

The San Fernando Valley Business Journal presents

TRUSTED ADVISORS 2012



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Trusted Advisor Honorees of 2012

DAVID ROSSO

Senior Vice President and
Banking Center Manager
Community Bank

David A. Rosso is senior vice president and banking center manager of Community Bank's Burbank office. In his position, he oversees five vice presidents and relationship managers, along with operational staff. At the same time, he manages his own client relationships.

Rosso has been in the banking business for 41 years. He has worked for Wells Fargo, Bank of America, Union Bank, Instituto Bancario San Paolo di Torino and National Australia Bank in addition to Community Bank. Through his professional background, Rosso has gained retail, middle market and large corporate experience.

Rosso has worked with middle market companies located in the great San Fernando Valley region over the past 10 years. He said his focus has been showing his clients that he's in it for the long haul.

"As a banker, you have to realize that



you're trying to develop long-term relationships, not just for the moment or transactional," Rosso said. "You have to make them comfortable with you as a person, and I guess that's personality-based. ... You have to enjoy people, or else you hang yourself in this industry because it's all people-based."

Rosso is a member of several professional community groups, including ProVisor's Ventura group, the Mid-Valley Community Police Council and the Business and Technology Partnership of California State University, Channel Islands.

"It's easy with David simply because he's such a great problem solver. He knows the current market environment for the banking industry. He

basically knows solutions. He can put both together, and he can always come up with a game plan. He cuts to the chase immediately. ... Time is money, and if you can do that quickly, you're way ahead of the game."

Chris Nikchevich, president of TNG Realty Services in Westlake Village

JEANNENE SCEARCE

Director of Property and
Casualty Services
Montage Insurance Solutions

Jeannene Searce is an insurance professional who started from scratch in the profession and worked her way up to management.

Searce is the director of property and casualty services for Montage Insurance Solutions in Woodland Hills. She has 17 years of property and casualty insurance experience, with her areas of expertise including market negotiations and client services.

Searce got her start in the profession as a receptionist at the Woodland Hills office of Dodge, Warren & Peters Insurance Services, Inc. in 1995. She eventually moved up to a position as a technical assistant for the company's employee benefits department, and then into a position of new business coordinator.

Since that time, Searce has worked for various companies, including Lange & Associates in Calabasas, Liberty Company Insurance Services in North Hollywood (which bought Lange & Associates) and Venbrook Insurance Services in Woodland Hills, where she stayed for nine years. At Venbrook, Searce held the positions of producer, account executive, senior account executive and benefits unit manager.

Searce eventually joined Montage Insurance Solutions in February 2010,



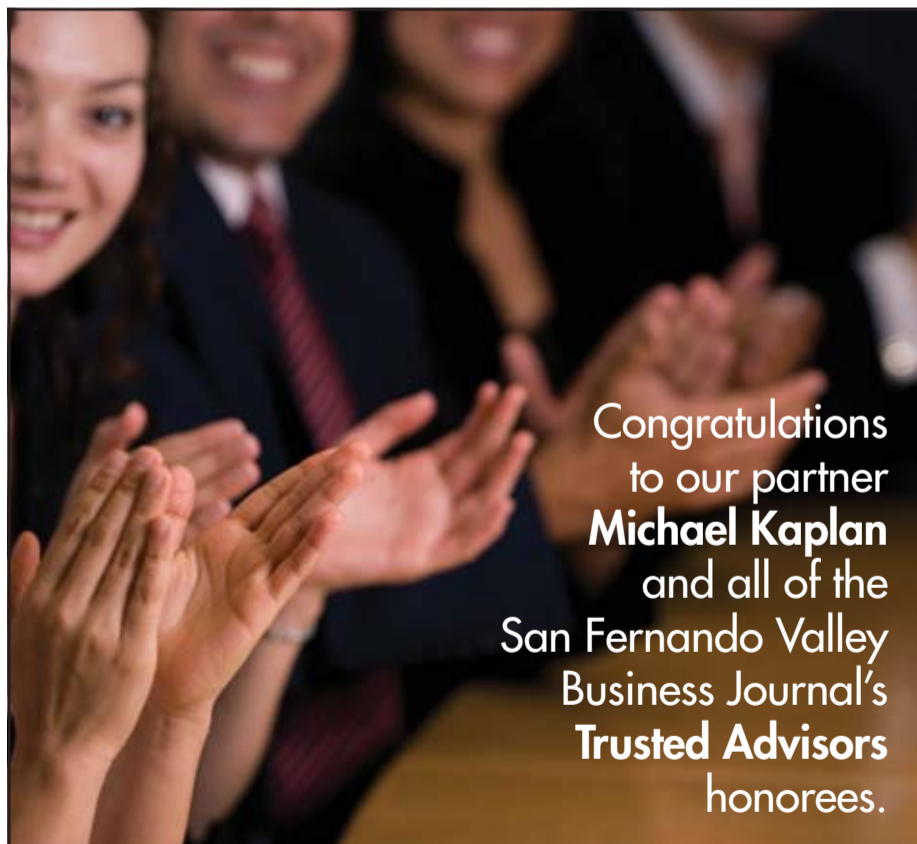
where she now directs the property and casualty department. Some of Searce's clients include The Coffee Bean & Tea Leaf and nail polish maker OPI.

Searce offers advice for other service professionals looking to become trusted advisors to their clients:

"Get to know your clients in every aspect," she said. "Partner with them and it's almost like you become a part of their company. By going above and beyond in my position and doing what I do best, (it) allows clients to do what they do best."

"I would highly recommend her and give her five stars. ... She returns my call or emails very promptly and just gives us pointers on where we can save money. (She offers) things to us that we were unaware of. ... She's just always ready to go that extra mile for us."

Debra White, HR benefits and payroll administrator at Cobalt Construction Company in Simi Valley



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The Zamani Esmailbeigi Zamani Team at Morgan Stanley Smith Barney

Maziar Esmailbeigi

Vice President
Financial Advisor
818-715-1853
maziar.esmailbeigi@mssb.com

Ali Zamani

Financial Advisor
818-715-1855
alireza.zamani@mssb.com

Reza Zamani

Senior Vice President
Financial Advisor
818-715-1845

21600 Oxnard Street, 20th Floor
Woodland Hills, CA 91367

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- Director Human Resources and Administration,
Studio Technology Company

Trusted Advisor Honorees of 2012



WILLIAM STALEY
Founding Partner
Law Office of William C. Staley

William C. Staley has his own law firm, the Law Office of William C. Staley in Woodland Hills, which was founded in 2003. Staley's focus is on assisting companies with their legal and tax problems, with expertise in tax planning and general business law, nonprofit organizations, structuring, negotiating and documenting business deals. He often takes the role of primary outside counsel for his clients.

Staley's 31-year career has involved preparing more than 130 buy-sell agreements for owners of closely-held companies, as well as organizing and reorganizing more than 100 nonprofit organizations.

Staley said there are a few simple rules he lives by when dealing with his clients.

"Treat them like your sibling. Respect the client and do not be too much in hurry with the client," he said, noting that he makes sure to give each person his full attention when he is meeting with him or her.

A few other areas where Staley has expertise include stock options and restricted stock plans, business-related estate planning issues and charitable contributions, among others.

Staley frequently speaks in front of other professionals, including business owners, accountants, attorneys and financial planners, something he says has helped him learn how to break legal jargon down to information that really matters to the client.

"I have worked closely with literally dozens of attorneys over the years, over a wide spectrum of issues. Bill has proven himself to be one of those rare 'keepers.' Not only is he shrewd, knowledgeable and creative (as great attorneys should be), but he is also ethical, kind and honest, elevating him to that rare top echelon in his profession - at least in my book."

Yosef P. Rosen of ShinyMind, Inc.
in Agoura Hills



HEBAH TAHOUN
Vice President and
Relationship Manager
JPMorgan Chase Bank

It has only been a couple of years since business banker Hebah A. Tahoun first started working in the San Fernando Valley. Tahoun, vice president and relationship manager for JPMorgan Chase Bank in Encino, had no local contacts or resources when she started working in the area in 2010.

Now Tahoun manages about 70 clients, a portfolio she had to build from scratch. Tahoun moved from New Jersey to Arizona after she graduated from college in 2001. After working as a legal assistant at a law firm and then with Wells Fargo's legal department, she decided she wanted a career in banking. Tahoun started out as a business associate at Wells Fargo and took night classes at a community college, eventually moving up to a business relationship manager position.

Tahoun moved to California and joined JPMorgan Chase in 2010. She currently specializes in managing small to medium-sized business clients. She said she strives to keep her clients satisfied by helping them identify all of their financial options.

"(It's) determining another avenue to accomplish exactly what it is they need, whether it is working on their financials or their business," she said. "Other bankers with other lenders, if there's a road block or they're not able to do something with a client, that seems to be the end of the road. I try my best not to allow that."

"We were looking to expand and purchase a building for the company. She helped us with the loan, and she made it pretty easy for us to get everything accomplished. ... You can pretty much ask her anything. If she doesn't have the answer to the question, she'll get it. She's very responsive."

Andy Rauda, president and owner of M & R Plating Corporation in Arleta

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What's Happening with Workers' Compensation?

By JEANNENE SCEARCE

Workers' compensation has been significantly impacted during this difficult period in our economy. Increases in medical and indemnity costs combined with a lower return on investments can be cited as a main cause.

Insurance carriers rely on investing premium dollars to provide a high return for their operational expenses. Since interest rates are low and stocks and bonds aren't in peak performance mode, this is impacting everyone, which includes our insurance and reinsurance carriers. Additionally, they have fewer premium dollars to invest. Due to the last 4 years of economic suppression and a high unemployment rate, premiums were down.

While premiums were down claim costs were rising. Claim costs are remaining at unsustainably high levels.

Utilization and litigation have increased. Claims are being held open for a longer period of time. Medical liens are part of the cause for this. Medical liens must be resolved by a judge, which also adds to driving the cost upwards. Additional costs that drive the premiums higher include the cost of medical inflation. This type of inflation has grown considerably over the past 5 years here in California.

Heading into 2012 the workers compensation market began to "harden."

The increase in premium is being seen by many employers that have high expe-



The struggle may not be one of how to leverage one carrier against another to obtain the best rate, but may even come down to just finding a carrier that will write the coverage.

rience modification factor or are in a high risk industry. The premium may increase so significantly that employers are being driven to insurance carriers of last resort. The struggle may not be one of how to leverage one carrier against another to obtain the best rate, but may even come down to just finding a carrier that will write the coverage.

More than ever loss prevention and mitigation procedures need to be implemented and maintained. Work with your broker and carrier to make sure that safety measures are in place. Ask yourself; is our Illness & Injury Prevention Program (IIPP) up to date? Have regular safety meetings with your entire staff getting

everyone involved and creating a safety culture. Everyone doesn't need to be in the meeting all at once, there could be a safety meeting with managers and then each safety manager has their own department meetings. However safety is promoted, everyone should be involved and feel as though they are part of it.

It is important that employers keep control over the claims that do arise. Make sure you have someone properly trained in how to conduct an investigation. In the event of a claim, these steps could make a difference in reducing costs:

- Be sure the injury is reported promptly.
- Follow up with the injured worker, let them know that you care and what may

be the "next steps." Make sure they are being taken care of. The idea is that when they are able that they get back to work as quickly as possible.

- Conduct an investigation / review the incident. Not to place blame, but to find out the truth about what happened. Were there any witnesses? You should take photographs of the accident scene or consider video surveillance. Accident investigations determine how and why failures occur.
- Take necessary and corrective actions to prevent injury to others.
- Communicate with claims adjusters and your broker as to keep the claim "in action" and not left alone and stagnant.

With the rising cost of workers' compensation insurance, the safe bet is to keep your frequency and severity low. Frequency being the number of claims that you have and severity being the cost of the claims themselves. An issue with either frequency or severity will likely produce an unfavorable result when it comes to the cost of your policy.

We have kept premiums low for those employers who have partnered with our safety specialists and have taken safety seriously. While the market hardens it is important to not let your premium get out of control.

Jeannene Scarce, ARM, is Director of Property & Casualty for Montage Insurance Solutions. For more information call (818) 676-0044 or visit montageinsurance.com

MorganStanley
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Daryl Kibota

Vice President
Wealth Advisor
199 W. Hillcrest Drive
Thousand Oaks, CA 91360
805-374-8131

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MorganStanley
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Bruce C. Munster

Executive Director
Financial Advisor
21650 Oxnard Street, Suite 2300
Woodland Hills, CA 91367
818-713-4740

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**He's always been our trusted advisor at home

