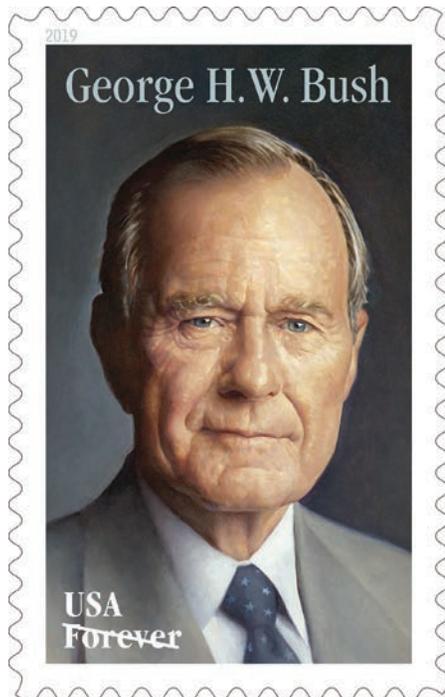


The Public Record

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SERVING ALL OF THE DESERT CITIES AND UNINCORPORATED AREAS OF RIVERSIDE COUNTY IN THE COACHELLA VALLEY



U.S. Postal Service Honors Former President George H.W. Bush

BY STAFF REPORTS

The U.S. Postal Service today issued a new commemorative Forever stamp saluting former President George H.W. Bush

Continued on page 2...

HARC Announces Winners of the Coachella Valley Workplace Wellness Awards

HARC awards eight local businesses that make their company a great place to work



Workplace Wellness Award Grand Prize Winner for Large Business, Renova Energy.



Workplace Wellness Award Grand Prize Winner for Small Business, Loma Linda University Children's Health, Indio.

BY STAFF REPORTS

On June 6th, 2019, HARC hosted the 4th Annual Coachella Valley Workplace Wellness Awards, which recognizes some of the best workplaces in the Coachella Valley. The awards ceremony was held at Classic Club in Palm Desert and celebrated local organizations who prioritize employee health and wellness. These are organizations who recognize that having a healthy workforce is the key to a healthy

and thriving business, which in turn creates a healthy community.

Twenty-one local organizations applied for the awards this year, all of whom have extensive wellness programs for their employees. Applications were anonymized, and then a panel of seven experts blind-judged the applications. Scores were averaged together to determine the winners and ensure fairness in the process.

HARC awarded four small organizations (1-100 employees) and four large organizations (101+ employees) in the following categories:

- Nutrition and Fitness
- Safety and Environment
- Mental Health and Wellness
- Grand Prize Winner

The 2019 Coachella Valley Workplace

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U.S. Postal Service Honors Former President George H.W. Bush

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on what would have been his 95th birthday.

The stamp was officially dedicated during a historic event held at the George H. W. Bush Presidential Center in College Station attended by Bush family members and government officials as well as the Bushes' former colleagues and friends and general public in attendance.

"George H.W. Bush served our nation honorably and with great distinction, and this new Forever stamp helps to capture the spirit and essence of a remarkable man," said Robert M. Duncan, chairman, Board of Governors, U.S. Postal Service, who served as the dedicating official. "Throughout his life, President Bush enjoyed sending handwritten letters to friends, colleagues and family, so it is especially fitting to honor him with his own stamp."

Joining Duncan to dedicate the stamp were: Pierce Bush, former President Bush's grandson and CEO, Big Brothers Big Sisters Lone Star; David B. Jones, president and CEO, George & Barbara Bush Foundation; Warren Finch, director, George H.W. Bush Presidential Library and Museum; former Ambassador Chase Untermeyer, founding chairman, Qatar-America Institute; and Jean Becker, former chief of staff, Office of George H.W. Bush.

As America's 41st president, Mr. Bush guided the United States and its allies to a peaceful victory in the Cold War, helped engineer the reunification of Germany and led a multinational coalition that successfully forced Iraq to withdraw from Kuwait during the Persian Gulf War.

On the domestic front, Bush signed historic legislation to integrate Americans with disabilities more fully into society. His Clean Air Act tightened air pollution standards and reduced urban smog and acid rain, and he inspired millions of Americans to serve their communities with his vision of "a thousand points of light." The bipartisan budget reforms he fought for and signed at great political cost laid the foundation for the economic growth and balanced budgets of the 1990s.

In addition to serving as vice president under President Reagan, Mr. Bush held a number of other leadership roles including Ambassador to the United Nations, Chairman of the Republican National Committee, Chief of the U.S. Liaison Office in China, and Director of Central Intelligence.

George H. W. Bush was the first sitting vice president elected president since Martin van Buren in 1836, and one of only two presidents to have a son who also served as Commander-in-Chief.

News of the George H. W. Bush Forever stamp is being shared on social media using the hashtags #GHWBushStamp and #USPresidentsStamps. Followers of the Postal Service's Facebook page can view a recording of the ceremony at facebook.com/USPS.

The stamp is being issued as a Forever stamp, which will always be equal in value to the current First-Class Mail 1-ounce price.

Customers may purchase stamps and other philatelic products through the Postal Store at usps.com/shop, by calling 800-STAMP24 (800-782-6724), by mail through USA Philatelic or at Post Office locations nationwide.

The Postal Service receives no tax dollars for operating expenses and relies on the sale of postage, products and services to fund its operations. **TPR**

HARC Announces Winners of the Coachella Valley Workplace Wellness Awards

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Wellness Award winners are:

Large Organization Awards:

- Grand Prize: Renova Energy
- Nutrition and Fitness: Hyatt Regency Indian Wells Resort & Spa
- Safety and Environment: Palm Springs Unified School District
- Mental Health and Wellness: Desert AIDS Project

Small Organization Awards:

- Grand Prize: Loma Linda University Children's Health - Indio
- Nutrition and Fitness: Lund & Guttry LLP
- Safety and Environment: County of Riverside Emergency Management Department
- Mental Health and Wellness: Friends of the Palm Springs Animal Shelter

Firms interested in applying for next year's Workplace Wellness Awards or becoming a sponsor, please contact: jquintana@HARCdata.org

HARC, Inc. (Health Assessment and Research for Communities) is a nonprofit that advances quality of life by helping community leaders use objective research and analysis to turn data into action. To learn more about HARC, visit www.HARCdata.org

TPR

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BUSINESS NEWS

30% OF AMERICANS ARE WITHIN THREE PAYCHECKS OF NEEDING TO BORROW MONEY

Lack of savings paints a disconcerting picture about financial preparedness in America with nearly a third (30%) of U.S. adults aged 18+ within three paychecks of needing to either borrow money or skip paying one or more bills. These are the latest findings from the 2019 Planning & Progress Study released today by Northwestern Mutual.

According to the study, more than a fifth (22%) of Americans have less than \$5,000 saved for retirement, and nearly half of working adults (46%) expect to work past the traditional retirement age of 65.

“People are skating on some very thin ice financially,” says Emily Holbrook, senior director of planning at Northwestern Mutual. “While there are some signs of improvement since last year we still have a long way to go, and for most Americans there’s no way to get there without a plan.”

More than one in five (22%) Americans have less than \$5,000 saved for retirement, and 15% have no retirement savings at all. That’s an improvement from 2018 when 31% had less than \$5,000 saved and 21% had no retirement savings at all.

While 10,000 Baby Boomers turn 65 every day, nearly one in five (17%) have less than \$5,000 saved for retirement and 20% have less than \$5,000 in personal savings. For Gen X, the numbers are greater -- 21% have less than \$5,000 saved for retirement and 22% have less than \$5,000 in personal savings.

More than half (56%) of Americans don’t know how much they’ll need to retire comfortably.

More than a fifth (22%) of non-retired U.S. adults believe it is not at all likely that Social Security will be available when they retire.

On average, people think there is a 45% chance they will outlive their savings, and 41% have taken no steps to address it.

The 2019 Planning & Progress Study found that 46% of Americans expect to work past the traditional retirement age of 65. Nearly one out of five Baby Boomers (18%) and an equal percentage of Generation X (18%) expect to work even longer -- past the age of 74.

Interestingly, more than half (53%) of Americans who expect to work past age 65 say it will be by choice, compared to 47% who say it will be out of necessity.

Among those who say they expect to work past age 65 out of necessity, the top three reasons why include “I won’t have enough saved to retire comfortably” (78%), “I do not feel like Social Security will take care of my needs” (56%), and “I am concerned about rising costs like healthcare” (49%).

“We’re seeing a combination of factors in these numbers,” says Holbrook. “Given what we know about savings levels, the number of people who can afford to retire at 65 is low. At the same time, people across the country are changing what the face of retirement looks like and getting satisfaction well beyond their bank accounts by continuing to work. The combination of those factors – affordability and lifestyle – form the bedrock of a good financial plan.”

The latest set of findings from the 2019 Planning & Progress Study are an interesting juxtaposition against the first set of data from the study released in May. Those results suggest that U.S. adults aged 35+ feel their financial habits and financial security have improved over the last 10 years, while risk aversion continues to run high and optimism has remained flat. It’s important to note that the sample used in the first set of findings – U.S. adults aged 35+ – is older than the sample used in this latest set of findings – U.S. adults aged 18+.

“Clearly it’s not an apples-to-apples comparison between these first two sets of find-

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BUSINESS CALENDAR

June 18 - Rancho Mirage Chamber of

Commerce Membership Kickstart: Rancho Mirage City Hall 8:00 a.m.

June 18 - Rancho Mirage Chamber of

Commerce Mixer: O’Caine’s Irish Pub 5:00 p.m.

June 20 - Palm Desert Chamber of

Commerce Installation Awards Banquet

Dinner: Agua Caliente Casino Resort Spa 6:00 p.m.

June 25 - Palm Desert Chamber of

Commerce Ribbon Cutting: Jimmy John’s 4:00 p.m.

June 25 - Greater Coachella Valley Chamber

of Commerce 2019 Business Awards Dinner and Annual Meeting: Renaissance Indian Wells Resort & Spa 5:30 p.m.

June 27 - Palm Desert Chamber of

Commerce Profit Connection Lunch: Chamber Offices 11:30 a.m. R.S.V.P. Required

July 10 - Rancho Mirage Chamber of

Commerce Power Lunch: Pieology Pizzeria 11:30 a.m.

July 11 - Palm Desert Chamber of

Commerce Profit Connection Lunch: Chamber Offices 11:30 a.m. R.S.V.P. Required

September 5 - Palm Springs Chamber of

Commerce State of the City Luncheon: Palm Springs Convention Center 11:30 a.m.

October 15 - Business Expo & Taste of Palm

Springs: Colony 29 5:00 p.m.

December 13 - Palm Springs Chamber of

Commerce Athena Awards: Renaissance Palm Springs 11:30 a.m.

February 12, 2020 - Third Annual “Champions of Change” Recognition Awards Luncheon -

Agua Caliente Casino Resort Spa

April 2, 2020 - Eleventh Annual Desert Arc

Golf Classic - Fantasy Springs Resort Casino

ABOUT THE CALENDAR

Listings in the Business Calendar are free and limited to chambers of commerce, associations, networking groups, or other nonprofit, business-oriented organizations. Please submit event notices at least three weeks in advance. Email to admin@desertpublicrecord.com or fax to 760-771-1188. Please include the event, time, location, price, phone, and sponsor. All listings are subject to space availability.

FOR MORE INFORMATION

American Business Women Association

www.abwa.org

Building Industry Association Contact

760-360-2476

Coachella Valley Women’s Business Center

760-345-9200, www.cvwbc.org

Desert Business Association

760-904-4589, www.desertbusinessassociation.org

Desert Contractors Association

760-200-9202, www.desertcontractors.org

Desert Palm Legal Professionals Association

dplpa.info@gmail.com

Desert Valleys Builders Association

760-776-7001, www.thedvba.org

Greater Coachella Valley Chamber of

Commerce: Cathedral City, Coachella,

La Quinta, Indio

760-347-0676, www.GCVCC.org

Health Assessment and Research for Communities

760-404-1945, www.harcddata.org

Indian Wells Chamber of Commerce

760-346-7095, www.indianwellschamber.com

Palm Desert Area Chamber of Commerce

760-346-6111, www.pdacc.org

Palm Springs Chamber of Commerce

760-325-1577, www.pschamber.org

Greater Palm Springs Convention and

Visitors Bureau 760-770-9000, www.visitgreaterpalmsprings.com

Palm Springs Hospitality Association

760-835-4957, www.palmspringshospitality.org

Professionals in Human Resources Association

760-902-8087, www.pihra.org

Rancho Mirage Chamber of Commerce

760-568-9351, <https://www.rancho Miragechamber.com/>

Thousand Palms Chamber of Commerce

760-343-1988

Small Business Development Center

www.cvep.com/sbdc 760-340-1575

Toastmasters Confident Speakers Club

www.palmdeserttoastmasters.com



Fox & Hounds

KEEPING TABS ON CALIFORNIA BUSINESS AND POLITICS DAILY



THE CA BULLET TRAIN IS NOT DEAD, JUST ASK JOE BIDEN

By **JOEL FOX**

In the pundit and prognostication business you sometimes have to own up when you get a prediction wrong and I find myself in that place in relation to California's high-speed rail. Less than a month ago, I wrote a column under the headline: Don't Look for the Next President to Rescue the Bullet Train.

Then Joe Biden announced his environmental platform.

Biden environmental plans included: Spark the second great railroad revolution. Biden wants to improve American

rail to be the safest, cleanest and fastest in the world. Specific to the California high-speed rail project, Biden's report states, "He will make progress toward the completion of the California High Speed Rail project."

Gov. Gavin Newsom claims he is making progress toward the completion of the rail by finishing the first 100 miles or so from Bakersfield to Merced. Far less than was promised voters when the bullet train bond was on the ballot 20 years ago.

Is that enough to spark the second great railroad revolution?

Including California's high-speed rail in his environmental plan would bring into question other aspects of the plan considering the troubles the bullet train has suffered since its inception. It has been labeled all the way from a vision of the future to a colossal boondoggle, frankly more the latter from critics across the political spectrum.

Is the California rail project really a model for the nation? Even as recently as this week another criticism against the rail found itself in print with farmers who lost land to the rail complaining they

have not been fairly compensated.

Perhaps Biden's team should reconsider the California addition to their environmental proposal.

Still, I wrote that is seemed unlikely that any new administration would back California's high-speed rail with its two decades of a miserable track record. Yet, Joe Biden thinks it's a good idea if he's elected president.

But then Biden is not president yet.

TPR

PUBLIC SECTOR NEWS



"San Jose" singer-songwriter Grace Kelly is from Auckland, New Zealand but grew up in San Jose. Her original song inspired Visit San Jose's new destination campaign.

VISIT SAN JOSE DEBUTS DESTINATION SONG TO HIGHLIGHT LOCAL ATTRACTIONS

Visit San Jose, the official destination marketing organization for the City of San Jose, debuted the original song, San Jose and corresponding music video at their Annual Meeting on June 12th at the Montgomery Theater.

The song was written and composed by 16-year-old Auckland, New Zealand singer-

songwriter Grace Kelly and recorded in Nashville, Tennessee. Kelly spent much of her formative years in San Jose after her father moved to Silicon Valley for an employment opportunity. She wrote the song as a tribute to the City and the happy memories she has of growing up in San Jose.

"This is my love song to San Jose," says Kelly. "I look back at my time here with fondness and appreciation for the people and experiences that made me who I am. San Jose is full of inspiration and I'm lucky to have lived here."

"We are honored to have a young artist be so inspired by San Jose that she dedicated a song to us," says Karolyn Kirchgesler, President & CEO of Visit San Jose. "We hope that sharing this song inspires travelers to experience our destination for themselves. You can't help but smile when you hear the song and watch the video."

The music video was produced with local crew and led by an acclaimed creative team. The song calls out "only in San Jose" experiences like riding VTA light rail Downtown, walking through the chic Willow Glen neighborhood, and attending concerts at the vista-rich Mountain Winery. The video illustrates the diversity of San Jose and highlights key attractions such as Santana Row, The Tech Interactive, and the San Jose Sharks. Visit San Jose also worked with Get Down Dance Studios, San Jose Japantown businesses and the Sierra Vista Open Space Authority.

The song and video will be used to promote San Jose as a travel destination in both business and leisure markets. San Jose is available to stream and download at sanjose.org. Follow Visit San Jose on our social media channels using #sanjosesong and #sanjoselove to see more content related to our song.

LIMITED MEAL PREPARATION AND SALES FROM HOME KITCHENS START TODAY IN RIVERSIDE COUNTY

Riverside County Department of Environmental Health started accepting applications today for home based food business permits. During the first hour the department

BUSINESS NEWS

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ings, but side-by-side they tell us two things,” says Holbrook. “First, while middle-aged and older adults report improvement, they’re still on a long road, just moving in a slightly better direction. Next, while there are some troubling signs about long-term financial security in America, there is also some evidence that as people age financial discipline becomes more of a priority.”

The 2019 Planning & Progress Study was conducted by The Harris Poll on behalf of Northwestern Mutual and included 2,003 American adults aged 18 or older in the general population who participated in an online survey between February 20 and March 5, 2019. Results were weighted to Census targets for education, age/gender, race/ethnicity, region and household income. Propensity score weighting was also used to adjust for respondents’ propensity to be online. No estimates of theoretical sampling error can be calculated; a full methodology is available.

\$3 MILLION+ MEDICAL CLAIMS MORE THAN DOUBLED FROM 2015 TO 2018

Specialty drugs, extended hospital stays and complex treatments are major cost drivers in million-dollar+ claims, according to the Sun Life 2019 High-cost claims and injectable drug trends report. The report analyzed nearly 37,000 high-dollar medical cases in its database from 2015 to 2018. In total, Sun Life currently has approximately 2,300 U.S. employer clients that cover more than 4.7 million people.

The costliest condition driving these claims is cancer, with injectable drugs contributing significantly to the total cost. All of the top five high-cost injectable drugs are most frequently used to treat cancer. These include radiation and chemotherapy drugs, but other cancer treatments are emerging that may point to changes in the treatment landscape.

“There are incredible steps forward in medical care, where we are seeing better survival rates and quality of life for patients,” said Dan Fishbein, M.D., president of Sun Life U.S. “Self-funded employers should understand medical cost trends and their key drivers. While we see other factors contributing to high-cost claims, including complicated surgeries and long hospital stays, specialty drugs continue to be a major factor in the increasing frequency and size of million-dollar and multi-million-dollar claims.”

According to the report, in 2018 the conditions most likely to result in claims exceeding \$3 million per person were organ transplants, cancer and related treatments, and congenital anomalies. These patients experienced a combination of complicated procedures, advanced life-sustaining treatments and other complications requiring extended in-patient stays. The number of patients with more than \$1.5 million in claims went up 54 percent, from 46 in 2015 to 71 in 2018, and the number of patients with more than \$3 million in claims rose 140 percent, from five in 2015 to 12 in 2018.

Age factor: 64 percent of million-dollar+ patients were under 40 years of age.

Injectable drugs: The highest injectable-drug charges for a single patient in 2018 were for Soliris, used to treat blood disorders, at \$1.8 million, and Erwinaze, which treats cancer, at \$1.7 million. The top 10 highest-cost drugs are all used for either cancer or blood disorders.

Frequency vs. severity: Injectable drugs for more common diseases such as cancer typically generate high costs because they are frequently prescribed; other drugs accumulate high costs because the medication itself has a high average cost.

Emerging treatments: New gene therapies could cure diseases with just one dose, but they come at a high cost – a new drug from Novartis that cures spinal muscular atrophy will cost just over \$2 million per patient.

According to the annual Kaiser Employer Health Benefits Survey, 61 percent of covered workers in the U.S. are in a self-funded health plan. Employers who self-fund pur-

chase stop-loss insurance to protect against high-dollar claims. Sun Life U.S.’s research shows that 85 percent of self-funded employers saw a stop-loss claim in any given policy year, and, over a four-year period, 22 percent had at least one member with a claim of more than \$1 million.

Sun Life uses clinical expertise to analyze claims and identify opportunities to reduce claims costs for employer clients. Cost and clinical management approaches include identifying improper prescription amounts and/or billing errors, and finding centers of excellence or alternative treatments, which may result in better patient outcomes and a more comfortable, convenient treatment setting.

CONSUMERS AT RISK FROM ROBOCALL SCAMS

While a large majority of Americans suspect that most of the automated telephone messages – or “robocalls” -- that they receive are attempts at scams, few are taking actions to protect themselves, according to results of a new survey from the AARP Fraud Watch Network.

An estimated 48 billion robocalls came into the United States last year. Nearly half of U.S. adults surveyed by AARP said they receive seven or more robocalls per week.

Automated call technology has brought efficiency to mass telephone notifications, with companies using robocalls for flight or school cancellations, polling and other legitimate purposes. AARP itself uses robocall technology to reach its members with educational programming, including how to stay safe from scams and fraud. The technology, however, has also made it easier and cheaper for con artists to reach millions with their fraud schemes. Telephone scams cost U.S. consumers \$429 million last year, according to the Federal Trade Commission.

AARP’s survey verified that nearly all consumers rely on caller ID when deciding when to answer a call, even though three-in-four say they know the information that shows up may be fabricated, or “spoofed.”

Spoofing has given the criminals the upper hand: The survey found that U.S. adults are more likely to answer a call seemingly from a local area code (59 percent), an area code where friends or family live (44 percent), or an area code and telephone exchange that matches their own (36 percent).

“Be wary when you pick up the phone. A number that looks familiar or local may be neither familiar nor local,” said Kathy Stokes, director, fraud prevention programs, AARP. “Con artists have become increasingly sophisticated and devious, and once they connect with you and get you talking it’s far too easy to fall prey to their schemes.”

AARP’s survey shows that people are more likely to be victimized by scam pitches involving threatened losses – “You owe unpaid taxes” or “You are facing jail time for missing jury duty” – than those promising rewards – “You’ve won the foreign lottery” or “You qualify for a free vacation.” One-quarter more respondents (51 percent) said they would respond to a negative or fear-based call scenario than those who said a positive or promise-of-wealth pitch would prompt them to engage (41 percent).

To help protect against illegal robocalls, the AARP Fraud Watch Network recommends that consumers add their telephone numbers to the National Do Not Call Registry. Only about half of the survey respondents said they have done so. Registering your number will not put a stop to fraudulent calls, but it will make them easier to recognize since most legitimate telemarketers do not call numbers on the registry.

The FWN also recommends exploring free or low-cost call-blocking apps, and urges consumers to report all scam calls to the proper authorities. For a complete list of “do’s” and “don’ts” regarding illegal and scam robocalls, visit www.aarp.org/FraudWatchNetwork.

Ninety percent of U.S. adults said they want the government to do more to reduce the

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PUBLIC SECTOR NEWS

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was open, three potential business owners came in for applications, making them the first three in the county and the state to apply.

Meghan McConaghy Chane anxiously arrived early at one of our Riverside offices this morning to turn in her application packet. “Becoming a permitted home cook will allow me to supplement my income while sharing delicious and healthy home cooked meals with my neighbors,” said McConaghy Chane. “Environmental Health has been so helpful, responsive and supportive. I have never been more proud to be a Riverside County resident than I have these past months. We are the first county, not only in California but the nation to allow permitted home cooks this opportunity. My goal is to become the first permitted resident!”

Homeowners must go through the county’s Department of Environmental Health to get approval and permits prior to starting their business. There are restrictions as to how many meals can be served and how much income can be made.

Home kitchens will have scheduled inspections by Environmental Health Specialists prior to being allowed to open for business; yearly when they renew their permit; and if any complaints are received from the public.

Permitted home based food businesses will not be required to display letter grades as required by restaurants but cooks are required to have food safety training and certifications. Inspection reports will be available online and consumers should always ask about a current Environmental Health permit prior to purchasing any food.

COOL CENTERS OPEN THROUGHOUT RIVERSIDE COUNTY; OFFER ESCAPE FROM EXTREME HEAT

Cool Centers officially opened June 1 in locations throughout Riverside County, offering residents and visitors an escape from excessive heat when summer temperatures begin to climb.

Approximately 50 cool centers will be open to the public at no cost. The centers will be available through Oct. 15 as temperatures warrant.

“Cool centers make it possible for residents to escape extreme heat and high temperatures during the summer months, offering safety and comfort for residents and visitors throughout Riverside County,” said Kim Saruwatari, Riverside University Health System – Public Health director.

High temperatures can be hazardous for many people, especially for the elderly and those with medical conditions. Heat-related injuries such as heatstroke, an illness that occurs when the body can no longer regulate its temperature, can strike fast and pose life-threatening consequences.

The cool centers are coordinated by the Community Action Partnership of Riverside County, in conjunction with Riverside University Health System – Public Health, and are located in local libraries, senior and community centers. Light refreshments and water will be available at some locations. For a list of cooling center locations, visit www.capriverside.org.

U.S. NEWS RANKS THE BEST HIGH SCHOOLS BY METRO AREA

U.S. News & World Report, the global authority in education rankings, today announced the 2019 Best High Schools by Metro Area rankings, which span 933 metro areas in the country.

“We’ve heard from students, parents and school officials that they’re interested in seeing how their school compares with others in the community,” said Robert Morse, chief data strategist at U.S. News. “With these new rankings, residents in more than 900 metro areas nationwide can see which local schools are succeeding at educating and grad-

uating their students.”

Schools are grouped within their respective metro areas, using the same methodology as the 2019 Best High Schools national rankings that were published on April 30 of this year. A school’s national rank corresponds to its metro rank. For example, the highest nationally ranked school in the New York City metro region is also the No. 1 school in the New York City metro area ranking. This is similar to the Best High Schools state rankings.

U.S. News corresponded the metro areas to Core-Based Statistical Areas, or CBSAs, as defined in 2010 by the federal government’s Office of Management and Budget, using U.S. census data. Some of these metropolitan areas may encompass parts of multiple states. For example, Chicago’s CBSA region includes the city proper, nearby parts of Illinois, and neighboring Indiana and Wisconsin.

DOCUSIGN UPS ENVIRONMENTAL COMMITMENT WITH \$1M DONATION TO THE WILDERNESS SOCIETY

As part of its drive to create a significant and sustained impact on the world’s environment, DocuSign (NASDAQ: DOCU) today announced a new commitment to The Wilderness Society, the leading American conservation organization working to protect the nation’s wildlands.

The news was announced on stage as part of the DocuSign for Forests keynote at its annual Momentum conference—alongside Jamie Williams, president of The Wilderness Society, and Dave Matthews, environmentalist, member of The Wilderness Society’s Governing Council, and Grammy Award-winning singer-songwriter.

The investment will support the Society’s efforts to ensure that wild forests stay healthy and intact for generations to come. It’s aligned closely with DocuSign’s overall environmental protection efforts. And it reflects the sentiment that Matthews shared from the stage during today’s event too.

“We really should be thinking about the future. About what we can protect. And about how we can fight for our environments,” he said. “The planet is finite, and the consequences of what is happening [with the climate] are extreme. Whenever you can put any effort towards moving in the right direction to protect the planet, you should.”

The Wilderness Society’s Williams echoed that view. “Protecting our nation’s forests is critical for our health, and for the health of the planet,” he said. “DocuSign’s support will go towards scientific research and innovative approaches to ensure that we protect our forests for the future.”

In addition to its donation to The Wilderness Society, DocuSign is also partnering with Dave Matthews Band (DMB) as a presenting sponsor for its BamaGreen Project Eco-Village—an ongoing partnership between DMB and non-profit Reverb, that encompasses the environmental efforts undertaken by the band while on the road, in the studio, or at home.

“Since our inception in 2003, we have helped millions of people around the world replace almost 20 billion sheets of paper with eco-friendly digital processes,” said DocuSign’s Springer. “To ensure we continue to focus on the protection of the environment, we launched the DocuSign for Forests initiative earlier this year to support organizations doing critical work to preserve the world’s forests. The initiative kicked off with a \$1M grant to the Jane Goodall Legacy Foundation at the World Economic Forum in Davos. And today’s donation to The Wilderness Society is yet another mark of our commitment. We are excited to partner with Jamie, Dave and the team to help wherever we can.”

TPR

BUSINESS NEWS

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number of fake and misleading robocalls, and efforts are underway on the federal level.

A bill with bipartisan support in the U.S. Senate, the Telephone Robocall Abuse Criminal Enforcement and Deterrence Act or "TRACED Act," would require telecom providers to use call authentication technology that would block many illegal robocalls. The legislation, endorsed by AARP, has been approved by the Senate Commerce Committee and a vote by the full Senate is pending.

A rule proposal by the Federal Communications Commission would similarly require phone companies to implement technology to detect and block illegal robocalls. The FCC will vote on the proposal at its June 6 meeting.

Data were collected using the AmeriSpeak Panel, a probability-based panel developed by NORC at the University of Chicago. AmeriSpeak is designed to be representative of the U.S. household population. Interviews for this survey were conducted in English between April 9, 2019, and April 18, 2019, with adults ages 18 and older, representing the 50 states and the District of Columbia. 1,852 adults completed the survey. The margin of error for the survey is ± 3.3 percent at the 95 percent confidence level.



AMERICA'S FAVORITE VEGETABLE IN 2019: BROCCOLI

Green Giant, the iconic brand synonymous with delicious and high-quality vegetables for families, announced today that despite a great national debate, broccoli remains America's favorite vegetable. The brand polled over 5,000 Americans in an open-ended survey timed to National Eat Your Vegetables Day, which is Monday, June 17.

This year, even more states favored the controversial green than in 2018, cementing its place as America's favorite.

Broccoli Reigns Supreme: For the second year in a row, broccoli holds the number one spot as America's favorite vegetable with 39 states choosing it as the favorite

New Veggies on the Block: Cauliflower (Montana) and asparagus (Alaska) appeared on the map this year as state favorites for the first time

Not-So-Hot Potatoes: Only one state voted the potato as its favorite vegetable in 2019 (Arkansas), compared to five states that chose it in 2018

So Long, Cucumber: Cucumber is noticeably absent from the list this year. Last year it was the state favorite of New Mexico and Louisiana.

Survey Data Compilation: 5,000 American consumers ages 13 to 73 agreed to take a survey naming their favorite vegetable. The survey was conducted from April 26, 2019 - May 10, 2019 and the users were recruited through a Suzy poll.

RESEARCH POINTS TO VAST DIFFERENCES BETWEEN MILLENNIALS AND GENERATION Z

Generation Z, which is comprised of today's youth and young adults, has received little attention compared to the Millennial generation. Yet, those in Generation Z are among our youngest consumers, students, colleagues, constituents, voters, and neighbors. Being able to better understand who they are and how they see the world can be helpful in effectively working with, teaching, supervising, and leading them.

Generation Z: A Century in the Making (www.thegenzhub.com), by Dr. Corey Seemiller and Meghan Grace, offers insight into nearly every aspect of the lives of Generation Z, including career aspirations, religious beliefs and practices, hobbies, social concerns, relationships with friends and family, health and wellness, money management, civic engagement, communication styles, political ideologies, technology use, and educational preferences.

They have great entrepreneurial and inventive spirit. Half want to start their own businesses; 40% want to invent something to change the world.

They see themselves as "doers" rather than "leaders." Only 64% take on the role of "leader" compared to 91% who take on the role of "doer."

They prefer to learn alone rather than with others. 25% believe learning with others is ineffective.

They are motivated by the impact they make on others. 75% are motivated by making a difference for someone.

While they enjoy texting, they actually prefer in-person communication. 83% like in-person communication, whereas only 61% like texting.

For their careers, making a difference is more important than making significant salaries. 25% believe making a difference is the most important factor in their future careers.

They are highly concerned about finances. Two-thirds worry about financial security, and more than half prefer saving over spending.

EMPLOYEES LOOKING FOR COMPANIES THAT SHARE THEIR PASSIONS, ENCOURAGE WORK-LIFE BALANCE

Turnover is coming as U.S. employees gear up to leave their jobs for new opportunities. According to the 2019 Emerging Workforce Study commissioned by Spherion, 29% of employees are planning to leave their jobs in the next 12 months. The risk of turnover increases for Millennials, with 38% of this group reporting they are planning to leave their current jobs in the next 12 months.

Dissatisfaction with work-life balance and compensation are chief drivers of turnover. Significant numbers of employees surveyed (42%) report they are not happy with their current salaries, and a majority of employees (62%) say flexibility at work and other work-life balance programs and perks have decreased in the last year. Only 19% of employees feel their companies have put in more effort to retain them this year.

While employees believe employers are doing less to keep them, more employers say they are worried about their workforces than in previous years. A majority of employers (71%) report being more worried this year about the talent shortage, citing finding qualified/skilled workers and turnover/retention as top concerns. Employers are also worried about worker engagement: only one-third believe their employees are highly engaged; yet, almost half (48%) of employees say they are highly engaged at work, indicating a

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disconnect between employers and their employees.

“Employers need to proactively pursue ways to get more aligned with what employees want and need and what drives them,” said Spherion President Rebecca Rogers Tijerino. “With the incredibly tight labor market, it’s even more important for employers to evolve their approaches to recruiting and engaging employees so they can attract the right talent and win in the marketplace.”

For their part, employees are clear about what they want and need at work. The survey reveals that 62% of employees want to work for a company that shares their passions, and 58% want to work for a company that advocates for causes they care about personally. Yet, many employers aren’t hearing it. Almost half of employees (44%) report having difficulties finding a company that offers them opportunities to pursue their passions.

Performance Reviews: Employees want real-time feedback, yet most employers (58%) still conduct performance reviews just once per year. Almost one-fifth of employees (18%) say their employers don’t do performance reviews.

Compensation: Employees’ satisfaction with their compensation declined for the second year in a row. Almost three-fourths of employers believe they offer their employees enough non-financial incentives to compensate for lower wages. Employees disagree. Younger generations especially aren’t buying it with more than one-third of Millennials saying they can find a different job that will pay more.

Skills Gap: Employees are feeling more confident about their skills than they were last year; however, few think their current skills are enough to help them attain a promotion. Even fewer believe their employers provide adequate training to help them keep

their skills up to date. There is also a big disconnect between employees and employers on the importance of specific skills such as interpersonal skills and the need for evolving technology expertise.

The 2019 Emerging Workforce Study was conducted online by Research Now. For more than two decades, the study has tracked changing trends and attitudes of both employees and their employers. Other topics in this year’s study include: workplace discrimination, employee advocacy, automation, the skills gap, recruitment and retention.

WORLD’S BEST AND WORST AIRPORTS BOTH CALL LOS ANGELES HOME

Los Angeles has earned the distinction of being home to both the Best U.S. Airport (Hollywood Burbank Airport) and the World’s Worst Airport (LAX), according to the results of the first-ever Fodor’s Travel Awards, announced today.

Travel journeys almost always involve airports, so Fodor’s editors made them a prime element of the Fodor’s Travel Awards.

“Airports are like living creatures – sprawling, complicated, chameleon-like things that are constantly expanding and renewing themselves,” Tarr said. “What is today’s best airport can quickly become next year’s worst.”

In an unplanned coincidence, Los Angeles’ Hollywood Burbank Airport (BUR) took the award for Best U.S. Airport, while Los Angeles International Airport (LAX) took the title of World’s Worst Airport.

Fodor’s editors cited Hollywood Burbank’s accessibility and mellow, hassle-free experience as primary reasons it took top honors.

“Burbank is an airport free of most of the hassles that take the fun out of travel plans,” said Fodor’s managing editor Rachael Levitt. “It’s an agreeable airport in a perfect location, which is why it’s at the top of our list of airports to love.”

Meanwhile, LAX got demerits for extreme difficulties getting in and out of the airport, a problem exacerbated by several major construction projects currently taking place. Ironically, most of the construction projects are for features that will ultimately improve getting around the infamous LAX “horseshoe.”

“One day the construction will end. And, one day, there will be a people-mover that will connect the yet-to-be-open Crenshaw Metro Line to the airport,” Tarr said. “But until then, LAX has earned a spot at the top of our Worst Airports list – and we’re loathing it.”

The awards, chosen by the Fodor’s editorial team of travel experts, aim to highlight travel standouts—and some duds—in categories that matter to today’s modern traveler.

Fodor’s editors are well aware that there are many travel awards in the world – so the team set out with a distinct mission to go against the grain of traditional travel awards in staid categories.

“Most travel awards programs take themselves very seriously. But there are so many fun quirks and nuances to travel, as well as needs and goals that vary from person to person,” said Jeremy Tarr, editorial director of Fodor’s Travel. “We designed the Fodor’s Travel Awards to be more inclusive, more honest, and way more fun and relevant to everyday travelers and tourists.”

While some categories are lighthearted (Best Airline For A Budget Bougie Experience, anyone?) Fodor’s editors took each decision seriously, oftentimes fiercely debating winners and runners-up.

The result is a definitive collection of expert recommendations in categories that range from Best Airport For Foodies (Newark Liberty) to Best Airline for Flying with Pets (American) to Best Airline for Plus-Sized Passengers (JetBlue) to The Best Cruise to Replace Your Dating App (have you heard about the Kesha Cruise?) to Best Travel Pot (as in cannabis – and it would be Lord Jones CBD), and many more.

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CEOS REWRITE THE RULEBOOK IN PURSUIT OF GROWTH

EOs are faced with a stark choice. In the face of unparalleled environmental, economic and technological change, they are looking to grow their businesses by creating the organizational agility to disrupt existing business models and challenge long-held market orthodoxies.

According to the fifth KPMG International Global CEO Outlook, just over half of CEOs are confident they will succeed but are realistic, with 53 percent projecting cautious three-year growth of up to 2 percent (down from 55 percent in 2018). As with 2018, they are also maintaining a positive three-year growth outlook for the global economy, although this has slightly fallen from 67 to 62 percent over the last 12 months. This confidence is also shown by their commitment to hire, with 36 percent of CEOs projecting to add more than six percent to their workforce in the next three years.

“A successful CEO now needs to be an agile CEO,” said Bill Thomas, Global Chairman, KPMG International. “Succeeding in a world of volatility and uncertainty requires different leadership skills, particularly in large, multi-national organizations. It’s no longer a question of simply defending your position and using scale to maintain competitive advantage. Today, CEOs need to be comfortable disrupting their business models by forging new strategic partnerships, considering alternate M&A strategies and increasing the skills of their workforces.”

CEOs named climate change the biggest risk to their organization’s growth, the first time in five years it was rated a top concern compared to technological, territorial, cyber and operational risks. But with only a small margin between each of them, it paints a picture of a complex and ever shifting risk landscape.

A majority of CEOs (84 percent) believe a ‘fail-fast’ culture is required in today’s marketplace, in which lessons from failures are learned quickly, yet only 56 percent say that kind of culture is in place in their organization. Eight out of ten CEOs (84 percent) are looking to change the makeup of their leadership teams to disrupt the status quo.

Cyber continues to be high on the CEO agenda, despite falling from the second highest risk last year to fourth this year. In 2019, a larger group of CEOs (69 percent vs 55 percent in 2018) say a robust cyber security strategy is critical to driving trust with key stakeholders and most (71 percent) view information security as a key factor in their broader innovation strategy.

For many CEOs, M&A presents the best opportunity to upgrade digital capabilities with pace. A proactive M&A strategy is on the agenda for 84 percent of CEOs who have a moderate or high M&A appetite for the next three years. Driving this appetite is the ability of M&A to transform a business model faster than organic growth.

When asked to prioritize between buying new technology or developing their workforce to improve their organization’s resilience, CEOs favored technology two to one (68 vs 32 percent).

Artificial intelligence (AI) is on the minds of CEOs, yet only 16 percent have implemented AI and automation programs. A further 31 percent are still at the pilot stage, while 53 percent admit to undertaking a limited AI implementation. Yet 65 percent of CEOs believe the inclusion of AI and automation will create more jobs than it eliminates.

Continues Thomas, “All together, this year’s survey is telling us that we’ve entered a new era of leadership. Agility comes from balancing a CEO’s instinct with having confidence in what the data is telling you. Strategic decisions require data that has bias removed. It’s no longer enough to seek “big” data, instead CEOs must use technology to uncover quality data. Only through this will they create the organizational resilience to drive growth.” **TPR**



Investing, Growing, and Withdrawing Reserve Funds

Kelly,

I am a member of my HOA board. Our prior management company had done all of our investments (from our direction) for our reserve funds. FDIC insured CD’s were used as we understood that they were required by California law only to invest our funds in FDIC insured funds. We saw that the interest rate income from FDIC insured funds did not cover inflation increases and considered utilizing a financial firm to assist us to find some other opportunities that better protected our reserve assets using a combination of FDIC and SIPC insured securities. We have had some questioning from homeowners if it legal for us to utilize an SIPC insured fund (versus an FDIC fund). What type of investment opportunities are legal for HOA reserve funds?

Thank you, C.W., Oceanside

Dear C.W.,

As a fiduciary of the association funds, the board must keep the members’ money secure and not subject to reduction. In the world of financial fiduciaries, if the fund shrinks, the fiduciary could be “surcharged,” meaning held personally liable for the reduction in the fund due to loss of funds. Loss of funds is not a risk with deposits in banking institutions insured by the Federal Deposit Insurance Corporation (FDIC), so long as no more than \$250,000 is in any one institution. Many associations spread their reserve funds across multiple banks to keep their funds all insured within the limit. The Securities Investor Protection Corporation (SIPC, www.sipc.org) protects against a stock brokerage becoming insolvent or taking a client’s funds – but it expressly does not protect against declining investments. Associations are often tempted to place their reserve funds in stocks or stock funds, hoping for the possible increase in value. However, stocks are not guaranteed and can be quite volatile, and directors do not realize that if the stock market drops, their liability rises.

Stay safe- and in banks, Kelly

Hi Kelly,

I am currently on the board of my building. We need to bring up our reserves. I would prefer a special assessment over monthly dues increases. Do you have any suggestions and any resources I can bring to the board for this issue?

Thank you for any help! A.G., Long Beach

Dear A.G.,

A major special assessment (more than 5% of the annual budget) normally will require a membership vote to approve, while the board can increase regular assessments up to 20% per year (Civil Code 5605), so long as its Annual Budget Report was published on time. Consider a town hall meeting or otherwise ask for member input to guide the board before it considers pursuing a member vote.

Best regards, Kelly

*Kelly G. Richardson Esq., CCAL, is a Fellow of the College of Community Association Lawyers and a Principal of Richardson|Ober PC, a California law firm known for community association advice. Send questions to Kelly@richardsonober.com. Past columns at www.HOAHomefront.com. All rights reserved®. **TPR***

TPR HIGHLIGHTS

STAFF REPORTS

4 Key Decisions to Help Memorialize a Loved One

Despite the certainty of death, many Americans delay dealing with the fact and avoid funeral planning.

In fact, nearly 3 in 5 Americans aren't confident they could plan a funeral for themselves, let alone a loved one, according to a survey conducted by RememberingALife.com, which was created by the National Funeral Directors Association to empower families in their funeral planning, help them understand memorialization options and support them as they navigate their grief after a death.

One of the main challenges in planning a funeral for a loved one is ensuring the service captures the person's life and memories. However, according to the survey, just 41.2% of respondents know the deceased's preferences for a funeral, burial or cremation, and 26.5% have not discussed their preferences with loved ones, though they do feel confident their family and friends would plan an appropriate funeral or memorial service for them.

To kickstart the planning process, consider discussing these decisions with your loved ones:

1. Cremation or Burial: Despite the growing popularity of cremation, burial is still important to many families. There are many factors that go into this decision, such as religion, environmental factors, cost and more.

2. Service Options: Regardless of a preference for cremation or burial, how a family pays tribute to its loved one is also important. There are a variety of ways a funeral, me-

memorial service or celebration of life can reflect the life of the person who died, such as through pictures, location of the service, music and more.

3. Eulogy: One of the most impactful parts of the service can be the eulogy. Think about who knows you best and would be comfortable speaking.

Some choose to write their own eulogy. Either way, eulogies can provide closure and honor a life.

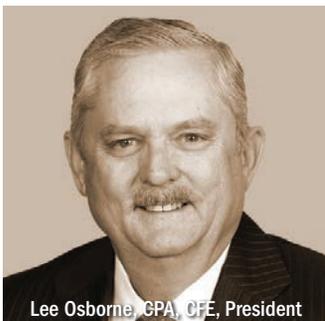
4. After the Service: While services are an opportunity for loved ones to grieve and heal together, it's important to consider how to keep memories alive, such as by planting a tree, scattering cremated remains in a special location or visiting a gravesite. Any of these options can help a family continue to pay tribute to the deceased.

To find more information about how a funeral director can help plan a meaningful service and resources to help you understand your own and others' grief and loss, visit RememberingALife.com. *Family Features* **TPR**



Photo courtesy of Getty Images

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THE FINANCIAL ADVISOR

By JANICE GOUGH, FINANCIAL ADVISOR

Young Adults are Wise to begin Financial Planning Early

As advisors, we should help younger clients bridge that gap between what their life is today and what it may be like later. With young clients, the problem is that they may not have yet accumulated enough assets in which they feel like a financial advisor is necessary, and their investments may not meet the minimum investment required by an advisor.

When one begins to understand the importance of saving for a rainy day, it is a starting point and an important time in which they need to invest themselves in learning. Most have never been trained to save or feel the need to, as most have comfortable lives with all their needs filled by their parents. I applaud all parents today who make their children get jobs so that they can begin to pay their own way. More may be learned from working your way thru college, than the studies themselves. There are specific attributes that one gains in a struggle. They are appreciation, the pride of accomplishment, co-coordinating efforts with others, goal setting, time management, respectability, overcoming failures, and the ability to set goals. These traits will provide more security for a young person than having a ton of money to spend and a cushy life.

It does not matter the amount that one can save out of every paycheck, it is far more critical to establish a habit of saving. Savings should be placed on auto-pilot because as soon as that hard cold cash reaches one's hands, there are thousands of things on their wish list, and the idea that they spend the most time doing, the internet, will provide a gazillion more ways to consume efficiently. When our rainy day arrives, we all experience the rewards of saving and planning financially.

When a younger person begins to make money, this is the most crucial time to become educated on financial planning. Including a basic economics course in their studies is vital in any career. Investment clubs are very inspiring and a great learning tool. The need to offer Financial planning in schools is beginning to be addressed.

When you are young invincible, and on your way up, why think about a will, a medical or a financial power of attorney? Young people feel that it is so far into the future, they do not give it a priority. Young adults may not actually need a will until they are married with children or have accumulated assets significant enough to need protection. Once they have children, a will is necessary to designate a guardian for the minor children. No one is invincible, and accidents can happen. It's essential to prepare for these situations, no matter how remote the possibility may be. Over the age of 18, parents no longer have automatic rights to access medical records or to make legal or financial decisions on their children's behalf.

As financial educators, we help young adults envision how life will look 40 years from now, and visually place themselves in that picture. Most younger adults have experienced family medical situations and deaths. They have experienced the problems of what the caretakers and descendants have had to face when there has been a lack of planning and preparedness. Getting them to think about the importance of their own will is a starting point. Many youths believe that, if they're young and do not have a lot of money, they don't need an estate plan. That is simply not true. They should begin having a conversation with their parents to discuss how the parent's estate plan may impact them. Financial websites, like www.nolo.com and www.Rocketlawyer.com can provide tools, and a fillable form, in which a "State-specific", Will, Power of Medical and Financial Attorney can be written.

Janice Gough is a Safe Financial Adviser in Palm Springs. She can be reached at janice@goughfinancialsvcs.com or by calling (760) 251-7724 or (650) 200-8291 



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