



NOW SELLING!

Announcing the end of business as usual.

The Live/Work Lofts at Bluwater Crossing
Floorplans up to 2,797 square feet
Starting from the \$700's



Seek 360° living at www.bluwatercrossingsd.com
760.444.0844 : 6800 Embarcadero Lane, Carlsbad, CA 92011
Open daily from 10am-6pm



Brokers welcome : 3% referral



Close-up: Delinda Anderson

Innovative Commercial Environments' designs complement surroundings

By **THOR KAMBAN BIBERMAN**
The Daily Transcript

A table isn't just a table, a chair isn't just a chair, especially if the company is **Innovative Commercial Environments** of Carlsbad.

While careful not to call herself an interior designer, Delinda Anderson, Innovative principal, must design furniture so it becomes part of, rather than conflicts with, what the interior designer has created.

The company is small. There are only four full-time and two part-time employees, but Anderson said they are extremely loyal.

"We've had people work until 2 a.m. They really feel like it's their company," she said.

Much like an architect, Innovative uses an AutoCAD (computer-aided drafting) system to design tables, chairs, desks and other types of furniture. It then examines the specifications to determine which of some 50 or so furniture manufacturers will be the best to realize the design. These manufacturers range from **LA-Z-Boy** to **Tangram Studio**.

Anderson, who has worked in the commercial furniture industry for the past 23 years, said she started the business in September 2006, around the time her son was applying for school at Georgetown University.

"I'm a single mother and I needed the money for his college," she recalled.

After some smaller jobs, ICE landed a \$1.5 million contract in January 2007 to design the furniture and workspaces for **College Loan Corp.** in



Delinda Anderson Photo: J. Kat Woronowicz

Poway, which has since left the building that **General Atomics** is now using.

"That job had 450 workstations," Anderson said.

ICE also landed a \$430,000 job plus an additional \$75,000 in work later for the La Jolla Institute for Allergy and Immunology at about this same time. The firm designed various workstations and furniture solutions for private offices.

"Our furniture is made just in time. It's custom. So there isn't anything that is kept in stock..." Anderson said. "We design the furniture to match the room."

Linda Erickson, vice president of **Pointivity**, an information technology firm in Sorrento Mesa, said ICE provided all the systems furniture and the furniture for a training room and a training room lounge, and did it all economically.

"It was fantastic, beautiful furniture at a wonderful price," Erickson said, adding that from conception to realization took about two months.

Kymerli Clement, an owner's assistant at **Pacific Coast Steel** on Murphy Canyon Road in Kearny Mesa, said her company budgeted about \$500,000 for its furniture solutions, and the work was completed within about four months.

The Pacific Coast Steel job was in a 25,000-square-foot space that included 45 workstations and furniture for 15 private offices.

"They bent over backwards. This building was formerly a medical supply company and it really needed work. ICE helped turn it into our own space," Clement said.

Anderson is proud to say that most

See **Anderson** on 14

The Daily Transcript

Founded April 3, 1886
www.sddt.com

ROBERT L. LOOMIS, Publisher

George Chamberlin,
Executive Editor

Joseph Guerin, Editor

Richard Spaulding, Real Estate Editor

Jennifer Chung Klam,
Special Sections Editor

Tracye Grimes, Web Editor

Ellen C. Revelle, Publisher Emerita
July 31, 1910 - May 6, 2009

San Diego Daily Transcript
P.O. Box 85469
San Diego, CA 92186-5469
(619) 232-4381
Web site: www.sddt.com

Ellis

Continued from Page 3

stantly meeting new clients, and we provide a really important service to help stimulate the economy.”

“If we can support a banker’s requirement for lending, then there’s money going out the door,” Ellis added.

Ellis’ enthusiasm for his work simply pours out of him. Those who know Ellis describe him as highly motivated, detail-oriented, committed and energetic.

“He has a drive to do work,” said Louis Kaplan, Ellis’ legal adviser, longtime friend and member of the business’ advisory board. “He’s not a guy who sits back.”

Ellis’ hardworking approach spills over into other areas of his life. An avid cross-trainer, Ellis tries to incorporate two workout sessions into his daily schedule, which starts at 4:30 a.m.

When asked about his favorite activities, he rattles off a list: kayaking, cycling, weightlifting, martial arts, swimming, hiking, kite-surfing, and the list goes on.

Ellis’ first commitment, however, is to his client. He often meets his clients at their offices or facilities. He makes a point of not taking on too many projects at one time or spreading himself too thin.

“We have personal relationships,” Ellis said. “We’re very oriented toward value because that’s what we do.”

Anderson

Continued from Page 2

of her manufacturers construct the furniture in the United States, and many here in Southern California.

In down times, military work has helped to fill the bill for ICE. The firm was recently contracted to make its furniture appropriately conform to a two-phased renovation of an existing building at the San Bruno Marine Corps Marine Base. The phases, expected to be completed in August, will include everything from new chairs to new workstations.

ICE is also planning to design furniture at Camp Pendleton, the Miramar Marine Corps Air Station and the Naval Amphibious Base in Coronado.

Perhaps Anderson’s favorite job was providing the furniture, artwork and plants for a 130,000-square-foot building for the Morongo Band of Mission Indians in the Cabazon area.

The job has specially designed workstations, Stylex (stacking) conference chairs, flowing tabletops that conform to the room, and basket-like chair backs designed to hearken back to the tribe’s heritage.

“The Morongo tribe has a great heritage of basket weaving, and we were

And with a continually growing clientele in nearby Mexico, Ellis is also aiming to offer all services in Spanish by the end of the year and is currently taking private courses. A Montreal native, Ellis is already fluent in French.

Ellis anticipates that the federal stimulus measures aimed at small businesses will provide another boost.

Part of the American Recovery and Reinvestment Act enables the U.S. Small Business Administration to guarantee up to 90 percent of bank loans, thus reducing the risk to the bank and theoretically making the institution more willing to lend.

More lending and underwriting activity means more demand for valuation and appraisal, although Ellis points out that his business is countercyclical: In good times, his services are needed to supplement financing and wealth management programs. In bad times, Ellis gets called in for bankruptcies and asset and business sales.

Regardless of the situation, Ellis advises business owners to avoid the temptation to take shortcuts, and instead to work closely with certified, specialized professionals, whether they are accountants, attorneys, bankers or appraisers.

“I’ve seen businesses that have become stronger because they’ve worked with their professionals, and

looking for something that reflected that,” Anderson said.

The warm Southwestern colors were another key aspect in the furniture design for its spaces.

Anderson said designing furniture to conform to its surroundings is about solving problems — a necessarily deliberative process.

“It’s not that you have to have the most expensive solution, but it has to work. Most of my competitors don’t seem to get that,” she said.

These solutions may include free-flowing tables, benches and other elements that navigate angles, wall sockets and other obstructions. These solutions often mean ICE won’t have the lowest bid.

“We may not be the cheapest, but we generally get the jobs we go after,” Anderson said. “We like to think of ourselves as the **Nordstrom’s** of furniture.”

Anderson expects revenues will remain in the \$2 million to \$3 million range in 2009.

“My goal is to bring this to \$4 million to \$5 million as the economy improves,” she said.

biberman@sddt.com

Source Code: 20090521crd

businesses that have weakened because they have not,” he said.

In Ellis’ case, he holds the highest credential from the National Equipment & Business Builders Institute as a certified machinery equipment appraiser and is also a certified senior business analyst.

Ellis is also a graduate of the **Toronto Dominion Bank** commercial lending training program and the Toronto Dominion asset base lending/underwriting training program.

His background in lending, corporate finance and business (Ellis was the founder, chairman and CEO of a medical device firm in Toronto, Canada) has equipped him to better understand the needs of both the lender and the borrower, he said.

He is careful to note that his work is unbiased, and his methods and documents are defensible.

“We’re an advocate only for our own evaluation,” said Ellis, who describes valuation and appraisal as both a science

and an art. “We have no benefit to the outcome.”

If Ellis is not an expert in an area, such as tax litigation or specific machinery, he reaches out to a vast network of specialized appraisers. They reach back as well, tapping Ellis for his specialty in finance.

Michael Irvin, director of Poway-based **Exclusive Appraisal Source**, recalls partnering Ellis with a client who was planning to liquidate all of his equipment and walk away from the business.

Ellis came in, performed a business evaluation, and showed the client that his business had value; he just needed a new business plan.

“There are times I’ve needed his expertise, and literally no one else could possibly do it the way he did it,” Irvin said in a recent phone interview. “He’s one of the most honorable business people I’ve ever dealt with.”

rebecca.go@sddt.com

Source Code: 20090521cre

Postal increase

Continued from Page 1

magazine, she’ll consolidate the shipments into a single box.

And when she’s asked to send something to an editor or other person requesting samples, she’ll ask if they have a delivery service account they’d

like to use. Often, the recipient is willing to pay.

Many small business owners have also found that delivery services and the Postal Service can help cut costs. Any company opening an account with a delivery service should be able to negotiate a price, especially if it has a large number of letters or packages to mail. Remember, there’s a lot of competition out there, and, especially in a slow economy, the delivery companies want your business.

Technology offers small business owners many ways to save money on mailing and shipping costs. It is easy to send printed material by e-mail, or through file transfer Web sites that can accommodate documents and files that are too large for many e-mail systems. These methods eliminate not only postage costs, but also printing and labor expenses.

There are also Web sites that can help businesses comparison shop among delivery services.

Small businesses are also saving by switching to Web-based or e-mail billing rather than snail-mail invoices.

Tamara Wilson’s PR firm does so much work via e-mail, including newsletters and billing, that her monthly postage bill is now about \$200, instead of the \$2,000 or \$3,000 she used to spend.

“I’m not only saving that money, I’m saving my clients’ money,” said Wilson, president of **Wilson Public Relations** in Seattle.

Source Code: 20090521crb

Lenders

Continued from Page 13

provided 90 SBA loans totaling \$11.4 million.

Nationally, U.S. Bank operates 25 specially designated SBA Business Centers, spanning an area stretching from Pennsylvania to Washington state and from San Diego to Tennessee.

“U.S. Bank is committed to providing products and services designed to help our small business customers be successful, and our SBA Division focuses daily on providing exactly the right SBA product small businesses need,” said Erik Daniels, president of U.S. Bank’s SBA Division.

2009 National SCORE Chapter of the Year

San Diego SCORE Chapter 140

The San Diego chapter received SCORE’s National Chapter of the Year award for its exceptional service growth, public outreach and excellent client satisfaction in 2008. Nationwide, SCORE chapters serve as SBA resource partners and provide expert advice and valuable resources for entrepreneurs to start and grow their own small businesses.

Source Code: 20090521crf