, American Express and Visa.

A convenience fee is charged and retained by the credit card processor. Besides sales tax, the BOE also administers levies on alcoholic beverage, fuel, tobacco, tires, lumber, and a number of other environmental impact fees. Motor Vehicle Fuel taxes, the International Fuel Taxes Agreement program and the Underground Storage Tank Maintenance Fee returns can also be filed electronically. For information regarding e-filing options available for other programs administered by BOE, visit the BOE website at www.boe.ca.gov and click on the E-services icon.

Palm Desert Chamber Luau

The 54th Annual PDCC Installation and Awards Dinner was held Wednesday night, June 25th at Palm Valley Country Club and over 240 guests arrived in their hula shirts and flip flops to welcome to the new Board of Directors and honor businesses, men and women who have volunteered their time and served our community to the fullest.

It was an evening of appreciation for those in the business communi­ty who are remarkable leaders.

Call For Further Information
909-483-4700
P.O. Box 1799
Rancho Cucamonga, CA 91739

REMEMBER
TO ORDER YOUR COPY OF THE
BOOKS
S30.00
Coachella... continues from pg. 2...

Motor Company Fund helps communities develop career academy networks—where students learn their academics through the lens of a career such as engineering or business—and sustain them over time with curriculum, education and program. Ford PAS Next Generation Learning Communities.

"Ford PAS has brought 21st century hands-on learning to my classroom, which has increased student engagement enormously," said Veronica Nichols, an architecture and engineering teacher at Cathedral City High School. "Now, with the resource hub, I can keep up with the latest trends and have access to continuous training that will allow my classroom to continue flourishing."

The demand for professional development has increased exponentially since we first introduced Ford PAS into our community," said Kim McNulty, CVEP. "Thanks to Ford's support, this grant will help us develop a regional training resource to strengthen and expand the work we do with our business, education and program partners as we help students master the skills they need to succeed through high school, college and career.

Ford Motor Company Fund introduced Ford PAS to Coachella Valley in 2007. The curriculum is aligned to the National and California State Academic Standards. Nationally, Ford PAS is currently being used in 500 sites across 26 states. Eighty teachers from Coachella Valley have been introduced to Ford PAS this academic year as a kickoff to launching the Ford PAS Resource Hub.

The Coachella Valley Economic Partnership is playing a critical role in forging links between educators and employers to ensure that the next generation has the workforce skills needed to succeed in a global economy," said Cheryl Carrier, program director for 21st Century Education Programs at Ford Motor Company Fund.

"The Coachella Valley came together as a region to address community issues and opportunities and put in place into action that addressed the high school dropout rate, workplace pipeline needs and economic development, with education being the cornerstone of all their work."

The announcement was made at the 6th Annual Ford PAS National Networking Conference held at Rancho Las Palmas Resort and Spa. More than 400 educators, business partners, and students attended the conference representing 23 states plus the District of Columbia. At the conference, Assemblyman John Benoit introduced Ford with a member resolution commending its investment in Coachella Valley.

Similarly, the mayors of the nine cities that make up the Coachella Valley presented Ford with a joint proclamation expressing their gratitude for Ford's investment in their communities.

Ford Motor Company Fund and Community Services is committed to creating opportunities that promote corporate citizenship, philanthropy, volunteerism and cultural diversity for those who live in the communities where Ford does business. Established in 1949 and made possible by Ford Motor Company profits, Ford Motor Company Fund supports initiatives and institutions that foster innovative education, auto-related safety, and American heritage and legacy. National programs include Ford Partnership for Advanced Studies, which provides high school students with academically rigorous 21st century learning experiences, and Driving Skills for Life, a teen...
I’ve often been asked during my time in Sacramento why California is in such a budget crisis. California’s on-going budget problem – a problem that has plagued this state since I first arrived here to the Legislature in 2002. For me the answer is relatively simple – a strong economy that grows California’s tax base and leads to job creation and business expansion.

Let’s face it—the best solution to California is a good paying job. Many economists in California have been debating whether this state is currently in a recession. But it seems clear that with an unemployment rate at more than 6 percent, gas prices at more than $4 a gallon, food prices seeing some dramatic increases and the housing market continuing to sag, the economy is struggling.

One of the common sense proposals that I believe will ultimately better protect the people of California, the environment, and jobs would be to eliminate some of the hurdles that have resulted in California having one of the worst business climates in the nation and rank 47th.

We have proposed making it easier for employers to have alternate work schedules – like working four 10 hour days, for example, instead of the traditional five eight hour days. Making it easier for alternatives like this will not only allow workers to better balance their work and family commitments, it would help ease traffic congestion during peak commute hours. As an added benefit, this sort of flexibility would also help reduce air pollution from vehicle emissions. (July 2008)

Business Development is the Key

By Sen. Bob Dutton

Like economy in a downturn. I believe that imposing millions of dollars in taxes will cause the “significant economic harm” the bill’s authors sought to prevent. A recent study by the Electric Power Research Institute, for example, estimated the cost of implementing these regulations at up to $51 billion.

California’s energy agencies should adjust the regulation deadlines, protecting the economy while protecting the environment.

It’s important to keep in mind that these new regulations will have a permanent effect of how California businesses operate in this state. If we are wise, we will take the necessary time to ensure the viability of California’s future and not rush GHG emission regulations that have the potential of making the situation even worse.

Take, for example, the alternative fuel ethanol. Many believe this to be the answer to addressing the state’s fuel standards, not just in California, but in many states throughout the nation. While the technology has been studied further, it has now been determined that actual increase GHG emissions and air pollution, which may result in expensive retrofits.

In 2011, the oldest of the Baby Boomers will turn 65, meaning that the nation will have an aging population. As the Baby Boomers begin to leave the workforce, the states will experience the most dramatic economic and demographic shifts in history.

For the first time ever we are facing a mass retirement movement, baby boomers choosing new positions, and what are their anticipated retirement dates? For example, are all of your generation X workers positioned to retire in the next five years? Will three key machines be leaving all at once? Will your sales department shrink by half in the next few years? You need to know what the impact will be on your company so you can start planning and be ready for the transition.

2. Develop a knowledge transfer strategy. Most companies have policy manuals that detail each position’s job requirements. While such a policy manual is a good tool for training new workers, it’s simply not enough. After all, you can only document those few things that activities. Plus, there are hundreds of other jobs—things you do because experience and knowledge points you in a certain direction. You simply can’t document those kinds of things. That’s why you need to go a step further and develop a strategy/policy/training system for transferring the knowledge and skills of the older workers to the younger successors.

Mentor the younger workers. As part of the knowledge transfer strategy, companies need to implement a mentorship program. For a company to have a successful transition, they need strong management and leadership. You need someone to help your younger generation needs to work side-by-side with the older workers for some time.

You simply cannot transfer 40+ years of knowledge and expertise overnight. Therefore, if you know someone is going to be retiring in three years, bring in a younger worker now. Again, this is not something you can do during the 90-day training period. True mentoring takes a year to accomplish at the very least.

Generation X workers who receive this sort of long-term mentoring will feel more valued by the company and will be more likely to stay with the company long-term.

5. Put a strong mentorship team in place. For your company to get through this transitional phase, you need strong management and leadership. You need someone to help your younger generation needs to work side-by-side with the older workers for some time. Each other. You need a leader with expertise, not only in your industry, but also in people development. Realize that a lot of the younger workers don’t have a lot of experience and are their side older workers, because they believe the Boomers aren’t up-to-date on ‘how the world really is.’ That’s why you need leaders in place who can help people be open to mentoring—both on the giving and receiving side. If your company can provide mentors on board, the bottom line will suffer. Your leaders simply must be involved in this transitional phase through.

A Successful Transition for All

Because the unemployment rate is high right now due to the current economy, companies can draw from that pool of workers to help fill the gap the Boomers will be leaving. But since no one has a crystal ball and there’s no way to predict how the economy, many companies have worked hard to put kids through college or are currently raising their own children, they still need to work well past age 65 just to make ends meet. Many Boomers are working to average medical break-throughs, and as a result, feel more active and alive than ever before. When they were younger. In either of these cases, your older workers may be even more active and alive than usual. This is why you need to go a step further and develop a strategy/policy/training system for transferring the knowledge and skills of the older workers to the younger successors.

The coming years will definitely be a challenge for companies, as more people will be retiring than usual. The smart organizations will take a proactive approach and start addressing the issue now. Remember, managing the knowledge and preparation are so needed.

The coming years will define who your young and old-workers. As more people will be retiring than usual. The smart organizations will take a proactive approach and start addressing the issue now. Remember, managing the knowledge and preparation are so needed.

The coming years will define who your young and old-workers. As more people will be retiring than usual. The smart organizations will take a proactive approach and start addressing the issue now. Remember, managing the knowledge and preparation are so needed.

The coming years will define who your young and old-workers. As more people will be retiring than usual. The smart organizations will take a proactive approach and start addressing the issue now. Remember, managing the knowledge and preparation are so needed.

The coming years will define who your young and old-workers. As more people will be retiring than usual. The smart organizations will take a proactive approach and start addressing the issue now. Remember, managing the knowledge and preparation are so needed.

The coming years will define who your young and old-workers. As more people will be retiring than usual. The smart organizations will take a proactive approach and start addressing the issue now. Remember, managing the knowledge and preparation are so needed.

The coming years will define who your young and old-workers. As more people will be retiring than usual. The smart organizations will take a proactive approach and start addressing the issue now. Remember, managing the knowledge and preparation are so needed.

The coming years will define who your young and old-workers. As more people will be retiring than usual. The smart organizations will take a proactive approach and start addressing the issue now. Remember, managing the knowledge and preparation are so needed.

The coming years will define who your young and old-workers. As more people will be retiring than usual. The smart organizations will take a proactive approach and start addressing the issue now. Remember, managing the knowledge and preparation are so needed.

The coming years will define who your young and old-workers. As more people will be retiring than usual. The smart organizations will take a proactive approach and start addressing the issue now. Remember, managing the knowledge and preparation are so needed.

The coming years will define who your young and old-workers. As more people will be retiring than usual. The smart organizations will take a proactive approach and start addressing the issue now. Remember, managing the knowledge and preparation are so needed.

The coming years will define who your young and old-workers. As more people will be retiring than usual. The smart organizations will take a proactive approach and start addressing the issue now. Remember, managing the knowledge and preparation are so needed.

The coming years will define who your young and old-workers. As more people will be retiring than usual. The smart organizations will take a proactive approach and start addressing the issue now. Remember, managing the knowledge and preparation are so needed.

The coming years will define who your young and old-workers. As more people will be retiring than usual. The smart organizations will take a proactive approach and start addressing the issue now. Remember, managing the knowledge and preparation are so needed.

The coming years will define who your young and old-workers. As more people will be retiring than usual. The smart organizations will take a proactive approach and start addressing the issue now. Remember, managing the knowledge and preparation are so needed.

The coming years will define who your young and old-workers. As more people will be retiring than usual. The smart organizations will take a proactive approach and start addressing the issue now. Remember, managing the knowledge and preparation are so needed.
Big Bear Off-Road Adventures

Doug Walton, proprietor of Big Bear Off Road Adventures and Alaskan Odyssey offers a unique look in the area around Bear Valley. Usually these exploits into the wilderness terrain could only be seen by hikers, and well conditioned hikers at that. But with the help of a German all terrain Piegauer (aptly named Bigfoot)—Walton can reach some of Bear Valley’s remotest and picturesque places.

Bigfoot, who started life as a cargo and passenger van at a research facility in Antarctica before being bought at auction by Doug, can handle just about anything the rough and tumble trails and mountain fire roads can throw at it. Doug even takes it to Colombia in the winter—actually one of his favorite times to go off road exploring, and with a vehicle that survived the worst that Antarctica had to offer, Big Bear is a breeze.

Doug’s trips range in duration from a couple of hours to a full day’s adventure and there’s a wide variety to choose from. An entertaining and knowledgeable guide, Doug takes every tour with tales of local history and lore that really give a new appreciation for the surrounding mountains and valleys.

One of the more fascinating tours is through Holcomb Valley, site of the largest gold rush in Southern California where you’ll see evidence of mining in Bear Valley both past and present. Among the way you’ll trace the route of the first non-natives to arrive in Bear Valley in 1845. Their “discovery” put the wheel in motion for a lot of Big Bear history that’s been taking place ever since including horse sledding; a rootin’ tootin’ wild west boom town that no longer exists; Hollywood movies; battles between Disney and the Sierra Territory. The issues of resource management facing the state are encountered daily as we visit the important scenic and historic attractions, as well as the remote places of awe-some beauty and immense solitude. The guests are exposed to the problems of trying to balance the opposing interests of exploiting natural resources versus preserving the last frontier. The model evolving in Alaska will provide a guide for developing a unit on resource management for the classroom at home. This unit will be submitted on a pass-fail basis to fulfill the academic requirement for the course. Participants whose efforts warrant passing a grade will receive two semester hours of credit from UAF.

The course will be conducted by Doug Walton, who has operated this tour for the last seven summers. Each tour is limited to eight persons to enhance camaraderie and facilitate the diverse agenda. Tuition is included in the tour price, which also includes all admissions, lodging, most meals and all local transportation.

Doug Walton, doug@bigbear.net
realize why some of us become a little nervous," Ranieri helped pioneer the bundling of mortgages into marketable securities ("securitization"), so he should know.

Moral Hazard

The collapse of the subprime mortgage market is the latest in a series of financial bubbles whose elusiveness reflects, at least in part, moral hazard in financial markets. Moral hazard is the outcome of explicit or implicit guarantees to lenders. At one time, deposit insurance was a major culprit. Today, monetary policy is fostering moral hazard. Moral hazard occurs when an action or policy alters the behavior of individuals in a countervailing way. Specifically, a well-intentioned action to mitigate risk can have the unintended effect of making lenders assume more risk. For example, a poorly designed policy intended to protect insurers from loss would lead individuals to damage insured properties and not to take care of them.

To better understand moral hazard, consider the case of a gambler going to a casino. If he loses his bets, the casino can be expected to cover his losses. But if the gambler wins, the casino pays. There is no reason for the gambler to moderate his actions, even if they are prohibited by law. For example, if the gambler is caught in the act of cheating, the casino will pay off the gambler's losses but not report the cheating.

Moral hazard occurs when some action or policy alters the behavior of individuals in a countervailing way. Specifically, a well-intentioned action to mitigate risk can have the unintended effect of making lenders assume more risk. For example, a poorly designed policy intended to protect insurers from loss would lead individuals to damage insured properties and not to take care of them.

To better understand moral hazard, consider the case of a gambler going to a casino. If he loses his bets, the casino can be expected to cover his losses. But if the gambler wins, the casino pays. There is no reason for the gambler to moderate his actions, even if they are prohibited by law. For example, if the gambler is caught in the act of cheating, the casino will pay off the gambler's losses but not report the cheating.

Moral hazard occurs when some action or policy alters the behavior of individuals in a countervailing way. Specifically, a well-intentioned action to mitigate risk can have the unintended effect of making lenders assume more risk. For example, a poorly designed policy intended to protect insurers from loss would lead individuals to damage insured properties and not to take care of them.
Six Reasons Why Face-to-Face Trumps Mass Marketing

By Alan Bayhahm

Gain the buyer's attention - Overcome "Marketing Noise"

When you are in front of a prospect or client, you have the enviable position of having his or her complete attention. However, just like TV commercials, you still must get the buyer's attention immediately. Therefore, enthusiasm and energy are just as important as the conviction about the merits of your product or the advantages you have over your competition. Selling face-to-face and gaining the attention of a venture capitalist is much more powerful than being another envelope in a sea of letters.

Tailer product benefits to specific needs of the buyer - Sell Shoes to the Shoemaker

Your presentation to potential clients can vary based upon their specific and individual needs. For example, a surgeon may need different results from a specific drug than a primary care physician. And although the drug you're promoting may work in both venues, face-to-face selling allows specific product features to be linked to specific buyer needs. The surgeon may like the fact that your sleeping pill regimen regrades "amnesia" patients to forget the preparation for surgery, but primary care physicians may find this undesirable in their patients. While ads can be customized to specific perceived needs and placed in publications targeted to a specific prospect, these ads may not be received the same by different buyer behavioral types.

Tailor a presentation to a specific buyer type

You would not sell a widget to Donald Trump in the same manner you would to Richard Simmons. As a result, you would not respond as favorably to direct selling approach as "The Donald." While it is true that everyone is unique, it's also true that people tend to fall into four basic behavioral types when it comes to buying a service or product. The success (or failure) of the sales call is dependent upon the sales representative distinguishing the correct behavioral type of the prospect, the sales message and also the appropriate communication style. The product is the same in all sales calls, but in order to close the sale effectively, the approach and the message should be tailored to each category. Therefore, effective salespeople can tailor their face-to-face presentation styles to their client's specific personality and each category. Therefore, effective salespeople can tailor their face-to-face presentation styles to their client's specific personality and each category. Therefore, effective salespeople can tailor their face-to-face presentation styles to their client's specific personality and each category. Therefore, effective salespeople can tailor their face-to-face presentation styles to their client's specific personality and each category. Therefore, effective salespeople can tailor their face-to-face presentation styles to their client's specific personality and each category. Therefore, effective salespeople can tailor their face-to-face presentation styles to their client's specific personality and each category.

Allow the seller to view the non-verbal communications of the buyer - The Original Instant Messaging

It's been said that 77 percent of communication is non-verbal. Selling face-to-face allows you to better gauge how your client is accepting your presentation and if additional probing is necessary. Facial expressions, body posture and vocal tone and pitch, as well as other non-verbal communications, can serve as instant feedback about the effectiveness of your presentation. This essential ability is non-existent in mass marketing techniques, it's like playing basketball game with the scoreboard covered.

Provide instant answers to buyer questions

Face-to-face selling is always going to get a call from a salesperson. You may not get the same chance to get the buyer on the phone. Through experience, you will find that people tend to fall into one of four basic behavioral types when it comes to buying a service or product. The success (or failure) of the sales call is dependent upon the sales representative distinguishing the correct behavioral type of the prospect, the sales message and also the appropriate communication style. The product is the same in all sales calls, but in order to close the sale effectively, the approach and the message should be tailored to each category. Therefore, effective salespeople can tailor their face-to-face presentation styles to their client's specific personality and each category. Therefore, effective salespeople can tailor their face-to-face presentation styles to their client's specific personality and each category. Therefore, effective salespeople can tailor their face-to-face presentation styles to their client's specific personality and each category. Therefore, effective salespeople can tailor their face-to-face presentation styles to their client's specific personality and each category. Therefore, effective salespeople can tailor their face-to-face presentation styles to their client's specific personality and each category. Therefore, effective salespeople can tailor their face-to-face presentation styles to their client's specific personality and each category.

Close the deal instead of waiting for buyer to make the move - Real-Time Selling

Face-to-face selling allows you to close the buying process instead of allowing the prospect to control the process. This allows you to control the speed and direction of the product pitch. Also, the more time that passes after the presentation, the less likely the sale will be made. The best time to make the sale is when the buyer is ready and sitting in front of you after the buying impetus has passed.

While mass marketing is an excellent tool to create awareness about your product or service, it cannot compete to face-to-face communication when it comes to making the sale or closing the deal. After all, do your profits depend more upon "circulation," "calls," "exposures," and "hits" or upon "units sold"?

For more information, visit www.bayhahm.com/selling.com

The Office Without a Coffeeemaker

By J. Allen Leinberger

Remote Control. Improved Presenter Tools have been introduced with this release, which means any staff is not available to Windows Office users yet.

The best office to work in is the Microsoft Office America which is only a decade ago, everyone was producing "suites." These were collections of programs, but they also were not compatible for general business. Although competitors continue to come out there is still only one champion.

All Hall The Office. In this case, is Microsoft's Office for Mac. It is the first release in four years, and the earliest introduction back in the last century, marked an interesting marriage between the former blood enemies of Mac and Windows, Steve Jobs and Bill Gates, if you will. Some of you may recall a TV movie called "The Pirates of Silicon Valley" which told the story of the personal rivalry which played out as competing operating systems for desktop computing.

Interestingly enough, many Windows people become jealous of their Mac brethren, because they felt that certain elements of the program ran better on Apple than the Windows edition. That feeling still exists to some degree today.

Office became a common bond. It allowed that everything wants a simple business system that we can communicate with. Its basic elements are Word, which has become the universal word processing program, Excel, which is every spreadsheet of choice and PowerPoint. PowerPoint has become a generic lexicon term for any computer video presentation. Every one is copied as an every copier is called a Xerox. The days of overhead projectors and slide shows ended when your presentation was a good PowerPoint presentation turned everything else into dinosaurs.

Still, PowerPoint has not stood still. Mac integration includes connection to Apple's iPod and iPhone and iPod photo files. It now also works with the Apple Mac and "units sold.

The Office includes other, not as popular, programs such as Entourage. If you already use Palm desktop or some similar organization program, especially if it is a personal choice like Blackberry, Triio, Palm, etc. than Entourage, with its i-Do! Calendar and even with the new My Day feature, seems redundant.

Entourage became a common bond. It allowed that everything wants a simple business system that we can communicate with. Its basic elements are Word, which has become the universal word processing program, Excel, which is every spreadsheet of choice and PowerPoint. PowerPoint has become a generic lexicon term for any computer video presentation. Every one is copied as an every copier is called a Xerox. The days of overhead projectors and slide shows ended when your presentation was a good PowerPoint presentation turned everything else into dinosaurs.

Still, PowerPoint has not stood still. Mac integration includes connection to Apple's iPod and iPhone and iPod photo files. It now also works with the Apple Mac and "units sold.

The Office without a Coffeeemaker. It works in conjunction with those whose lives are taken up with "testing." This is made even easier by Messengers public IM support. Of course, it can also be useful for legitimate team projects and other close group projects. Still, study halls across America have people sharing iTunes selections and test questions even as I write this.

The single most impressive thing about the Office for Mac is that so many other suite programs are being described just like Office or as good as Office. Like those old IBM ads, you have to ask yourself, if everyone is comparing themselves to Office, shouldn't you just get Office instead of "testing." This is especially significant...
UC Riverside engineering professor receives a $600,000 grant for finding ways to cool technology devices.

It’s the hottest technology feature—weighty laptops that feature rapid response, crisp graphics and operate complex computer games; slim cell phones with Web-browsing capabilities, store high-resolution photos and keep track of our lives; credit-card-sized MP3 players that store thousands of songs and hours of video.

But as those gadgets get smaller, more portable, and are asked to do more, they are getting hotter—as in overheating.

Electronic appliances that once were large enough to be cooled by fans are now in danger of malfunctioning because there is no way to easily cool all the excess heat produced by large numbers of tiny transistors operating inside them.

“IT’s a major problem that could limit the ability to make all electronics smaller and at the same time faster and more powerful,” said Alexander Balandin, a UC professor of electrical engineering.

To that end, Balandin recently received a $600,000 grant to help devise such technology. The three-year project, funded by the Air Force Office of Scientific Research (AFOSR), aims to increase the speed of the next generation of electronic and optoelectronic devices while simultaneously reducing heat dissipation and improving thermal management.

---

**When Planning Your 2008 Advertising Budget, Consider...**

For Advertising Information Call (909) 483-4700 or Visit our Website: www.busjournal.com/bellinen

---

**What’s in a Name? Everything!**

5 Rules to Help You Remember

By Joe Takash

At a well-known Ivy League school, a new, prestigious science building was to be built by the end of the north end of campus. The price: $260 million dollars. There major construction companies were neck to neck to win the job, make a large profit and add this esteemed institution to their client list. The decision would come down to the sales presentation.

The primary decision-maker for Ivy U, Dr. Alice Dvorak, made an unusual request. She asked all contractors through their representatives and address the selection committee in front of one another. Securing the building could mean many years of Ivy U projects, so each of them compiled the first two presentations went fine with each contractor discussing the construction logistics and how their “unique” approach to building would benefit the University. Then, the general manager for the third contractor began his presentation.

"Dr. Dvorak, Mr. Avery, President Chamber, Vice President Alan and Madam Jameson, my name is Robert Small and on behalf of Elliott Construction Company, we are honored to come before this Common of Leonard T. Abraham Science projects."

At that moment, energy changed. There was a warmth in Robert Small’s approach. He smiled, he had a friendly, confident tone and looked each committee member in the eyes. But the difference was that Robert Small (who became very tall) addressed everyone, as well as the project itself, by name.

How are you at remembering people's names?

A) Fantasize B) Not so hot C) Embarrassingly bad

If you are like most people, you've checked off either B or C. What typically comes next is a litany of excuses, “I'm good with faces but not names,” “or I have a block and I'll never be good.”

So why is it that you can meet someone, learn his or her name, and smile at them while thinking to yourself, “I'll never remember that name’?

Rule #1 Ask names for people.

How many times have you been to the same church, bar or gym, see the same people and never bother to introduce yourself? Think of personal connections and four seconds later, the opportunity you could be passing up! When it comes asking people’s names, simply think, “jump in the water it’s not that cold.” Be an initiator and approach others with courage on the outside, no matter how you feel inside.

Rule #2 Spell and pronounce names correctly.

This is paired together because they require similar efforts in clarifying, (not assuming), for accuracy. I was once introduced to speak to five hundred people in the following manner: “Ladies and gentlemen, please welcome Mr. Joe Takash” (instead of Takash). This is not a lie. Taking time to assure the correct spelling and pronunciation is something to attend to in fine detail.

Rule #3 Ask again when you forget.

This may be the best but most underused tool. Chances are, all of us forget names immediately 80 percent of the time. Asking people a second and again, you are simply again on page 9.
That nse in 3 percent and Greenspan spoke disapprovingly.

But "low interest rates" were keeping the servicing requirements of the mortgage debt manageable (emphasis added). Moreover, owing to continued large gains in residential real estate prices and equity in homes has continued to rise despite very large debt-financed extractions.

How wrong the Fed chairman was if Greenspan was surprised about interest rates resetting, why should mortgage banks and homeowners worry? It would have been reasonable to read into the chairman's musings an implicit guarantee of continued low rates. A homeowner who failed to bet his home on the come if he wanted. Should the central bank encourage such behavior?

Monetary Policy for a Free Economy

In his 2002 speech to the Economic Club of New York, Greenspan spoke approvingly of a policy that permits prices to nearly double in two decades. At current CPI inflation rates, however, prices will double in less than three decades. If inflation rose a mere 3 percent and remain there, prices would double in 24 years. This is not much progress against inflation, and surely we can expect better.

In a vibrant market economy with technological innovation and less-proportionate policy changes, true price stability in consumer goods requires substantial monetary discipline.

That stimulus will have a number of real consequences, including asset bubbles. These asset bubbles have real costs and involve misallocation of capital. For example, by the peak of the tech and telecom

Executive Notes

If you want to truly stand out in today's marketplace and lead your company to new heights of success, you have to work smarter and not harder. For many leaders and managers, that's easier said than done. Despite the best of intentions, they get stunted in the glaring failures that derail business growth and stagnate profits.

In that vein, the most common traps that stifle business growth, you have to be aware of the top failures, and know the strategies to combat them. The following list will help you move on to success and enable your company to exceed growth projections.

1. Failure to anticipate.

Most companies react to the changes that take place right now. They react to customers, react to the economy, and react to government legislation. Instead of merely reacting, you must be able to anticipate changes and plan for them. The fact is that you can anticipate a great deal, such as, for example, are cellphone users of the future going to have a high-definition screen with high-definition video? How much people think in the future, will we have better bandwidth for both wireless and wireline, and what new interactiv

The Seven Failures of Business Growth

By Daniel Burra

If you want to truly stand out in today's marketplace and lead your company to new heights of success, you have to work smarter and not harder. For many leaders and managers, that's easier said than done. Despite the best of intentions, they get stunted in the glaring failures that derail business growth and stagnate profits.

In that vein, the most common traps that stifle business growth, you have to be aware of the top failures, and know the strategies to combat them. The following list will help you move on to success and enable your company to exceed growth projections.

1. Failure to anticipate.

Most companies react to the changes that take place right now. They react to customers, react to the economy, and react to government legislation. Instead of merely reacting, you must be able to anticipate changes and plan for them. The fact is that you can anticipate a great deal, such as, for example, are cellphone users of the future going to have a high-definition screen with high-definition video? How much people think in the future, will we have better bandwidth for both wireless and wireline, and what new interactiv

The Seven Failures of Business Growth

By Daniel Burra

If you want to truly stand out in today's marketplace and lead your company to new heights of success, you have to work smarter and not harder. For many leaders and managers, that's easier said than done. Despite the best of intentions, they get stunted in the glaring failures that derail business growth and stagnate profits.

In that vein, the most common traps that stifle business growth, you have to be aware of the top failures, and know the strategies to combat them. The following list will help you move on to success and enable your company to exceed growth projections.

1. Failure to anticipate.

Most companies react to the changes that take place right now. They react to customers, react to the economy, and react to government legislation. Instead of merely reacting, you must be able to anticipate changes and plan for them. The fact is that you can anticipate a great deal, such as, for example, are cellphone users of the future going to have a high-definition screen with high-definition video? How much people think in the future, will we have better bandwidth for both wireless and wireline, and what new interactiv
### Certified Public Accountants

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
<th>City/State/Zip</th>
<th>CPA's in LE</th>
<th>Profes in LE</th>
<th>Tel. Empty in LE</th>
<th>E-Mail</th>
<th>Telephone</th>
<th>Fax</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Institutions, Government Agencies, Real Estate, Manufacturing, Construction, Non-Profit, Corporate Finance</td>
<td>Rancho Cucamonga</td>
<td>91730</td>
<td>50</td>
<td>50</td>
<td>(909) 487-5820</td>
<td>(909) 487-5820-FAX</td>
<td><a href="mailto:info@financialinstitutions.com">info@financialinstitutions.com</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction, Health Care, Manufacturing, Auditors, Tax, Business &amp; Personal Estate &amp; Tax Planning, Elder Care</td>
<td>Rancho Cucamonga</td>
<td>91730</td>
<td>25</td>
<td>25</td>
<td>(909) 487-5820</td>
<td>(909) 487-5820-FAX</td>
<td><a href="mailto:info@construction.com">info@construction.com</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service Firms, Manufacturers, Charter Schools, College &amp; Universities, Other Non-profits</td>
<td>Glendora</td>
<td>91740</td>
<td>50</td>
<td>50</td>
<td>(909) 487-5820</td>
<td>(909) 487-5820-FAX</td>
<td><a href="mailto:info@servicefirms.com">info@servicefirms.com</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Manufacturing, Agriculture, Medical</td>
<td>Ontario</td>
<td>91761</td>
<td>50</td>
<td>50</td>
<td>(909) 487-5820</td>
<td>(909) 487-5820-FAX</td>
<td><a href="mailto:info@manufacturing.com">info@manufacturing.com</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Manufacturing and Distribution, Construction, Real Estate, Financial Institutions, Audit, Business Consulting, State, Local, Federal, and International Tax Consulting</td>
<td>Bloomington, MN</td>
<td>55437</td>
<td>50</td>
<td>50</td>
<td>(909) 487-5820</td>
<td>(909) 487-5820-FAX</td>
<td><a href="mailto:info@manufacturing.com">info@manufacturing.com</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Taxes, Audits, Technical, Manufacturing</td>
<td>Rancho Cucamonga</td>
<td>91730</td>
<td>25</td>
<td>25</td>
<td>(909) 487-5820</td>
<td>(909) 487-5820-FAX</td>
<td><a href="mailto:info@taxes.com">info@taxes.com</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Auditing For Hospitality Industry, Country Clubs, Home Owner Associations, Other Non-profits, Tax &amp; Estate Accounting &amp; Planning</td>
<td>Palmdale</td>
<td>93550</td>
<td>50</td>
<td>50</td>
<td>(909) 487-5820</td>
<td>(909) 487-5820-FAX</td>
<td><a href="mailto:info@auditing.com">info@auditing.com</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advanced Tax Planning, Lawyers Support Business, Estate Planning</td>
<td>Rancho Cucamonga</td>
<td>91730</td>
<td>25</td>
<td>25</td>
<td>(909) 487-5820</td>
<td>(909) 487-5820-FAX</td>
<td><a href="mailto:info@advancedtax.com">info@advancedtax.com</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Practice Accounting</td>
<td>Covina</td>
<td>91722</td>
<td>20</td>
<td>20</td>
<td>(909) 487-5820</td>
<td>(909) 487-5820-FAX</td>
<td><a href="mailto:info@medicalpractice.com">info@medicalpractice.com</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Manufacturing, Distribution, Real Estate &amp; Construction</td>
<td>Rancho Cucamonga</td>
<td>91730</td>
<td>25</td>
<td>25</td>
<td>(909) 487-5820</td>
<td>(909) 487-5820-FAX</td>
<td><a href="mailto:info@manufacturing.com">info@manufacturing.com</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income Estate Tax Services, Audit &amp; Accounting Services, Fraud Prevention &amp; Investigation Services</td>
<td>Riverside</td>
<td>92501</td>
<td>25</td>
<td>25</td>
<td>(909) 487-5820</td>
<td>(909) 487-5820-FAX</td>
<td><a href="mailto:info@incomeestate.com">info@incomeestate.com</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agriculture, Construction, Manufacturing, Accounting, Income &amp; Estate Tax</td>
<td>Costa Mesa</td>
<td>92626</td>
<td>50</td>
<td>50</td>
<td>(909) 487-5820</td>
<td>(909) 487-5820-FAX</td>
<td><a href="mailto:info@agriculture.com">info@agriculture.com</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax, Estate Planning, Financial Statements, Business Consulting, Accounting, Life insurance</td>
<td>San Bernardino</td>
<td>92407</td>
<td>25</td>
<td>25</td>
<td>(909) 487-5820</td>
<td>(909) 487-5820-FAX</td>
<td><a href="mailto:info@tax.com">info@tax.com</a></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Kaiser Permanente has purchased Moreno Valley Community Hospital for $53 million.

"The sale of Moreno Valley Community Hospital begins a new chapter in our efforts to lead Valley Health System back in financial health," said Fred Harder, chief executive officer of Valley Health System. "This was a good decision for Valley Health System, Kaiser Permanente and the communities we both serve—a deal that will benefit everyone."

Kaiser Permanente intends to operate the 101-bed hospital as a community hospital—serving residents of the community. Kaiser Permanente plans to make meaningful investments to improve the facility and advance technology at the hospital. "Now, we can get down to the serious work ahead—to make the hospital a smooth, one for everyone involved. We have begun plans for building a medical office building near the hospital, and we are planning other longer-term efforts that will serve the people of Moreno Valley," said Vita Willett, executive director for Kaiser Permanente's Riverside service area.

The sale of Moreno Valley Community Hospital to Kaiser Permanente is part of a four-party transaction that also involves Select Healthcare and Valley Health System bondholders.

"We are working closely with the physicians who currently practice at Moreno Valley Community Hospital, and we have already contracted with many of the physicians at the hospital," said Richard Rajaraman, M.D., FRCS, FACS, medical director for Kaiser Permanente-Southern California Permanente Medical Group (SCPMG) in Riverside County.

Valley Health System, a California Local Health Care District, owns and operates two acute care hospitals and skilled nursing facilities. Hemet Valley Medical Center, a 340-bed facility located in Hemet, Menifee Valley Medical Center, an 84-bed facility located in Sun City, and Hemet Valley HealthCare Center, a skilled nursing facility located in Hemet. Hemet Valley Medical Center opened its doors in 1943, and Menifee Valley Medical Center opened in 1989.

Founded in 1945, Kaiser Permanente opened its medical center in Riverside in 1989, and currently provides care for over 272,000 members throughout the county. Over 400 physicians care for its members at 9 medical facilities and at Kaiser Permanente’s Riverside Medical Center.

Valley Health System, Fred Harder, Chief Executive Officer, (951) 925-6363

---

**Give The Gift Of A Smile**

Today, millions of children in developing countries are suffering with cleft lip and palate. Condensed to a lifetime of malnutrition, shame and isolation.

The good news is that virtually all of these children can be helped. This is the mission of The Smile Train. We empower local surgeons to provide this life changing free cleft surgery which takes as little as 45 minutes and costs as little as $250. It gives desperate children not just a new smile—but a new life.

100% of your donation goes toward programs — 0% goes toward overhead.

**YES, I want to give a child a second chance at life.**

1. **$10** Provides free surgery for one child

2. **$20** Provides medications for one surgery

3. **$25** Covers half the cost of one surgery

4. **$50** We'll gratefully accept any amount.

**Make check out to “The Smile Train.”**

**Mail check or money order to:**

The Smile Train
P.O. Box 19797
Rancho Cucamonga, CA 91729-1979

**Phone:** 1-877-KID-SMILE

**Website:** www.smiletain.org

---

Make your donation today for The Smile Train.
Certified Public Accountant Firms

Continued from page 18, page 20

The following are some of the... continued from pg. 34

interact, for $1.7 million ($275K), Waltera Frame and Bill Livesay of Voit represented the seller, West Hollywood-based Olympic Partnership, and the sellers, Ralph and Rivers of Voit, Jaime and Diana of the Barrington Group, and Sharon Dorn of Palm Canyon Plaza, a well-maintained, 23,700-sq.-ft. office building in Cathedral City, was acquired for $2.15 million ($915/K). The building, located at 68487 East Palm Canyon Drive, is situated across the street from the new Cathedral City Civic Center, IMAX Theater, Mary Pickford Theater and a host of national retailers including Starbucks, Cold Stone Creamery, and Jack in the Box. Gary Griggs and Brian Rittman of Marcus & Millichap represented the buyer, a California-based private investor, and the buyer in the transaction... And in Fontana, an 11.2k-sq.-ft. industrial property at 15050 Hilton Dr. traded hands at a price of $1.45 mil ($129/k). The build... was constructed in 2007. Paul Brehme of Marcus & Millichap roped the buyer in the deal... The Shoppes at Chino Hills, a 400,000-sq.-ft. open-air lifestyle center in Chino Hills that recently opened for business recorded 25 recent signings at the new development... Among the newest tenants at Shoppes at Chino Hills are... In Temecula, a 4,800-sq.-ft. free-standing retail building at 30643 Hwy. 79 South sold for $1.57 million ($328/k). The buyer, Venit Jr. Family Trust, represented itself in the transaction... The seller, Borchard Temecula LP, was represented by Reg Kebel, Pat Scraggs and Philip Voorte of CB Richard Ellis.
Alan Davis came to Big Bear Lake four years ago. Initially, it was to allow his son, Adrian, now 20, to snowboard every day and allow him to achieve his aspirations of becoming a professional snowboarder. Adrian is still following his dream.

Davis, however, was retired and with little to do, purchased a restaurant that was considerably run down but had a good following of more than 16 years—primarily for sandwiches. Not liking the name BLT's, he changed it to Kugo's—naming it after his dog, Kugo, a 95 lb. gentle giant.

After remodeling the restaurant, attention was turned to the menu. He added some gourmet additions to the sandwiches, but more importantly, he introduced the quiche. This is what put Kugo's on the map so to speak. Later he added dinners, featuring some classic French dishes—coq au vin, salmon en croute, etc. The quiche has since become the most popular item, and with more than 30 varieties, there is something to please everyone. Along with the quiche, came salads and the introduction of their own salad dressings. Demand for them to bottle the dressings became such that now he manufactures four dressings, Secret House, Mango Citrus, Cranberry Orange and Papaya Lime in Fullerton. Soon they will start manufacturing the quiche in Brea.

Davis's background is worldly. Originally from the UK, he traveled to Paris when he was young and learned the art of sauces and quiche at a very well known Parisian restaurant. He became an assistant in the kitchen, and soon was involved in the daily preparation of sauces and quiche. However, since this was not his chosen career, he returned to his native country, the UK. While he was there he became one of the youngest ever newspaper photographers and traveled worldwide.

In 1967, he left the UK and came to the U.S. and changed his career again. He then became an international negotiator of both manufacturing and distribution licenses for American products. This venture took him all over the world again; in fact, Davis has visited over 70 countries and has traveled more than three million miles.

Davis is now 69—still very active and not slowing down in the least. In fact, the restaurant is now up for sale in order that he can focus on the manufacture and distribution of his salad dressings and quiches nationwide for all to enjoy.

Join Dennis Prager LIVE, August 3rd, at the San Bernardino Hilton

"An Evening With Dennis Prager, Celebrating 25 Years On The Radio"

Go to KTIE590.com to register today!

San Bernardino Hilton Hotel 230 Hospitality Lane, San Bernardino Sunday, August 3, 2008 6:00 pm to 7:00 pm
### SBA Lenders Serving the Inland Empire

**Continued from page 10**

<table>
<thead>
<tr>
<th>Company Name</th>
<th>SBA Loans Funded (2006-08)</th>
<th>Number of SBA Loans Funded</th>
<th>Total SBA Loans Funded</th>
<th>Number of Loans Funded:</th>
<th>Types of Loans Offered:</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBA Loans Funded</td>
<td>Total SBA Loans</td>
<td>SBA Loans Funded</td>
<td>Total SBA Loans</td>
<td>SBA Loans Funded</td>
<td>Total SBA Loans</td>
</tr>
<tr>
<td>SBA Loans Funded</td>
<td>Total SBA Loans</td>
<td>SBA Loans Funded</td>
<td>Total SBA Loans</td>
<td>SBA Loans Funded</td>
<td>Total SBA Loans</td>
</tr>
<tr>
<td>SBA Loans Funded</td>
<td>Total SBA Loans</td>
<td>SBA Loans Funded</td>
<td>Total SBA Loans</td>
<td>SBA Loans Funded</td>
<td>Total SBA Loans</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address</th>
<th>City, State, Zip</th>
<th>Contact Person</th>
<th>Phone</th>
<th>Email</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>853 W. Mission Ave., Ste. A</td>
<td>Corona, CA 92880</td>
<td>Gary Yoon</td>
<td>(714) 524-6873</td>
<td><a href="mailto:garyyoon@sbcglobal.net">garyyoon@sbcglobal.net</a></td>
<td>100%</td>
</tr>
<tr>
<td>70 N. Santa Fe Ave.</td>
<td>San Diego, CA 92101</td>
<td>Steve Vincent</td>
<td>(619) 942-2600</td>
<td><a href="mailto:stevevincent@sbcglobal.net">stevevincent@sbcglobal.net</a></td>
<td>30%</td>
</tr>
<tr>
<td>1430 S. Mission Ave.</td>
<td>Riverside, CA 92501</td>
<td>Susan Driscoll</td>
<td>(951) 698-9700</td>
<td><a href="mailto:SusanDriscoll@sbcglobal.net">SusanDriscoll@sbcglobal.net</a></td>
<td>70%</td>
</tr>
<tr>
<td>14131 Washington Ave</td>
<td>Riverside, CA 92503</td>
<td>Joe Rodriguez</td>
<td>(951) 686-5700</td>
<td><a href="mailto:joe.rodriguez@charter.net">joe.rodriguez@charter.net</a></td>
<td>70%</td>
</tr>
<tr>
<td>18320 Arrow Route</td>
<td>Rancho Cucamonga, CA 91730</td>
<td>Mark Borden</td>
<td>(909) 941-2212</td>
<td><a href="mailto:mark.borden@charter.net">mark.borden@charter.net</a></td>
<td>70%</td>
</tr>
</tbody>
</table>

**Note:** Not applicable for loans made before the dates listed. Information in the above list was obtained from the company’s list. To the best of our knowledge this information supplied is accurate to our point of view. While every effort is made to ensure the accuracy and completeness of the list, names and typographical errors sometimes occur. Please verify corrections or additions on company’s website at: The Inland Empire Business Journal, 50743 Rialto Rd., Rialto, CA 92376, or call (800) 337-7818.
The outlook for single-tenant retail properties is expected to remain strong in the rest of 2008, as the economy is expected to gain some momentum in the second half. During the second quarter, however, the University of Michigan consumer sentiment index reached a 26-year low, as employment losses, record-high energy prices and tighter lending standards are suppressing consumer confidence and spending. Department stores, furniture outlets and apparel retailers are already feeling the effects of more modest spending, and while the government's economic stimulus package may help somewhat, growth in same-store retail sales is expected to remain limited. Better-performing asset classes will be those that sell necessities at bargain prices. Wholesalers discount retailers and drugstores should weather the downturn best. Higher fuel costs are allowing big-box stores with gas stations, such as Wal-Mart, Sam's Club and Costco, to capture market share from traditional gas stations, where prices are typically higher.

The investment outlook for single-tenant properties is expected to be mixed throughout the rest of the year, with buyers becoming increasingly selective as the impact of slower economic growth, tighter underwriting and fewer apartment owners overwriting into one single-tenant retail properties is causing a slowdown in sales velocity, rents that are expected to continue during the next few quarters. The uncertain climate is resulting in investors pursuing safe choices, with buyers typically targeting national-credit tenants in primary markets. As such, well-located, necessity-based retail properties such as drugstores and gas stations have continued to change hands while other assets are receiving few offers. Cap rates have edged higher, but the deep discounting that some opportunistic buyers have been hoping for are not expected to materialize this year.

### Commercial Printers

<table>
<thead>
<tr>
<th>Name</th>
<th>Products</th>
<th>Services</th>
<th>Press Type</th>
<th>Top Local Executive</th>
<th>Phone/ Fax</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>EZP - Corona Printing</td>
<td>Marketing Material, Brochures, Mailers, Flyers, Fundraiser, Business Cards</td>
<td>In House Graphic Design, With Customer Chosen Films</td>
<td>1-Color To House</td>
<td>Paula A. Montemurro</td>
<td>(916) 741-4601</td>
<td><a href="mailto:paulam@ezpprinting.com">paulam@ezpprinting.com</a></td>
</tr>
<tr>
<td>Rolland Marenter Co.</td>
<td>Business Stationery, Brochures, Mailers, Flyers, In-House Graphic Design</td>
<td>In House Graphic Design</td>
<td>1-Color To House</td>
<td>Marisa Wicks</td>
<td>(916) 741-4601</td>
<td><a href="mailto:mmarisa@rollandmarenter.com">mmarisa@rollandmarenter.com</a></td>
</tr>
<tr>
<td>Watson-Crandall Printing</td>
<td>Catalogs, Brochure, Greeting Cards, In-House Graphic Design</td>
<td>In House Graphic Design</td>
<td>1-Color To House</td>
<td>Michael Cowan</td>
<td>(916) 741-4601</td>
<td><a href="mailto:mcowan@watsoncrandall.com">mcowan@watsoncrandall.com</a></td>
</tr>
<tr>
<td>Se Co Caligraphic Printers</td>
<td>Newspapers, Postcards, Brochures, In-House Graphic Design</td>
<td>Rotary Web Printing, Print &amp; Mail, Community Newsletters</td>
<td>1-Color To House</td>
<td>Pat McKeon</td>
<td>(916) 741-4601</td>
<td><a href="mailto:pmckeon@secaligraphic.com">pmckeon@secaligraphic.com</a></td>
</tr>
<tr>
<td>Harper H.</td>
<td>Postcards, Envelopes, Shipping, Binding Services</td>
<td>Print, Screening, Design, Color</td>
<td>4-Color Offset Press</td>
<td>Robert Lane</td>
<td>(916) 741-4601</td>
<td><a href="mailto:rlane@harperh.com">rlane@harperh.com</a></td>
</tr>
<tr>
<td>RPM Printing &amp; Graphics</td>
<td>Full Color Offset, High Speed Digital, High Volume, Offset, Wide Format, Digital</td>
<td>Printing &amp; Digital Offset, Brochure, Laminating, Mailing, Variable Data</td>
<td>4-Color Offset Press</td>
<td>Robert Lane</td>
<td>(916) 741-4601</td>
<td><a href="mailto:rlane@harperh.com">rlane@harperh.com</a></td>
</tr>
<tr>
<td>chimney Print Shop</td>
<td>Volume Copies, Business Forms, In-House Graphic Design</td>
<td>Rotary Web Printing, Print &amp; Mail, Community Newsletters</td>
<td>1-Color To House</td>
<td>Pat McKeon</td>
<td>(916) 741-4601</td>
<td><a href="mailto:pmckeon@secaligraphic.com">pmckeon@secaligraphic.com</a></td>
</tr>
<tr>
<td>Materials</td>
<td>Mailers, Flyers, Business Forms, In-House Graphic Design</td>
<td>Rotary Web Printing, Print &amp; Mail, Community Newsletters</td>
<td>1-Color To House</td>
<td>Pat McKeon</td>
<td>(916) 741-4601</td>
<td><a href="mailto:pmckeon@secaligraphic.com">pmckeon@secaligraphic.com</a></td>
</tr>
</tbody>
</table>

### Advertising Agencies in the Inland Empire

<table>
<thead>
<tr>
<th>Agency</th>
<th>Top Local Exec.</th>
<th>Address</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Publicis Unlimited</td>
<td>Erik Letter</td>
<td>400 S. Figueroa St.</td>
<td>(909) 583-1638</td>
<td><a href="mailto:publicisunlimited@hotmail.com">publicisunlimited@hotmail.com</a></td>
</tr>
<tr>
<td>Red Robin Media, Inc.</td>
<td>Jon Burgin</td>
<td>7200 S. Pacific Ave.</td>
<td>(909) 798-9896</td>
<td><a href="mailto:jonburgin@redrobinmedia.com">jonburgin@redrobinmedia.com</a></td>
</tr>
<tr>
<td>Spalding Studios</td>
<td>Melvin Flicker</td>
<td>10227 Arrow Hwy., Ste 92</td>
<td>(909) 621-5825</td>
<td><a href="mailto:melvin@spaldingsstudios.com">melvin@spaldingsstudios.com</a></td>
</tr>
<tr>
<td>Wilkins Cape Marketing</td>
<td>Jennifer Simon</td>
<td>733 East Grand Rd. No. 200</td>
<td>(909) 351-2950</td>
<td><a href="mailto:jennifer@wilkinscape.com">jennifer@wilkinscape.com</a></td>
</tr>
<tr>
<td>Winter Advertising Agency</td>
<td>Mary Winter</td>
<td>34227 Fields Rd., Ste 201</td>
<td>(909) 680-4183</td>
<td><a href="mailto:marywinter@winteradvertising.com">marywinter@winteradvertising.com</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>20 Claremont Pkwy.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### SBA Lenders Serving the Inland Empire

<table>
<thead>
<tr>
<th>Company Name</th>
<th>SBA Loans</th>
<th>Number of SBA</th>
<th>Type of Loans Offered</th>
<th>Number of Offices</th>
<th>Type of Loans Funded</th>
<th>Top Local Executive</th>
<th>Address</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Source Bank</td>
<td>SBA</td>
<td>4,000,000</td>
<td>2</td>
<td>Yes</td>
<td>SBA</td>
<td>0</td>
<td>Henry Hsu</td>
<td>(951) 689-0466</td>
<td><a href="mailto:info@sourcebank.com">info@sourcebank.com</a></td>
</tr>
<tr>
<td>PFB Bank &amp; Trust</td>
<td>SBA</td>
<td>150,000</td>
<td>2</td>
<td>Yes</td>
<td>SBA</td>
<td>29</td>
<td>Gene Roosevelt</td>
<td>(909) 480-0155</td>
<td><a href="mailto:gromaccan@pfb.com">gromaccan@pfb.com</a></td>
</tr>
<tr>
<td>Rock Bank</td>
<td>SBA</td>
<td>30,000</td>
<td>19</td>
<td>Yes</td>
<td>SBA</td>
<td>9</td>
<td>Keith Goff</td>
<td>(909) 714-6600</td>
<td><a href="mailto:kgo@rockbank.com">kgo@rockbank.com</a></td>
</tr>
<tr>
<td>NBF Bank &amp; Trust</td>
<td>SBA</td>
<td>25,000</td>
<td>2</td>
<td>Yes</td>
<td>SBA</td>
<td>39</td>
<td>Regional Sr. VP</td>
<td>(909) 714-6600</td>
<td><a href="mailto:kgo@rockbank.com">kgo@rockbank.com</a></td>
</tr>
<tr>
<td>Vantage Bank</td>
<td>SBA</td>
<td>50,000</td>
<td>3</td>
<td>Yes</td>
<td>SBA</td>
<td>39</td>
<td>Regional Sr. VP</td>
<td>(909) 714-6600</td>
<td><a href="mailto:kgo@rockbank.com">kgo@rockbank.com</a></td>
</tr>
</tbody>
</table>

**Note:** SBA Loans = SBA Loans offered by the SBA. Would not disclose an e-mail address. The information is about the above list of lenders who are SBA authorized lenders.
Became a Sales Superstar - 10 Critical Areas to Master
By Voss Graham

A sales superstar is ALL about the choices you make as a salesperson. Their good and bad news to this statement. First the bad, what got you here today will likely not get you far enough to make you a sales superstar tomorrow. Now for the good news, you can become a sales superstar if you start making choices today—like a sales superstar.

Sales superstars don’t just suddenly show up or arrive out of nowhere. They design their paths and plan their work and thinking about their choices ALL THE TIME! They develop a winner’s edge on the mental side and learn the skills to insure winning. So, how do they do this? By working on 10 critical areas that create sales success in today’s highly competitive world. To become a sales superstar, you must decide to improve your skills in these 10 critical areas:

1. Learning - Sales superstars have one thing in common—they are always learning. Their learning can take several avenues. One, they learn about their customers, in depth, so they can understand the current and future situations they will face. They are also readers. Remember this—leaders are readers! They read about selling, business trends, leadership issues, economic trends and industry trends. They are the first to sign up for extending training and development sessions. They know that they need to sharpen their skills everyday—if they want to keep winning in the game of selling.

2. Business Acumen - In the modern world of selling, salespeople MUST be able to speak in terms that are important to customers and especially the “C” level customers. These terms are the world of Business Acumen—revenue growth, cost of goods sold, gross margin, related costs, turnover ratios, velocity and net income. If you are just talking about features and benefits—your value is in the world of commodity selling and price alone rules.

3. Preparedness - Like the Boy Scout motto, Be Prepared, sales superstars know that customer research is done before meeting with customers. You solidify what you have learned while in the presence of customers—which shows the customer that you are an asset and will not waste their valuable time. Using Web search engines to find information about your customers, their customers, financial data and trends—all allow you to be more knowledgeable than your competition.

4. Industry Knowledge - This should be a no-brainer, however, you will still find sales people with little industry understanding. To be a sales superstar, knowing the industry is a requirement. It assists you in understanding trends, cycles, what is old or new, and the best practices. One, they learn about their customers. Industry knowledge allows you to understand little secrets of success and most importantly the ability to anticipate trends within the industry—allowing you to guide the customer to better decisions about their business.

5. Questioning Skills - Here is the big one. Most sales people talk too much. They talk too much and actually bore the customer. Why? Because the customer will have opinions about things and they will believe their Thoughts over Yours! This is a form of bias, yet, the best sales people have learned this fact. They use questions to uncover these biases, use different questions to guide or educate the customer, and even different types of questions to learn what specific benefit or advantage certain solutions would provide for that specific customer. The key is using questions to sell, not just questioning about what you think the customer knows. This is a key to being a sales superstar and they have learned the importance of this skill.

6. Listening - Closely relat­ed to the questioning skills is the ability to actively listen to the customer. By focusing on exactly what the customer says, they will open the door to understanding what is going on in the customer’s world. The sales super­stars have taken listening to a higher level. They listen for things that are not clearly defined by the customer, what should have been said—but was not. They hear general state­ments and respond with a clarifying question for specifics and clear understanding of the situation. Another interesting effect comes from listening to the customer—their name.

7. Think Like an Owner - This means connecting the dots. How does your team finish the sale? Does the customer buy or say the customer? The customer is another critical issue that most sales people overlook—yet it is the one that influences the next sale to that customer the most. Take time to think about customer satisfac­tion and what it takes to insure success with each customer.

8. Creative Problem Solving - The key here is “creative.” This is not by-the-book or policy type of problem solving. It is not looking at the customer’s situation and thinking about different ways to solve the problem. It is finding the key idea that will create the most effective solution for both the customer and your company. Hint: Your biggest opportunity customers will be at the point of selling—before they buy—just to see if you are looking after their best interests. This is a guaranteed test.

9. Practice, Practice, Practice - The sales superstars do not practice a new or improved technique on a critical customer. They work on the skills using role-plays, applications on the computer and customer stimulation. Using video in the practice sessions is the fastest method to gain immediate improvement in selling skills—yet it is the least used due to ego and fear of failure. Focus on becoming a superstar.

10. Self Confidence - The final critical factor is both a means and an end to succeeding in the other nine factors. Confidence is the key to having the winner’s edge. Most important­ly. It is the confidence you have with confident people to get the results and outcomes they need. If you do not have confi­dence will come. Or use self confidence in demonstrating the discipline needed to make the choices that lead to success and sales superstar status.

The world of sales is chang­ing rapidly. As a sales person, you need to decide if you want to stay in sales for the long term or do something else? Strong words, yet, truthful words based upon the change that has already started. Commodity selling will be ruled by the Internet and price decisions rather than the best value solutions. Make a decision today to become a sales superstar and master the 10 critical factors of success.

Coachella V... continued from pg. 5

focused auto safety initiative. The Ford Volunteer Corps, established in 2005, continues Ford’s legacy of caring worldwide. Through the Volunteer Coachella Valley Action Plan, employees, retirees and their families participate in a wide range of volunteer projects for their communities. For more information on programs made possible by Ford Motor Company Fund, call the Coachella Community Services, visit www.ford.com. The Ford Volunteer Corps for Advanced Studies (Ford PAS) program, created in collaboration with the Education Development Center (EDC), provides high school students with high-quality interdisciplinary learning experiences that challenge them academically and develop their problem-solving, critical thinking and communication skills. By building strong local partnerships with business and higher education, PAS encourages and prepares students for success. www.fordpas.org.

Education Development Center, Inc. (EDC) is an international, nonprofit organization that conducts and applies research to advance learning and promote health. EDC currently manages 335 projects in 50 countries.

The Coachella Valley Economic Partnership (CVEP) was established in 1994 as an action oriented, non-profit corporation dedicated to expanding and diversifying the economy of the Coachella Valley while maintaining the region’s quality of life. In 2005, CVEP partnered with the James Irvine Foundation to launch the Career Pathways Initiative.
**Business & Liability Insurance Agencies Serving the I.E.**

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
<th>City, State, Zip</th>
<th># Value Premium Written 2007</th>
<th># Licensed Agents I.E.</th>
<th># Employees I.E.</th>
<th>Coverage Offered</th>
<th>Headquarters Year Established</th>
<th>Top Local Executive</th>
<th>Premium Fax</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hub International</td>
<td>4731 LaMont St., Ste. 101</td>
<td>Riverside, CA 92501</td>
<td>$338,539 million</td>
<td>136</td>
<td>138</td>
<td>Business, Personal Insurance, Employee Benefits, Life, Health</td>
<td>Albuquerque, NM 1981</td>
<td>Kirk Christ</td>
<td>(915) 378-5000</td>
<td><a href="mailto:christ@hubint.com">christ@hubint.com</a></td>
</tr>
<tr>
<td>Allianz Insurance Services, Inc.</td>
<td>2133 E. El Paso St. 100</td>
<td>San Bernardino, CA 92404</td>
<td>$179 million</td>
<td>57</td>
<td>66</td>
<td>Business Insurance, Employee Benefits</td>
<td>San Diego, CA 1995</td>
<td>Charles Shankin</td>
<td>(909) 866-5000</td>
<td><a href="mailto:charles@allianz.com">charles@allianz.com</a></td>
</tr>
<tr>
<td>Hamilton Hewitt Insurance Agency 1</td>
<td>226 W. Arrow Hwy</td>
<td>Upland, CA 91785</td>
<td>$110 million</td>
<td>20</td>
<td>80</td>
<td>Commercial Property &amp; Liability, Business Insurers</td>
<td>Upland, CA 1976</td>
<td>Derek Beyward</td>
<td>(909) 981-52000</td>
<td><a href="mailto:dbeyward@hhamilton.com">dbeyward@hhamilton.com</a></td>
</tr>
<tr>
<td>Orion Risk Management</td>
<td>2200 Wadsworth Cir Ste 250</td>
<td>Corona, CA 92880</td>
<td>$108 million</td>
<td>22</td>
<td>20</td>
<td>All Ins. Coverages Offered</td>
<td>Corona, CA 2001</td>
<td>Lawrence Brown</td>
<td>(951) 736-9477</td>
<td><a href="mailto:brownl@orriskmg.com">brownl@orriskmg.com</a></td>
</tr>
<tr>
<td>Cambria Insurance Services</td>
<td>5333 E. Coconino Rd.</td>
<td>Ontario, CA 91761</td>
<td>$48 million</td>
<td>18</td>
<td>13</td>
<td>Battled, Travelers, Allied</td>
<td>Ontario, CA 1996</td>
<td>Karen Malley</td>
<td>(909) 484-2484</td>
<td><a href="mailto:karen@cameria.com">karen@cameria.com</a></td>
</tr>
<tr>
<td>Amerini, Rosenst, &amp; Assoc. Ins. Inc.</td>
<td>5333 E. Coconino Rd., Bldg. 9-200</td>
<td>Ontario, CA 91761</td>
<td>$33.5 million</td>
<td>22</td>
<td>6</td>
<td>Property &amp; Casualty, Workers' Compensation, Commercial Lines, Personal Insurance</td>
<td>Ontario, CA 1987</td>
<td>Anthony Rosenst</td>
<td>(909) 927-7087</td>
<td><a href="mailto:ar@amerini.com">ar@amerini.com</a></td>
</tr>
<tr>
<td>Keicher Whirlpool Insurance Services</td>
<td>2365 W. Arrow Hwy</td>
<td>Upland, CA 91785</td>
<td>$23.5 million</td>
<td>6</td>
<td>4</td>
<td>Packages, Auto, Workers Compensation, Commercial Lines, Personal Lines</td>
<td>Redlands, CA 1924</td>
<td>Charles B. Keicher</td>
<td>(909) 931-1300</td>
<td><a href="mailto:chb@whirlpool.com">chb@whirlpool.com</a></td>
</tr>
<tr>
<td>Davis &amp; Graham Ins. Services, Inc.</td>
<td>470 E. Highland Ave</td>
<td>Redlands, CA 92373</td>
<td>$20 million</td>
<td>4</td>
<td>4</td>
<td>Packages, Auto, Workers Compensation, Commercial Lines, Personal Lines</td>
<td>Redlands, CA 1924</td>
<td>Peter M. Davis</td>
<td>(951) 733-2737</td>
<td><a href="mailto:pdavis@davisgraham.com">pdavis@davisgraham.com</a></td>
</tr>
<tr>
<td>Insurance Services</td>
<td>ARMAC Agency</td>
<td>Van Nuys, CA 91401</td>
<td>$20 million</td>
<td>15</td>
<td>5</td>
<td>Workers' Compensation, General Liability, Business Insurance, Employee Benefits, Bonds, Personal Insurance</td>
<td>Victorian, CA 1974</td>
<td>John Armstrong</td>
<td>(818) 393-7820</td>
<td><a href="mailto:johnarmstrong@armac.com">johnarmstrong@armac.com</a></td>
</tr>
<tr>
<td>United &amp; Associate Insurance Agency</td>
<td>202 E. Arrow Hwy</td>
<td>San Bernardino, CA 92409</td>
<td>$14 million</td>
<td>4</td>
<td>9</td>
<td>Commercial, Personal, Life, Health, Bond, All Insurance Coveredages Offered</td>
<td>Redlands, CA 1908</td>
<td>Bart Gram</td>
<td>(909) 866-3760</td>
<td><a href="mailto:bart@unitedassoc.com">bart@unitedassoc.com</a></td>
</tr>
<tr>
<td>Rainy Day Insurance Agency</td>
<td>2019 N. 147th St.</td>
<td>San Bernardino, CA 92405</td>
<td>$7.5 million</td>
<td>17</td>
<td>17</td>
<td>Commercial Insurance, Workers' Comp, Commercial Lines, Personal Lines, Life, Group Health</td>
<td>San Bernardino, CA 1925</td>
<td>Bobby J. French</td>
<td>(909) 881-2648</td>
<td><a href="mailto:bobbyfrench@rainyday.com">bobbyfrench@rainyday.com</a></td>
</tr>
<tr>
<td>Dus Smith Insurance Agency, Inc.</td>
<td>14900 City Cir</td>
<td>Victorville, CA 92810</td>
<td>$5 million</td>
<td>7</td>
<td>14</td>
<td>Auto, Home, Business, Commercial, Rental, Motorhome, Boat, Bonds, Life, Medical/Dental, Long-Term Care</td>
<td>Victorville, CA 1917</td>
<td>Marci Smith</td>
<td>(760) 245-7344</td>
<td><a href="mailto:marci@dussmith.com">marci@dussmith.com</a></td>
</tr>
<tr>
<td>Dus Torro Farmers Agency</td>
<td>243 Capistrano Ave</td>
<td>Redlands, CA 92373</td>
<td>$2.8 million</td>
<td>185</td>
<td>56</td>
<td>Full Service, Personal, Commercial, WC, Bond, Mental Fines</td>
<td>Redlands, CA 1984</td>
<td>Dan Torro</td>
<td>(951) 735-2266</td>
<td><a href="mailto:dtonro@farmersagent.com">dtonro@farmersagent.com</a></td>
</tr>
<tr>
<td>Hams Insurance Agency</td>
<td>1713 E. 29th St.</td>
<td>Yucca Valley, CA 92886</td>
<td>$2.1 million</td>
<td>3</td>
<td>4</td>
<td>Property, Casualty, Life</td>
<td>Yucca Valley, CA 1977</td>
<td>Paul Hams</td>
<td>(760) 365-9744</td>
<td><a href="mailto:paul@hamsinsurance.com">paul@hamsinsurance.com</a></td>
</tr>
<tr>
<td>Joseph Insurance</td>
<td>181 E. Arrow Hwy</td>
<td>Riverside, CA 92506</td>
<td>$2,000,000</td>
<td>1</td>
<td>1</td>
<td>Personal Lines</td>
<td>Riverside, CA 1981</td>
<td>Cheryl Joseph</td>
<td>(951) 683-0778</td>
<td><a href="mailto:chj@josephinsurance.com">chj@josephinsurance.com</a></td>
</tr>
<tr>
<td>Orange Insurance Services</td>
<td>2026 Indiana Ave</td>
<td>Riverside, CA 92506</td>
<td>$1.2 million</td>
<td>2</td>
<td>1</td>
<td>Small Commercial &amp; Personal</td>
<td>Riverside, CA 1975</td>
<td>Thomas Giles</td>
<td>(951) 684-6348</td>
<td><a href="mailto:tgi@orangeinsurance.com">tgi@orangeinsurance.com</a></td>
</tr>
</tbody>
</table>

**INLAND FOCUS**

**KTIE Radio 590 AM**

Tuesday Evenings, 8:30 PM

Challenging your thoughts in relation to business, politics, economic conditions and the general business life of San Bernardino and Riverside counties.

Hosted by

Cliff Cummings and Bill Anthony
The following are some of the commercial real estate activities in the Inland Empire:

Newport Beach-based CT Realty recently completed a $24.5 million purchase of a 417,800-sq.-ft. (575/sf) 12-building Riverside office and industrial park from Fleetwood Enterprises Inc., in what is reportedly one of the largest sale transactions in the Inland Empire so far this year. The property, Citrus Park, is located on 43 acres, just south of the 91 Freeway and west of Van Buren Boulevard. Two of the buildings are two-story office buildings totaling approximately 78,100 sq. ft. and the other 10 buildings are single-story industrial buildings with an approximate total square footage of 332,700 sq. ft.

Fleetwood, one of the nation's largest builders of manufactured housing and recreational vehicles, will remain a major tenant in the office buildings, currently housing and recreational vehicle facilities. CT Realty will provide management and leasing services for the office buildings in 2007.

The following are some of the recent activities in the Inland Empire:

- **Monkeysports**, a company that deals in team-related sporting goods such as baseball, hockey and lacrosse, has signed a seven-year lease, occupying 147,750 sq.-ft. at 3115 Palisades Drive. The facility will be occupied by Standard Drywall Inc., a commercial drywall contractor that will use the property to expand its existing Corona operation.

- Voit's Walter Fonne and Bill Livsey represented the sellers, Dudley Sewall and Heathfield Peussa-Bond, while Michael Hefner and Mike Vernick, also with Voit, represented the buyer. 

- In a Corona office sale, investors acquired a 61,100-sq.-ft. building at 4210 Green River Road, near the 91 and 71 Freeways.

---

**COMMUNITY LEADERS CELEBRATE NEW ONTARIO MILLS BANKING STORE**

Wells Fargo Ontario Mills Store Manager Ginger Alcutt (center with scissors) cuts the ribbon for the opening celebration of the new Wells Fargo banking store on Sunday, July 7, 2008. As part of the grand opening celebration, Wells Fargo hosted a "Stuff the Stagecoach" donation drive whereby items were donated for the Ontario-Montclair YMCA to be used by children from Ontario and Montclair who participate in after-school day care at three local YMCA-sponsored community sites. Daniel Logue, ambassador for the Ontario Chamber of Commerce (left); Mark W. Smiley, president and CEO, Ontario Chamber of Commerce (second from left); join Margie LaForce, Wells Fargo district manager for the North Inland Empire region (third from left); Ali El-Sharif, Wells Fargo Eastern Gateway Community Bank Regional President Andy Wong (second from right), and Ontario City Councilmember Sheila Marts during the ribbon-cutting ceremony.

During the celebration, seven non-profit organizations were provided with unsolicited grants by the Wells Fargo Ontario Mills banking store. Organizations receiving the grant money included: Foundation for Kids ($100,000), Colonial High School ($100,000), Colonial Titans End Zone Booster Club ($1,000), Ontario-Montclair YMCA ($580), Police Department ($500), Ontario Professional Firefighters ($500) and Mercy House ($500).

The new banking store is located at 4240 E. Fourth St. in Ontario. The store is open Monday through Friday from 9 a.m. to 6 p.m. and Saturdays from 9 a.m. to 4 p.m. Phone number is 909.941.5180.

---

**GOURMET FINDS BIG BEAR LAKE**

By Bill Anthony

"Gourmet Finds Big Bear Lake"

By Bill Anthony

"Gourmet Finds Big Bear Lake"

By Bill Anthony

---

**Real Estate Notes**

Please refer to the Inland Empire Business Journal for complete classifieds and real estate listings.
August 23-24  Native American Arts Festival at the Moonridge Animal Park

September 11-14 The Big Bear Lake International Film Festival

September 13-14, 20-27, 27-28 Oktoberfest at the Convention Center

September 18-21 Big Bear Cowboy Gathering at the PAC

October 4-5, 11-12-18-19-25-26 Oktoberfest at the Convention Center

For additional events at Big Bear Lake, visit the Event Resource Office at www.eventsinbigbear.com or call (909) 866-2638. For general information, contact the Big Bear Lake Resort Association at www.bigbear.com or call 1-800-424-4232.

Calendar Event Schedule

The following are some upcoming events happening in Big Bear:

August 23-24  Antique Wood Boat Show at B's Backyard Barbeque

August 23-24  Native American Arts Festival at the Moonridge Animal Park

September 11-14  The Big Bear Lake International Film Festival

September 13-14, 20-27, 27-28  Oktoberfest at the Convention Center

September 18-21  Big Bear Cowboy Gathering at the PAC

October 4-5, 11-12-18-19-25-26  Oktoberfest at the Convention Center

For additional events at Big Bear Lake, visit the Event Resource Office at www.eventsinbigbear.com or call (909) 866-2638. For general information, contact the Big Bear Lake Resort Association at www.bigbear.com or call 1-800-424-4232.

Now About That Gas Offer:

Now that gas prices continue to skyrocket, vacation planners will seek gas-saving alternatives. This year for the first time Big Bear Lake Resort Association (BBRLA) offers a free $100 gas card for guests booking five or more nights at a participating lodge or a free $50 gas card for guests booking a three or four night stay at a participating lodge.

BBRLA will also offer its standard complimentary $25 gas card for guests staying one or two nights at a participating lodge. The free gas offer for $25, $50 and $100 gas cards began April 20 and ends Nov. 23, 2008 (non-holiday). Minimum night stays vary per lodge and other restrictions apply. The free gas card promotion must be mentioned at the time of booking. A $25, $50 and $100 Arco Gas Card, redeemable at participating Arco gas stations, will be given to the guest at check-in. Limit one gas card per reservation. The offer may not be used in combination with any other offers. For more details and to get the "Tank Away" gas card special, log onto www.bigbear.com or call 1-800-424-4232.

KUJO'S RESTAURANT

What is a Kajo? It's a dog! Yep... and Kajo is owned by Alan Davis (probably the most interesting person in Big Bear City) and Kajo. He traveled the whole world and is now settled in at Big Bear City much to the delight of his customers and friends. Please note that this place is open from 8:30 a.m. until 4:30 p.m.—so breakfast and lunch only. Hot sandwich (8.95 to 9.75) includes a side dish; salads ($8.95 to $11.95); and burgers ($8.25 to $9.95). The draw and magnet of Kajo’s is the quiche—the special of the house. Kajo’s offers 30 varieties and all served with a salad for a price of $9.65. To be sure they have your favorite quiche, call 24 hours ahead and it will be waiting for you. All are $9.65 for a 9-inch pie (and good size as a side dish). Selections include Lorraine, ham and bacon, apple pear, salami and cheese, European, broccoli, Ortega chili, salmon artichoke—something for everyone. Guaranteed you will love this place. (No beer or wine served.)

Rating for lunch only: 9 pgs, service: 9 pgs, value: 9.5 pgs, Friendly and comfortable rating: 10 pgs.

Kajo's Restaurant is located at 41799 Big Bear Blvd, in Big Bear City. The phone number is (909) 866-6226.

Great breakfast food at this unique joint. No reservations necessary. Rating of pigs: Breakfast: 10 pgs, value: 9 pgs.

We can custom design a label just for you using:

Photos, Logos, Colors, Invitations, Themes.

4231 Winemiller Road
Mira Loma, CA 91752
(951) 685-5376 or (951) 366-9180

Tosthe Historic Winery weekends from 2:00 pm to 4:00 pm or by appointment
Listed in the National Register of Historical Places

Editor’s Note: See our review of Big Bear on page 44 “Executive Time Out.”

OAXACA COMES TO SANTA ANNA

Casa Oaxaca restaurant, named after a southern state of Mexico, comes to Santa Anna and is definitely not an El Torito (or don't want red or green sauce) type of place.

As you may know, this state in Mexico has its own distinct style of cooking—like, combining Northern Italy to Southern Italian cooking. Just a few differences include agave mescal vs. tequila, sweet, fruity mole vs. hot, hot, moles vs. the common red and green sauces served in other Mexican restaurants. In fact, Casa Oaxaca always serves five choices of mole for sharing out of over 20 that they make.

The following are some very authentic dishes—some with the ingredients being shipped directly from Oaxaca (shipped twice a week):


Appetizers: Memelas (thick hand made tortilla smothered with special pork fat, blended beans and fresh cheese with choice of meat) $6.00. Chapulines (Grasshopper served with chips $5.00).

Dinner: Enchiladas de Huitlacoche (folded handmade corn tortilla stuffed with string cheese and mushrooms and served $6.95). Desserts: Ice cream of burned milk, fruit custard and nuts $3.00. Nieuwcake (traditional Oaxacan cake). All dessert come gelatin made of corn, cinnamon and milk $3.00.

As you can see from the above review, this is not your everyday Mexican restaurant. The place is very small and intimate. Every Friday and Saturday night there is some Mexican music (not mariachi). The waitresses: even wear authentic Oaxacan dresses which adds to the flavor of Casa Oaxaca.

Casa Oaxaca is located at 3317 West 1st Street in Santa Ana (between Harbor and Fairview Streets). Call if you need a reservation (at 714) 554-0905.
The Seven Failures... continued from pg. 17

to add value. But don't stop there. Add value to it every year so you never become a commodity again.

7. Failure to differentiate

Too many companies become just like everyone else. They don't continue to stand out. Even though they do strategic planning, it's usually just financial planning in disguise. To get there planning needs to be more than numbers based; it needs to focus on how you can differentiate the company instead of being and doing more of the same. So how do you differentiate? Simple... you stop doing all the things that business growth just discussed. You start anticipating, communicating, collaborating, innovating, pre-solving problems, and de-commoditizing. Realize that your firm can be different; your company if you only bold enough to try. Have the courage to do the things your competition isn't doing.

Jumpl& Your Company's Success

Business growth doesn't have to be a mysterious thing. When you know the failures to avoid and the strategies to combine with them, you’ll be well on your way to creating an organization that is a cut above the rest, outside conditions. So learn from these failures and rethink the way you do business. It'll pay off for years to come.

For more information, please visit www.hartza.com

The Seven Failures... continued from pg. 17

1. "The Post-American World" by Fared Zakaria (W.W. Norton & Co $23.95) (2)

Why the 21st Century will not be "the American Century." It sets the stage for the startup market, the face current political correctness, and still more will make the Boomers and Gen-Xers downright uncomfortable. Gronbach pets this it way:

"Because of their massive numbers and the small infrastructures left behind by the Xers, this generation will need to create its own world and compete for everything as just as the Boomers did. Members will necessarily become entreprenuers and start a sea of small businesses to meet their own needs. Although the Xers are already redefining the automobile (small, powerful Asian-car hot rods). As a homegrown labor force of epic size, they will stop imposing city and even restore manufacturing.

It was the palpable Generation X through Manufacturing off shore. Generation X will bring it back. Generation Y is already filling the nation's technical schools with its best and brightest.

The Office Without...

continued from pg. 13

when you realize that Apple has produced a new package called iWork. Its Keynote 8 is a "Cinema-Quality" presentation program designed to compete with PowerPoint. Pages 8 is of course, the Apple spreadsheet program. Rows of cells have compared it, naturally, to Office. Some have even said that the points are better.

Myself, I am reminded of the old AppleWorks, which began in 1994. They were also "suites" with word-processing and spreadsheet packages, which dominated them, and thanks to its ability to cross Mac and Windows it has achieved a communications like that, if this doesn't sound to preten... to your brotherhood of computer communications. If there is a problem at all, it is in communications, communications, communications like that has. If you sense, using people's names, makes others feel great and is a competitive advantage in business.

In the case of Robert Small's presentation, the name has been changed to protect confidentiality. However, I know a construction person who bid on a very similarly priced project with a very similar proposal. Now, it is realistic that using people's names could win a $200 million dollar project. Clearly, experience knowledge and professional pedigrees must be shown. However, a winning presentation, he received a formally written letter that read, "Dear Robert, congratulations! You were very impressive and capable of building this project, but after a careful selection, Editor Construction because we believe your personal connection and sense of team ts what makes this tender."

So, what is in a Name?

For more information, visit Joe Tofakis's Web site at www.joetofakis.com
INLAND EMPIRE
People and Events

RIVERFEST SCHOLARSHIP RECIPIENTS - Park Hill South High School seniors who received the Riverfest scholarships attended the May luncheon sponsored by the City of Riverside. They presented their award winning essays on "what a student can do to enhance their community." Pictured from left to right are Benjamin Carrier, Jasmine Williams, Amy Grotts and Zachary Parolin.

Apple Valley Catering/Cake Expectations - Emmanuel and Brenda Rombalski are the owners of Apple Valley Catering/Cake Expectations. Apple Valley Catering was started in August 1976 and was followed up by Cake Expectations in October 2007.

They are a full service catering company that specializes in American, Italian, Hawaiian, Indonesian, Thai, and Asian cuisine. Their bakery specializes in Polish breads and specialty desserts such as pies, cakes, holiday goodies, and wedding cakes.

Apple Valley Smiles grand opening celebrations with a ribbon cutting.

La Quinta Arts Foundation was named "Non-Profit of the Year" at the La Quinta Chamber of Commerce Installation and Award Luncheon on June 5. Chamber members voted on the annual award.

The Arts Foundations is planning its 27th season lineup, set to include a new summer event series, "Art, Culture, NightLife" in Old Town La Quinta. For details visit www.LQAF.com.

July 2008

BUSINESS JOURNAL • PAGE 42

July 2008

BUSINESS JOURNAL • PAGE 43
EXECUTIVE TIME OUT

By Bill Anthony
williamj@busjournal.com

Eat, Relax and Play Close to Home at BIG BEAR LAKE

Have I got a great getaway recommendation for you? Want to get away....well, how about a place where you can get to in less than two hours......where the air is so clean and clear that you can really relax (no not a public relations sound bite) really. If you vote for all of the above, then enjoy Big Bear Lake----they will even pay for your gas to get there and return home (see offer in this article).

Big Bear Lake is seven miles long and a mile wide at its widest point and, at an elevation of about 7,000 ft., you now understand why the air is very, very clean. Less than 100 miles from West Los Angeles, it is an easy two hour drive. Big Bear in the winter is a ski wonderland offering 55 runs, 27 lifts, 150 jumps and much more—but that's for another story late this fall. During the summer, however, scenic Big Bear has much to offer for those who want a spur-of-the-moment getaway. Activities include hiking, horseback riding, golfing, fishing, mountain biking, or just plain basking in the clean mountain air.

“Not to Miss” Things to Do

- A wild ride on unpaved terrain called “Big Bear Off Road Adventures” offers a jeep tour packed with local history and plenty of excitement. Better than any Disney "E" ticket adventure, Jim Lyon, the tour guide, begins this trip by telling the passengers, “At least at Disney, you know you are going to get back.” Think of this tour as a Big Bear safari. Jim points out historic sites such as Wilber’s Grave (today, well over 100 years later, visitors still leave gifts on his burial site), reminisces about Two Gun Bill’s Saloon, as well as the Hangman’s Tree where so many were hanged that the tree actually died. From 1860 to about 1875 the area swarmed with prospectors. It was Southern California’s largest gold rush, and it was a wild, wild place filled with “rich” history. For information, call (909) 585-1036.
- If “off road” adventures are not for you, and you would like the scenic view of the lake, catch the Big Bear Queen. This tranquil tour on this boat takes about one and a half hours. It highlights the history of the lake from 1845 to the present and includes sights along the waters edge like the Solar Observatory, Garstin Island, and celebrity homes. Make reservations by calling (909) 866-3218.
- Fishing — Big Bear Lake is planted with about 2,000 pounds of rainbow trout every two weeks. At about 200,000 pounds a year, you are bound to catch a few of these tasty morsels. Big Bear Lake has both largemouth and small mouth bass, catfish, crappie, pumpkinseed and bluegill. As they say, “Why travel five or six hours to the Sierras when you can get the same quality of trout fishing here in Big Bear Lake?” For questions or additional information, call Curt Dills (Fishing with Fish Big Bear Charter Service) at (909) 635-7501.
- A visit to Moonridge Animal Park makes for great family fun. Open weekends year-round and daily throughout the summer, the 11-acre park serves as temporary homes for orphaned and injured wildlife until they can be returned to their natural habitat. Permanent “residents” include a family of Grizzly bears, bobcats, wolves, mountain lion and snow leopard, as well as dozens of smaller animals, such as coyotes, foxes, eagles and other birds. A pair of bison, reflecting the ancient wildlife of the region, also lives at the park. Both guided and self-guided tours are available and provide an excellent first-hand look into mountain wildlife and the delicate balance of nature.

Places to Stay

Accommodations in Big Bear Lake range from affordable to first-class and include lodges, full-service hotels, bed & breakfast inns, condominiums, cabins and private home rentals. Lakeside RV and motor home parks and Forest Service camping areas are also found in Big Bear Valley.

We stayed at Gold Mountain Manor Bed and Breakfast where owner Cathy Weil treated her guests as family rather than just paying customers. You fall in love with the manor, the staff and Cathy as soon as you are introduced. Starting the day with one of her breakfasts adds to the delight of your getaway. All of her breakfast items are made from scratch (even the yogurt which is a well-guarded secret). The French toast croissants we had one day were stuffed with cheese and fruits---just the breakfast dishes alone entices her guests to return.

The history of Gold Mountain Manor is also interesting. In the early part of the last century, entrepreneur Harry Kiener hired Guy Sherman Maltby, contractor and owner of the Bear Valley Milling and Lumber Company to build the Peter Pan Woodland Club, a log and stone lodge equipped with the finest amenities the roaring twenties could offer: a full movie theater, ballroom, banquet room, five gigantic fireplaces; and beautiful guest rooms. At the end of the 20’s, Malby built his largest home, Gold Mountain Manor, a private mansion for Alexander Buchanan Barret, a wealthy Los Angeles movie investor, and his bride, Bessie. When it was finished, the mansion was even more beautiful than the

continued on page 36