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SAN DIEGO'S 2025 MEN OF INFLUENCE



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SAN DIEGO COUNTY'S

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MICHAEL CHAGALA

He is the founder and CEO of Rank Harvest Digital SEO. Rank Harvest offers premium search engine optimization services to local and national businesses in competitive markets, difficult niche ranking challenges, product launches and repairing damaged SEO for small brands to enterprise brands like the NFL, Sony, AIG and Huawei. He is a member of the Forbes Agency Council and is renowned as a global thought leader in the highly competitive SEO space. He is a sought after consultant to other agencies. Rank Harvest has over 3,000 customers, and it is one of San Diego's top SEO digital marketing firms. Chagala initially started packaging do-it-yourself SEO ranking services for small businesses like Fiverr and grew it to a \$50,000 monthly digital marketing agency profit center. Rank Harvest's average order is \$679 today. It serves startups to Fortune 500 companies nationwide with affordable SEO optimization and content marketing strategies. He is known as the Robin Hood in an industry fraught with scammers and charlatans. He contributes to Oceanside-based TERI-Campus of Life whose mission is to empower individuals with special needs. He was named a Silicon Review 30 Best CEOs in 2023.



JASON LEE

He is a multi-family real estate broker, and CEO of JLM Real Estate, Inc. JLM is a commercial brokerage firm specializing in buying, selling, and handling 1031 exchanges of multi-family properties. JLM Real Estate reported a revenue increase from \$1.8 million in 2023 to \$3.1 million in 2024. His brokerage has closed over \$450 million in transactions since 2021. He owns and operates a \$50 million real estate portfolio comprising more than 150 units in San Diego County. With a sales team of 10 in 2023 to 30 in 2024, it has been ranked as one of the fastest growing companies in San Diego. He expanded JLM Real Estate into Orange County last year including a new office near the Irvine Spectrum. He is a member of the Entrepreneurs Organization, a global peer-to-peer network of more than 14,000 business owners. He is a graduate of San Diego State University.



RON MORABITO

He is CEO of V Group. He founded the company whose signage can be seen daily from national professional sports to higher education to the U.S. Army and nonprofits, V Group's byline says it all, "Stand Out, unleash the power of your brand." V Group is recognized as a leading national sign company, headquartered in San Diego. It specializes in delivering high-quality, custom signage and print solutions to businesses and organizations of all sizes and industries. He has built a nationwide reputation for the company's innovative designs, exceptional customer service and commitment to quality. Sports clients include the Direct TV Holiday Bowl, San Diego Padres, San Diego Seals, San Diego Gulls, San Diego FC, US San Diego Athletics, California State Games, World Lacrosse, WISE and more. V Group is the official signage and print provider for the Rady Children's Invitational. It is the official signage and print provider of Frontwave Arena in Oceanside. He is a member of the board of Sports San Diego. V Group now offers LED Signage Solutions in a partnership with LUMOS, a pioneer in cutting edge LED technology.

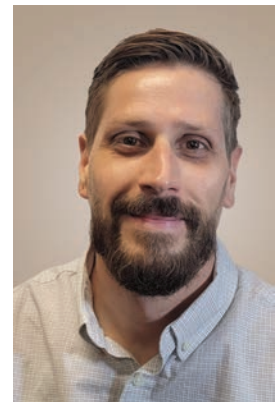
NATHAN SCHMIDT

He is a dedicated, influential and innovative leader. With over 25 years of financial services management and marketing experience, he is responsible for strategic planning, brand, marketing digital channels product development, business development, community and media relations and overall customer experience at San Diego County Credit Union (SDCCU). SDCCU is the 16th largest credit union in the country by assets and is the largest locally-owned financial institution in San Diego. A cornerstone of his dynamic leadership is his unfaltering commitment to SDCCU's members. SDCCU partners with local experts to provide free educational webinars. SDCCU brings on experts focused on romance scams, cybersecurity, and common cyber scams that target the elder population. It also recognizes the need for financial education for San Diego's youth. Schmidt is SDCXCU's executive vice president, chief experience officer and digital channels officer. He is a graduate of Cal State Sacramento and earned an MBA at St. Mary's College of Moraga.



MATT PALMER

He began his career in marketing as an individual contributor, honing his skills in the C5 Food and Beverage, and construction industries. Through his dedication, innovative thinking and consistent delivery of results, he advanced into management roles where he now leads with both expertise and vision. As marketing manager for the Bill Howe Family of Companies, he has successfully transitioned from executing campaigns to developing and implementing strategies that drive measurable results across channels. His leadership has not only elevated the company's marketing efforts but has also contributed significantly to its revenue growth and brand recognition. He has spearheaded initiatives in reputation management, brand strategy and customer experience. Beyond marketing, he collaborates cross-functionally to identity operational improvements and implement streamlined solutions. He is an assistant judo instructor at the University of San Diego and Unidos Judo Club. He is a professional photographer and supports non-profits such as the Alpha's Project for the Homeless. He graduated magna cum laude with a BA in journalism from San Diego State University.



SAMUEL C SNEED

He is the leader at Hahn Loeser & Parks, an innovative attorney and a champion for the community. He efficiently and fervently advocates for his clients, allowing them to meet their business goals and thrive in San Diego. He mentors younger colleagues as they thrive to grow their practices and join the firm's partnership. He is hard working and brings creative legal strategy to the teams of attorneys he collaborates with daily. He is placed on some of the most complex, sophisticated matters impacting Hahn's San Diego office. He has successfully defended a plethora of class actions involving hundreds of millions in dollars of damages for Fortune 500 businesses and is counsel to some of America's top universities. He is an active member of the San Diego County Bar Association, the San Diego Chapter of the Association of Business Trial Lawyers and a Seat At The Table. He participates in Feeding San Diego's annual Food from the Bar. He is a graduate of Cal State Sacramento and the Wake Forest University School of Law.





RONSON J SHAMOUN

He is a distinguished tax attorney with more than two decades of experience. A proud three-time graduate of the University of San Diego, he earned a BA in Accountancy, a Juris Doctor and a Master of Laws in Taxation. He is the founder and CEO of RJS Law, where his practice focuses on federal and state taxation, primarily in areas such as criminal tax defense, tax controversy and international tax and estate planning. He is well-versed in representing individuals in front of the IRS, the California Tax Board, the Employment Development Department and the California Department of Tax and Fee Administration (CDTFA). He gives back to the community through a wide range of philanthropic and mentorship activities. He has distributed sleeping bags and hygiene items to those experiencing homelessness. He gives generously to the Girl Scouts of San Diego and to the Susan G Komen for the Cure, which funds research into breast cancer. He has established \$5,000 annual scholarships at both the School of Law and School of Business at USD, and organizes many fundraising events for the University. He contributes to St. Theresa Academy. He has been named Best of San Diego Tax Law, Best Bankruptcy Law Firm, a top leader in Law, a Top Attorney over many years and an SD METRO Magazine 40 Under 40.



PAUL HODGE

He is the CEO and co-founder of World Amenities, Inc., and visionary of the San Diego-based trusted supplier of more than 245 stock lines and over 500 signature skincare brands for hotels, cruise lines, vacation rentals, salons, spas, businesses, medica and educational sites. The products include custom amenities, necessities and accessories in more than 150,000 rooms per night in over 70 international markets. He is a member of the Forbes Business Council and Entrepreneurs Organization (EO) San Diego. He studied business and trade law at the University of Queensland and received a BA Fine Arts from Queensland University of Technology. Under his leadership, World Amenities' brands are worldwide, and a million guests use at least one of its products daily. Its five-year plan to become the most sustainable amenities manufacturer in the world by 2030 further underscores its commitment to environmental sustainability and repurposed manufacturing practices. Under his leadership World Amenities initiated its "Help Us Help" for those in need, such as the Southern California wildfire



STEVE O'CONNELL

He is president and chief executive officer of North Island Credit Union, named a Forbes-Best-in-State Credit Union in 2024. Under his leadership for the past 12 years, North Island has achieved outstanding financial performance and introduced numerous innovations to achieve significant transformation, growth and member enhancements across every area of operations. Through his guidance, North Island Credit Union has achieved the strongest financial performance in its history, increasing assets to over \$5 billion serving more than 200,000 members. Consumer lending has reached all-time highs over the past three years. At the same time, the member experience improved at every level. At his direction, an Innovation Department was created to launch industry-leading technologies to support members more effectively and efficiently as digital and mobile banking usage continued to be a primary service channel. An Encinitas resident, he serves on the board of San Diego's Classroom of the Future Foundation, the Los Angeles Zoo, and North Island Credit Union Foundation. He is a member of the Children's Miracle Network Hospitals Wine Auction and cochair of the San Diego Political Action Committee. Over the past five years, North Island has invested over \$2.5 million in local communities. He is a graduate of Cal State University Northridge.



JOE BERTOCCHINI

He is the co-founder and champion of the Real Estate Awareness and Discovery (READI) program in 2018 at the University of San Diego which has grown from 15 students in partnership with four educational organizations to 200. In a partnership with a close friend, he began the initial dialogue for the establishment of what will be the Military-Connected Center of Excellence at USD behind his effort included co-authoring the white paper with the executive director of the Burnham-Moores Center for Real Estate. The initiative that will provide wraparound services and support to USD's military-connected students. He has helped grow USD's Real Estate Alumni Association to over 2,000 alumni globally. Working with the REAA Board. He is the board president of the Bright Futures Youth Foundation. Bright Futures is a community foundation committed to providing children and young adults from all backgrounds, fostering meaningful relationships to enhance personal growth. He is a board member of NAIOP San Diego Foundation. The foundation was established to help make a difference in the lives of homeless veterans. He is a graduate of the University of San Diego and the proud father of Ellie and Bailey with his beautiful wife April.

JOHN BURROWS

He is the CEO of DeWitt Guam and President of DeWitt Move Worldwide who has more than 30 years of experience in the transportation and logistics industry. The firm provides specialized moves in the U.S. territory of Guam, and national and international moves to and from almost anywhere in the world. As a fourth-generation member of the DeWitt Group of companies, he demonstrates the vision, drive and enthusiasm to expand operations. Under his leadership, DeWitt Guam secured a groundbreaking contract with FEMA, making it a significant company in disaster response logistics. The contract positions DeWitt as a vital resource for the Guam Pacific Marinas region, ensuring that necessary supplies and aid are swiftly deployed in times of crisis. DeWitt has maintained a steady growth rate of approximately 10%, making 5,000 plus annual moves, including more than 2,000 for the General Services Administration and the U.S. Department of State. He is a graduate of the State University of New York Geneseo.



Congratulations

to our CEO, **Ron Morabito**, for being named one of SD Metro Magazine's Men of Influence 2025.





NOORI BARKA

Dr. Noori Barka, a visionary leader, exemplifies what it means to be a man of influence. An Iraqi Chaldean, he continues to lead with passion, building a legacy through his transformative contributions to education, community service, and business development, all aimed at empowering his community. Dr. Barka earned his Ph.D. in diagnostic immunology from the Université Catholique de Louvain (UCL) in Belgium in 1986. He moved to the United States to join Specialty Laboratories in Santa Monica before settling in El Cajon in 1998, home to a large Chaldean community. There, he founded Calbiotech, a biotechnology company specializing in diagnostic testing. Dr. Barka has also devoted himself to serving the Chaldean community by establishing impactful organizations: Chaldean American Foundation, Chaldean American Annual Festival, Hope for Iraqi Christians, Chaldean Radio/Chaldean Community Council, Kidinnu Academy Charter School, El Cajon Small Business Incubator, Iraqi Christians Genocide Museum. Dr. Barka accomplishes all of this as a volunteer, never receiving financial compensation, while contributing significant personal funds to bring these projects to life. A proud father of three and grandfather of five, he credits his success to the dedication of his cofounders, staff, and board of directors who share his vision of service. Dr. Barka's work reflects resilience, leadership, and an unwavering commitment to giving back.



JUSTIN BETYAR

He is a standout in the accounting profession, known for his exceptional ability to navigate complex financial landscapes while fostering meaningful connections with clients and colleagues. Over his 14-year tenure with Lavine, Lofgren, Morris and Engelberg, San Diego's largest independent certified public accounting firm, he has built a reputation for blending technical expertise with a collaborative, people-first approach that drives results. From his early LLME days managing tax portfolios for professional athletes to his current diverse clients, guiding them through the audit process, his dedication, adaptability and forward-thinking mindset have made a lasting impact on those he serves. He is a trusted adviser to clients across San Diego's nonprofit, manufacturing, technology, real estate and agriculture sectors. He was elevated to audit partner January 1, 2025. He is a member of ProVisors. He is a graduate of San Diego State University.



AZIM KHAMISA

He is a San Diego-based keynote speaker, author and corporate leadership expert whose topic for today's businesses is establishing ethical values and socially responsible human behavior. With over a million views, his TED talk showcases his powerful messages of leadership and accountability, further cementing his influence as a global speaker for up-and-coming corporate Millennials and Z generations. He was born in Kenya and educated in England. He speaks six languages. In 1995, his son Tariq Khamisa, a promising college student, was tragically killed while delivering pizza - his assailant an eighth grader. Rather than seek retribution, he embarked on healing, reconciliation and social change. Thirty years ago he founded the Tariq Khamisa Foundation (TKF), along with the assailant's grandfather, Ples Felix, to establish the cycle of youth violence. He continues to provide 25+ pro bono hours per week to TKF, speaking to students. He is a graduate of Loughborough College and Southwest London College.

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How DeWitt Move Worldwide is Shaping the Future of Global Relocation

With its 100th-anniversary celebration approaching in 2027, San Diego-based DeWitt Move Worldwide continues to drive change in the global moving industry. This fourth-generation family of logistics innovators is one of the largest over-water movers in the U.S., specializing in moves to U.S. territory Guam as well as national and international relocations.

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DeWitt's president, John Burrows, the stepson of Richard DeWitt, has over 30 years of experience and continues the company's legacy following Mr. DeWitt's passing in 2012. Under Burrows' leadership, DeWitt has optimized operations and expanded its corporate, relocation, and government business lines, solving some of the world's toughest logistical challenges.

As a Transportation Service Provider (TSP) available through GSA's Centralized Household Goods Traffic Management Program (CHAMP), DeWitt has established trusted partnerships with corporations, the U.S. military, government institutions (GSA), and Non-Governmental Organizations (NGOs). The company offers a full suite of relocation services, including moving, storage, freight forwarding, and specialty logistics. Handling over 5,000 moves annually, DeWitt serves 103 countries and manages operations in more than 20 languages.

A significant achievement for DeWitt Guam is securing a groundbreaking contract with FEMA, positioning the company as a vital resource for the Guam Pacific Marinas region. This partnership ensures the swift deployment of essential supplies and aid during crises, solidifying DeWitt's role in disaster response logistics.

DeWitt's influence extends throughout the global moving community. John Burrows serves as Chairman of the International Association of Movers (IAM), while Executive Vice President Jeff Nadeau holds the position of President at the Pan-American International Movers Association (PAIMA). These organizations set ethical standards, manage payment systems, and provide educational initiatives, promoting excellence across the industry. DeWitt is also a member of the California Moving & Storage Association (CMSA).

Philanthropy is a core value at DeWitt, both personally and through corporate initiatives. Jeff Nadeau serves as Board Chairman of the Boys & Girls Club of San Diego, and DeWitt is a major supporter of youth-focused programs. One notable initiative is the company's annual "Operation Christmas Drop," which provides essential supplies to remote Pacific Islands during the holiday season. This long-standing tradition fosters a spirit of giving among employees and reinforces DeWitt's commitment to social responsibility.

With its steadfast dedication to excellence in logistics, community engagement, and industry leadership, DeWitt is not just moving goods—it's making a lasting impact. As the company looks to the future, its focus on service, partnerships, and philanthropy ensures its continued growth and influence.

For more information, visit www.dewittmove.com.





After an electrocution accident that required arm and hand amputation, Christian Arreola learned to use his new bionic hand during weekly rehabilitation sessions with Jennie McGillicuddy, an occupational therapist at UC San Diego Health. Photos by: Annie Pierce, UC San Diego Health

Bionic hand sparks resilience in patient after electrocution accident

Rehabilitation and prosthesis training at UC San Diego Health invigorate patient's recovery

Story and Photos by Annie Pierce | UC San Diego

Christian Arreola simply wanted to catch a glimpse of the ocean from the top of his parents' roof before sunset.

But as he carefully climbed up the wet rafters and crossed beneath an electrical wire overhead, the unimaginable happened — an arc of electric current knocked him to the ground and sent more than 13,000 volts of electricity surging through his body.

"I heard a zooming sound running through my entire body and my muscles were twitching and flexing out of control. It was so painful," said Arreola, remembering those last terrifying moments before he was knocked unconscious.

Electric arcing can result from various factors, including faulty or deteriorated wiring and loose connections. If an exposed wire makes contact with water, an electric arc can occur. When Arreola stepped beneath the overhead wires on the wet surface, he unknowingly became a conduit.

The energy raged through his body, burning 50% of his chest, back, legs and right arm. From his parents' home in Rosarito, Mexico, he was taken by ambulance to the US/Mexico border, where he was then transferred to a local ambulance that rushed

him to the Regional Burn Center at Hillcrest Medical Center at UC San Diego Health.

Once at Hillcrest Medical Center, his trauma and pain were so severe that doctors recommended a medically induced coma.

"I don't remember anything about being transported to the hospital, until I signed the paperwork to be put into the coma," said Arreola, who lives in San Ysidro. "When you get electrocuted, it doesn't just burn the outside of your body, but also the inside — my kidneys were also severely burned."

When he awoke from the coma five days later, on March 31, 2022, he learned his right arm and hand needed to be amputated.

"And I said, 'just go for it,' because when I went into the coma, I honestly didn't know if I was ever going to wake up again," remembers Arreola, who was just 23 years old at the time.

Through adversity comes hope

Arreola's recovery journey was lengthy, with one month spent in the intensive care unit at Hillcrest Medical Center, followed by another three months in the Regional Burn Center. In all, he

underwent 20 surgeries for burns and an amputation during his time in the hospital.

Surgeons initially thought they'd need to amputate all the way to the shoulder, due to his severely burned muscle tissue. But Katharine Hinchcliff, MD, assistant professor of surgery at the University of California San Diego School of Medicine and hand surgeon at UC San Diego Health, worked to salvage as much of the limb as possible.

"I had signed the paperwork to amputate all the way to my shoulder, but each time I'd wake up from surgery, Dr. Hinchcliff said she had removed some of the tissue but wanted to give the remaining tissue more time — and that's what saved a lot of my arm. I'm so grateful to her for saving as much as she could."

Hinchcliff explained to Arreola that the more of his arm remained, the easier it would be for him to eventually manipulate a prosthetic hand effectively.

"Trauma amputation surgeries are sometimes thought of as an acute, damage control surgery — and in some ways they are — but they must always be done with the end goal of function in mind," Hinchcliff said. "Saving Christian's elbow was so important because that would make his limb much more functional in the future, and his prosthetic adoption higher. It is definitely worth the additional surgeries and reconstruction to give it a shot."

Near the end of his stay as an inpatient, Arreola met Jennie McGillicuddy, an occupational therapist in physical rehabilitation at UC San Diego Health. She visited him at his bedside in the Regional Burn Center to provide insight about upcoming long-term outpatient therapy work and to share possibilities for a future prosthesis. For the first time since the accident, hope surged through his body.

"To have something so tragic happen at such a young age, it was amazing to see that Christian was so eager to focus on what he could do to push himself forward and heal," McGillicuddy said. "My initial goal is to never overwhelm a patient with too much information, but instead to help set them up for success as an outpatient in rehabilitation therapy and eventually learn to use a prosthetic. The sooner you can tie therapy work to meaningful activities, the more the patient is going to be motivated."

McGillicuddy remembers helping Arreola out of bed as an inpatient and working with him on arm, shoulder and elbow stretches in different planes of motion. Early rehabilitation is crucial to prevent atrophy, and to strengthen the remaining arm muscles that will ultimately power a prosthetic.

"Jennie helped motivate me in more ways than she will ever know, and she expanded that resilience in me to figure out what I can do moving forward," Arreola said.

After Arreola's hand and arm amputation and three months



An electrical accident burned 50% of Christian Arreola's chest, back, legs and right arm. He spent one month in the intensive care unit at Hillcrest Medical Center, followed by another three months in the Regional Burn Center at UC San Diego Health.



Christian Arreola tests his prosthetic hand skills by screwing bolts into a box at the rehabilitation gym at Hillcrest Medical Center at UC San Diego Health. Photo by Annie Pierce, UC San Diego Health



For Christian Arreola, learning to shake Jennie McGillicuddy's hand with the correct pressure from his new bionic hand was a key rehabilitation milestone. Photo by Annie Pierce, UC San Diego Health

as an inpatient, he was released and began weekly outpatient rehabilitation treatment with McGillicuddy for more than a year. His amputation would take another three months to heal before he could be fitted for a prosthetic, so they began with pre-prosthetic training that would help prepare his muscles, joints and tendons in advance, McGillicuddy said.

"I was eager to get back out there, and I definitely did too much once I got home," Arreola remembers, adding that he returned to the burn center every two days for wound care. "There were suddenly just so many things I wanted to do — especially the little things in life that before I didn't take advantage of enough — like going to the ocean, which is just minutes away."

"When I was in the hospital, I just wished I was at the beach, and I could feel the sand and the water. Now I go at least once a week. You learn very quickly to stop taking things for granted. I tell people all the time now, use your time off, use your freedom — you don't want to look back

and wish you'd done things differently," he said.

Shaking hands with the future

On a recent day at Hillcrest Medical Center, McGillicuddy and Arreola met up to test his skills and reflect on how far he's progressed with his prosthetic arm and hand. McGillicuddy shared that her favorite moment, when working with a patient who has a prosthetic hand, is when they have the trust in themselves to shake her hand without crushing it.

Instantaneously, and with a sly grin, Christian extended his bionic, carbon fiber arm, grabbed her hand with the myoelectric fingers of his prosthetic hand, and shook away.

"See, it makes me cry every time," McGillicuddy said, smiling through tears.

Arreola's myoelectric prosthesis uses the electrical signals generated by his muscles to control its movements. Electrodes embedded in the prosthesis socket detect electrical activity in the residual limb. The electrodes amplify the signals, which are

then processed by a microchip to drive the movement of the prosthesis.

"The first time I put the prosthesis on, I was like, 'Does this even work?'" Arreola said. "It can be challenging at first, because you're not used to having to figure out how to use an arm and a hand that aren't part of yourself."

But Arreola was up for the challenge, choosing a myoelectric hand from Psyonic, a San Diego-based company that invented the first multi-touch sensing bionic hand on the prosthetic market.

The prosthetic hand allows him to choose from multiple grips on an app from his phone. He programs his most frequently used movements from the app, which are then powered by specific arm muscles he has worked with McGillicuddy to define and strengthen. He's gotten so proficient with the use of his bionic hand that he regularly tests new prototypes for Psyonic and demonstrated the prosthetic's capabilities at this year's Comic-Con event in San Diego.

"I didn't want a prosthesis that would

just cover up something I didn't have," Arreola said, explaining he was not interested in a silicone passive hand. "I wanted a robotic hand that could do the functional things I could no longer do — plus, I have to say, it looks pretty cool."

A year of working with McGillicuddy weekly has trained his muscles to send the right messages to the prosthetic hand, based on the task he wants the hand to do. When he began outpatient treatment, McGillicuddy asked him to choose four goals to prioritize, which included picking up a water bottle, carrying an iPad, tying his shoes and shaking someone's hand.

"Christian has had a wonderful attitude all through therapy. Just look at the skills he has now — it's amazing," McGillicuddy explained from the rehabilitation gym at Hillcrest Medical Center where the two met weekly for a year. "My passion is to inspire hope in patients, and Christian is an incredible example of hope and resilience."

Later this year, outpatient therapy like Arreola's will transition to the new McGrath Outpatient Pavilion, which is currently taking shape at UC San Diego Health's Hillcrest Medical Center campus. The 6-floor, 250,000-square-foot outpatient pavilion will house specialty clinical programs and outpatient services including rehabilitation therapy.

Affliction fuels competition

Arreola discovered he was motivated by more than just regaining functional hand skills after his amputation and set his sights on CrossFit competitions just five months after the devastating accident. He said he had gained approximately 30 pounds after losing his arm and realized that being fit could help boost his independence.

"Before the accident, I didn't exercise, and now I'm doing things I could never do before, like weightlifting," he said. "I can now lift 150 pounds with one arm. It's been a push to see what I can do, and I like the challenge."

Arreola currently competes in local competitions without his prosthesis, but is aiming to compete in an adaptive competition, which features specific class categories for prosthetics, in Texas in September, 2025.

"My goal is to win the upper extremity amputee class," Arreola said while demonstrating his skills of placing pegs into a box at the rehabilitation gym. That instantly prompted a high-five from McGillicuddy.

These days, Arreola routinely visits the Regional Burn Center to share his story with patients who have found themselves at the beginning of their rehabilitation journey.

"I want to help motivate them during their darkest days because you have to trust the process. I've had so much support from every nurse, therapist and doctor at UC San Diego Health who has helped me get through all of this. I want people to see what is possible and give them hope about their future."



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California's Simmering Cauldron: The Dowry of the Dragon Lady

By Douglas Page



The Dragon Lady – Tribune Content Agency, LLC.

Adorned with moderate coastline temperatures, golden beaches, plush, vibrant blue waves, towering cinnamon-colored Redwood trees, and sunny skies, California's seductress' appointments lure in and keep many people in the Golden State because they sense it's nirvana.

Embodying cunning, deceit, mastery, and power, especially as it unleashes merciless wildfires, California can morph into something unexpected – an infamous, testy, and ruthless character – The Dragon Lady – from the classic comic strip "Terry and The Pirates."

As some experts see it, Californians, whether native or settler, better accept the latter – and knuckle down.

"It's no longer dreamy California, and every day is sunshine on the beach, and life is grand," said Nancy Watkins, a San Francisco-based insurance consultant with Milliman. "There are real risks to living here, just like in any other state."

As she sees it, January's Los Angeles-area wildfires that killed at least 28 people, destroyed thousands of homes and commercial properties, and, at one point, displaced about 200,000 people "is a wake-up call that we need to do a better job of preparing communities to receive fire. And if we were to do those things, the insurance market would take care of itself," referencing the nearly 3 million Californians whose insurers canceled or declined to renew their homeowner's policies between 2020 and 2022, much of it due to wildfire threats.

The question, says Watkins, isn't whether the insurance industry will remain solvent and pay out its claims. It's the willingness of Californians to face reality and harden their homes against wildfires.

"Is this going to make any difference in our political will to align around real mitigation, like defensible space around houses and putting in new construction that's very, very resilient to wildfire so that when a fire does ignite, it doesn't pour right into the houses and start catching them all on fire?" she said. "That's my wake-up call."

If there's a testament to hardening a home against fire, it might be David Steiner's Malibu beach house, which, unlike his neighbors' homes, survived the recent fire. The concrete structure, the Los Angeles Times reported, includes a fire-resistant roof and tempered, double-paned windows.

But there's more to the story than just hardening homes: It's California's willingness to manage its landscape the way it was designed, one former fire chief says.

Damage Costs & The FAIR Plan

Damage estimates are varied and extreme, with Irvine, Calif.-based CoreLogic, a global property information provider, saying residential and commercial damage could be as high as \$45 billion.

State College, Pa.-based AccuWeather, a forecaster, however, estimates higher, saying it's between \$250 billion to \$275 billion in damages and economic losses, greater than the \$225 billion to \$250 billion in damages and economic losses from last

September's Category 4 Hurricane Helene that cut a 600-mile swath of destruction from Florida's Gulf Coast into Georgia, South and North Carolina and Tennessee.

Artemis, a U.K.-based media outlet covering the global insurance industry, says over 17,000 structures were damaged and the insured losses to cover those structures, whether in the FAIR Plan or outside of it, are estimated at \$32.5 billion. Artemis reports the FAIR Plan could have \$5.3 billion in exposure – the total amount of money it could lose if every home it covered was lost – to these recent fires.

Janet Ruiz, a spokesperson for the Insurance Information Institute, says recent estimates from the fires around Los Angeles are too early to be accurate.

"You have to know exactly what's insured, how much it's insured for," she said. "And what the insurance companies do is they look at the areas. They can tell when they see catastrophe coming or starting.

"They'll look at how many policies they have so they know their maximum exposure," Ruiz added.

The fires have prompted concern about the viability of the California FAIR Plan, the insurer of last resort for wildfire damage and threats. About 1,400 homes in upscale Pacific Palisades, according to media reports, are covered by the FAIR Plan. There are about 9,000 residential properties in Pacific Palisades.

"That community had one of the highest percentages of non-renewals in the past year due to insurance carriers pulling out of the area or no longer offering fire insurance," said Rick Sharga, CEO of Irvine, Calif.-based CJ Patrick & Company, a market intelligence company for real estate and mortgage companies. "It seems likely a disproportionate number of those homes were in the FAIR Plan, which would put even more stress on the system."

During a State Assembly hearing last March, San Diego State Sen. Brian Jones's office told SD METRO, FAIR Plan President Victoria Roach reported it had \$700 million in cash.

As the Senator's office explained, if the FAIR Plan cannot cover its liabilities, it will tap into its reinsurance policy. If the money from reinsurance doesn't cover the claims, insurance companies writing homeowners policies in the Golden State will split the cost up to \$1 billion. If that still does not cover it, insurance companies will cover the rest but can pass on 100% of additional costs to policyholders.

In other words, the consequences could be felt by every Californian with a homeowner's insurance policy, Jones (R-San Diego) warned.

The change in policy was announced by State Insurance Commissioner Ricardo Lara on July 26, 2024.

"Despite Republican lawmakers' pleas to fix California's



Nancy Watkins, a San Francisco-based insurance consultant with Milliman

insurance market and the FAIR Plan for years, Governor Newsom, Insurance Commissioner Lara, and Democrat lawmakers refused to sit down and do the work until just last year," said Jones, the State Senate's minority leader.

"Waiting this long leaves us now with the current system waiting for major reforms to take effect and could result in the total failure of the insurance market during these catastrophic events like those we are seeing in Los Angeles.

"Sadly, if the FAIR Plan collapses, every Californian will be paying the price with a surcharge on their homeowner policies to cover the state's failures to act," he added.

SD METRO's emails seeking comment about the FAIR Plan from State Senate's leading Democrat, President Pro Tempore Mike McGuire,

were not immediately returned.

In a statement emailed on Friday night, the FAIR Plan said "about 22% of the structures in the Cal Fire incident map for the Pacific Palisades Fire are covered by the FAIR Plan, and approximately 12% of the structures in the Cal Fire incident map for the Eaton Fire are covered by the FAIR Plan.



“The FAIR Plan has a total potential exposure of over \$4 billion for the Pacific Palisades Fire, and a total potential exposure of over \$775 million for the Eaton Fire, according to the CAL FIRE incident maps. These numbers are developing as more information is gathered,” FAIR’s statement said.

The FAIR Plan also said “that ‘exposure’ does not equal ‘loss.’ Exposure means the total amount of insurance for a particular property or group of properties. It does not equate to the number of claims made or the anticipated claims and expense payments related to those claims.”

The FAIR Plan said it received more than 3,600 claims when it sent the statement.

As to the FAIR Plan’s financial ability to pay its claims, FAIR said, it “is able to access reinsurance once the first \$900 million in claims are incurred, similar to meeting a deductible. Reinsurance can be fully accessed for the next \$350 million of claims payments, subject to certain conditions. After this initial \$1.25 billion, there are various levels and percentages of co-insurance (similar to a co-pay percentage) between reinsurance and the FAIR Plan or admitted market insurers – up to a total of \$5.78 billion, shared between reinsurers and the FAIR Plan, subject to certain conditions.”

Ruiz also confirmed that insurance carriers writing homeowners policies in California are required to refill the coffers of the FAIR Plan.

The Insurance Journal reported the FAIR Plan has \$2.5 billion in reinsurance coverage, but it includes a \$900 million deductible.

SD METRO’s phone calls and emails to the FAIR Plan seeking clarification and confirmation about its finances and exposure to the Los Angeles-area fires were not immediately returned.

The Insurance Point of View

SD METRO reached out to multiple insurance companies about their exposure in the Los Angeles area. Those who spoke did so on background, requested anonymity, or sent a statement.

If the insured losses tally up to between \$30 to \$50 billion, the wildfires in and around Los Angeles could be considered a global catastrophe by reinsurance industry standards and would likely result in homeowners insurance companies being assessed higher premiums for reinsurance and potentially passing those increased costs onto their policyholders.

“Rising temperatures and prolonged drought conditions dry out vegetation, making it highly flammable and susceptible to ignition, which, combined with increased wind speeds like we are now seeing with the Santa Ana winds in southern California, allows wildfires



Sen. Brian Jones



Janet Ruiz

to spread faster and farther,” said Munich RE, a reinsurer based in Princeton, N.J., in a statement emailed to SD METRO. “We remain committed to providing natural catastrophe capacity across all markets, as long as we can achieve prices that adequately reflect the risk, which ultimately is what makes it possible for us to pay our clients in case of claims.”

Global temperatures, reports the National Aeronautics and Space Administration, in “2024 were 2.30 degrees Fahrenheit above the agency’s 20th-century baseline (1951-1980), which tops the record set in 2023.”

It’s also possible, given the number of homes destroyed in this last round of fires, and the exposure insurance companies could face, that some will further curtail or stop writing homeowners policies in California.

But that could be risky, insurance insiders say, because it would increase an insurance company’s exposure to other parts of the country, like the Midwest and the South, which have severe convective storms, or Florida or parts of the Gulf Coast or Eastern Seaboard, which can experience damage from hurricanes.

A more likely scenario, say some insurance executives, is that insurers may implement requirements on California homeowners, requiring them to mitigate for fires around their property, including removing brush near the home and replacing bark and plants near or around the house with stone gardens. In addition, roofs will need to become fire-resistant and wooden fences less than five feet from a home may need to be removed.

“If you reduce or eliminate combustive material – wooden fences and plants and other vegetation – within five feet of a house, you see a significant reduction in a house becoming vulnerable to a fire,” said Dave Winnacker, until recently the chief of the Moraga-Orinda Fire District, located in southwest Contra Costa County. “The science is crystal clear and has been researched by the National Institutes for Science and Technology and the Institute for Business and Home Safety.”

He added “the state legislature passed a law in September 2020 that directed the California Board of Forestry and Fire Protection to establish a regulation for zone-zero area no later than January 1, 2023. That regulation has not been published so far.”

Assembly Bill 3074 requires people who own, lease, control, operate or maintain an occupied dwelling “to maintain a defensible space of 100 feet from each side and from the front and rear of the structure ... with more intense fuels reductions being used between 5 and 30 feet around the structure.”

SD METRO's phone calls to the Board of Forestry and Fire Protection about the regulations were not immediately returned.

"Until we carry out the hardening and defensible space and community risk reduction measures, too many homes will burn," Winnacker said.

"The intrinsic value is to bring the risk down – not because an insurance company is going to decrease premiums dollar for dollar for every cent spent on mitigation, although that's the way that people tend to think," said Milliman's Watkins. "It has to be because you want to live through a fire that erupts somewhere in your vicinity. You have to want your neighbors to live and your house to remain standing."

Across the country, premiums for homeowners insurance policies, Barron's reports, continue to rise, increasing 33% between 2020 and 2023, from \$1,902 to \$2,530.

"The increase parallels the surge in billion-dollar natural disasters. In the 1980s, the U.S. suffered an average of just 3.3 disasters a year with costs in excess of a billion dollars. But from 2022 to 2024, the number of disasters of that magnitude averaged 24.3 a year, according to the National Oceanic and Atmospheric Administration," Barron's reports.

The average premium for a homeowner's policy on a \$300,000 house in California, reports Bankrate, is \$1,381 a year. In the neighboring states, the annual average cost to insure a \$300,000 home is \$2,099 in Arizona; \$995 in Nevada; and \$989 a year in Oregon.

Nebraska is the costliest state to insure a \$300,000 home at \$5,401, due to tornadoes, hail and thunderstorms, says Ruiz, followed by Florida at \$5,376, says Bankrate.

California's Ecosystem

What ignited the fires started hasn't been determined. News reports say the Eaton fire may have started at the base of a transmission tower owned by Southern California Edison, while the Pacific Palisades fire may have ignited due to a fire on New Year's Eve, which started again.

As SD METRO was finalizing this story, it was unknown what caused the Hughes fire north of Castaic in northern Los Angeles County, which broke out on Wednesday, Jan. 22, at about 2 p.m. and closed I-5's northbound lanes or if there were any casualties. Evacuations were ordered and the fire spread over more than 5,000 acres, media outlets said.

As reported earlier by SD METRO, homes next to what's named the Wildland Urban Interface (WUI) – basically a forested area – are at higher risk of being damaged or destroyed by fire. And in many cases, fires are started by people.

The larger issue Californians need to understand, Winnacker says, is the Golden State's ecosystem: It's a fire-dependent landscape.

"Fire is not a bug. It's a feature," he said.



Rick Sharga

"When you take a fire-dependent landscape, and you remove fire from it, essentially you remove the natural stabilizing element that keeps that ecosystem in balance. And when you allow an accumulation of combustible fuels and vegetation that can act as a fuel, it's going to burn," he added.

In other words, fire is the primary environmental and ecological way California maintains balance in its vegetative landscapes because it eliminates the vegetation that builds up, becoming the fuel that ignites the next wildfire.

This means, he says, California needs to look at ways to implement controlled burns on its forested landscape.

"In a rainforest, decay is how things are turned over or restored," Winnacker said. "In California, fire is the balancing mechanism for the landscape."

"Early explorers to California regularly made reference to smoke-filled skies in the summers and fall because there were fires burning on the landscape when that landscape was in balance," he said.

"A great deal of innovation and technology and funding has gone into developing solutions that further the exclusion of fire," he continued. "And if you talk to anybody worth their salt, they will say that the exclusion of fire is a large part of how we got here."

"This is going to get worse if we continue to exclude fire from the landscape and continue, as a community and as a public, to demand a fire-suppression approach," Winnacker added. "In addition to restoring beneficial fire to the landscape, we also need to retrofit existing communities so they're capable of being in or adjacent to a fire without experiencing loss."

Doug Page is reachable at dpage@sandiegometro.com

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Tears, laughs and family reunion at Stone Oak Manor

By Marlise Kast-Myers

This past spring, as the calendar approached May, my phone rang. It was my sister.

Without saying hello, she started, “Hey, what are we doing for mom and dad’s anniversary? . . . It’s their 60th you know.”

I didn’t know. In fact, I’m horrible with dates. What I did know was that “doing” would involve travel rather a wrapped gift.

“Time with my family,” my mother always says. “That’s all I want.”

Easier said than done, since that includes six adults and three teenagers, all of whom web in nine directions. And so, the brainstorming began. My sister suggested several feasible destinations close enough to San Diego but far enough from home.

Over the years, we’ve bonded in Baja, bundled in Big Bear, hiked in Idyllwild, skied in Mammoth, and sailed to Catalina. Each trip better than the last, has been locked in our minds as a family keepsake. Oddly enough, I have this fear that returning to any of those destinations might blanch those vibrant memories.

That’s when I suggested Oak Glen, to which my family

responded, “Oakland? What’s in Oakland?”

Say it too fast, and others might ask the same. At the foothills of the San Bernadino Mountains, Oak Glen is 1.5 hours from Los Angeles, less than 3 hours from San Diego, and just over 1 hour from Big Bear. The proximity made it an easy sell for my family, as did the pre-trip research of hiking trails, pie shops, and an entire “hotel” to ourselves.

A text thread locked in the dates of July 4th weekend, with clapping and heart emojis to confirm our joy. Soon we were on our way to the agricultural community where giant wooden apple cutouts beckoned with the words, “Welcome to Oak Glen.” From Interstate 10, the most scenic option is to enter at Beaumont before Cherry Valley, and then exit through Yucaipa forming a 20-mile loop.

At the core of this pretty little circuit is the 5-mile apple avenue, Oak Glen. It feels more like a road-of-surprises than a town, where farmers, artisans, eateries, and family-owned businesses all point back to apples.

The Wildlands Conservancy is a 909-acre preserve at the foot of Wilshire Peak.





Built in 1926, the Stone Oak Manor is a designated Historic Point of Interest in California

Although we were visiting in summer, rumor had it we could still pluck from the heavy branches. Perched at nearly 5,000 feet, Oak Glen's summer weather teeters somewhere in the 80's. Our weekend peaked at 103. Palming the hot air with my hand, I quickly rolled up the window and turned toward my mother who was pointing out landmarks to no one in particular.

There were pie shops, church camps, and historical sites including Oak Glen School House Museum, and Edward-Dean Museum with a collection of 16th-20th century works.

We arrived three hours before the rest of the family, capitalizing on the early check-in at our lodging of choice, Stone Oak Manor.

Dating back to 1924, the manor—originally named the Baumann House—was built on a stroke of luck . . . or on oil, as history would have it. As a teacher in Long Beach, Samuel Baumann struck liquid gold at his two-acre property in Signal Hill. The profits funded 300 acres in Oak Glen, a destination he chose after purchasing an Oak Glen apple from a child at the train station. In true Garden of Eden fashion, Baumann took a bite of the crisp fruit and immediately invested in Oak Glen's fertile land.

One of Baumann's students—Reginald Inwood—begged to design his professor's new home. This first structure would catapult his career as a famed architect in Long Beach. There was nothing simple about those blueprints, demanding a manor built entirely from hand-cut boulders gathered by horse and carriage.

In 1926, the stone house was finally finished, and 100 years later, I got to stay there. Thanks to Baumann, the manor had electricity, as did the entire mountain town. The mogul was instrumental in putting Oak Glen on the map by supplying power, establishing roads, and rebuilding a one-room schoolhouse that still stands today.

From the early Cahuilla and Serrano tribes to Samuel Baumann, they all recognized Oak Glen's potential in the forests, wildlife, and year-round streams. Even before Baumann, it was Enoch Kidder Parrish who became the area's first apple grower in 1860, followed by Joseph Wilshire in 1877. Other famed farmers include Isaac Ford, and later the Rivers brothers who bought Los Rios Ranch, earning it the title as Southern California's largest apple farm.

Three generations of the Baumann family kept tradition not only by growing apples, but by inviting the community to the manor for their July 4th picnic. Community has always been a pillar of Stone Oak Manor. In 2019, current owners, Kirsten and Tim, were seeking a wedding venue to host their big day. Based in Berkeley, they purchased the manor to host their Dungeons and Dragons-themed wedding on Halloween 2021. This would be the first of many non-traditional weddings they hosted with onsite accommodations.

Like most love stories, the manor's honeymoon phase was threatened by the pandemic, flooding, mudslides, and the El Dorado Fire that ignited during a gender reveal party. Despite the heat, the couple kept their cool by registering the wedding venue as a bed and breakfast.

Available by the room from \$100, or by the entire 10-bedroom house from \$1,000, our family chose that latter. This gave us access to a fully equipped kitchen, an elegant dining room, and plenty of outdoor space on two gated acres. There was even an attic dedicated to entertainment with boardgames, books, foosball, and videogames. Murphy beds and extra roll-aways could comfortably sleep 20 guests.

The nine of us cherry picked the coziest of suites with poster beds and private balconies, and then connected in the parlor for games and in the sunroom for conversations. If only we had known there was a serious one on the horizon.

That evening, we cooked dinner as a family, laughing over my mother's surprising ability to land a beanbag at corn hole, and my father's unexpired talent at the organ. Among antiques in the manor was an organ passed down from Kirsten's great grandmother in Virginia. It didn't work, as she pointed out when my dad floored the pedal like an accelerator. Growing up, we had an organ in our home that my dad fumbled across, singing hymns off key while I spun pirouettes behind him.

Some 40 years later, those ballerina twirls were now towel slaps at my nephew's thigh who just returned from college.

"Doesn't hurt," he said with an eye roll. My husband grabbed the towel and twisted it into a tight cylinder.



The antique organ once belonging to the great-great grandmother of current owner of Stone Oak Manor.



The original stone fireplace provides cozy elegance at Stone Oak Manor

“Let me show you how it’s done,” he said, with confidence.

My nephew went running; my sister hollered that dinner was ready; my niece unfolded her napkin; my brother-in-law removed his hat to say grace; and my mom clapped, as if catching that moment in the air between her palms.

As always, my dad sat at the head, not saying much until the end of the meal. “I have cancer,” he blurted. “The doctor says it’s aggressive, but I can keep landscaping to raise money for kids in Africa.”

Our forks dropped and the floodgates of emotions opened, some in shock, most of us crying, and my husband angry that my dad didn’t know the meaning of selfcare. Their entire lives, my parents had humbly sacrificed their own needs to serve others.

While none of us had answers, we had plenty of questions to pour on the table. My mom slapped both hands on her lap, “I feel this weekend was ordained as part of the preparation journey.”

“Well, I feel like we need to go hiking,” I said. My comment was poorly timed. “Let’s get dad healthy. Cling to today, and hope for tomorrow, right?!”

I didn’t know what else to say. I might as well have been spinning pirouettes behind him. But onward we went, hiking bright and early at The Wildland’s Conservancy. This 909-acre Oak Glen Preserve took our minds off reality as we trailed streams beneath canopies of oaks, willows, and sequoias.

In 1996, The Conservancy saved Southern California’s largest historic apple ranch from residential development. It also acquired thousands of acres to protect the San Bernardino National Forest.

“Could we rest a bit?” my mother asked.

My parents sat down on the floating dock at Red-Wing Pond. My brother-in-law pointed toward a turtle, as I watched dragonflies kiss the water. It was there that the nostalgic sound of a church bell rang in the distance. Tears streamed beneath my mom’s sunglasses, as she whispered, “Thank you.”

Her faith was strong. My heart was weak. I emotionally changed the subject.

“Let’s go to the Colonial Faire.”

Hosted at Riley’s Farm, the working apple orchard doubles as a living-history farm with dinner theater and educational reenactments. Depending on the season, guests can pick apples, pears, berries, flowers, corn, cherries, peaches, and pumpkins. As luck had it, we were there on the exact weekend of the interactive cultural event honoring American colonies of the 18th century.

“They must be sweltering in all that wool,” my nephew whispered. “Can you imagine having to play the baroque flute in this heat?”

“Or churn butter,” my niece added.

The thespians were on point in the replica New England village, complete with colonial crafts like candle dipping, floral crowns, and woodworking. In the center were dramatic presentations with drumming and dueling.

My dad peeked into the demonstration kitchen where two maidens kneaded dough.

“Where are you from?” he asked.

In a perfect British accent, one responded. “My husband and I are settlers from England.”

“She’s lying David,” my husband said. “She has to stay in character. She’s probably from Riverside.”

With muskets firing in the background, I put my hand on their shoulders and suggested we move on to hard-cider tasting. Around the bend was Wilshire’s Apple Shed, the area’s first roadside stand, now comprised of a café, mercantile, and a 1936 boxcar cigar lounge. We cooled off with ice coffees and hard cider from the attached tasting room, eventually making our way to the wrap-around porch for the breeze.

Despite the cloud of news hovering above us, we stopped midway at Oak Tree Mountain, a 14-acre family-fun park with a petting zoo, restaurants, bars, shops, axe throwing, and bakery with 5lb pies. The smell of waffle cones, chocolate, and caramel wafted from the candy shop and creamery.

It felt like a ghost town, to the point I asked an employee how they survived. He explained that come fall, expect long lines, especially September through October at the height of apple-picking season. Over half a dozen farms offered everything from

U-Pick events and apple-cider doughnuts to corn mazes and cider pressing. It all culminates at the Apple Butter Festival during Thanksgiving weekend.

I glanced at my dad, still inhaling the sweet air. “Let’s go back to the manor and watch the Euro Cup,” my husband suggested. Our new normal would involve weaning my dad off of sugar and carbs. Just before reaching the manor, we pulled into Mom’s Country Orchards, a giftshop with souvenirs, breads, jams, honey, fruit butters, and locally-grown apples.

An elderly gentleman held an outstretched apple sliver. “Would you like to try a Pink Lady?”

I did. It was crisp, sweet, and crunchy.

“Dad, you’ve got to try this!” More than ever, I wanted my father to find joy in the small things. The apples were good, well great in fact, and one of several varieties along with Gala, Honey Crisp, and Red Delicious. Displayed among the preserves were antiques, soaps, and breads.

That evening, we dined at Oak Glen Steakhouse across the street from Stone Oak Manor. In 2014, owners Rick and Lori Knudsen won the \$180 million lottery and invested their loot into the restaurant. In 2022, it took a brutal hit after a mudslide buried the property in 7-feet of debris. From where we were sitting, none of that was evident. Instead, a pleasant waitstaff offered us

complementary dessert on account of my parents’ anniversary.

Closing the menu, my husband told them we would pass, while I explained we were tackling a health issue. It sounded strange, and even more so when the waiter said that he too was watching his weight. This was bigger. Much bigger. It was us, and the potential that our equation would diminish without the mean.

That next morning my dad hugged us all in the crook of his elbows, embracing us in his mighty arms. “We’re going to beat this,” he said. We nodded, hoping he was right.

On that drive home, we rode in silence, my mother sitting with palms upward. I thought of Oak Glen and its humble beginnings—from a kid at a train station, to a lotto winner, to a Berkeley couple who saw beauty in the stones. I thought of the fires and storms Oak Glen survived, yet somehow grew stronger each fall.

I thought of Stone Oak Manor that gave us a place to dance in the kitchen, cry at the table, and remember pirouettes behind organs. I wondered how this Julian-esq pie town had the power to lure us with apples and unite us in memories amidst the pain.

Though we weren’t yet out of the orchard, we would toil through this season together, knowing that thus far, our harvest was bountiful.



Congratulations
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SALT IN OLD WOUNDS:

California's taxes on wealth may hinge on how Trump treats deductions

BY DAN WALTERS | CalMatters

California's state budget is inordinately dependent on taxing the incomes of wealthy residents.

Gov. Gavin Newsom's proposed 2025-26 budget assumes that the state will receive \$133.7 billion in personal income taxes, more than 60% of general fund revenues. Nearly half of that would be paid by the 1% of Californians sitting atop the taxable income ladder.

The downside risk of such dependency is that taxes on the rich tend to swing up and down more than taxes on ordinary wage earners, because earnings on investments are substantial portions of wealthy people's taxable incomes.

When the rich are getting richer, California sees multi-billion-dollar revenue windfalls. But downturns in their investments often result in sharp declines in tax receipts. In his budget, Newsom mentions the "swings in revenues and uncertainty that are a hallmark of California's volatile tax system."

The new budget cites a recent uptick in revenues that allowed Newsom's budget to expand some categories of spending, such as a big increase in tax subsidies for the beleaguered Southern California film and video industry, one of his pet programs.

The validity of the new budget's revenue assumptions is in doubt because of the wildfires that have afflicted Los Angeles County. But regardless of their impact, the state will continue to depend on volatile revenues from the wealthy, including those who lost their homes in Pacific Palisades and Malibu.

By happenstance, just as the new budget and the wildfires become prominent items on the Capitol's political agenda, something else is happening in Washington that could affect California's harvest of taxes on the rich.

With Donald Trump back in the White House, negotiations are underway on repeal or retention of a 2017 change in federal tax law that adversely affected states such as California and New York, whose budgets depend on taxing the incomes of the rich.



The change, part of a much larger overhaul of tax policy, limited deductions for state and local taxes – SALT in the political vernacular – on federal tax returns to \$10,000.

The limit has the indirect effect of increasing federal levies on taxpayers who pay more than \$10,000 in SALT each year. Other aspects of the 2017 tax bill, signed by Trump, benefited the wealthy but even so, California's tax officials estimated that the net impact on California taxpayers would be a \$12 billion annual increase in their federal tax obligations.

New York and California legislators and governors saw it as a deliberate hit by Republicans, including Trump, on blue state finances and have tried, on and off, to have it repealed ever since, to no avail. They worried aloud that the much-reduced SALT deduction would encourage wealthy taxpayers to move to states with low or no income taxes, such as Nevada, Texas and Florida.

The SALT provision and other parts of the 2017 legislation will automatically vanish at the end of this year unless renewed by Trump and a Republican-dominated Congress. Most of its provisions probably will be extended, but the fate of SALT is up in the air.

Trump now appears amenable to letting it die but may want concessions of some kind from the blue states. Meanwhile, Politico reports that a group of Republican congressional members dubbed the Freedom Caucus is proposing to repeal the SALT limit if blue states would agree to impose it on corporate income taxes to offset the cost.

By raising taxes on corporate incomes, however, such a deal would damage the relationship between blue state politicians such as Newsom and their corporations, including his pals in Hollywood.

It would be another GOP political hit — rubbing salt in their wounds, as it were.

CONGRATULATIONS TO
DR. NOORI BARKA
on being selected as one of
San Diego's 2025 Men of Influence

Dr. Noori Barka, founder of Calbiotech and an Iraqi Chaldean visionary leader, exemplifies the essence of influence, leading with passion and dedication to empower his community through impactful organizations and transformative initiatives.

Chaldean American Foundation (2000):

Established to lobby for the rights and needs of Chaldean refugees.

Chaldean American Annual Festival (2010): Created to celebrate and promote Chaldean culture and traditions.

Hope for Iraqi Christians (2014):

Founded to provide assistance to Christians in Iraq affected by ISIS attacks.

Chaldean Radio/Chaldean Community Council (2017): Launched to offer social and educational services to newly arrived refugees.

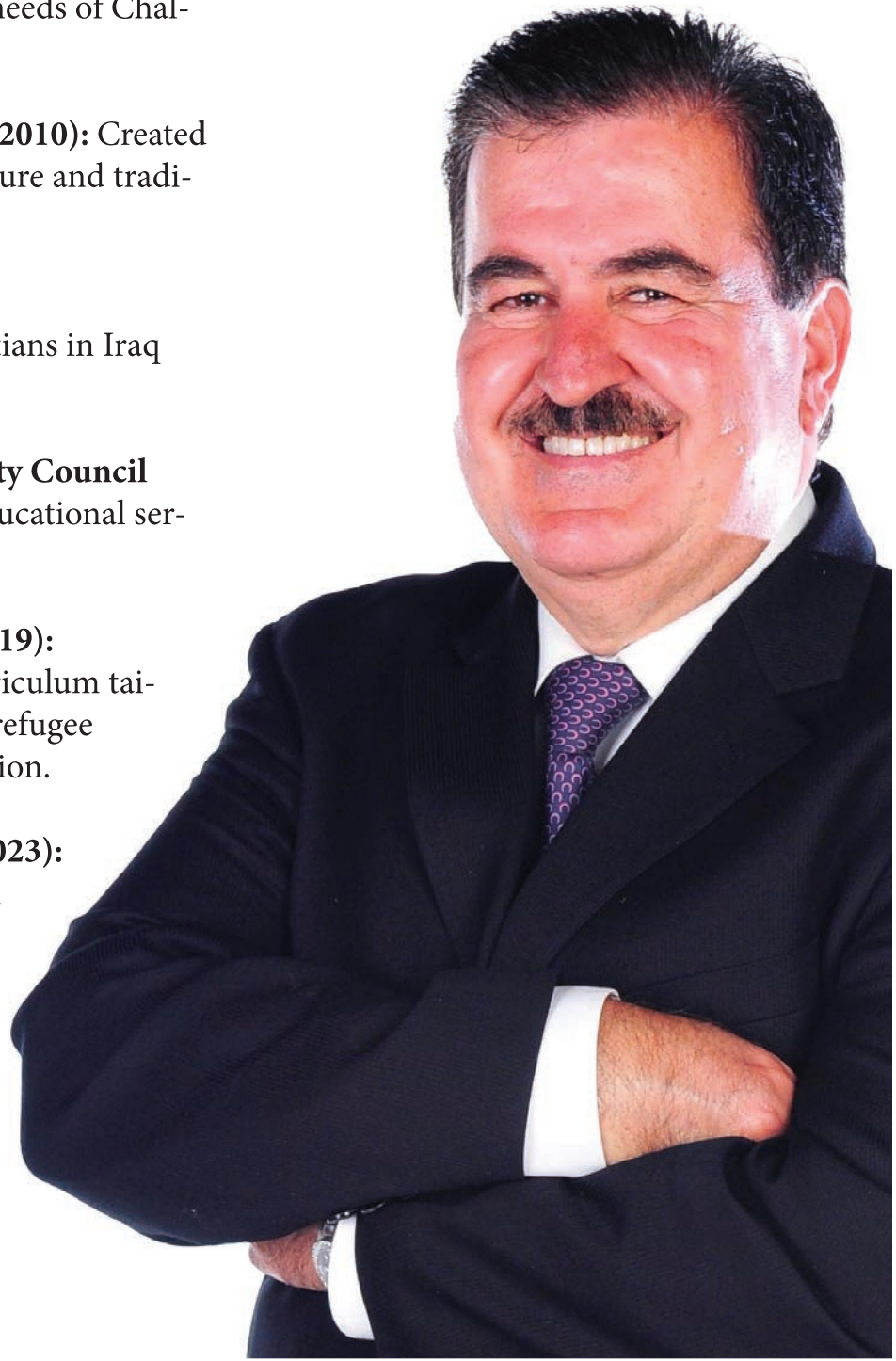
Kidinnu Academy Charter School (2019):

Developed to provide a specialized curriculum tailored to Chaldean and Middle Eastern refugee students, with a focus on special education.

El Cajon Small Business Incubator (2023):

Initiated to support and empower small businesses and startups in El Cajon and East County.

Iraqi Christians Genocide Museum (2024): Established to honor the history and survival stories of Iraqi Christians, ensuring their experiences are recognized and remembered.



Trump is Winning The Trade War. Tariffs Work

By Daniel McCarthy

Donald Trump knows exactly what he's doing with tariffs.

Everyone else is baffled: Why did the president announce heavy taxes on imports from Canada as well as Mexico and China?

America has an obvious interest in economic decoupling from China, a great-power rival.

And by first imposing and then suspending tariffs on Mexican imports, Trump was able to bring Mexico's government to the negotiating table on his terms.

That's won immediate results in the fight against illegal immigration and traffic in fentanyl and other drugs into our country:

President Claudia Sheinbaum is now sending 10,000 troops to secure Mexico's side of the border. She has one month to get the job done and strike a bigger, long-term deal with the United States -- or tariffs snap back in March.

Then there are those Yukon cartels and the Canadian Communist Party, and ... wait, what? What trouble could America possibly have with Canada that justifies a 25% tariff on the goods they sell us? Like Mexico, Canada has been given a 30-day reprieve to work things out.

There's more to talk about than just the northern border.

Trump needles Prime Minister Justin Trudeau about turning Canada into our 51st state.

It's hard to imagine tariffs high enough to accomplish what a couple of invasions couldn't achieve over the last 200-odd years, though:

America tried to take Canada by force in the Revolutionary War and the War of 1812, both times hoping Canadians would spontaneously turn against their government and demand the rights and liberties of American citizens.

A core component of Canada's national identity, however, comes from the pro-British Tories who fled the American colonies rather than join our revolution.

Even Canadian conservatives, including the man with the best hope of beating the Liberal party at the next election, Pierre Poilievre, don't want to become Americans.

They're patriotically outraged by the tariff threat, and they're in political danger if Canadians rally to the Liberal government as defender of their sovereignty and national honor.

But President Trump knows all that.

He's using tariffs to set expectations with our northern neighbor, just as he has with China and Mexico.

Sometimes the best thing a person or a nation can do for a friend is get tough. Canada has long been unserious about meeting its

security obligations to its own people and NATO allies alike.

NATO members are supposed to contribute at least 2% of their GDP to defense. Canada spent a meager 1.37% last year, with Trudeau promising his country would reach the 2% threshold by 2032.

That's not the pledge of a leader who feels any urgency about providing for his nation's security, let alone helping friends when there's a war near their borders.

Until now, Canadian prime ministers have been content to let America foot the security bill -- which is what leads Trump to ask why we should pay for it if the land isn't ours.

His tough treatment of Trudeau sends a message to Europe, where more NATO states are beginning to meet their 2% minimum contributions, but just barely:

Germany, for example, spent 1.3% on defense in 2023 and only brought that up to a little more than 2% last year, despite NATO facing its greatest challenge since the end of the Cold War with Russia's invasion of Ukraine.

In the 21st century, America can't afford to be ripped off by friends any more than it can afford to be unwary about Chinese power or Mexican disorder.

Trump is using peaceful -- if painful -- methods to change the behavior of friend and foe alike.

To be sure, he thinks "tariff" is the most beautiful word in the English language: Trump is unabashedly a tariff man.

But he's a dealmaker first and foremost, and the tariffs can be avoided if the other side is willing to reach a deal that better serves America's interests.

After all, trade with America is in the best interest of everyone else from China to Mexico to Canada -- we're providing something, yet not getting enough in return.

Trump means to change that, and tariffs are a powerful tool for doing so.

The president's strategy can even help bring jobs and supply chains back to America without the tariffs having to go into effect.

Businesses terrified by the prospect of tariffs have an incentive to get ahead of them by moving production back to America and devoting greater attention to the home market.

And American companies dependent on foreign imports have every reason to start breaking free of their dependence right now by finding substitute components that won't be subject to tariffs.

Trump knows how to win trade wars before the first shot, so to speak, is fired.

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SD METRO'S 2025 MEN OF INFLUENCE

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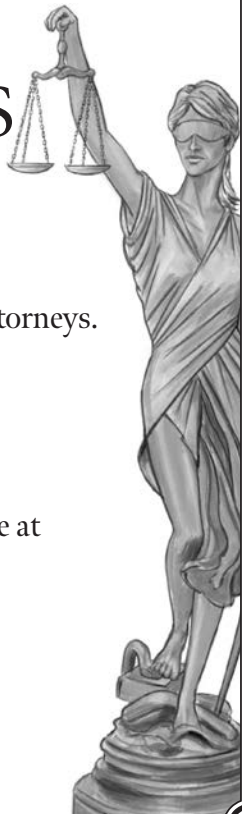
JOE BERTOCCHINI '01



The University of San Diego Family extends a heartfelt congratulations to Joe Bertocchini '01, for being named one of SD METRO'S 2025 MEN OF INFLUENCE. Joe's steadfast dedication to supporting USD real estate students, alumni and facilitating career opportunities for transitioning military personnel is truly inspiring. His leadership in co-creating the READI program, which introduces high school students to the real estate industry, is a remarkable contribution to shaping the future of the industry.

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Ronson J. Shamoun, Principal Attorney and CEO of RJS LAW, is an Adjunct Law Professor at the University of San Diego-School of Law where he teaches a Tax Practice and Penalties class. He was recently presented with the following awards:

- San Diego Metro Magazine- Best Attorney 2016
- San Diego Magazine- Top Attorney 2016
- San Diego Business Journal- Best of the Bar 2014, 2015 & 2016
- Martindale Hubbel's- AC Preeminent Rated 2014, 2015 & 2016
- San Diego Daily Transcript- Top Attorney 2014 & 2015
- San Diego Metro Magazine- 40 Under 40 - 2015



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Newsom orders more water for California farmers and towns

By Lynn La | Calmatters

As downpours soak Northern California, Gov. Gavin Newsom has ordered state officials to capture and store more stormwater in San Joaquin Valley reservoirs for farmers and towns, and to “remove or minimize” any obstacles that stand in the way.

If that sounds familiar, it is: The governor issued similar orders two years ago, when he waived environmental laws to store more water as storms drenched the state and caused disastrous flooding. Months later, the Legislature and Newsom enacted a new law that smooths the way for such actions.

In a video posted on social media, Newsom said he aims to store more stormwater “for people and agriculture.” The three-year, statewide drought “yielded ongoing, significant impacts” on farm communities, he wrote in his order.

Growers and cities that use water from the State Water Project welcomed Newsom’s action.

But environmental groups worry that it will kill salmon and other fish spiraling toward extinction. By diverting and storing more water, less is left in Delta rivers for fish.

Environmentalists also noted the similarity between Newsom’s order and President Donald Trump’s order last week to waive the Endangered Species Act and pump more water out of the Delta. The Army Corps of Engineers then abruptly increased outflow from two small San Joaquin Valley reservoirs.

Trump posted on social media that the water would have prevented the Los Angeles wildfires — but that water does not

reach Southern California. It also will do little to help farmers, since they need irrigation water for crops in spring and summer, not now.

Jon Rosenfield, science director at San Francisco Baykeeper: “Trump issued an executive order that is nothing short of an assault on California’s environment, and it’s like Newsom said, ‘Hold my beer.’”

Speaking of Trump: On Saturday Trump issued an order imposing tariffs on goods from Mexico, Canada and China. The tariffs are meant to hold the countries “accountable to their promises of halting illegal immigration” and stopping fentanyl and other drugs “from flowing into our country,” according to the order.

As CalMatters reported in November, Mexico and China made up 40% of California’s imports in 2023 and the state could feel the brunt of the tariffs. Nationally, prices are projected to rise by nearly 1 percentage point, according to the UCLA Anderson Forecast. Because Canada is also a key supplier of lumber for the U.S., Trump’s order also has major implications for Southern California as it rebuilds from the deadly wildfires.

In addition to customers and small businesses feeling a hit, leaders from Canada and Mexico said they will impose retaliatory tariffs on American goods. California’s top exports include almonds, wine and dairy products.

The San Luis Reservoir, an artificial lake on the eastern slopes of the Diablo Range of Merced County, on Feb. 10, 2023.

Photo by Larry Valenzuela, CalMatters/CatchLight Local



La Jolla Turns in the Signatures; Now What?

By Scott Lewis | Voice of San Diego

The Association for the City of La Jolla turned in 8,000 signatures to the San Diego Local Area Formation Commission, or LAFCO, Wednesday, officially starting the process that could lead to La Jolla seceding from the city of San Diego.

What happens now: I talked to Priscilla Mumpower, the assistant executive officer of San Diego LAFCO. She said they need 6,800 valid signatures from La Jolla voters so LAFCO contracts with the County Registrar of Voters to verify that enough of the signatures belong to legitimate La Jolla voters.

This can be tricky: Library and parks supporters and the San Diego Municipal Employees Association are still in court challenging the Registrar of Voters after it determined that they had not gathered sufficient signatures to put a parcel tax on the ballot. Signatures can be thrown out for pretty minor discrepancies for things like street names in addresses not matching perfectly.

If they have insufficient signatures: They can ask for 15 more days to make up the difference.

If they have sufficient signatures: Then a long process starts. LAFCO will hire a consultant, for whom the La Jollans will have to pay. The consultant will do a fiscal analysis of all the potential revenue the La Jollans will be able to come up with, the cost of the services they will have to deliver and how much they'll owe the city of San Diego from the sort of alimony they'd have to pay after the divorce.

The city and the La Jollans would begin a long negotiation about that alimony and about various services the city would or would not provide La Jolla.

Then, finally, San Diego LAFCO board would vote on approving the deal they came up with.

If approved: La Jolla would vote.

If La Jolla voted yes: Then the city of San Diego (including La Jolla) would vote.

There's very little chance this all could get on the 2026 ballot.

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Susan Shelley: Behind the scenes with those really running California

By Susan Shelley

It happened again.

I have obtained an audio recording of another secret meeting of the people who run California behind the scenes. The membership of the group, divulged nowhere else but here, is made up of 10 environmentalists, three teachers, two bond underwriters, eight plaintiffs' attorneys, six professionally certified lunatics, the CEO of a candle company, 231 union leaders and one California business leader, calling in from his home in Toronto.

The meeting was convened to discuss the latest disaster to befall the state, the loss of the Biden White House.

"I don't see how we recover from this," one of the union leaders said. "Trump is probably going to divert our training funds to the Republican women's groups."

"We could rent a vendor booth at their luncheons," one of the attorneys offered.

"What's going to happen to our schools," cried a teacher. "Will they have to stay open during bird flu?"

"We have bigger problems," said another union leader. "Our highly placed sources are telling us that President Trump plans to announce that he is putting California into receivership, to have all its affairs managed by a responsible outside party."

"A third party?" shouted a teacher. "Who told him Libertarians are responsible?"

"No, no," said the union leader. "We're told the appointed receiver will be a banker.

Someone the president has seen on TV. Someone who has previously been entrusted with managing high levels of income and spending while keeping corrupt influences at bay."

Nervous laughter rippled through the room.

"The good news," said the union leader, "is that we got to the guy. We flew him out here to give us a private briefing before the announcement."

"How'd you manage that?" asked the business leader.

"He's a union member," said the labor leader. "SAG-AFTRA. OK, let's get him in here."

The sound of a door creaking open was audible on the recording. So were the gasps that followed.

"Friends," said the union leader, "may I introduce Mr. Walter Parks Thatcher."

The room fell silent.

"He's gray!" whispered a lunatic. "Why is he gray?"

"He's not gray," another lunatic whispered back. "He's in black-and-white."

"Walter Parks Thatcher," repeated the candle executive in a quiet voice. "Are you ... Are you from..."

"Citizen Kane," said the union leader. "One of the greatest films ever made. President Trump was watching Turner Classic Movies and he decided that the banker who raised Charles Foster Kane is the perfect choice to take control of California's decisions."

"I miss my sled already," muttered a bond underwriter.

"It's a great privilege to address this distinguished group today," Thatcher said, "and I trust you'll keep what I'm about to tell you in the strictest confidence."

"Get the non-disclosure agreements," said another union leader. "Everybody signs, or nobody leaves."

Chairs scraped the floor as the group settled in for the discussion.

"President Trump has determined that California is unable to make responsible decisions,

can't be trusted with money and is too easily swayed by corrupt influence," Thatcher said.

"He believes the state is deeply troubled."

"This is an outrage," said a teacher. "Trump hacked our mental health app!"

"Nothing of the kind," said Thatcher. "The president has simply decided that an outside party, a receiver, should manage the entire state, its assets, and all financial and operating decisions."

"This is completely unnecessary," said one of the lunatics. "We run California very well.

Look how we managed the COVID money."

"And now we have L.A. Rises," said a union leader.

"I shall take over the state budget," said Thatcher. "All labor agreements, procurement contracts, outstanding debt and pension commitments will be subject to renegotiation. In addition, I'll be implementing the president's executive order directing the release of water from Northern California to Southern California, terminating all energy restrictions and climate programs, and turning the bullet train into a golf course."

"Can't we please keep the energy policy?" asked the candle manufacturer.

"About that golf course," said a union leader. "We expect the carts

to be electric, and they have to run on rails.”

“Walking is good for you,” Thatcher said. “I assume that’s why the state is spending gas tax revenue on pedestrian paths instead of road repairs.”

“No, that’s to save the Earth,” an environmentalist said brightly.

“I suppose you’d say the same for the battery storage facility near Monterey that exploded in flames and toxic gases, contaminating the soil and water with heavy metals,” Thatcher said. “And for the renewable energy mandate that compels utilities to invest in costly but inadequate solar and wind power as well as expensive new charging infrastructure for electric vehicles, leaving insufficient funds for maintenance and replacement of basic infrastructure such as power lines, fire hydrants and reservoirs.”

“We’re on top of that last part,” said one of the plaintiffs’ attorneys.

“Quite right, the liability is potentially catastrophic,” Thatcher said. “LADWP’s bond rating is at risk of a downgrade. That would raise borrowing costs and cause even higher rates for Los Angeles residents and businesses.

After visiting and speaking with state and local leaders, President Trump became more convinced than ever that California is unable to manage its affairs.”

“He’s one to give advice on managing affairs,” said a union leader. “Which reminds me, did everybody sign the NDA?”

Write Susan@SusanShelley.com and follow her on X @Susan_Shelley

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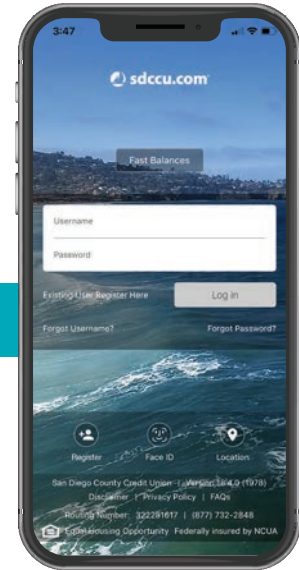
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