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January/February 2012

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ON THE COVER: View of Balboa Park's California Tower as seen from the Alcazar Gardens.
Photo by Richard Benton



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Battle Over Balboa Park

Irwin Jacobs and SOHO lead opposing plans to upgrade the park for its 1915 centennial.



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Meet 25 of San Diego's leaders in industry and the community who will rock the town in 2012.



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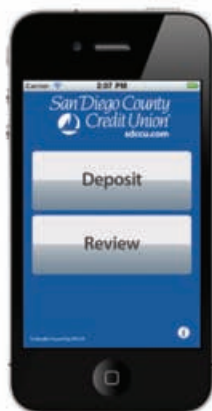
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Voice your opinion on San Diego's future

Thousands of San Diegans are voicing their choices for the region's future, from its most famous to its homeless, according to the folks at the San Diego Foundation.

For those who haven't yet voiced an opinion, you've got until the end of the month to get your views included. Go to ShowYourLoveSD.org and follow the directions to the Website's online survey.

The San Diego region is expecting to add another 1.3 million residents in the next 40 to 50 years, a number which would increase the county's population to nearly 4.5 million. The foundation believes that two out of three will be the children and grandchildren of today's residents.

Lori Holt Pfeiler, the former mayor of Escondido and the new vice president of Our Greater San Diego Vision for the foundation, said she is seeing some encouraging trends with a "substantial percentage of the responses coming from 18- to 34-year-olds who clearly have the biggest stake in our region's future."

The Vision has recruited a number of San Diego's best-known citizens, including Miles McPherson of the Rock Church, Boston Red Sox star Adrian Gonzales and award-winning chef Brian Malarkey among others.

Given the tragic disaster involving the Costa Concordia off the Italian coast, buying travel insurance for your next cruise would seem to be an easy decision and yet, many do not. Fran Golden, a former colleague at the Boston Herald and a trip coach for Budget Travel magazine, says travel insurance would cover accidents like this one. Golden interviewed Carol Mueller of Travel Guard, a leading travel insurance provider, who said those who had policies with them said they had three customers in the Concordia.

Travel Guard said they helped their customer replace passports and aided in getting flights booked back home. "Travel Guard's most common Gold policy — priced at 5-7 percent of your trip cost — bundles coverage for trip cancellation and interruption, baggage protection, medical expenses and emergency evacuation," Mueller said.

If any of the Travel Guard customers on the Concordia had been injured, reimbursement of medical expenses and emergency medical evacuation would have kicked in, Mueller said. The Gold policy also includes \$10,000 accidental death and dismemberment insurance.

Brazil is on a role. Not only is it the host for the 2014 World Cup and the 2016 Summer Olympics, but it is now the world's sixth largest economy. According to the Centre for Economics and

Business Research, resource-rich Brazil has moved ahead of Britain as the sixth most powerful economy.

Douglas McWilliams, the Centre's executive director, says, "Brazil has beaten the European countries at soccer for a long time, but beating them at economics is a new phenomenon. Our world economic league tables shows how the economic map is changing, with Asian countries and commodity-producing economies climbing up the league while Europe is falling back."

The Centre believes that world growth will fall to 2.5 percent in 2012 but issues a warning that it could drop to as low as 1.1 percent should one or more countries drop out of the euro and "there are sovereign defaults and banks going bust and needing to be bailed out."



Bob Page

RISK... NEEDS TO BE MANAGED

Woman "Diving" Off Car Hood at San Diego Beach, Circa 1920

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SAN DIEGO SCENE



Inspiration for Jon Mangini's planned new Downtown restaurant.

Another Mangini Restaurant Headed for Downtown

Restaurateur Jon Mangini, known for his casual neighborhood eateries — notably East Village's BASIC Urban + Kitchen & Bar and North Park's URBN Coal Fired Pizza — is taking a new direction with a new Downtown restaurant focusing on Asian cuisine. "Gang Kitchen (the name of the restaurant) is the concept I've been waiting to do the entire time I've been in San Diego," says Mangini, who has enlisted architect, Graham Downes to design the eatery in a 5,000-square-foot space at 345 Sixth Ave. He plans an opening in summer 2012.

"The freestanding warehouse will feature steel and concrete finishes with the intention to transform portions of the building back to the original raw interior," says Mangini. "In actuality, we will be de-constructing the space, rather than re-constructing the space." Elevated 25-foot ceilings will provide an open-air vibe, and strategically placed design treatments such as backlit, slow moving fans, a massive communal dining table, and a concrete and metal bar-top will complement the exposed surroundings. To give the space a warm and comfortable feel, banquette seating and soft lounge furniture will be placed throughout the venue, with dim lighting displaying a masonry wall covered in graffiti.

Gang Kitchen's culinary program will be in the hands of Executive Chef and Partner, Jo Ann Plympton. With a menu best described as "Multi-Asian, dishes such as Grilled Shanghai Beef and Pulled Kutobuku Pork with mango lime sauce will be served in true Asian fashion, family style, alongside smaller dishes such as Triple Crème Crab Rangoon, Szechwan Lobster Crepes and traditional Asian offerings such as Pho and Ramen.

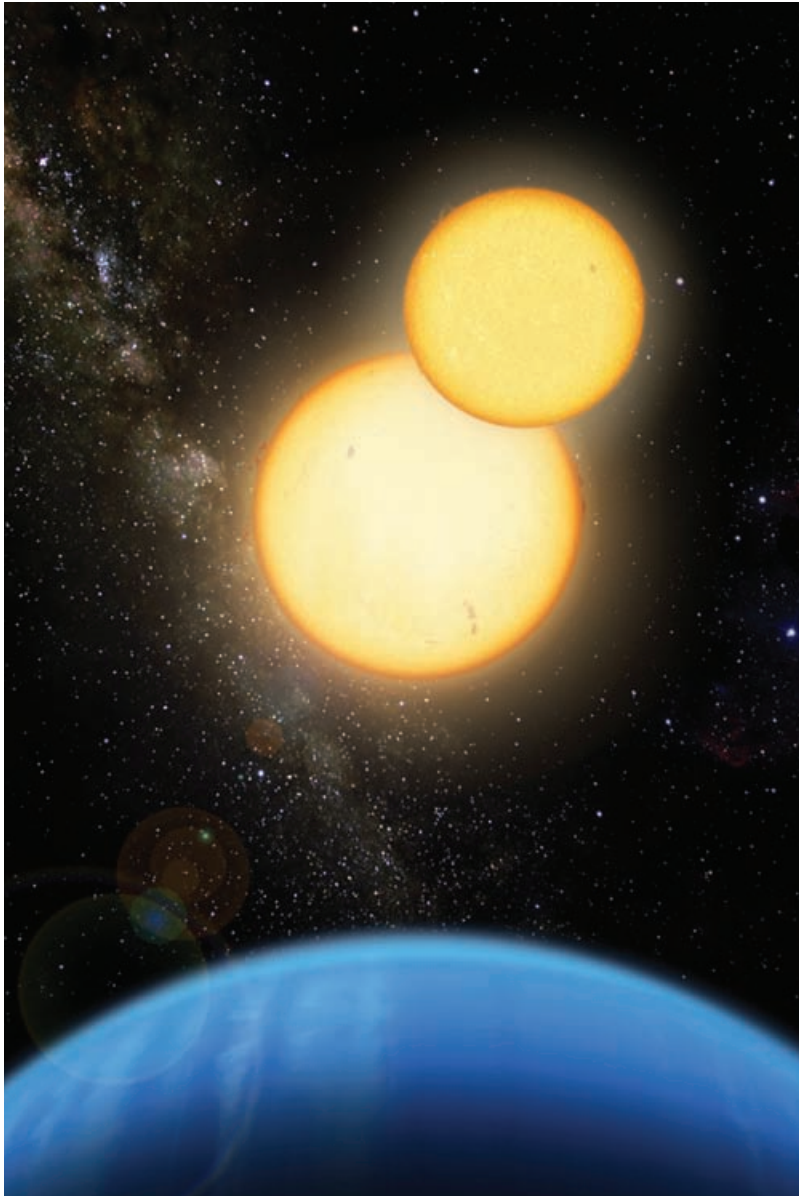


Illustration by Lior Taylor.

Great Find for Astronomers

Using data from NASA's Kepler Mission, San Diego State University astronomers announced the discovery of two new transiting "circumbinary" planet systems — planets that orbit two stars. The finding establishes that such "two sun" planets are not rare exceptions, but are in fact common with many millions existing in the galaxy. The work was published in the journal *Nature* and was presented by William Welsh of San Diego State at the American Astronomical Society meeting in Austin, Texas, on behalf of the Kepler Science Team. The two new planets, named Kepler-34 b and Kepler-35 b, are both gaseous Saturn-size planets.

Kepler-34 b orbits its two sun-like stars every 289 days, and the stars themselves orbit and eclipse each other every 28 days. The eclipses allow a very precise determination of the stars' sizes. Kepler-35 b revolves about a pair of smaller stars (80 and 89 percent of the sun's mass) every 131 days, and the stars orbit and eclipse one another every 21 days. Both systems reside in the constellation Cygnus, with Kepler-34 at 4,900 light-years from Earth, and Kepler-35 at 5,400 light-years, making these among the most distant planets discovered.

With the discovery of Kepler-34 b and 35 b, astronomers can now answer many of those questions and begin to study an entirely new class of planets. "It was once believed that the environment around a pair of stars would be too chaotic for a circumbinary planet to form, but now that we have confirmed three such planets, we know that it is possible, if not probable, that there are at least millions in the galaxy," said Welsh, who led the team of 46 investigators involved in this research.

Robert Tyson Named Defense Lawyer of the Year

Robert F. Tyson Jr., a partner at the law firm of Tyson & Mendes, has been named San Diego Defense Lawyer of the Year by the San Diego Defense Lawyers. He will be honored at the Jan. 28 installation dinner of San Diego Defense Lawyers at the Children's Museum in Downtown San Diego. "Bob was nominated for the award because of his success in the Rebecca Howell v. Hamilton Meats & Provisions Inc. case," said Victoria G. Stairs, president of San Diego Defense Lawyer. Tyson has practiced law in San Diego for over 22 years. He primarily litigates cases in the areas of products liability, personal injury; commercial and general civil litigation, professional malpractice, environmental and employment law. Tyson was admitted to the California Bar June 1990 and to the District of Columbia Bar in October 1993.





Housing Project Slated for Downtown

Holland Development and Real Estate Capital Partners have purchased a lot at 15th and Market streets in Downtown to build a mixed-use project of 20 apartments over ground-level retail. The site was purchased for \$7.25 million from a partnership of Canyon-Johnson Urban Fund II and Lankford & Associates. Construction is expected to start in the third quarter of 2012. The sale was handled by Victor Krebs and Rob Morgan of Colliers International.



Congratulations to
Kelley McLaren
for her well-deserved recognition as one of
San Diego Metro's "Metro Mover's to Watch."



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Stage Set for Permanent Downtown Homeless Center

The city of San Diego has sold the 12-story World Trade Center building Downtown to the city Redevelopment Agency for \$8.2 million — one of the steps leading to the rehabilitation of the building into a one-stop service center and housing for the homeless. A development partnership —Connections Housing Downtown LLP — has agreed to purchase the building from the Redevelopment Agency for \$4.3 million and to convert it into a 225-bed homeless and service center. It would be the city's first permanent homeless services center and shelter. The parking structure at the World Trade Center building will be rehabilitated by the Redevelopment Agency and used as a public parking garage. Officials are hopeful that construction on the building could be completed by December 2012. Under a financing package approved by the City Council in March, about half of the \$32.3 million cost of converting the building will be borne by the Redevelopment Agency while \$2 million will come from the San Diego Housing Commission. Redevelopment officials have said the remainder of the money could come from federal tax credits. World Trade Center San Diego has established new headquarters at 2980 Pacific Highway, a 7,500-square-foot building owned by the San Diego County Regional Airport Authority.



Flower Hill Promenade Getting \$22 Million Expansion

The Flower Hill Promenade in Del Mar, formerly known as Flower Hill Mall, is getting a \$22 million expansion that will include a 75,000-square-foot, two-story retail and office building, a 397-car parking structure and new landscaping. Smith Consulting Architects designed the expansion for the 14-acre mall, which was originally built in 1977 at 2720 Via De La Valle. The mall has a collection of 42 specialty shops and restaurants. The new building will be anchored by a 35,000-square-foot Whole Foods Market with the balance consisting of 9,000 square feet of space for ground-floor retail shops and 31,000 square feet of second-floor professional and medical office space for lease. Smith Consulting Architects is acting as production architect on the design-build team of general contractor Lusardi Construction Co. of San Marcos. The Lusardi/Smith Consulting Architects proposal was selected by owner Protea Properties. Construction is now under way. "The expansion and site remodel will transform this 34-year-old property into a modern, upscale lifestyle-center designed to enhance the community and provide the type of amenities that surrounding residents and visitors want most," said Jeffrey Essakow, president of Protea Properties.



Mark Cafferty to Head Economic Development Corp.

Mark Cafferty, 40, the president and CEO of the San Diego Workforce Partnership since 2008, has been named the new president and CEO of the San Diego Regional Economic Development Corp., the Downtown-based organization that promotes business and economic development in the region. The position had been held on an interim basis by Bill Geppert, who took over following the retirement of Julie Meier Wright last June. Cafferty will head an organization with a current fiscal year budget of \$3 million and 13 employees. The Boston native joined the Workforce Partnership in 2001 and became its president and CEO in July 2008. He is credited with increasing the organization's budget by more than 30 percent, managing a one-time award of \$25 million from the American Recovery and Reinvestment Act and obtaining more competitive grants than at any time in the past six years.

Better Business Bureau Gives Ethics Awards

Seven companies and one charity organization have been honored with Torch Awards from the San Diego Better Business Bureau for displaying ethical business practices. Eight others were named as finalists in the 2011 program. The 2011 BBB Torch Award winners: A1 Hearing Aid Centers; Health Savings Associates Insurance Services; Marrokal Design & Remodeling; Jackson Design and Remodeling; ASI Hastings Heating & Air Inc.; Barney & Barney LLC; San Diego County Credit Union; and

Outreach for Humanity. Finalists were Royal Rooter Inc. of Oceanside; Dream Design Builders of Rancho Bernardo; ReSource Floors of San Diego and Toyota Certified of Santee; Bill Howe Family of Companies of San Diego and Action Air Conditioning, Heating and Solar of San Marcos; Coles Fine Flooring and Toyota of El Cajon.

Tony Gwynn Meet & Greet

Whitaker Innovations will sponsor a VIP Meet and Greet event on Feb. 16 for Baseball Hall of Famer Tony Gwynn. It will be held at the Mission Valley Marriott. A reception begins at 6 p.m. followed by dinner at 7:30 p.m. During the dinner, Gwynn will share stories about his baseball career and how he hopes his bout with cancer will help change the culture of baseball and its encouragement of tobacco use. Later, Gwynn will hold an autograph signing session of memorabilia sold at the event. Tickets are \$300 in advance or \$350 at the door. For ticket purchase and other information, go tonygwynn-nvipmeetandgreet.com or call (775) 232-0982.

The University of San Diego congratulates Partricia Marquez, PhD and Chris Nayve, JD, selected among San Diego Metropolitan's "Metro Movers to Watch in 2012"

Marquez, an Associate Professor of Management at the USD School of Business Administration and Director of the Center for Peace and Commerce, and Nayve, Director of the Office of Community Service Learning, were recently named co-directors of USD's Changemaker Hub. Last spring, the two led a campus-wide campaign that resulted in USD being named the only Ashoka Changemaker Campus on the west coast. The new Changemaker Hub will significantly inspire efforts to create positive social change.

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Sweet Cookies and Salty Nuns

By Jennifer Coburn

I leaned close, my mouth just inches from the intercom on an unmarked brick building in Madrid, and whispered the password. A perfunctory buzz was followed by the sound of the enormous wooden door unlocking.



Katie Coburn with a treasured sweet cookie.

*M*y 14-year-old daughter Katie and I navigated a maze of dark hallways until we found the right room. It was empty except for a dark wood Lazy Susan operated by a chain thick enough to restrain King Kong. We had been told we'd never set eyes on a soul in this building. Our business would be conducted through the Lazy Susan, then we should leave immediately.

A door slammed. Katie and I were greeted by a woman's voice that barked in rapid-fire Spanish, demanding to know what we wanted.

"I feel like we're doing something wrong," Katie whispered.

"Don't be silly," I assured her. "We're here to buy cookies from nuns. It doesn't get much more wholesome than this."

Sister Scary snapped at us again. What. Did. We. Want?

Everyone in Madrid had been incredibly patient and understanding when Katie and I tried to speak the language. Our Spanish was basic junior high school level, but locals gave us major points for our earnest efforts. Certainly a nun would do the same, especially when she heard the voices of a mother and child.

"Hello, Catholic sister," I said in Spanish.

She replied with her usual question: What did we want?

"We want cookies, please," Katie offered.

Fast, angry words came through the Lazy Susan.

"Mom, she says they have many different kinds of cookies,"

Katie said, panicked. “She said to look at the list, but she just rattled off a bunch of cookies that they don’t have today.”

We looked at a list that offered almond biscuits, tocinillos de cielo (creamy egg yolk and sugar dessert, topped with caramel), and sherry mantecados (soft lard biscuits) or naranjines (orange sweets).

“Just tell her we’ll take whatever they have,” I told Katie.

“I’m not talking to her,” she whispered.

“You won the Spanish award at school,” I reminded Katie, cowardly pushing my child toward the Lazy Susan. Katie shook her head emphatically.

I proceeded with the nun, saying something like, “I like cookies. All cookies are good cookies. What cookies do you like to eat, Sister?”

A loud sigh came from behind the wall followed by the sound of finger drumming.

Katie looked at me, wide-eyed.

“Here is our money, sister,” I said, pulling the chain of the Lazy Susan. I placed eight Euros inside and assured her, “All cookies are good cookies.”

We heard the clank of the heavy chain, then the Lazy Susan door opened. Inside was a box of orange cookies baked by the nuns of the Convento de Corpus Christi.

“Amen,” I said reflexively. “I mean, thank you, sister.”

We heard nothing but the shuffle of her feet followed by the slam of the door.

A half hour later, Katie and I sat on the steps of a nearby piazza, feasting on our holy sweets, giggly from the sugar and adventures at the convent we dubbed Our Lady of Perpetual Impatience. The customer service wasn’t the greatest, but the cookies were an exquisite act of god.

Two chubby older women in plain black dresses and orthopedic shoes passed us. One gave us a thorough inspection, a head-to-toe once-over. “Stupid tourists,” she said in Spanish.

The voice sounded awfully familiar.

Jennifer Coburn is the author of four novels.
Visit jennifercoburn.com.

FOR SWEET COOKIES AND SALTY NUNS, VISIT:

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Plazuela del Conde de Miranda, 3
(Near Mercado San Miguel)

9:30 a.m.-1 p.m. and 4 to 6:30 p.m.

On the left of the convent is an old wooden door.
Ring buzzer and say, “Dulces.”



We’re proud to announce that Steve Center, Senior Director at Cushman & Wakefield, has been chosen as one of SD METRO’s Movers to Watch in 2012.

Congratulations, Steve.

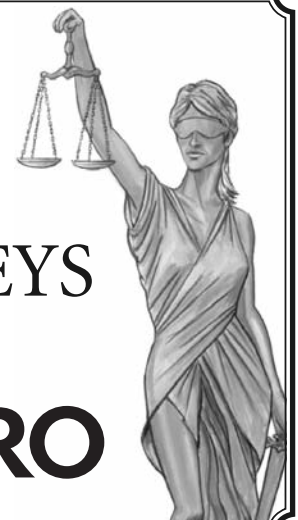
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BATTLE OVER BALBOA

Irwin Jacobs and SOHO are leading opposing plans to upgrade the park for its 1915 centennial

BY DELLE WILLETT

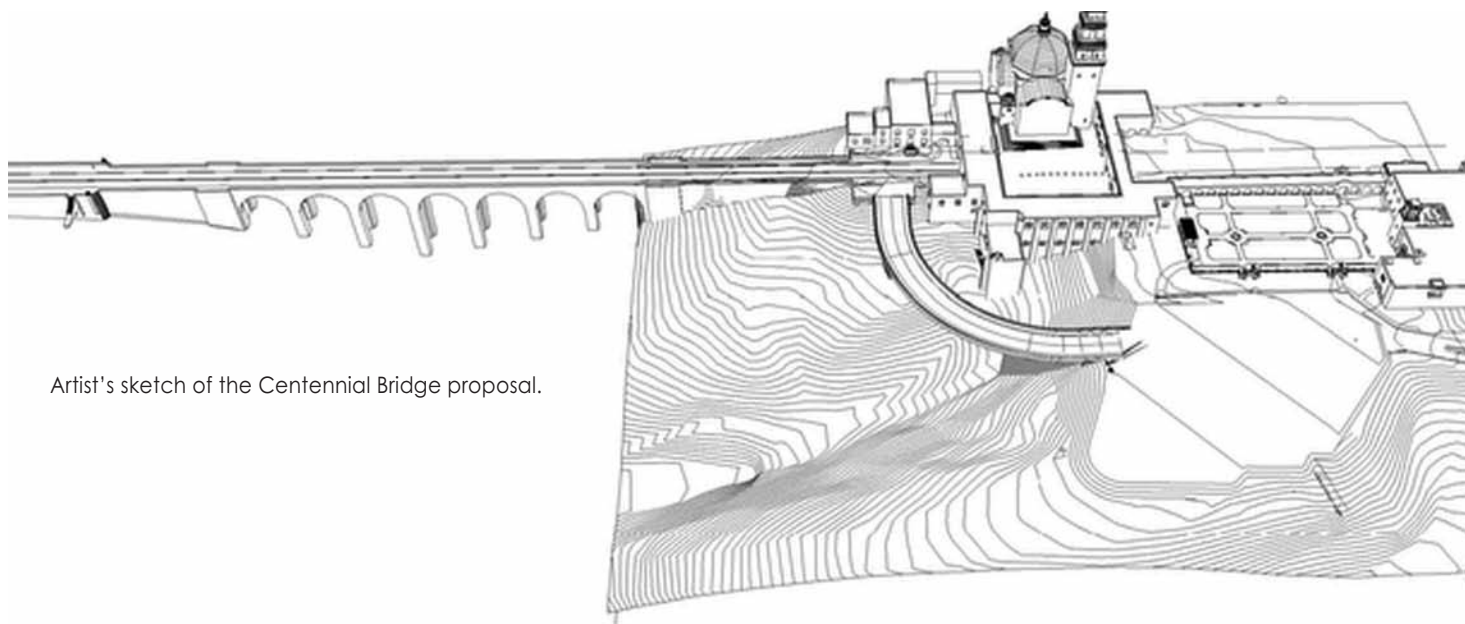


Irwin Jacobs, co-founder of Qualcomm Inc.

Balboa Park's plazas were originally designed like the grand plazas of Europe, accommodating pedestrians, automobiles and pigeons. Over the years, however, the park has literally been taken over by cars with nearly 7,000 vehicles driving through the plazas and promenades daily. With 12 million visitors to the park each year, conflicts between pedestrians and vehicles abound. This problem has long been recognized, and every plan for the park in the past 60 years has had a goal to remove the cars and return the park's core to people.



Bruce Coons is executive director of the Save Our Heritage Organisation.



Artist's sketch of the Centennial Bridge proposal.

With the 2015 Centennial Celebration of the 1915 Panama-California Exhibition in Balboa Park presenting the perfect opportunity, plans have been developed to make the Plaza de Panama a centerpiece for the centennial, removing approximately 54 parking spaces as well as preparing the park for the additional pedestrians and cars that it will require.

The two major plans being considered are The Plaza de Panama Circulation and Parking Project, presented by The Plaza de Panama Committee, a nonprofit entity formed by Dr. Irwin Jacobs, and the SOHO Precise Plan "Lite" that complies with the existing Balboa Park Master Plan and Central Mesa Precise Plan, represented by Save Our Heritage Organisation (SOHO) and a coalition of over 20 groups and organizations.

The Plaza de Panama Project is a permanent plan that involves building a bypass road—the Centennial Bridge—from the Cabrillo Bridge through the Alcazar Garden parking lot and on to a new 785-space, paid-parking, underground garage south of the Spreckles Organ Pavilion, topped with a two-acre park; free accessible tram service from the parking structure to the Plaza de Panama, resurfacing the plaza with contemporary hardscape materials, and adding shade trees, benches and replicas of the original street lights. Overall, the project adds 267 parking spots in the heart of the park and provides for increased disabled parking, a safe drop-off area and valet service.

All told, the project will reclaim 6.3 acres of parks and plazas

(the Plaza de Panama, West El Prado, Plaza de California and the Esplanade) for pedestrian use only from what are now roads and surface parking lots, and significantly reduce conflicts between pedestrians and cars. This plan has been vetted by CIVITAS, a landscape and planning firm. The project is estimated to cost \$40 million. Approximately \$25 million of this cost is for plaza and park improvements, the construction of Centennial Bridge and Road, and improvements to the Alcazar Garden parking lot. The underground parking structure is estimated to cost \$15 million.

"This is a perfect time to try out the plan with the 2015 Centennial. We can see how it works and then adopt it permanently or change it later"

BRUCE COONS

Executive Director of the Save Our Heritage Organisation

Financing

The project will be paid for by private donations raised by the Plaza de Panama Committee and a self-supporting bond. No taxpayer funds will be required. The bond will be repaid with revenue generated from parking lot charges. The revenue will also pay for operation and maintenance of the garage and free tram service. A study found that the parking structure would generate enough revenue

to support a construction bond, operations and maintenance of the structure, and the operation of the free tram.

The Plaza de Panama Committee has agreed to cover all cost overruns to ensure that there is no risk to taxpayer funds. The Committee will spend over \$1,000,000 on the Environmental Information Report (EIR). Leading up to the MOU meeting, Jacobs, co-founder of Qualcomm Inc., has already spent over \$2 million on public meetings and planning.

The Plaza de Panama Project must be approved by the San



Artist's sketch of the Centennial Bridge proposal.

Diego City Council. Leading up to the decision by the City Council, a number of other bodies must provide advisory votes on the project. These include the Balboa Park Committee, the Park and Recreation Board, the Historical Resources Board and the Planning Commission.

It is anticipated that the Draft EIR will be completed and ready for public review and comment January 2012; presented to the City Council in summer 2012; and with all approvals in place, construction started by January 2013 with a scheduled completion date of January 2015.

To date the Committee has participated in roughly 90 meetings with citizen groups, Balboa Park organizations and other stakeholders. Feedback has resulted in positive changes to the project from the first meeting, held more than a year ago. Since then, there have been countless improvements made to the project based on public feedback, and there continue to be.

Alternative Plans

On July 19 the city approved a Memo of Understanding (MOU) with the Plaza de Panama Committee, which served as a contract to continue with the Plaza de Panama plan. At the same time, a number of alternatives to this proposed project are also being thoroughly studied in the EIR. The environmental review process will assess potential impacts of the proposed project and alternatives in the areas of traffic circulation, cultural and historic resources, biological resources, and a number of others. Some people believe as



Plaza de Panama today.

is, the MOU puts the city in the position to go with Jacobs' plan and precludes them using any alternative.

In response to the memorandum, SOHO sued in San Diego Superior Court to rescind the memorandum claiming the city approved the contract illegally before the completion of a state environmental review. On Dec. 16, Superior Court Judge Judith F. Hayes, in a preliminary ruling, deemed the memorandum illegal for the time being. With final ruling pending, Jacobs declined to comment.

The Plaza de Panama website reports a partial list of backers that includes the majority of Balboa Park institutions, ConVis, San Diego Hotel-Motel Association, Downtown San Diego Partnership, over 900 individuals and businesses.

Representing the public (with over 5000 signatures so far on a petition) and a coalition of over 20 groups and organizations, including The League of Woman Voters, The Committee of 100, Citizens Coordinate for Century 3, SOHO recommends the SOHO Precise Plan “Lite,” an alternative plan that consists of a low-cost, reversible, and phased-design approach for the Plaza de Panama Circulation and Parking Project that complies with the existing Balboa Park Master Plan and Central Mesa Precise Plan. The plan meets the goal of converting the Plaza de Panama to pedestrian use while retaining the maximum degree of flexibility, programmability and access to all, and would allow for managed traffic on the Cabrillo Bridge when appropriate or desired. All of this achieved with the least impact to the park and the National Historic Landmark District.

The SOHO Plan for Circulation is to route two-way vehicular traffic along the southwest corner of the Plaza de Panama, adjacent to the Mingei International Museum, and provide a valet and passenger drop-off on both sides of through traffic. In addition, a new entrance driveway would be provided into the Alcazar Garden parking lot by modifying the existing southern exit road.

SOHO Parking Plan

The SOHO Plan for Parking will replace all 54 current parking spaces in the Plaza de Panama, including the 20 accessible spaces, by creating new public parking spaces in existing parking lots behind park institutions and streets, enabling better and more direct access for visitors and the disabled.

The SOHO alternative plan has no significant adverse effects, and a limited amount of proposed changes, therefore this project could proceed without the need of an EIR. It also has consensus of most of San Diegans, according to Bruce Coons, executive director of SOHO.

“This is a perfect time to try out the plan with the 2015 Centennial. We can see how it works and then adopt it permanently or change it later,” said Coons. “Why do something permanent and unchangeable when we can use a plan that can be changed?”

The SOHO part of the plan can be accomplished well under \$1 million. The potential funding sources: Through the use of a CCDC Redevelopment Tax Increment for funding project sites contiguous to CCDC’s downtown Project Area, the General Fund’s Transient Occupancy Tax (TOT), and the Tourist Marketing District. As a project for the 2015 Centennial could be yet another source of funding.

The principal objections to the Jacobs’/CIVITAS plan include: That the Centennial Bridge and Road will impact the historic nature of the Park that could result in a loss of its National Register District classification and the grant support that comes with this

designation. That the bypass bridge would ruin the historic appearance of Cabrillo Bridge. That the plan does not have the public’s support nor the support of the 20-member coalition made up of historical societies, community and neighborhood activists, and preservation and environmental stakeholders.

Plea for a Vote

Coons believes that the Jacobs’ plan should be put to a vote. “If we let the public decide it will end the arguments. San Diego has the right to be ugly as well as it does to be beautiful. If the public votes for this plan then SOHO won’t protest. If this isn’t put to the public vote, people will be shocked when they see how much this changes Balboa Park, and they’ll say ‘Why did you let this happen!’” said Coons.

The preservation of Balboa Park is one of the toughest and biggest preservation fights that San Diego has ever had and it’s garnered more support for SOHO than any other. The two other large ones preservationists fought for and won are Petco Park and the Gaslamp District. “Now people love them; everybody wants to say they fathered them now that they see that they are successful,” said Coons.



SD METRO *MOVERS TO WATCH IN 2012*



Jason Hughes

Jason Hughes is president of Hughes Marino, the largest tenant representation company in San Diego. Hughes's expertise, passion for real estate and commitment to the San Diego community has led Hughes Marino to become the leading commercial real estate company that exclusively represents tenants, as well as an advocate for San Diego business owners and the community at large. Over the last 20 years, Hughes has served the San Diego community in many capacities. As past president, Hughes has been touted as saving the New Children's Museum, an award-winning landmark in Downtown San Diego. He has also been a founder and served on the board of directors for San Diego-based Torrey Pines Bank, the executive board of the Downtown San Diego Partnership and the board of the Rancho Santa Fe Community School Endowment, among others. Additionally, he was an elected official of the Downtown Project Area Committee as well as a director of the Gaslamp Quarter Historical Foundation, and is an avid supporter of Voices for Children. Hughes began his commercial real estate career when he worked at the Century City office of Cushman & Wakefield while attending college. Upon graduation, he moved to San Diego, where he represented Downtown tenants and landlords before joining a local tenant representation firm in 1991. In 1993, Hughes co-founded Irving Hughes, of which Hughes was president. In January 2011, Jason and Irving Hughes principal and executive vice president David Marino formed Hughes Marino.



Elliot Hirshman

Elliot Hirshman is the eighth president of San Diego State University. He brings a broad foundation of experience to SDSU, which includes a career dedicated to excellence in teaching, research and service. As provost and senior vice president for academic affairs at the University of Maryland, Baltimore County, Hirshman was responsible for the delivery of the academic program, including instruction, research, and academic support services; enrollment management, including admissions and financial aid; and the intercollegiate athletics program. Hirshman oversaw the campus planning process, working with vice presidents and the Planning Leadership Team to coordinate planning and budgeting for the campus. As president of SDSU, Hirshman leads San Diego's oldest and largest university during its first-ever university-wide fundraising campaign that will provide support for student scholarships, faculty research and creative endeavors, and community partnerships. The campaign launched its public phase this fall and will be a major priority for 2012. Hirshman will also be focused on finding ways to develop and build on partnerships with the local community — including working with industry to support workforce development in the region.



Laura Farmer Sherman

Laura Farmer Sherman leads the team at Susan G. Komen for the Cure San Diego as executive director. Sherman is the heart and soul behind Komen's San Diego affiliate, and she is a stage 3A breast cancer survivor. She has undergone a mastectomy, eight rounds of chemotherapy and 48 rounds of radiation treatment. Sherman is an eight-year survivor who took her pain and shifted it into a powerful force, leaving behind the corporate world with a mission to end suffering and fight for a cure for all women. She believes that every woman and man should have access to health care no matter who they are. Komen San Diego not only provides support for diagnostic services and treatment, but also supports those affected by breast cancer by putting food on their table or paying rent or mortgage. It literally help women every step of the way. Sherman worked for Sempra Energy for 25 years. When she was diagnosed with breast cancer and chose to leave, she was the director of advertising. Now, she fights for San Diego County's uninsured. Sherman is passionate about Komen's mission: to empower women, ensuring quality care for all and energizing science to find the cures.

Dan Hom

Dan Hom, president and founder of Focuscom Inc. in San Diego, has over 20 years of community involvement, business experience and international expertise. His responsibilities include driving business developments as well as managing and providing strategy for clients. Born and raised in the area, Hom is a community relations expert with specialization in Chula Vista and the South Bay. He became active in the community at an early age and his community ties continue to stretch across a wide range of areas and industries. Hom has been a board member for organizations like the Chula Vista Chamber of Commerce, M.S. Society of San Diego, San Diego Hospice, The Risen Project and The Lincoln Club of San Diego. Additionally, Hom reaches out to San Diego's ethnic communities to give a greater voice to this county's Asian-American communities. He continually donates his time, resources and finances to organizations like the Asian Business Association, San Diego Asian Film Foundation and the Union of Pan Asian Communities. He believes in their missions, and because of his personal support and outreach in the community, his efforts continue to give a voice to hundreds of Asian Americans around the county.



Bob Silvas

Bob Silvas is the director of small business development for the San Diego County Regional Airport Authority, owner and operator of San Diego International Airport. He has been with the Airport Authority for more than 20 years. During the economic downturn, Silvas led the Authority's efforts to size and tailor bid packages for The Green Build \$1 billion expansion project in order to facilitate local small business participation. Under his leadership, the Authority's Small Business Development Department hosted 20 events for local, small and disadvantaged businesses to learn about airport contracting; nearly 2,000 people attended. His team launched free online business tutorials to help local small business owners learn about the unique airport environment and winning contracts with the Authority. The Authority's Concession Development Program, designed to bring new dining and shopping options to the airport, exceeded its goal of 24 percent disadvantaged business participation. As a result of Silvas's efforts to keep local and small San Diego County businesses working, small businesses have been awarded 90 percent of the contracts for which they were eligible for The Green Build — to the tune of \$89 million. Local businesses have won a total of \$340 million in contracts. Silvas's work to provide opportunities for local small and disadvantaged businesses has earned the Airport Authority a number of national and local awards, and serves as a model for other public agencies.



Debbie Murray

Growing up as a foster child, Debbie Murray's sensitivity to young at-risk students has sparked her commitment toward helping provide future opportunities for young people in San Diego. She is currently working on a project in conjunction with a unique, multi-governmental consortium that involves the San Diego County Juvenile Justice/Court system, San Diego County Probation, The San Diego County Office of Education, multiple high school/unified school district jurisdictions and key business members on a "Youth Focused Career Education" grant program. The project targets 200+ students who have contact with the juvenile justice system as "status offenders," who have been incarcerated and/or placed on probation or who are referred by a School Attendance Review Board. These students participate in a Core Careers "Virtual-Blended" Career-Technical Education curriculum that leads to a specific career certification and potential employment/a high school diploma or its equivalent and/or a post-secondary experience. The project demonstrates that students participating in a career technical education program will have lower recidivism rates, higher graduation rates and higher post-secondary admittance rates than their peers who have participated in the normal probationary program.





Kelley McClaren

Kelley McClaren is not one to sit back and watch life pass her by. Growing up, she spent her summers herding cattle in Montana and was a competitive horseback rider. The native Californian also hits the surf and enjoys working out in her off time. But she's not all fun and games. "I always wanted to be an attorney, and was looking into applying to law school when I started working at Trigild," she says. She went on to earn a paralegal degree, and has since worked her way up the ranks at Trigild to managing director of receiver services. In this role, she has been appointed receiver for or assisted in over 100 receivership appointments and has helped grow the firm's legal department from just two employees to 15. Additionally, McClaren is the vice president of the San Diego chapter of the California Receiver's Forum, co-editor of the Trigild Deskbook: A State by State Guide to Foreclosure and Receiverships, a member of the legislative committee for NAIOP and a guest speaker at multiple industry conferences about receivership law. McClaren is focused on gaining knowledge and learning new skills. She is currently working on her MBA, and holds a bachelor's degree from San Diego State University as well as a paralegal degree from the University of San Diego.



Jill Mendlen

Jill Mendlen is a registered nurse who has dedicated her life to the healing profession. After more than three decades in a field full of tremendous competition and shrinking budgets — Mendlen is not only still standing, but flourishing as a competent manager, outstanding leader and true visionary at LightBridge Hospice & Palliative Care. Mendlen's approach is to be proactive, prepping her staff for the regulatory and fiscal changes affecting hospice well before talks of budget cuts and Obamacare. She's earned respect and loyalty from her expansive network that includes health care professionals, caregivers, volunteers and patients. Under Mendlen's leadership, there is a distinct creativity of individualized hospice programs to meet the needs of San Diegans. For example, LightBridge is a leader in veteran care and is the only hospice in Southern California to reach stringent "We Honor Vets" national program requirements. LightBridge is also the first local hospice with a program dedicated to the needs and concerns of the Jewish community. She also serves as chairman of the LightBridge Hospice & Palliative Care sister organization, the LightBridge Hospice Community Foundation. Through her work with the foundation, Mendlen is able to provide the gift of hospice to patients and families who could not otherwise afford those services.



Michael Jones

Michael Jones excels in the corporate world while staying highly active in the community. While Jones may be an attorney by trade, he makes it his personal job to ensure that the right kinds of introductions are made between business professionals and dealmakers. He is active in the MIT Enterprise Forum San Diego, Association for Corporate Growth, ProVisors San Diego as the group leader of the Downtown 2 Group, San Diego Breakfast Rotary Club, among others. Since 1996, Jones has been with Higgs Fletcher & Mack LLP, one of the largest San Diego-based law firms, and a partner since 2001. He has received the highest rating (AV Preeminent) available from Martindale-Hubbell for ethics and legal ability. As a corporate transaction attorney, Jones is involved in some of San Diego's major business dealings. He has been involved in more than 500 corporate transactions. He represents about 40 mid-market companies in a wide-range of industries including clean tech, electronic design and manufacturing, financial services, professional services, real estate development, securities brokerage, food manufacturing and distribution, electronic components distribution, and health care services. Jones represents both start-up and established mid-market companies. He was the co-founder and president of an apparel manufacturing and distribution company, which ultimately was sold in a leveraged buyout to a group of retired Fortune 100 executives.

Stacy L. Fode

Stacy L. Fode is a partner with Brown Law Group, a results-driven law firm focused on employment law, experienced in litigation, and known for its integrity and long-term client relationships. Fode focuses her practice on business litigation with an emphasis on employment litigation and advisement. She specializes in the representation of business clients in all aspects of employment law, including wrongful discharge, discrimination, sexual harassment, whistle blower, employment agreement disputes and wage and hour compliance matters. Fode's clients include employers in the financial, insurance, technology, energy, and telecommunications industries. Fode has been a frequent speaker on employment and diversity-related issues and has appeared on television segments on Fox News, NBC, and CBS discussing these topics. In addition, Fode has published several articles on employment and related issues and regularly conducts employment-related training seminars for employees and employment lawyers. Fode is a past member of the board of directors of the San Diego County Bar Association and a past president of Lawyers Club of San Diego. Fode also is a member of the American Bar Association, Association of Business Trial Lawyers, California Women Lawyers, The National Association of Minority and Women Owned Law Firms, and Women Presidents' Organization-San Diego chapter.



Laura White

Laura White is vice president of development for Monarch School, a public K-12 school in Downtown San Diego exclusively for homeless youth. She spends her own dollars supporting Monarch students, regularly buying supplies and clothing. White joined Monarch School in the fall of 2010 and has since made enormous strides in elevating the organization. She has a proven track record in raising funds, delivering award-winning grant proposals and driving organizational restructuring that improves program revenues, expands services and increases volunteer staffing. Under her leadership, Monarch launched the capital campaign in April of 2011 and has since raised \$2.5 million, in addition to the nearly \$2 million for annual operating funds. Before joining the Monarch team, White's passion for her community and serving a broader cause brought her to other nonprofits in San Diego. She was the annual fund manager at Casa de Amparo from 2003 to 2006, serving abused foster children in the county. She then joined TERI Inc. for four years as their first director of development, helping to fund programs for individuals with autism and other development disabilities. In both of these positions, she earned annual employee recognition awards. She still volunteers with TERI, forming lifelong friendships with its special needs clients.



Scot Sandstrom

A leader in the San Diego homebuilding industry for many years, Scot Sandstrom has led his company to success in difficult times and is well positioned to continue his role as a leader in San Diego's real estate industry. A 24-year veteran of the homebuilding industry, Sandstrom started New Pointe Communities (NPC). His original plan to offer land development changed after the Witch Creek fires. Sandstrom bought 20 empty lots from fire survivors who could not rebuild or did not want to re-build, a win/win for both NPC and the fire survivors. He and his team rebuilt 20 homes in Rancho Bernardo to standards that would help these homes survive future fires and perform more energy efficiently. To date, NPC's entities invested more than \$9.5 million within the Rancho Bernardo community and created 3,500 construction jobs. Sandstrom's firm has nearly 50 single-family or row homes built or in development. All of NPC's homes exceed other standard new homes' energy efficiency performance by as much as 35 percent, certified under SDG&E's Advance Energy Efficient Home Program. At a time when homebuilding nearly halted, NPC has outsourced subcontractor work to more than 60 local companies, creating jobs for countless individuals in the county.





Judy Forrester

Judy Forrester has been a fixture in the San Diego business and nonprofit community for more than a decade. She currently serves as Bank of America's senior vice president and market manager of global marketing and corporate affairs for San Diego/Imperial counties. Her responsibilities include executing the bank's commitment to corporate social responsibility by leading the local partnership with the National Bank of America Charitable Foundation, a role that enables the bank to make San Diego a better place by strengthening local nonprofits throughout the region to provide vital community resources and assistance to San Diegans in need. Forrester is a member of Rotary Club 33 and is a member of the board of directors for various organizations including the Downtown Partnership, Economic Development Corporation Foundation and LEAD San Diego.

Prior to joining Bank of America, Forrester served as president/CEO of LEAD San Diego, where she fostered programming aimed at advancing the quality of life in San Diego through educating a growing network of civic leaders. Under Forrester's leadership, the organization underwent a dramatic restructuring that redesigned the business model and stabilized the financial structure to allow the organization to thrive and educate generations of leaders in the San Diego/Baja region for the next 25 years.



Steve Center

Cushman & Wakefield Senior Director Steve Center is a 21-year commercial real estate veteran who has spent the last 19 years in executive rolls for owners, including Bixby Land Co., Shea Properties, Irvine Company Office Properties and Legacy Partners. In that time he has completed the leasing, marketing and tenant improvement construction of more than 15.5 million square feet of office, R&D and industrial space throughout California and Nevada. His experience also encompasses acquisitions, re-positioning and development as well as asset management and property management. With Cushman & Wakefield since 2003, Center brings a scope of experience and a unique understanding of what it means to "think like an owner." As a highly respected professional in the San Diego commercial real estate community, he adds a dynamic element of strength to the company. Center is committed to executing the company's strategic growth initiative for the market. He intends to take the Cushman & Wakefield Institutional Advisory Group's service beyond brokerage, advising institutional owners of office and corporate headquarter properties in the central markets of San Diego County. With Center's direction, expect to see Cushman & Wakefield's Institutional Advisory Group gain market share, transact some of the largest deals in 2012 and grow the firm's service business. Center served as president of the San Diego chapter of the National Associate of Industrial and Office Properties (NAIOP) in 2008 and served on the board and executive committee from 2004 to 2010.



Santiago Horgan

Santiago Horgan, M.D., is chief of minimally invasive surgery and director of the Center for the Future of Surgery at the University of California San Diego. After five years of performing a series of groundbreaking scarless surgeries, he has opened the Center for the Future of Surgery—the largest site in the world dedicated to developing new minimally invasive surgery techniques. Horgan, 46, was the first surgeon in the U.S to remove a man's diseased appendix through his mouth. Always sporting a Hermes tie, this Argentina native is a go-getter. The experience of getting trained by him is known as "getting (H)organized." His daily goal is to shorten hospital stays and to make surgeries safer for patients. His novel techniques have inspired episodes of "ER" and "Grey's Anatomy." He has even been spotlighted in TIME Magazine as an innovator in surgical care.

Catriona Jamieson

Catriona Jamieson, M.D., is an assistant professor at UCSD Moores Cancer Center, the only National Cancer Institute-designated comprehensive cancer center in the San Diego region. Jamieson specializes in treating patients with leukemia and other types blood cancers. Although some effective treatments are available, most have serious side effects and individuals can become resistant to the treatments. Jamieson studies the mutant stem cells that can give rise to cancer stem cells. Cancer stem cells may lie low to evade chemotherapy and then activate again later, causing the disease to progress and become resistant to treatment. Jamieson's goal is to find more selective, less toxic therapies. Her research work is funded by the California Institute for Regenerative Medicine and she currently heads one of the only clinical trials using a drug therapy developed through stem cell research (featured on "CBS World Report with Diane Sawyer"). Jamieson is at the forefront of the fight against cancer, developing promising new therapies and treatment options. Last year, Jamieson was featured in GQ magazine's "Rock Stars of Science."



Tara Hutchinson

Tara Hutchinson leads a team of structural engineers at the UCSD Jacobs School of Engineering who are preparing for a series of earthquake tests focused on nonstructural components, including a functioning elevator, stairs, ceilings and passive and active fire suppression systems such as sprinklers and partition walls, in a full-scale, five-story concrete building on the world's largest outdoor shake table. The tests are being performed at the Englekirk Structural Engineering Center at UCSD and will be the first of their kind in the United States to focus on a broad range of systems and equipment that can malfunction during an earthquake and make it more difficult to evacuate buildings, which can lead to more injuries and deaths. Hutchinson's research focuses on assessing the performance of structural and nonstructural components during an earthquake, as well as using computer vision and machine learning to estimate earthquake damage.



Pedro Anaya

Pedro Anaya, a native of San Diego County, worked in San Diego's nonprofit sector for nearly a decade before joining Southwest Strategies (SWS), a well-respected full-service public affairs and communications firm that specializes in securing government entitlements for complex projects. In his role at SWS, Anaya assists in the development and implementation of strategic programs to assist clients in building productive relationships with stakeholders, elected officials, public agencies and the community. In 2004, Anaya joined the staff of the Jackie Robinson Family YMCA where he worked to ensure that all had access to its programs regardless of economic status. Most recently he served as the executive director of the Greater Golden Hill CDC where he worked with neighborhood stakeholders to improve the quality of life and the business atmosphere in Greater Golden Hill. He is a co-founder of the San Diego César E. Chávez Commemoration Committee, which for the past 17 years has hosted the largest series of events in honor of Chávez in the country. For his work in the community, he has received the Cesar E. Chávez Social Justice Award, the Channel 10 Leadership Award and in 2003 was selected as one of five International Reebok Humanitarian award recipients.





Simon Wong

As the president of Simon Wong Engineering, one of California's leading consulting engineering firms, Simon Wong has had a hand in some of the most integral transportation projects in San Diego, providing structural design, bridge design, and construction management services. Some of the projects he and his firm have worked on include providing construction management for the I-15 freeway, and bridge design for San Diego's trolley bridge structure. In addition to helping the county of San Diego and organizations such as SANDAG and CALTRANS complete effective and cost-efficient transportation projects, Wong translates his commitment to San Diego to the community that surrounds him. He will continue to take an active role with both professional and diverse groups such as the Corporate Affiliates Program for the UCSD Jacobs School of Engineering, the Southeastern Economic Development Association, the San Diego Asian Business Association, Women in Transportation Society and the American Public Works Association for San Diego.



Phil Rath

Phil Rath is the president of Public Policy Strategies Inc. (PPS), bringing nearly a decade of public sector policy-making experience to the firm. His expertise in guiding controversial and high-profile projects through public scrutiny is invaluable to the success of its clients' initiatives. Most recently, Rath served as deputy director of policy for San Diego Mayor Jerry Sanders from 2007 to 2010. His portfolio in the Mayor's Office included policy responsibility for citywide land use, redevelopment, real estate asset management and major capital projects, including the new Main Library, proposed new civic center, proposed Convention Center expansion and potential new Chargers stadium. Rath also developed and managed relationships with outside government agencies, including the Port of San Diego, County of San Diego, Centre City Development Corp. and various state and federal agencies and officials. Prior to joining the Mayor's Office, Rath served as senior policy adviser for San Diego County Supervisor Bill Horn, where he advised on and executed policy initiatives in areas ranging from land use and public works to law enforcement and economic development. Rath serves on the board of directors of the Downtown San Diego Partnership. He is a graduate of Point Loma Nazarene University and was captain of its national championship-winning Parliamentary Debate team. He and his wife, Mary, have two sons; Alex, 5, and Markus, 3. They reside in North Park.



Rick Bach

As Turner Construction Co.'s senior vice president for the Southwest region, Richard Bach oversees 410 employees in offices in Los Angeles, Orange County, Phoenix, San Diego and Las Vegas. Heading a company with San Diego revenue in the millions of dollars, Bach is helping make Turner Construction Co. one of the top-ranked construction company in the nation. Under Bach's leadership, Turner has been involved in some of the most important projects in the region, including the \$140 million new San Diego Central Library (currently under construction); the \$1 billion joint venture San Diego International Airport Green Build project (currently under construction); \$65 million San Diego City College Business and Humanities buildings (currently under construction); the \$213 million bachelor enlisted quarters at Camp Pendleton; \$104 million UCSD North Campus student housing; among many others. Bach also serves as the chair for the board of directors of the Downtown San Diego Partnership. As the chair, Bach led the board of directors to develop business attraction and retention programs, a Downtown Partnership restructure and establishment of a Political Action Committee (PAC). Bach has focused his energy particularly on the Downtown Partnership restructure and forming a PAC.

Michelle Pagni

Michelle Pagni is senior vice president of human resources at San Diego County Credit Union (SDCCU) and has more than 17 years of experience in human resources management, including positions with credit unions and banks. 2012 will be Michelle Pagni's first full year with San Diego County Credit Union, San Diego's largest locally owned financial institution. She joined SDCCU in the spring of 2011. In 2012, Pagni will be involved with developing and directing human resource policies and programs, including organizational planning, training, employment, compensation, benefits, safety and health and employee services. "Michelle has been a welcome addition to our team," said SDCCU President and CEO Teresa Halleck. "She has a demonstrated track record of collaboration and commitment that SDCCU embraces, and brings strong experience and knowledge to help us continue to achieve our goals." Pagni attended Chapman University and Grossmont and Cuyamaca Colleges. She is active in the industry, currently serving as the chairperson of the Port of San Diego Personnel Advisory Board. She also is a member of San Diego Society for Human Resource Management and HRD Network, a networking trade group for credit union professionals. Additionally, Pagni has supported many local philanthropic organizations. She has been a supporter of UCSD Burn Center, George Mark Children's Hospice Home, The Chadwick Center at Rady Children's Hospital and Promises2Kids.



William W. Eigner

William Eigner is the go-to guy for emerging businesses and the angel and venture capital investors investing in them. With his Stanford connections, his service on the boards of San Diego Venture Group and CommNexus, and his involvement in Procopio's Silicon Valley office, Eigner has developed a powerhouse network of investors and entrepreneurs who are fueling the rise of emerging and established businesses in technology, energy, life sciences and other sectors. Recognized as one of San Diego's top transactional attorneys, and a past U.S. Supreme Court judicial intern, Eigner has a knack for getting companies and investors what they need to succeed. Eigner's practice emphasizes venture capital, angel financing, seed capital and the financing, governing, operating, buying, selling and merging of growing businesses. Eigner is a director of the San Diego Police Foundation, a past director of the San Diego Regional Chamber of Commerce and a member of the chamber's Public Policy Committee. Eigner serves on the board of the Mundoval Fund, a publicly traded, global mutual fund. He serves on the Board of Advisors of NewBlue Inc., Pixon Imaging, Vinculum Communications Inc. and other companies. He is a former trustee of La Jolla Country Day School and a former member of the Bishop's School's Headmaster Advisory Council. Eigner is also a former trustee and land use chairman of the La Jolla Town Council.



Chris Nayve and Patricia Marquez

Chris Nayve and Patricia Marquez are leading University of San Diego's charge to create more social entrepreneurs who can help find innovative solutions to social and environmental problems both at home and around the globe. This fall, USD was named an Ashoka Changemaker Campus, an honor bestowed on only 14 other U.S. campuses to recognize efforts to become a hub of social innovation through education, research and service. Each year USD students volunteer nearly 400,000 hours of community service, ranging from mentoring and tutoring local youngsters to creating a solar power project for a village in Sudan or providing health care to residents in Haiti. As co-chairs of USD's Changemakers Hub, Marquez and Nayve want to expand on USD's efforts such as microfinance projects to help small businesses and entrepreneurs both in San Diego and Mexico. They've already created the Social Innovation Challenge that will give USD students the opportunity this spring to win \$30,000 in seed money for social ventures to make a positive impact on the world and are looking to do even more. "We've got a real opportunity to emphasize the value of social innovation and integrate it into our curriculum," Marquez says. Adds Nayve, "Social entrepreneurship opportunities develop from new ideas, new research and new approaches to the social issues that define our times. At USD, it is our mission to teach students not only how to make a living, but how to make a difference through academics and hands-on application."



Banking Outlook 2012

By Jennifer Whitelaw

Opportunities and challenges abound for San Diego's community banks

Two local community bankers who have successfully steered their banks through turbulent times see opportunities and challenges for San Diego's community banks in 2012.

Alan Lane, president of Silvergate Bank, and Dan Yates, president of Regents Bank, operate several branch offices throughout San Diego County. Both banks are headquartered in La Jolla.

Yates and Lane believe that the demand for loans will remain tepid in 2012. Coupled with constantly evolving government compliance regulations, these market forces put downward pressure on profit margins for all banks.

San Diego has seen its fair share of community bank failures, mergers and acquisitions over the past few years. Last year, Sunrise Bank was sold to AmericanWest Bank and Embarcadero Bank and Coronado First Bank merged. In previous years, Commerce West Bank acquired Discovery Bank, San Diego National Bank failed and was acquired by US Bank and City National Bank acquired 1st Pacific Bank.

In the first quarter of this year, Regents Bank is finalizing its sale to Grandpoint Capital, but will continue to operate as Regents Bank and maintain its current, local leadership team. The similar operating styles and strong capital positions of the two banks led to their partnership.

Lane expects San Diego will see additional mergers and acquisition activity in 2012, but more so in 2013 as the gap between what buyers are willing to pay and the expectations of sellers narrows.

San Diego community banks may fare better than their California brethren, though, because San Diego has higher employment growth and a lower unemployment rate than the state averages. Additionally, San Diego maintains a very diverse economy and its fair share of thriving companies.

Still, much of the growth banks hope to see in 2012 must come from taking clients away from their competition.

"Banks with strong lending teams and effective marketing strategies will succeed while other competitors will struggle," said Yates.

Both bankers expect interest rates to stay flat, which further limits a bank's profitability. To counter these downward pressures, Lane and Yates agree that, in addition to recruiting more clients, some banks will have success growing their businesses by expanding into niches.

Silvergate Bank has already found success with its mortgage warehouse lending division, which provides short-term financing to mortgage banking companies. Since April 2009, Silvergate Bank has funded close to \$3 billion in new mortgage loans.

Lane notes that while lending activity is slow, it's a great time to

buy for those who can afford it. "Silvergate Bank is currently offering starting rates as low as 3.75 percent for owner-occupied commercial real estate, and businesses that have survived the downturn may see this as a great time to purchase their own building or to refinance an existing loan," he said.

Through its new affiliation with Grandpoint Capital, Regents Bank increases its lending capacity. Accordingly, the bank will leverage this advantage to accommodate the niche of businesses with a need for expanded lending facilities. Regents Bank plans to supplement its organic growth by maintain its successful mortgage warehouse lending business and through strategic mergers and acquisitions. To that point, on Jan. 20, Grandpoint Capital announced its acquisition of California Community Bank, which will be merged into Regents Bank.



Alan Lane



Dan Yates

Lane and Yates agree that community banks with good lending capacity can be a tremendous asset for local businesses, especially those applying for loans or lines of credit. By their very nature, community bankers understand local business and geographic dynamics. Their decisions get made locally by people who have relationships with their clients and community.

"We feel responsible to our clients, and we're truly going to help them make the best lending decision we can," said Yates. "We don't rely on an automated lending decision process like you find at some mega banks. We use people who have established relationships with our client to make decisions."

Lane agrees, noting that community banks are the answer to the problem posed by the Occupy Wall Street populist movement. "We offer the service and sensitivity to the community that these social activists see is missing from the large Wall Street financial institutions," he said.

Moving forward, another trend that merits watching is the use of technology to transform the business of banking. Lane says technology can be the "great equalizer" between big and small banks.

"Community banks can leverage technology to alleviate the need to have many branch offices," he said. "Online banking, mobile banking, remote deposit capture and lockbox services can allow community banks to compete quite effectively with larger banks."

The worst is behind us

By David Marino

One's stand on an improving commercial real estate market all depends on where one sits. For tenants, an improving commercial market results in higher rents, fewer concessions and less flexibility. For a landlord, it results in higher income, less costs and more stability. But whether you are a winner or loser in an improved commercial real estate market, the fact is that 2012 will be a transitional year on the way to a more healthy commercial real estate market for property owners.

The commercial real estate market ended in 2011 with strong signs of a recovery in the making. In the fourth quarter, 865,000 square feet of office, lab and industrial space came off the market, making 2011's net absorption 1.957 million square feet of total space. On the heels of the 2.134 million square feet that came off in fourth quarter 2010, a combined 8 percent of the total inventory of available space came off the market in the last five quarters combined.

Most Improved Markets

While every San Diego office submarket, except for Downtown, saw a drop in availability over the last two years, the most improved office submarkets were Sorrento Mesa, the I-15 corridor, Del Mar Heights and Mission Valley. UTC, Carlsbad and Downtown ended the year with the highest office space availabilities in the county and continue to be where the best value can be found. Downtown and Carlsbad both struggle with anemic leasing volume — averaging vacant space on the market of nearly 2.5 years apiece. There has been a mild recovery in Torrey Pines wet lab space, as the biotech sector shows signs of recovery, and bio-fuel companies have added to demand for wet lab space. As UTC Class A office shows signs of firming up in the near future, 2014 will be a tough year as LPL Financial relocates out of six buildings on the Towne Centre Drive corridor and into a new 417,000-square-foot high-rise build to suit building with Hines at La Jolla Commons in UTC. Del Mar Heights should see some recovery slowing in the next year as Bank of Internet moves out of 40,000 square feet in that market, and other Del Mar Heights tenants consider value-oriented submarkets, and make moves accordingly. Downtown's new challenge is lack of quality “cool” space for a surge in tech-company interest in locating there; alternatively, San Diego companies are beginning to fully-understand the value of being in Downtown's “California Enterprise Zone” — which in many cases offsets all of a company's parking expenses.

Landlords Will ‘Test the Ceiling’

2012 will be another year of net absorption across all product types, with likely another 2,000,000 square feet coming off the market. As such, we expect to see landlords “testing the ceiling” of how far they can push rents. We are already seeing landlords coming out with proposals offering less free rent, higher annual rent increases, and higher face rates. The transactions we did in 2010 where we negotiated at least a month free per year of lease term (many leases we closed with two months free per year of term), moving allowances, low annual rent increases, and termination rights will go down in history as the bottom of the commercial market in this last commercial real estate correction. 2011 was a year of modest firming, where face rates remained unchanged, but landlords began to eat away at free rent concessions and moving allowances. 2012 will go down as a transitional year, where the pendulum starts to move towards the landlords' favor, and tenants that lock in long term leases now are going to look wise for many years to come.

Cause And Effect

On the surface, a more expensive commercial real estate market would seem to be bad news for tenants. However, we have to consider cause and effect. Rents rise when demand exceeds supply. Increased demand for space is being driven by increased revenues and profits of local businesses and related hiring in the San Diego region. Job growth is good for the economy, as people come off unemployment rolls and are converted to taxpayers again, and have the ability to consume goods and services and drive further economic growth. Increased demand for space is also driven by our rebounding capital markets that help create new companies, and allow existing ones to grow. Rent growth is a natural economic byproduct of an improving economy. As an asset class, commercial real estate is estimated to be worth \$23 trillion according to Prudential Real Estate Investors, and a recovery in that asset class helps support our banking systems and general economic stability — a healthy and balanced commercial real estate sector is ultimately good news for all, and not just landlords.

David Marino is principal of Hughes Marino, the largest San Diego commercial real estate company with brokers exclusively specializing in tenant representation for lease negotiations and building purchases. (619) 238-2111. Email: david@hughesmarino.com.



Onstage this Month: *Family Feuds*

By Pat Launer



The holidays gave us plenty of family time — and more than likely, some of the...shall we say, vexation that comes along with it. So it's always comforting to watch a family that's even more dysfunctional than yours. It doesn't matter if you're royalty or Just Plain Folks, when it comes to money, power and passing the torch, the battles will get bloody — whether it's the 12th century ("The Lion in Winter") or the 20th ("Dividing the Estate").

"The Lion in Winter" at North Coast Repertory Theatre

James Goldman's "The Lion in Winter" has been called "the 12th century 'Who's Afraid of Virginia Woolf?'" — which means the banter is brutal, the marriage is monstrous and the humor is wicked and black. It's delicious historical fiction (the characters and outcomes are real; the situations aren't). The 1966 drama vividly depicts the overheated relationships among Henry II and his clan — the indomitable Eleanor of Aquitaine, the wife he's kept imprisoned for the past decade, after she instigated a rebellion against him; and their three treacherous, traitorous sons: violent first-born, Richard (AKA the Lionheart); Geoffrey, the neglected, conniving intellectual; and the youngest, John, a spoiled-brat.

The royal guests this Christmas Eve are Philip II of France (the son of Eleanor's ex-husband) and Philip's half-sister, Alais, who was betrothed to Richard at age 8, but has since become his father Henry's mistress. Just another pleasant little holiday gathering. You might remember Richard O'Toole and Katharine Hepburn going at it in the acclaimed 1968 film.

The main event is the merciless political wrangling for the crown. As the characters connive and conspire, sibling rivalry and marital jealousy play out as war, treason, even murder.

"I've always loved the play," says North Coast Repertory Theatre artistic director David Ellenstein, who chose it as part of the company's 30th anniversary season because it was first produced in North Coast Rep's inaugural year. "And I knew I would be able to get good people to play those great roles."

"Dividing the Estate" at The Old Globe

Life and death also take center stage in "Dividing the Estate," the final play by Oscar-winning screenwriter and Pulitzer Prize-winning playwright Horton Foote (he died in 2009 at age 92).

The Gordons are malcontents in a fading Southern dynasty dominated by Stella, the octogenarian matriarch. It's 1987, in the fictional town of Harrison, Texas. A recession, plunging real estate values and an unexpected tax bill have catapulted the family into



The three warring sons, from left, Richard Baird, Kyle Sorrell and Jason Maddy, in 'The Lion in Winter' at North Coast Repertory Theatre. Photo by Aaron Rumley.

the turmoil of an uncertain future. Stella's less-than-savory spawn — predatory Mary Jo, complacent Lucille and alcoholic Lewis — engage in spirited debate about whether they should split the family holdings while their mother is still alive, in order to ensure themselves financial independence.

The Broadway production was nominated for a Tony Award for Best Play in

2008. Most of the original cast, including theater legend Elizabeth Ashley, will be here for the West Coast premiere at the Old Globe, under the direction of Michael Wilson, who's helming the piece for the third time.

"I've never tired of exploring this play," says Wilson. "It's so layered and wonderfully rich. I think it's one of Horton's finest, and among the favorite projects I've done in my career."

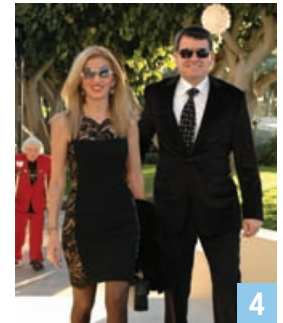
"The play is all about the importance of family," says Wilson. "The difficulties of being in a family with a stern parent who insists on maintaining order and discipline, even with adult children. We all know that, even after we become adults with our own families, when we get back with our family of origin, we quickly revert back to being children."

"The Lion in Winter" runs through Jan. 29 at North Coast Repertory Theatre in Solana Beach. (858) 481-1055. theoldglobe.org.

"Dividing the Estate" plays in the Old Globe Theatre through Feb. 12. (619) 234-5623. theoldglobe.org.



Hallie Foote (left) as Mary Jo and Elizabeth Ashley as Stella Gordon in 'Dividing the Estate'. Photo by Jann Whaley.



San Diego Council on Literacy: 1. Host David Copley with Judith Harris, immediate past chair for the San Diego Public Library Foundation. 2. Phil Blair with Linda Katz, host David Copley and Mel Katz, chair of the San Diego Public Library Foundation. **Innovation Night at the La Jolla Playhouse:** 1. Nobel Prize winner Carol Greider with Ivor Royston of Forward Ventures. 2. Debby Buchholz, general manager of the La Jolla Playhouse, with Tom Murphy and Tim Scott. 3. Brianna and Kris Lichter. **Opera:** 1. International Couture and Costume Designer Zandra Rhodes with hosts Richard and Jennifer Greenfield. 2. Bel Canto patrons Abeer and George Hage.

Fundraising Trio Story and Photos by Margo Schwab/SanDiegoSocialDiary.com *Chairman's Circle for Literacy • Innovation Night • Opera Season*

David Copley hosted the 18th annual Chairman's Circle Reception for the San Diego Council on Literacy at his home in La Jolla. Among the prominent guests were Andrew Shelton, Judith Harris and Dr. Robert Singer, Robert Horsman from US Bank, Jay Hill, and the featured speaker, John Corcoran, who learned how to read at age 48.

Innovation

Next it was clearly a synergistic evening of science melding with artistic production as the third annual Innovation Night took place at the La Jolla Playhouse. A multitude of biotech attendees enjoyed Giuseppe's Fine Catering, and a superb performance of Broadway-bound "Jesus Christ Superstar."

Event Founder Ivor Royston had this to say: "The purpose is to foster the importance of integrating art and scientific technology in our lives, something that both Steve Jobs and Jonas Salk believed strongly in. With Innovation Night we bring together the technology innovation community of San Diego with one of the most innovative theaters in the country, The La Jolla Playhouse. 'Jesus Christ Superstar' was a great example of innovative theatre."

Opera Season Opening

And things geared up for the start of opera season with a sunset cocktail party at the beautiful La Jolla home of Jennifer and Dr. Richard Greenfield. International designer Zandra Rhodes entertained guests with a few displayed opera costumes she has done over the years, and a talk regarding her involvement with the opera. Guests there were at the Bel Canto level, having pledged to San Diego Opera a generous \$10,000 for 2012 .

To learn more about the San Diego Council on Literacy, visit literacysandiego.org.

To learn more about the La Jolla Playhouse, visit lajollaplayhouse.org.

To learn more about the San Diego Opera, visit sdopera.com.

To see photos of these and other events, visit sandiegosocialdiary.com.

To contact Margo Schwab, email socialdiarymagazine@gmail.com

Adventures in Food and Wine with Lisa Redwine

Advanced sommelier has a taste for experimentation

By Donna Marganella

Lisa Redwine's career is like a great meal—a mélange of many ingredients that miraculously come together with delightful results. "There's nothing I wouldn't do in this business," says the professionally-trained chef and master sommelier. "From cleaning a grease trap to opening a thousand dollar bottle of wine. I love it all."

And she has done it all. Her restaurant resume reads like a who's who of world renowned San Francisco restaurants. She has a degree in hotel and restaurant management from the University of Wisconsin, a degree in Culinary Arts from the Culinary Institute of America, and is an Advanced Sommelier certified by the Court of Master Sommeliers.

Today, as the food and beverage manager for the La Jolla Beach and Tennis Club, Redwine has more than a full plate. She oversees day-to-day operations for the Shores Restaurant and is in charge of its wine program. Redwine is also responsible for wine programs at the Marine Room, the Club Dining and La Jolla Shores catering department.

Demanding? You bet, but Redwine wouldn't have it any other way.

"When I'm all caught up with nothing left to do, I'm miserable," she admits.

The mix of daily activities and the frenetic pace are what keep her happy. "The unpredictability of the restaurant business is one of the things I love," she admits. "And it's an extension of everything I enjoy so it's almost not fair to call it a job. I manage four different wine programs at the hotel and I'm fortunate to have that variety."

In spite of describing her mother as a "truly horrendous cook," Redwine says her attraction to all things culinary started early.



Lisa Redwine. Photo by Joel Ortiz.

"We always had very good quality food when I was growing up." There was a local farmers' market; her grandfather was a butcher and her grandmother a cheese maker and "an amazing cook." "We never had fancy food," Redwine says. "But we always had the very best ingredients—local and fresh." She also admits to a love of experimentation and adventure with food and wine. "I tell my wine reps, bring me the things no one else will buy and let me try it."

Of course her wine menu for the Marine Room follows a more classic, fine dining tradition, and here Redwine is able to put her wine and culinary expertise to good use with the challenges of menu paring. "That's where your education comes in, where you have to rely on that knowledge of fundamentals," she says. In addition to her early exposure to quality ingredients Redwine, the daughter of two educators, stresses the importance of education and continuous learning as keys to success in the food and wine biz.

Although her parents taught, that was one profession that didn't appeal to her. "I never wanted to teach and thought it was something I'd never do professionally," Redwine says. But her experience teaching the course,

Exploring Wine at San Diego State, has been an unexpected pleasure. "It's been surprisingly rewarding to teach," says Redwine. "And so gratifying to see someone learn and blossom in class, to see students get hooked." She also cites staff training and teaching as an equally rewarding part of her job at La Jolla Beach and Tennis. She enjoys sharing her expertise and experience with staff, coworkers and customers alike. "It's wonderful to give people that confidence, to help them develop their knowledge and determine what they like regardless of price." In the end, Redwine says, it's just a bottle of wine and it shouldn't be intimidating.

When asked about common misconceptions that customers have Redwine says, "People think wines are too expensive," she says citing the La Jolla Shores restaurant to demonstrate her point. "We don't have any wines over \$100 a bottle," she says. "And most are priced under \$60. That's a lot of variety and adventure for a reasonable price." She delights in talking to guests in order to understand what they enjoy, and then introducing them to a new wine that surprises and pleases. That match is very rewarding for Redwine.

Finally, when asked if she has any advice for young people interested in food and beverages and the restaurant industry, her answer is again simple and direct. "There should never be any job that's beneath you," says Redwine, whose initial exposure to wine was taking inventory with the sommelier during one of her first restaurant jobs. "Everything you do is an opportunity to learn something new and it's critical that you don't close yourself off to new things or start getting caught up in absolutes. There's never only one answer."

The Insurance Cycle: *What to Expect in 2012* By Jeffrey W. Cavignac

The insurance industry marches to its own economic drum. Historically it has fluctuated between what are called hard and soft markets.

Every insurance underwriter we talk to today wants 5-10% higher rate on renewal, and some lines of coverage or underwriters want or require substantially more. Unfortunately for the underwriters, and fortunately for those who buy insurance, the industry's robust surplus is keeping rates on preferred accounts from increasing.

So what will happen to your insurance rates in 2012? It really depends on your individual risk profile as well as which line of coverage you are considering. Here is our best estimate of what you can expect:

The Property and Casualty Market

The market in general should be relatively flat, although property risks in wind-prone areas will see some increases as a result of the recent hurricanes and tornados. Capacity could also be an issue, so if you have a significant property portfolio in these areas, you will want to start working on your renewals sooner than normal. General Liability and Excess Liability are anticipated to be flat. Auto rates could actually come down. This has been one of the most profitable lines recently.

Professional Liability

Professional liability is all over the board. The poor economy has adversely affected some lines. Real estate attorneys, for example, are seeing increases, as are attorneys specializing in intellectual property. Law firms in general, as well as the accounting profession, should see stable renewals

Medical Professional

This line of insurance is also intensely competitive due to favorable loss experience caused by lower claims frequency, increased focus on patient safety, and some reserve reductions.

Directors and Officers Liability

While pricing on average has been stable, this line is seeing increased loss ratios. This is a reflection of the economy; when companies do poorly, there are more lawsuits against the directors and officers. Accounts are being underwritten more carefully, specifically companies heavily involved in M&A (mergers and acquisitions) activity.

Employment Practices Liability

This line is experiencing price increases on average of 10-20%. As with directors and officers liability, the poor economy is causing an increase in lawsuit (claim) frequency and several companies have withdrawn from the market due to bad results.

Workers Compensation

Nationally, conditions in the workers compensation marketplace continue to deteriorate. In California, things are worse; rates here remain near an all-time low.

If you believe the Bureau, rates in 2012 will be flat. If you look at the combined ratios, however, you will conclude that they have to go up. For budget purposes, assuming your experience modification remains unchanged, we would figure on a 10-15% increase.

Surety

The surety bond market is nervous, to say the least, although 2011 should be a profitable year. The concern arises out of a continued stagnant construction market and razor-thin profit margins. Most surety experts feel that performance bond claims will increase in 2012 and 2013. Contractors are being closely underwritten and surety underwriters are looking for strong cash flow, realization of projected profits, and reasonable overhead as a percentage of volume. Debt loads, owner financing and contract terms are also considerations.

Benefits

We are cautiously optimistic in our 2012 forecast. Medical insurance rates for both HMO and PPO plans will see single-digit increases in 2012. Health Savings Accounts (HSA) and Health Reimbursement Arrangements (HRA) have settled in at high single-digit/low double-digit increases.

Wellness plans and a focus on employee productivity, employee engagement and absenteeism will lower the human capital cost and drive dollars to the bottom line.

Conclusion

The insurance marketplace will fluctuate depending on various factors including surplus, return on equity, and the economy in general, and there is nothing anyone can do about it. Businesses need to focus on what they can control: the frequency and severity of their claims and losses, which drive their insurance costs. Companies that allocate resources to effectively manage risk are going to be more profitable than those that don't.



Jeff Cavignac is president and principal of Cavignac & Associates, a commercial insurance brokerage firm at 450 B Street, Suite 1800, San Diego.

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Lawyer as Troubadour:

Attorney Patti Zlaket works the law by day and croons the clubs at night

By Sydnie Moore

As an attorney, Patti Zlaket fights for justice by day — but more often than not her evenings are spent performing her sweet, soulful brand of vocals, melding elements of contemporary folk, funk, blues and pop music.

A seasoned performer and touring troubadour, her dual role as both a performer and lawyer allow her to aptly express her biggest passions. “I have the best of both worlds, and am very blessed to be where I am,” she says. “I’ve always been passionate about fighting noble battles, which I get to do as an attorney, yet am still able to nurture my creativity through my music.”

According to fans and colleagues, it is Zlaket’s fiery passion, as well as her energetic humor and spontaneous approach, which make her such a dynamic performer, as well as a legal force to be reckoned with. “Patti has a unique style — a compelling combination of passion, humor and intellect — which make her very effective as a litigator and a performer,” said Julie Thorpe Lopez, a local attorney and longtime friend.

Her decision to study law was triggered by a desire to make a difference. “I have always been a crusader of sorts,” she says. So, following a 20-year career in music working in production and performing nationally and internationally, Zlaket, 42, took the plunge and went to law school a few years ago. “I had an interest in the law for years, but was well into my 30’s before I considered going back to school.”

Recently named an associate at Casey Gerry, a plaintiffs’ law firm headquartered in Bankers Hill, the vocalist and pianist has been performing for fans since she was seven. And though she is consumed by day with her busy law practice, she still makes time to satisfy her love of performing. “I was into drama in high school and college, and started performing regularly right after college. Now, I sing at local places like Humphrey’s and La Papagayo in Encinitas, and will never shut the door on that part of my life.”

Why did she become a lawyer when her musical career was thriving? “I’ve always been cause oriented, that’s been part of my character since very young,” she says. “I’m a big supporter of the underdog, and believe in fighting for what is right, so consumer law feels right to me.”

She comes by a love of the law naturally. “I come from a family of attorneys, and grew up with an early appreciation of the law, and fighting for what is right.”

Not surprisingly, she finds many similarities between the two professions.

“Thinking on your feet, reading a room, and having enough



Patti Zlaket in performance.

confidence to deal with spontaneity is a fundamental part of both litigating and performing,” Zlaket explains. “The ability to perform under pressure and to act in the moment are also important attributes for both lawyers and entertainers.”

Her knack for entertaining took an unexpected turn last year, when she added “Stand up Comedienne” to her resume after her performance at the LAF-Off (Lawyers are Funny) fundraiser, which benefits the San Diego Volunteer Lawyer Program. She won the competition hands-down, and since then, has taken her Stand up Comedy act on the road, performing for organizations such as the American Board of Trial Advocates (ABOTA), Lawyers Club San Diego and San Diego Volunteer Lawyers.

Stand up comedy, she says, is not for the faint of heart. “It’s even harder than being a lawyer!”

Not that she slacks off in her legal role. As Casey Gerry’s newest associate, Zlaket is lending her considerable talents to the firm’s pharmaceutical and medical device litigation practice team, as well as focusing on serious personal injury cases.

“Patti is an exceptionally talented personal injury attorney and we are thrilled that she has joined our pharmaceutical and medical device litigation team,” says senior partner David S. Casey Jr. “She will play an important role as we continue to concentrate on growing this practice.”

Zlaket, who has worked for Casey Gerry since 2009 as a contract attorney, graduated cum laude from California Western School of Law in 2008, and holds a bachelor’s degree in theater from the University of Southern California.

NEW CAR REVIEW: The Saab 9-5 for 2012

By Eric Peters



If you buy a new Saab 9-5, you will be one of 806 people in the U.S. (so far, as of this writing) to own one. That means only about 16 other people in each state have the same car as you. It's possible you'll go months before you see someone else driving a 9-5. Maybe a lot longer than that. For you, the owner, that's an upside. It's cool to have something pretty much no one else has. You know, like a BMW 5-Series or an Audi A6. This new 9-5 is an interesting animal, though.

What It Is

The 9-5 is Saab's mid-sized, four-door sport sedan ... with luxury-sport aspirations. The base Turbo4 comes with (surprise) a turbocharged four-cylinder engine and six-speed manual transmission working through the front wheels. It starts at \$38,525. In the middle is the Turbo6 AWD at \$48,030 with (you guessed it) a turbocharged six and all-wheel-drive. The top-of-the-line Aero — so named because it comes with an aerodynamics-enhancing exterior body kit — also gets the turbocharged six-cylinder engine and AWD plus numerous suspension, luxury and technology enhancements. Base price for the Aero is \$49,565.

What's New

Saab is trying to pick itself up off the mat after a brutal beat down by circumstances mostly beyond its control — the Great Implosion of 2008 and the torpor inflicted upon the small Swedish automaker by an indifferent GM for years prior to that. The 9-5 Aero was introduced as an all-new model in 2010, but only a few actually reached the U.S. market.

What's Good

It's so unusual. Turbo four/six-speed combo is a driver's delight. When on boost it pulls hard, like a just-hooked marlin. Aviation-style instruments are neat. Great seats; outstanding seat

heaters. Great deal compared with a BMW 5 (base price \$45,050) or Benz E-Class (base price \$50,490).

What's Not So Good

Name-brand Audi A6 is priced too close for comfort (\$41,700 to start). Turbo four in base model needs to be worked to extract its performance potential (enthusiasts won't mind but mass-market types may). Six-cylinder/AWD models not offered with six-speed manual. Higher-trim versions aren't as price competitive as they probably need to be.

Under The Hood

Standard equipment in the \$38k Turbo4 is a punchy little 2.0 liter turbocharged "BioPower" four cylinder rated at 220 hp and 258 lbs.-ft. of torque. It's called BioPower because it is capable of running on regular gas or E85 (ethanol). You can pick either the standard six-speed manual or an optional six-speed automatic. Regardless of its pedigree, the 2.0 liter is a strong performer when called upon.

On The Road

The turbo four engine literally forces you to be involved in the process of driving. You have to keep it on boost, in the right gear for each situation — not just for best response but to keep things moving along. Leave it in fifth (note, not merely sixth) at lower road speeds or ascending a hill and the engine will start to bog. You must decide — fourth? Or maybe third?

At The Curb

Some people thinks Saabs are great-looking while others think they just look, well, weird. There's no point in trying to make conversions. You either get it or you don't. Traditional Saab themes include the frog-faced, flat-wide front end, forward-opening clamshell side-profile

and tapered ducktail rear clip. Inside, the unusualness continues.

The Rest

Only one thing mars this otherwise appealing cockpit and cabin: Horribly cheap-looking plasticky-shiny faux wood trim panels. This stuff has the look of early '90s Chrysler Sebring and is unworthy of a \$40,000 car.

The Bottom Line

Saabs are not for everyone. With so few being built (and sold), owning one will set you apart from the crowd.

Eric Peters is the author of "Automotive Atrocities" and "Road Hogs" and a former editorial writer/columnist for The Washington Times, a contributor to Cars.Com, The CarConnection.com and SD METRO.



2012 Saab 9-5 specifications:

Base price: \$38,525. As tested \$42,300 (Turbo4 sedan).

Engine: 2.0 liter four, turbocharged; 220 hp and 258 lbs.-ft. of torque

Transmission: six-speed manual

Length: 197.2 inches

Width: 73.3 inches

Wheelbase: 111.7 inches

Curb weight: 3,450 lbs. (coupe)

Luggage capacity: 18.2 cubic feet

EPA fuel economy: 20 city/33 hwy

Where assembled: Trollhattan, Sweden





House Styles: The Craftsman Bungalow

A form embraced by tastemakers and builders of the Arts & Crafts movement

Breakfast room in a 1916 Seattle bungalow: simplicity reigns. Photo by William Wright.

By Patricia Poore
Arts & Crafts Homes

The word “bungalow” may seem today like a synonym for “cottage,” but in its heyday it was prized both for its exotic, Anglo-Indian associations and its artistic naturalism.

A bungalow nestles into its site, low and spreading. It was inevitable that the form would be embraced by tastemakers and builders of the Arts & Crafts movement. The architects Greene and Greene in California called their millionaires’ chalets bungalows. Gustav Stickley sang their praises in the magazine *The Craftsman*. Dozens of plan books between 1909 and 1925 promoted “artistic bungalows.” Only later, with the ascendancy of a middle-class Colonial Revival, did Arts & Crafts ideals lose favor; eventually, “bungalow” become a derogatory label.

The bungalow as a house form has close ties to the Arts & Crafts movement — and an even stronger affinity today, as thousands of bungalows, some quite modest, are snatched up to be in-



A typical builder’s semi-bungalow with such artistic details as knee-braces under overhanging eaves, exposed rafter tails decoratively sawn, and battered posts on piers. Photo by Douglas Keister.



ABOVE: Built-in sideboard and Stickley furniture in a later Midwestern bungalow with Prairie leanings. Photo by William Wright. **BELOW:** Some bungalow owners preferred a lighter approach, especially upstairs in bedrooms and when the house had elements of the Colonial Revival. Furnished with a mix of period antiques and contemporary pieces, this bungalow dates to 1906. Photo by William Wright.



terpreted in a manner that's often beyond the tastes and budgets of the original owners.

Indigenous Materials

An artistic use of such materials as river rock, clinker brick, quarried stone, shingles, and stucco is common.

Artistic Naturalism

Most bungalows are low and spreading, not more than a story-and-a-half tall, with porches, sun porches, pergolas and patios tying them to the outdoors. The A&C bungalow follows an informal aesthetic; it is a house without strong allusions to formal English or classical precedents.

Emphasis on Structure

Look for artistic exaggeration in columns, posts, eaves brackets, lintels, and rafters. Inside, too, you'll find ceiling beams, chunky window trim, and wide paneled doors. Horizontal elements are stressed.



While most often made of wood, bungalows incorporate local materials and vernacular building traditions. Photo by Douglas Keister.

Book Recommendations

Do a search at amazon.com and you'll see there are dozens of books about bungalows and the American Arts & Crafts movement. Some of the now-classics are out of print but you can always find a used copy. Here is a basic library for owners of bungalows old and new:

- The Bungalow: America's Arts & Crafts Home by Paul Duchscherer; Penguin Studio 1995.
- Inside the Bungalow: America's Arts & Crafts Interior by Paul Duchscherer; Penguin Studio 1997.
- Outside the Bungalow, America's Arts and Crafts Garden by Paul Duchscherer, photos by Douglas Keister; Penguin 1999.
- <http://www.loghome.com/product/1151> Bungalow Kitchens by Jane Powell, photos by Linda Svendsen; Gibbs Smith 2000.
- <http://www.loghome.com/product/1152> Bungalow Bathrooms by Jane Powell, photos by Linda Svendsen; Gibbs Smith 2001.

- <http://www.loghome.com/product/1153> Bungalow: The Ultimate Arts and Crafts Home by Jane Powell, photos by Linda Svendsen; Gibbs Smith 2004.
- Bungalow Details: Exterior by Jane Powell, photos by Linda Svendsen; Gibbs Smith 2005.
- <http://www.loghome.com/product/1589> Bungalow Details: Interior by Jane Powell, photos by Linda Svendsen; Gibbs Smith 2006.
- Bungalow Nation by Diane Maddex and Alexander Vertikoff; Abrams 2003.
- American Bungalow Style by Robert Winter; Simon & Schuster 1996.
- <http://www.loghome.com/product/1590> Bungalow Colors: Exteriors by Robert Schweitzer; Gibbs Smith 2002

Decorating and furnishing:

- The Beautiful Necessity: Decorating with Arts & Crafts by Bruce Smith and Yoshiko Yamamoto; Gibbs Smith 1996 and 2004.
- Arts & Crafts Textiles by Ann Wallace; Gibbs Smith 1999.

Exotic Influences

These appeared in builders' houses and the pages of style books and magazines: stick ornament in the manner of Swiss Chalets; Spanish or Moorish arches and tilework; and orientalism, especially Japaneseque.

Inside the Bungalow

The typical bungalow interior, at least as it was presented in the house books of the period, is easy to recognize. Basically, the bungalow interior was a Craftsman interior.

In a complete departure from Victorian interior decoration, bungalow writers frowned on the display of wealth and costly collectibles. Rather than buying objects of obvious or ascribed value, the homeowner was told to look for simplicity and craftsmanship: "a luxury of taste substituting for a luxury of cost."

Keep in mind that both Greene and Greene's Gamble House in Pasadena and a three-room vacation shack without plumbing were called bungalows. And they both affected what the typical year-round bungalow would look like. The finest examples of Arts & Crafts handiwork found a place in the bungalow, as did rustic furniture.

Walls were often wood-paneled to chair-rail or



ABOVE: The brick-tile fireplace, integrated bookcases, 'honest' trim and ceiling beams are typical of bungalow interiors. Note the harmonious colors. Photo by Philip Clayton-Thompson.

BELOW: Typical interior in a 1916 bungalow in New York State. Note the colonnade between rooms, the open plan, the simple lines, and the use of unpainted wood. Photo by Dan Mayers.



The Gamble House in Pasadena by architects Greene & Greene is one of their 'Ultimate Bungalows.' Photo by Douglas Keister.



- Arts and Crafts Furniture by Kevin P. Rodel and Jonathan Binzen, Taunton Press 2004.
 - Grove Park Inn Arts & Crafts Furniture by Bruce Johnson; Popular Woodworking Books 2009
 - Craftsman Style by Robert Winter; Simon & Schuster 2004
 - Gustav Stickley by David Cathers; Phaidon 2003
- To see Prairie School interiors:
- Frank Lloyd Wright Prairie Houses by Alan Hess et al; Rizzoli 2006.
 - Frank Lloyd Wright's Interiors by Thomas A. Heinz; Gramercy Books.
 - Frank Lloyd Wright: The Houses by Alan Hess et al; Rizzoli 2005.
 - Purcell & Elmslie, Prairie Progressive by David Gebhard; Gibbs Smith 2006.

Bungalows newly built or renovated:

- <http://www.loghome.com/product/1534> Bungalow Plans by Gladu and Gladu; Gibbs Smith 2002.
- Small Bungalows by Christian Gladu and Ross Chandler; Gibbs Smith 2007.

- The New Bungalow by Bialecki and Gladu; Gibbs Smith 2001.
- <http://www.loghome.com/product/1500> The New Bungalow Kitchen by Peter Labau; Taunton Press 2007.
- Bungalow Style: Creating Classic Interiors in Your Arts & Crafts Home by Treena Crochet; Taunton Press 2004.
- Updating Classic America: Bungalows, Design Ideas for Renovating...and Building New by M. Caren Connolly and Louis Wasserman; Taunton Press 2002.

Scholarly histories of bungalow architecture:

- The Bungalow by Anthony D. King; Routledge & Kegan Paul, London, 1984.
- The American Bungalow by Clay Lancaster; Abbeville Press 1985 Tagged as:
<http://artsandcraftshomes.com/tag/bungalow-2/> (bungalow), <http://artsandcraftshomes.com/tag/bungalow-history/> (bungalow history), <http://artsandcraftshomes.com/tag/bungalow-style/> (bungalow style)

plate-rail height. Burlap in soft earth tones was suggested for the wall area above, or used in wood-battened panels where paneling was absent. Landscape friezes and abstract stenciling above a plate rail were often pictured. Dulled, grayed shades and earth tones, even pastels, were preferred to strong colors. Plaster with sand in the finish coast was suggested. Woodwork could be golden oak or oak brown-stained to simulate old English woodwork, or stained dull black or bronze green. Painted softwood was also becoming popular, especially for bedroom, with white enamel common before 1910 and stronger color gaining popularity during the '20s.

It became almost an obsession with bungalow builders to see how many amenities could be crammed into the least amount of space. By 1920, the bungalow had more space-saving built-ins than a yacht: Murphy wall beds, ironing boards in cupboards, built-in mailboxes, telephone nooks.

Writers advocated the "harmonious use" of furnishings small and few. Oak woodwork demanded oak furniture, supplemented with reed, rattan, wicker, or willow in natural, gray, or pastels. Mahogany pieces were thought best against a backdrop of woodwork painted white. (Bright white was used most often for bathroom trim; "white" could also signify cream, yellow, ivory, light coffee, or pale gray.) A



Even with the use of wallpaper and a papered frieze, patterned rug, and collectibles, this bungalow is restrained by comparison to rooms of the Victorian era. Photo by William Wright.



Look for nature and vernacular expression in the architecture and design of the Arts & Crafts bungalow.

large table with a reading lamp was the centerpiece of the living room in these days before TV.

Restraint was the universal cry of good taste. Clutter was out—"clutter" being a relative term. Pottery, Indian baskets, Chinese and Japanese wares, vases, and Arts & Crafts hangings were suggested to satisfy the collector instinct. More affluent households might display Rookwood pottery, small Tiffany pieces, hammered copper bowls, and decorative items from Liberty and Co. A watercolor landscape or two, executed by the amateur painter of the family, was the ultimate Arts & Crafts expression for the home.

(Article and photos are courtesy of Arts & Crafts Homes —www.art-and-craftshomes.com.)

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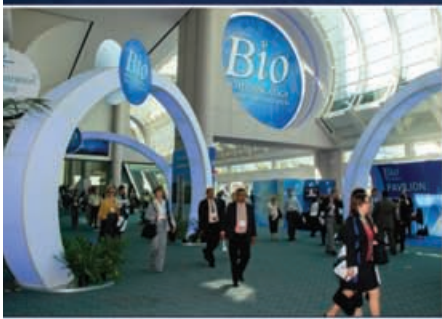
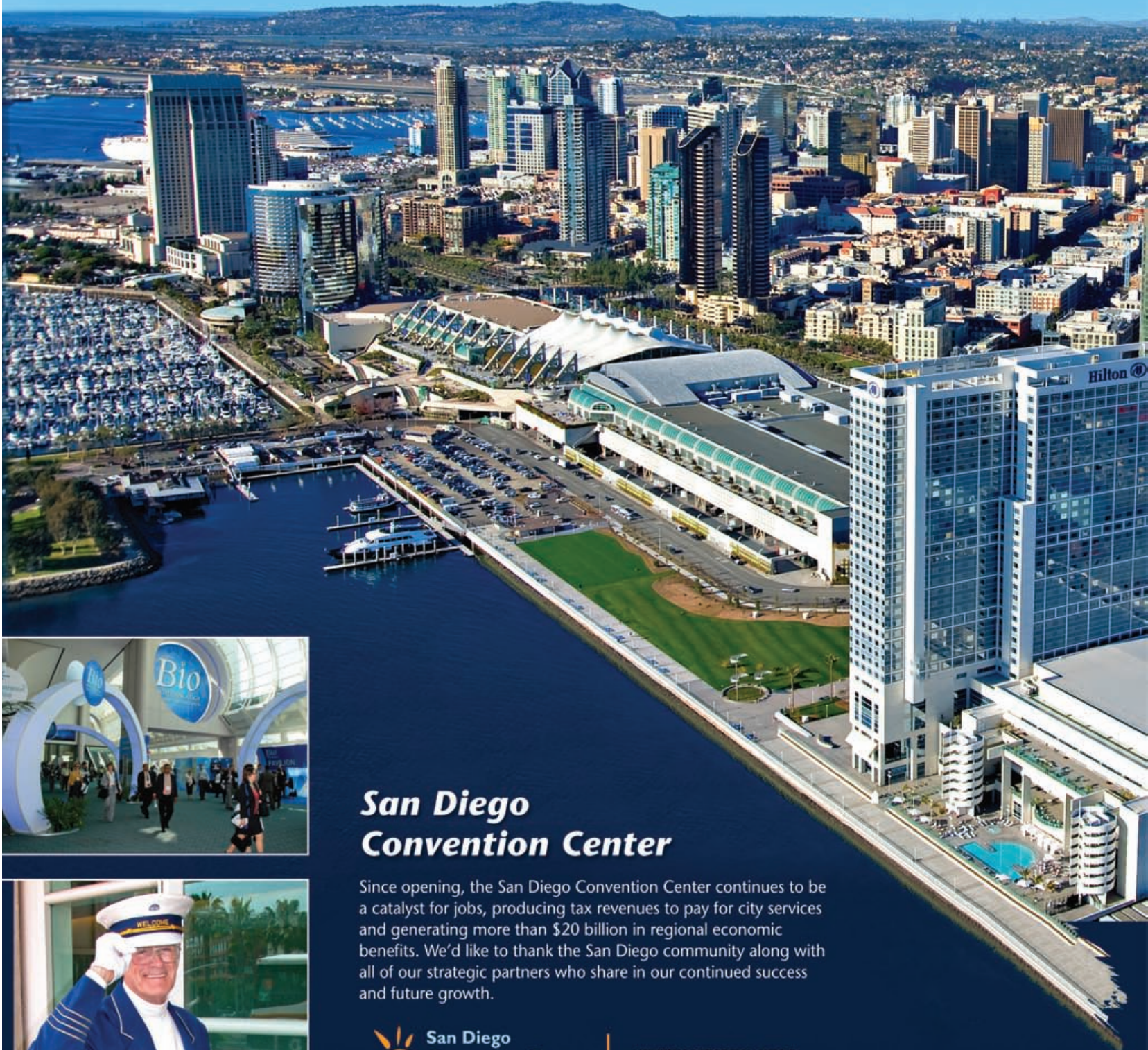
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