

SPECIAL WOMEN'S ISSUE

SDMETRO

your business your life

MARCH 2014

EMPOWERING WOMEN

SAN DIEGO WOMEN'S WEEK PUTS A SPOTLIGHT ON ACHIEVEMENT



Hannah Nancarrow



Suzanne Somers



Tanya Brown



Elizabeth Smart



Kristen Kavanaugh

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-Tony Gwynn, San Diego Padres Hall of Famer

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-William Scripps

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-Trevor Hoffman, San Diego Padres All-Time Save Leader

"I have been very pleased with the level of service and responsiveness of Rancho Santa Fe Insurance. Vanessa Snodgrass in particular has been a pleasure to work with. She is knowledgeable and prompt in providing alternate approaches to meet all our insurance needs."

-Andrew Viterbi, Qualcomm Co-Founder

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-Craig "Craigar" Grosvenor

"Rancho Santa Fe Insurance has been a great firm to deal with over the many years. I have recommended this firm to many friends. Again, thank you for the great service!"

-Jack White, Chairman-Jack White Capital Investments

"I want someone with honor and integrity, someone I can trust and believe in to handle my insurance affairs. Craig Edwards provides that for me."

-John Moores, Owner-San Diego Padres

"I have been doing business with Rancho Santa Fe Insurance for 19 years and we have never experienced anything but professional service and advice. As our situation has changed over the years, Craig's team has identified and recommended changes needed to our policies. Our situation is additionally complicated by having homes in two other states. In each case, they have easily handled the insurance in each state. They are the best."

-Ronald Judy, Co-founder Nintendo of America and Founder NES International (Nintendo in Europe)

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COVER STORY

ON THE COVER: **Empowering Women**

The lead story in this special issue devoted to women highlights San Diego Women's Week, a March 17-21 conference produced by the San Diego North Chamber of Commerce and featuring a number of articulate and passionate speakers, including Suzanne Somers (pictured). See the story on Page 12.



18 Women & Finance At home and at work, does gender make a difference? As far as the workplace is concerned, women are dealing with finances at a growing rate, establishing small and micro businesses. Rebecca Humphries (pictured) explains the challenges that women face in applying for loans to stake their business.



20 Gender Pay Gap In 2012, a man and a woman working the identical job did not receive identical pay. What the man earned by Dec. 31, 2012, took the woman until April 9, 2013, to earn. In that same year, women working full-time in the U.S. typically were paid just 77 cents on the dollar, a gap of 23 percent. The gap affects women from all backgrounds, ages, levels of educational achievement, and all ethnicities. It is even greater for women of color. The story reveals what equal pay would look like. Attorney Patricia Hollenbeck, partner at Duane Morris LLP, argues for equality.



22 Women On The Run A growing number of San Diego are on the right track, figuratively and literally, in keeping fit physically — and mentally. Consider Nadine O'Connor (pictured) who will be 73 this month. A retired school teacher, O'Connor holds seven world records and four U.S. records in events including pole vaulting, the decathlon and the 10-, 60- and 200-meter dash.



28 Gender Roles Blur in the Workplace Women continue to move into non-traditional roles such as project management, field supervision and operations, where in the past women were typically part of the office staff or support services. Allison Beall, director of business development for Pacific Building Group (pictured), is an example.

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Insurer Plays the 'Death Card' Game

By Bob Page

The next time you pay an insurance premium maybe you'd like to know that your check contributed to the \$1.1 trillion in net premiums written annually by the insurance industry in the United States.

The quid pro quo is suppose to be or, at least that's what we're all led to believe should we ever need to file a claim, that the insurer will live up to its part of the bargain.

Well, that would seem to depend with whom you've struck that bargain.

Or you're in an accident and the other party who caused it is insured by Farmers Insurance.

In Katherine Shea's case, the 85-year-old aunt of San Diegan Dan Shea, Farmers is playing the "death card" game. What this means is that if Mrs. Shea dies before her claim is settled, the claim dies and Farmers will have walked away having paid out nothing.

Mrs. Shea's accident took place Aug. 3, 2011, on a two-lane highway in Franklin County, Mo. A 17-year-old boy missed a curve and slammed his SUV into Mrs. Shea's Ford Taurus. The boy admitted fault at the scene, at his deposition and at trial. He suffered only minor injuries.

For Mrs. Shea, it is quite another story. Her car was crushed, the accident caused extensive trauma to her body, requiring multiple surgeries to both her body as well as to her brain. She spent over five months in medical facilities in Missouri, is no longer able to live independently, and was forced

to sell her home in Sullivan, Mo. She needs a wheelchair except for short walks using a walker and now lives with a nephew in Spokane, Wash.

Her hospital bills reached \$800,000, but rather than be responsible and own up to their client's fault, Farmers denied and delayed, refused to negotiate and finally offered Mrs. Shea a low-ball settlement, far less than the \$800,000, a move which would have left her penniless.

After endless delay tactics, the issue went to trial, forcing Mrs. Shea to travel back to Missouri. Not to determine fault, which had already been established, but for Farmers to try getting out of paying the claim.

After four days of trial and four hours of deliberation last October, the jury returned a verdict of \$2.162 million in Mrs. Shea's favor. She also is entitled to pre-judgment interest of \$100,335. However, the present value of Mrs. Shea's care requirements, as presented by her expert at the trial, is approximately \$2 million.

Farmers and Nationwide Insurance, which is also somewhat involved in representing the party at fault, are still fighting Mrs. Shea's claim and the jury verdict. They have yet to pay her a dime.

Farmers and Nationwide have asked the judge for a new trial and have said they will appeal the verdict if a new trial is not granted.

What is at stake here, Dan Shea believes, is whether these insurance carriers are try-

ing to subvert a good-faith honoring of claims, and in this case, that is easy to believe. The insurers are playing a cynical game of continuous delays, presumably in the expectation that Mrs. Shea will either give up, accept their offer, run out of money or even pass away.

Farmers, according to the Center for Justice, is the seventh worst insurance company in the U.S. when it comes to paying legitimate claims filed against it. The center says many policyholders with legitimate claims encounter nothing but resistance, which leaves people frustrated, angry and sometimes even destitute.

"Hardball tactics for an 85-year-old woman in a broken body is tantamount to elder abuse," said Dan Shea, adding that before you have an accident, "make sure you understand your coverage because believe me they'll be looking for ways out."

For Dan Shea, this issue is larger than being just about his aunt and his family. "I will litigate her interests to the end. This is about the tens of thousands of people who can't defend themselves against insurance companies who conduct themselves this way," he says.

Jon Swallen, a longtime insurance industry observer who is chief research officer for brand tracker WPP Kanter Media, called the insurers who won't pay Mrs. Shea, "depraved, immoral, shameless and evil."



14TH ANNUAL AWARDS LUNCHEON SEPTEMBER 2014

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SAN DIEGO SCENE

Women Hold Top Government Leadership Spots in San Diego

San Diego County has become home to a growing number of women in key government leadership positions, a trend recently illuminated by the selection of Shelly Zimmerman as the new police chief of the City of San Diego.

Studies tend to point out that San Diego County is hardly alone in the incidence of women moving to the top ranks in government. A report by Deloitte and Forbes Insights reveals that women worldwide are rapidly advancing in the public sector, making government a leading example for businesses.

“There’s a higher percentage of CFOs and twice as many CIOs in government than the private sector,” says Anne Weisberg, a director specializing in talent at Deloitte. “That tells you that it must be a welcoming environment for women.”

In San Diego County, women at the top rungs of government agencies besides Shelly Zimmerman include:

- Dianne Jacob, chairwoman of the San Diego County Board of Supervisors.
- Bonnie Dumanis, District Attorney.
- Daphne Hearn, special agent in charge of the FBI, San Diego Division.
- Laura Duffy, U.S. Attorney for the Southern District.
- Helen Robbins-Meyer, chief administrative officer, County of San Diego.

Zimmerman joined the San Diego Police Department in 1982 and worked in a variety of assignments and leadership roles, including vice, narcotics, internal affairs and the field lieutenant position. She has earned several awards, including a San Diego Press Club Headliner of the Year award for her undercover work, and the San Diego Police Foundation Women in Blue award.

Dianne Jacob, a native San Diegan, was re-elected to the Board of

Supervisors in 2012 for an historic sixth term. The San Diego State Alumna represents more than 270,000 constituents in Second District. A Jamul resident, Jacob worked as a teacher in the East County before her election to the Board of Supervisors, and was a member of the Jamul-Dulzura Union School District Board for 17 years.

District Attorney Bonnie Dumanis enjoys a national reputation as a law enforcement leader and innovator. She took office in 2003 and is the first woman to serve as District Attorney for San Diego County. During an unsuccessful campaign for San Diego mayor, Dumanis claimed her office maintained a 94 percent conviction rate.

Daphne Hearn, agent in charge of the San Diego FBI office, began her career as a special agent in December 1991. She first reported to the Buffalo Division, where she worked a variety of programs, including the initiation of an organized crime investigation into a large-scale, international illegal gambling operation with ties to La Cosa Nostra families in several cities. Hearn was named to the San Diego post in June 2012.

As the county’s highest ranking executive, Helen Robbins-Meyer manages a workforce of more than 15,000 employees and an annual budget of \$5 billion. She was appointed to the position by the Board of Supervisors on Aug. 8, 2012. She is the first woman to serve as chief administrative officer for county government.

Laura Duffy was nominated by President Barack Obama to serve as U.S. Attorney for the Southern District, which covers San Diego and Imperial counties, on Feb. 24, 2010. Duffy joined the Criminal Division of the U.S. Department of Justice as a trial attorney in 1993, working first for the Money Laundering Section and then for the Narcotics and Dangerous Drug Section. In 1997, she moved to the U.S. Attorney’s Office for the Southern District of California, with the rank of Assistant United States Attorney. She is best known for her prosecution of members of the Arellano-Felix drug cartel.



Bonnie Dumanis



Daphne Hearn



Dianne Jacob



Helen Robbins-Meyer



Laura Duffy



Shelly Zimmerman

Columbia Center to Get Restyling and a New Name

The 27-story Columbia Center, a 34-year-old Downtown landmark noted for its stair-step design and American flag on its rooftop, will undergo a multi-million-dollar “restyling” by its owner, New York-based Emmes Realty Services, and will get a new name -- 1 Columbia Place.

“Our vision for the reimagining of 1 Columbia Place is bringing life to work,” said Scott Grady, vice president of Emmes Realty Services of California LLC, an affiliate of the Emmes Group of Companies.

The building was completed in 1980 and was acquired by Emmes in 2012 for \$135 million. It’s the home of Higgs Fletcher and Mack, one of San Diego’s oldest law firms.

“The building’s systems have all been recently renovated including modernized elevators and the addition of a Building Optical Network that delivers fiber optic cable throughout the building,” said Grady. “We plan to build on the existing infrastructure with a top-to-bottom exciting restyling including a new and prominent exterior entrance on Columbia Street and a renovation of the lobby. We will also deliver more lifestyle-oriented retail and amenities to meet the demands of today’s workforce.”

Designed by LPA Inc., the restyling will include an updated facade on Columbia Street, a modern lobby with new furnishings, color palette and digital displays, and new signage throughout the building. There also are plans for a new eatery, gourmet coffee shop and a fitness center.



Columbia Center

Former UC San Diego Chancellor Honored

Marye Anne Fox, former UC San Diego chancellor, has been selected to receive the 2014 Clark Kerr Award for Distinguished Leadership in Higher Education. The award recognizes individuals who have made extraordinary and distinguished contributions to the advancement of higher education. It was established in 1968 as a tribute to the leadership and legacy of University of California President Emeritus Clark Kerr.

The award is bestowed by the UC Berkeley Academic Senate, which noted in Fox’s nomination: “Dr. Fox has used her scientific and administrative leadership positions to enhance the vitality of our national research enterprise by working tirelessly and effectively to strengthen science education and science policy.”

Fox served from 2004 to 2012 as chancellor of UC San Diego, one of the world’s top 15 research universities. Fox was the first permanent female chancellor of the campus, and she continues to serve as a distinguished professor of chemistry and biochemistry at UC San Diego. During her tenure as chancellor of UC San Diego, the university established new research and partnership ventures to further innovation and increase international collaboration, achieved an ambitious \$1 billion campaign goal, expanded academic and campus programs and facilities, and received national and international recognition in prominent university rankings.

Fox will be presented with the award at a private ceremony at UC Berkeley in March.



Marye Anne Fox

Iconic Pyramid Building Sold for \$13.6 Million

New owner intends to shake off home furnishing tenants and develop an office and technology center

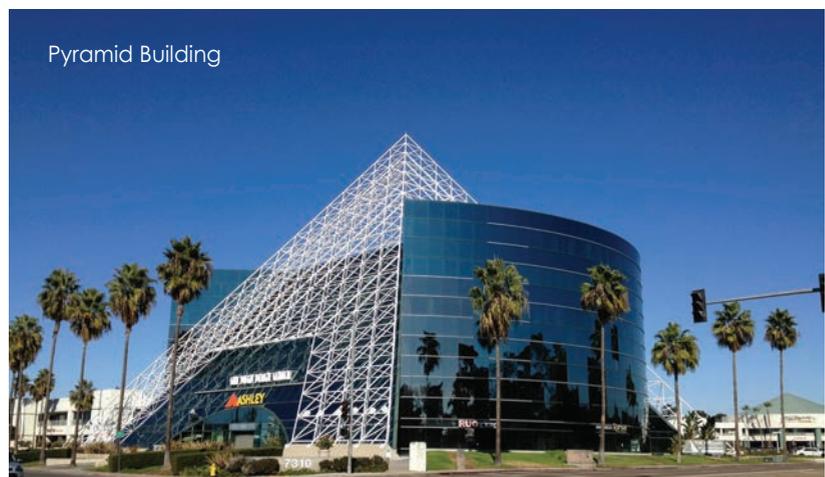
The “pyramid building” on Miramar Road, hailed as an architectural landmark when it was first opened in 1992, has been sold for \$13.6 million to Alliance Diversified Holdings LLC and will be turned into a creative office and technology center and renamed The San Diego Innovation Center. Allied Diversified is a private equity firm with an office in La Jolla.

“As one of the most recognizable and architecturally notable office buildings in San Diego, The San Diego Innovation Center will be a natural fit for technology, R&D, medical/wellness, and traditional office tenants seeking creative office space,” said Brandon Keith of Voit Real Estate Services, which brokered the transaction with seller APEX 1 & 2 LP. “The first floor, which has historically been leased to home furnishing tenants, will now be leased to business support services and amenity-based uses in order to better serve other tenants.”

The 131,218-square-foot, six-story building at 7310 Miramar Road was originally part of the Miramar Metroplex.

The new owner intends to invest in cosmetic upgrades of the building to provide a more professional office atmosphere, and to improve suites on each floor in order to accommodate interested tenants.

“This building was actually a bit before its time,” said Ted Eldredge, president of Alliance Diversified. “We will now be able to bring this dynamic property to its full potential as a creative shell in which creative companies will thrive.”



Pyramid Building

Barney & Barney Sold to New York Agency

San Diego’s Barney & Barney LLC, the nation’s 34th largest brokerage firm, has been acquired by Marsh & McLennan Agency of White Plains, N.Y., a subsidiary of insurance broker Marsh LLC. Terms of the transaction were not disclosed.

Founded in 1909, Barney & Barney has annual revenue of \$100 million and 500 employees, all of whom will join Marsh & McLennan. Barney & Barney will serve as the agency’s Western regional hub under the leadership of Barney & Barney CEO Paul Hering.

“We are excited to begin a new chapter with the MMA team. This transition is an excellent opportunity to expand our reach, ensuring new opportunities for our associates and more resources for our clients,” said Hering.

Hughes Marino Adds Staff to Orange County Office

Hughes Marino has added three new staff members to its Orange County operations as part of its efforts to provide exclusive representation to tenants and buyers seeking properties throughout Southern California.

The San Diego-based company hired Jeffrey Shepard as principal and senior vice president. Shepard was previously the chairman of the board and a co-founding partner of Cresa Orange County, a firm in the same industry. Shepard’s 25 years of tenant advocacy for clients across the United States includes managing and negotiating large office and industrial leases, property and land acquisitions and dispositions, and build-to-suit projects.

Hughes Marino has also hired Mike Lewis as a vice president in its Orange County office. Lewis, who was previously with Travers Realty Corp. in Newport Beach, has been advising clients on site selection, lease negotiations and project management since 2010. He earned the Irvine Company’s “Young Deal-makers of the Year” award in 2012 and 2013.

The third new staff member is Julia Myers, hired as client relations manager.

Tucker Hughes, director of Hughes Marino, relocated to Newport Beach and founded the Orange County office a year ago, after working for several years in the firm’s headquarters in San Diego.

SDMETRO SALUTES THE WOMEN OF SAN DIEGO



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Children's Books by San Diego Author Receive Magazine's Family Choice Award

The popular Kathryn the Grape series authored by San Diegan Kathryn Cloward -- three children's books and a music CD -- has been honored with the 2014 Family Choice Award presented by Family Magazine. The award recognizes the best in children's and parenting products.

Cloward, the founder and CEO of Kandon Unlimited Inc., home of Kandon Publishing and Kathryn the Grape Company, said the award represents a "stamp of approval from one of the most coveted, family-friendly consumer awards programs in the nation."

The series consists of "Kathryn the Grape Just Like Magic," "Kathryn the Grape's Colorful Adventure," "Kathryn the Grape's Piece of Love," and "Believe — Kathryn the Grape Songs for Kids of All Ages."

Cloward, a 2010 winner of SD METRO's 40 Under 40 Award, is currently working on the fourth book in the Kathryn the Grape series as well as another music CD that will accompany it. She's also overseeing the production of soft-cover versions of the first three books, which she said will facilitate easier worldwide distribution - - in preparation for their translation into at least three other languages by the end of the year. :



Kathryn Cloward

Metro Movers Feted

San Diegans who were named Metro Movers for 2014 were honored by SD METRO Magazine at a luncheon at Donovan's. The honorees were selected for having made outstanding contributions to their professions and who are poised to add to their achievements this year.



Pictured, from left: Jeffery Adler, founder of Dlush; Rebeca Page, publisher of SD METRO; Ileana Engel of Cox Communications; and Robert Page, chairman and CEO of REP Publishing Inc.



Pictured, from left, are Catherine Blair, president of the Susan G. Komen for the Cure, San Diego; Ileana Engel, director of government affairs for Cox Communications; and Rebeca Page, publisher of SD METRO.

Scripps Opens Region's First Proton Therapy Center

Local health care and community leaders celebrated the grand opening of San Diego County's first proton treatment center for cancer care. The \$220 million Scripps Proton Therapy Center is just the 15th facility in the United States to offer proton therapy — the most accurate radiation treatment available, which attacks solid tumors while preserving far more of the surrounding healthy tissue and organs.

A proton beam stops precisely where the tumor stops, unlike conventional X-ray radiation beams that create damage well beyond the tumor. Proton patients receive significantly less radiation, lowering their probability of side effects and treatment-related cancers later.

The Scripps center is the first in the nation to treat patients exclusively with “pencil-beam scanning,” the latest advancement in proton therapy that lets doctors “paint” radiation onto tumors with unmatched precision and versatility.

The new center, located at 9730 Summers Ridge Road, has the capacity to treat 2,400 patients annually when fully operational.



San Diego Institutions To Take Part In New Center for Stem Cell Genomics

A team bringing together experts and investigators from seven different major California institutions -- five from San Diego -- has been awarded \$40 million to create a new Center of Excellence in Stem Cell Genomics, by California's stem cell agency, the California Institute for Regenerative Medicine.

The Center of Excellence will focus on bridging the fields of genomics -- studying the complete genetic make-up of a cell or organism -- with stem cell research. The goal is to use these tools to gain a deeper understanding of the disease processes in cancer, diabetes, heart disease and mental health, and ultimately to try and find safer and more effective ways of using stem cells in medical research and therapy.

“This Center of Excellence in Stem Cell Genomics shows why we are considered one of the global leaders in stem cell research,” says Alan Trounson, president of the stem cell agency. “Bringing together this team, to do this kind of work means we will be better able to understand how stem cells change as they grow and become different kinds of cells. That deeper knowledge, that you can only get through a genomic analysis of the cells, will help us develop better ways of using these cells to come up with new treatments for deadly diseases.”

The Center of Excellence consists of Stanford University and the Salk Institute for Biological Studies as the joint principal investigators. UC San Diego, the Scripps Research Institute, the J. Craig Venter Institute and Illumina Inc., all in San Diego, will collaborate on the project; UC Santa Cruz will run the data coordination and management component.

Conrad Prebys Gives \$20 Million to San Diego State

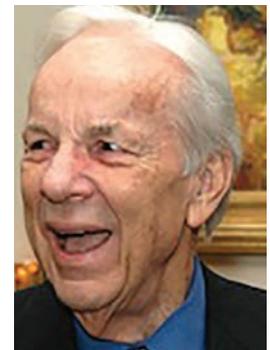
Philanthropist Conrad Prebys has donated \$20 million to San Diego State University -- the largest single gift it has ever received -- that will endow scholarships benefiting around 150 students a year. In exchange, the new student union building will be called the Conrad Prebys Aztec Student Union.

“The idea of scholarships for students intrigued me, because I know how difficult it is going to college right now,” Prebys said. “Back when I was going to school, it was no big deal to work while you were going to

school. Now it can't be done, really. It's very difficult and expensive.”

Prebys' gift will be used for scholarships to help former foster youths, student veterans, those pursuing biomedical research and engineering, those studying creative and performing arts, student entrepreneurs and leaders, and those in the SDSU Honors program.

The gift pushes the total for the multi-year Campaign for SDSU to \$465 million. The fundraising campaign has a goal of \$500 million. -- KPBS report



Conrad Prebys

EMPOWERING WOMEN

SAN DIEGO WOMEN'S WEEK PUTS A SPOTLIGHT ON ACHIEVEMENT

BY MANNY CRUZ

The women are passionate, articulate, courageous. Their messages are inspiring, electrifying, enlightening. As a group, the women chosen by the San Diego North Chamber of Commerce to address attendees during the March 17-21 San Diego Women's Week are remarkable for the events that have shaped their lives and the lessons learned from them.

Tanya Brown comes to mind.

"When people think of me and my family it is often in connection with the murder of my sister Nicole Brown Simpson," says Brown. "What people do not know is that I suffered a mental breakdown 10 years after that experience. This breakdown placed me in an in-patient and out-patient program for many months. I use my own personal experiences to help others identify their despair and create coping skills necessary to manage their stress, depression and anxiety."

Brown, the author of "Finding Peace Amid the Chaos: My Escape from Depression and Suicide," will be one of the speakers at the March 21 Inspiration Conference, one of the events of San Diego Women's Week.

Each woman speaking this year will have an empowering story, a journey or life experience that has had an impact on their lives and the lives of others.

Topics for this year's events include career leadership, empowerment, finance, health, beauty, life balance, adversity, diversity, entrepreneurship and more.



Debra Rosen

"Each woman was invited to speak at the conference because of journeys they have experienced, how they faced the challenges and became empowered," says Debra Rosen, president and CEO of the San Diego North Chamber of Commerce. "Their stories will empower and inspire women to face the challenges in their lives and become stronger and more empowered to go after what it is that they seek."

San Diego Women's Week is celebrating its fifth year and is produced by the San Diego North Chamber, which considers it important in

the changing business environment of the country.

"Women are becoming more recognized in business and corporate America as strong leaders," says Rosen. "Our focus for the week is to connect women, share stories and empower them to achieve what they want in their career or life. More companies today have implemented women's leadership programs as a part of their diversity and women's leadership initiatives."

SAN DIEGO WOMEN'S WEEK EVENTS

Monday, March 17: Women & Wine

Bernardo Winery, 13330 Paseo del Verano Norte, San Diego
5:30 to 8:30 p.m.

- Wine and food tasting, networking, inspirational speakers
- Speakers: Mimi Kirk, Tina Mickelson and Hannah Nancarrow.
\$45 in advance and \$60 at the door

Wednesday, March 19: Health, Beauty, Fashion and Fitness

Sharp Rees-Stealy at Scripps Ranch, 10670 Wexford St., San Diego
5:30 to 8 p.m.

- Skincare tips by Sharp Rees-Stealy
- Hair and makeup advice from Quattra Via Salon
- Exercise tips from the YMCA
- Vintage fashion show by Studio 158
- Operation Ball Gown
\$35 in advance and \$50 at the door

Thursday, March 20: Femme Finance: Having It All

Hewlett-Packard, 16399 W. Bernardo Drive, San Diego
6 to 8:30 p.m.

- Financially fatal choices that keep us in debt
- Taking control of financial decisions
- Smart women, smart investments
- Demystifying the credit score
- Speakers: Jan Allen, Wanda Brackins, Patricia Reno, Helen Robbins Meyer
\$49 in advance and \$60 at the door

Friday, March 21: Inspiration Conference

Harrah's Rincon Casino & Resort,
777 Harrah's Rincon Way, Valley Center
8 a.m. to 4:30 p.m.

Speakers: Janet Beronio, Tanya Brown, Kim Coles, Candy Cumming, Cynthia Curiel, Kimberly Dozier, Bonnie Dumanis, Melissa Hayden-Cook, Daphne Hearn, Kathy Hutchens, Kristen Kavanaugh, Piper Kerman, Marianne Kushi, Patricia McArdle, Wilma Owens, Susan Salka, Elizabeth Smart, Lori Ann Stevens, Suzanne Somers, Sue Zwinger.
\$125 in advance and \$175 at the door

For additional information, visit
www.sdwomensweek.com

A Look at Some of the Speakers:



Elizabeth Smart

Elizabeth Smart is an example of the empowerment that Rosen talks about. Smart was 14 years old in 2002 when she was kidnapped from her home in Salt Lake City, Utah, and held captive for nine months, before being rescued. Now nearing 30, Smart has created the Elizabeth Smart Foundation for predatory

awareness, traveling the country and working to educate, inspire and foster change. She speaks out as an activist on behalf of kidnapping survivors and child victims of violence and sexual abuse.

In October 2013, Smart released a memoir, “My Story,” describing her kidnapping ordeal. She said she wrote the book as a form of closure. “I want people to know that I’m happy in my life right now,” said Smart, who was married in 2012 to Matthew Gilmour, who she met while on a church mission in France.



Piper Kerman

Ordinarily, being a convicted felon would hardly qualify someone for speaking at a women’s empowerment conference. But Piper Kerman isn’t your ordinary ex-convict. She is the author of “Orange is the New Black,” a memoir of the 15 months she spent in the federal correctional facility in Danbury, Conn., after being convicted of smuggling. A graduate of Smith College, Kerman was building a successful career in corporate com-

munications when she was arrested for a crime she had committed 10 years earlier — carrying a bag stuffed with \$10,000 in undeclared cash from Chicago to Brussels for a drug dealer.

Camille Sweeney and Josh Gosfield, authors of a book on super-achievers, met with Kerman and said they were surprised to discover that much of what she told them about surviving in jail could actually be applied to one’s career. “Think about it,” they said. “A prison is a lot like a workplace. Both are inhabited by a bunch of people who did not choose each other and are stuck in the same place for some specified duration of time. Both a prison and a workplace are human ecosystems with potential risks and rewards-to-be-reaped based on one’s ability to relate to others. Of course in prison, the stakes are higher, and the downside, starker — being beaten or dumped in solitary confinement for a careless comment as opposed to being left out of an important meeting or passed over for a promotion. But whether an inmate, employee or boss, people thrive (or not) based on their interpersonal skills.”

“Orange is the New Black” was made into a Netflix series, the second season launching on June 6.

SAN DIEGO WOMEN'S WEEK SPEAKERS

Mimi Kirk:	health expert and author
Tina Mickelson:	PGA Golf Professional
Hannah Nancarrow:	Freelance Writer
Jan Allen:	Partner in Allen Barron Inc.
Wanda Brackins:	Head of Global Diversity, RBC Wealth Management
Patricia Reno:	Senior V.P., Financial Adviser, McGinnis Reno Group -RBC Wealth Management
Helen Robbins-Meyer:	Chief Administrative Officer, County of San Diego
Tanya Brown: Kim Coles:	Advocate, Author, Life Coach Actress, Comedienne, Author, Playwright
Candy Cumming:	Wellness Education Specialist, Sharp Healthcare
Kimberly Dozier:	Reporter, Best-Selling Author
Kristen Kavanaugh:	Co-Founder and Executive Director, Military Acceptance Project
Piper Kerman:	Best-Selling Author, Prison Reform Activist
Patricia McArdle:	Author of “Farishta,” retired Foreign Service Officer
Elizabeth Smart:	Founder, Elizabeth Smart Foundation
Suzanne Somers:	Actress, Author, Cancer Survivor



Kim Coles



Patricia Reno



Helen Robbins-Meyer



Kristen Kavanaugh



Suzanne Somers

Talk about reinventing your life and career after major life disappointments — that would be the story of Suzanne Somers. The actress will speak on how she overcame a turbulent childhood, the firing from the hit television comedy “Three’s Company” and most recently — breast cancer. Somers is the author of 25 books, the latest being “I’m Too Young for This! The Natural Hormone Solution to Enjoy Perimenopause.” In the book, Somers emphasizes a common-sense approach to health as the first line of defense in controlling

hormonal changes.

Somers, who will turn 68 in October, published her first diet book, “Suzanne Somers’ Eat Great, Lose Weight,” in 1997. After her television series went off the air the following year, she continued building up her writing business, penning another autobiography, “After the Fall: How I Picked Myself Up, Dusted Myself Off, and Started All Over Again,” and more diet books.



Hannah Jane Nancarrow

Loren Nancarrow, longtime San Diego broadcaster, penned this blog two days before he died of brain cancer last year: “One of the lessons I’ve learned in life is that happiness lies in discovering your passions and exploring them fiercely.” One could say that Hannah Jane Nancarrow, Loren’s daughter, also a speaker at San Diego Women’s Week, is fiercely following her father’s lesson.

Hannah, a cum laude graduate of San Diego State University with a degree in journalism, started a blog with her father on that day on Jan. 28, 2013, when he was diagnosed with terminal brain cancer and given a year to live. “The Nancarrow Project” attracted nearly 40,000 followers, with Hanna working as co-author.

Today, Hannah teams with the San Diego Brain Tumor Foundation and the American Cancer Society in raising funds to help other cancer patients. The Nancarrow family also is partnering with Scripps Health in hopes of creating The Loren Nancarrow Healing Garden at Torrey Pines.



Kristen Kavanaugh

In a recent talk titled “Acceptance,” Kristen Kavanaugh shared her personal story about the consequences of being a lesbian serving under the military’s Don’t Ask Don’t Tell policy, which prevented lesbian, gay, bisexual and transgender service members from serving openly. Kavanaugh is a former Marine captain who served for five years, including one combat deployment to Iraq. During the nationwide effort to repeal the Don’t Ask Don’t Tell policy in 2010, Kavanaugh came out, co-founding the Military Acceptance Project, a social justice nonprofit that promotes acceptance of LGBT service members, veterans and their families. In speeches and appearances, the San Diego resident stresses the importance of acceptance becoming an integral part of the community and military culture. “We believe the true strength of our community, especially the military, depends on the physical, mental and emotional health of every person and their connections to one another,” says Kavanaugh.

cial justice nonprofit that promotes acceptance of LGBT service members, veterans and their families. In speeches and appearances, the San Diego resident stresses the importance of acceptance becoming an integral part of the community and military culture. “We believe the true strength of our community, especially the military, depends on the physical, mental and emotional health of every person and their connections to one another,” says Kavanaugh.

PANELS – FRIDAY, MARCH 21:

High Heels Through the Glass Ceiling

Cynthia Curiel:
Sector V.P. Communications,
Northrop Grumman

Kathy Hutchens:
V.P. Business Development and Patient Engagement,
Sharp Rees-Stealy Medical Centers

Wilma Owens: Dean, Palomar College

Lori Ann Stevens:
Manager, Business Development,
Turner Construction

Sue Zwinger:
V.P. Global Tech, Oracle Corp.



Lori Ann Stevens



Cynthia Curiel

Coffee With the Corner Office

Janet Beronio:
Regional President for Caesars Entertainment,
Harrah’s Rincon Casino & Resort

Bonnie Dumanis:
District Attorney, County of San Diego

Melissa Hayden-Cook:
President and CEO, Sharp Health Plan

Daphne Hearn:
Special Agent in Charge, FBI, San Diego

Susan Salka:
CEO, President and Director, AMN Healthcare Services Inc.

Marianne Kushi: Anchor, NBC7 News Today – moderator



Janet Beronio



Daphne Hearn

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THURSDAY, MAY 8, 2014

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SPOTLIGHT on WOMEN BUSINESS OWNERS

Meet some of the region's women business owners, just a small sample of the many women heading a variety of companies in multiple industries around the county.

Laurie Edwards-Tate

Laurie Edwards-Tate is president and founder of both a nonprofit, and currently for-profit, non-medical, At Your Home Family Care, which serves seniors, the disabled, infirm and children. The company holds contracts with a variety of governmental and nonprofit community partners and is funded 50 percent by private duty/private pay services.

She holds a Master's of Science in Human Resource Management and Development from Chapman University and from UC San Diego, and has had advanced training for community college teacher credentialing. Edwards-Tate established a Home Care Aide training program at San Diego State's College of Extended Studies.

Home Care is on the forefront of unprecedented change and growth prompted by the "Silver Tsunami" and baby boomer generation. It is likely that expansion of funding will occur in Medicare and the private pay marketplace to meet this demand during a time of economic crisis.

Edwards-Tate says Medicare expansion is a major factor in health care reform with emphasis on home and community-based care. She says private pay will play a safety net role, which will be unprecedented in scope, and based on the consumer's ability to pay.

Edwards-Tate has been recognized with a Woman's Entrepreneurial Award, and her company has been named one of the Top Fifty Women Owned Businesses in San



Laurie Edwards-Tate

Diego (2005-2012) and one of the top 10 Fastest Growing Businesses in San Diego.

Adrienne Streeter

Baltimore-born Adrienne Streeter, president and founder of Streeter Printing Inc., truly has ink in her blood. She grew up in her family's printing business and began working in their shop at the age of 14. She later obtained a degree in commercial art and in 1980 founded Streeter Printing with her husband, Jack.

There are few women business owners in the commercial printing industry. Her skill level and knowledge of the print industry have ensured her success. She excels in the creative process, helping clients transition from concept to completion in order to get the best results from their printed items — all while staying within their budgets.

Streeter Printing employs a full-time staff of 19 industry veterans (three of whom are Streeter family members) and operates in an 11,000-square-foot production facility in the Miramar area of San Diego.



Adrienne Streeter

With six multicolor offset presses, three digital presses, in-house graphic designers, as well as a full prepress and bindery capabilities, Streeter Printing has been able to efficiently serve the local San Diego community for over 30 years. The client base also includes well known regional, national and international clients due to its stellar reputation and strong commitment to excellence.

Teresa Y. Warren

Teresa Warren is the president and founder of TW/2 Marketing, with offices in San Diego and Alexandria, Va.

She started her firm with one client. The company has grown into a multi-state marketing consulting firm that provides clients with results-oriented marketing planning and implementation services. Special emphasis is given to the unique goals and needs of each individual client with exceptional client service.

After graduating from San Diego State University, Warren worked in the advertising and creative service fields for local agencies. She then took a job at San



Teresa Y. Warren

Diego's Jennings, Egnstrand & Henrikson and became one of the first 20 law firm marketing directors in the country.

Realizing there was a need for quality consulting and outsourcing services that focused on achieving significant, targeted results for clients, Warren founded TW/2 in 1991.

Today, TW/2 Marketing works with many of San Diego's most highly regarded companies and nonprofit organizations. The TW/2 team is well known for its creativity and ability to achieve phenomenal results for clients. Many of the firm's clients have been with TW/2 for 10 years or more.

As a native San Diegan, Warren enjoys giving back to the community. TW/2 provides multiple local community and charitable organizations with pro bono services. With a passion for groups that assist children, over the years Warren has volunteered substantial time and resources to a variety of organizations. She currently is a director of the San Diego Education Fund that provides scholarships to local college students who are pursuing a career in education or STEM.

Judy Zulfiqar

Judy Zulfiqar is the founder and president of RKR Marketing & Advertising, which was founded in Temecula in 2001. She has the pleasure of serving in a wide variety of industries locally, regionally, nationally and internationally.

She established RKR as a boutique agency that is strategically located in the



Judy Zulfiqar

heart of Southern California Wine Country to serve as a perfectly positioned destination in the marketplace to handle projects large and small.

Zulfiqar is the epitome of focus and driven nature. She has made it known that RKR Marketing & Advertising is the company you call when you want to get the job done right. Her main focus is on offering quality products and services in a time manner.

She is actively involved in the Temecula community through organizations such as the Temecula Chamber of Commerce, the Murrieta Chamber of Commerce, the Hemet/San Jacinto Chamber and the Temecula Valley Convention and Visitors Bureau. She is a member of the board of governors for the Temecula Valley Hospital, a board member of Boojum Institute and an active board member with Villa Chardonnay.

She hosts the "Talk of the Town" radio show on Clear Channel station 94.5 in Temecula and the Financial News and Talk stations AM 1450 and AM1510 in San Diego. Her radio show gives Zulfiqar the opportunity to interview business owners and community leaders that are the "Talk of the Town" in Southern California who are making a positive difference.

Jodi Vleck

Jodi Vleck is founder and chief executive officer of Beta Wealth Management Group, which is based in Rancho Bernardo. Her approach to wealth planning and management is consultative, empha-



Jodi Vleck

sizing objective, educated financial decision-making. "All too frequently," Vleck says, "important financial matters are determined based on impulse and emotion instead of facts and analysis."

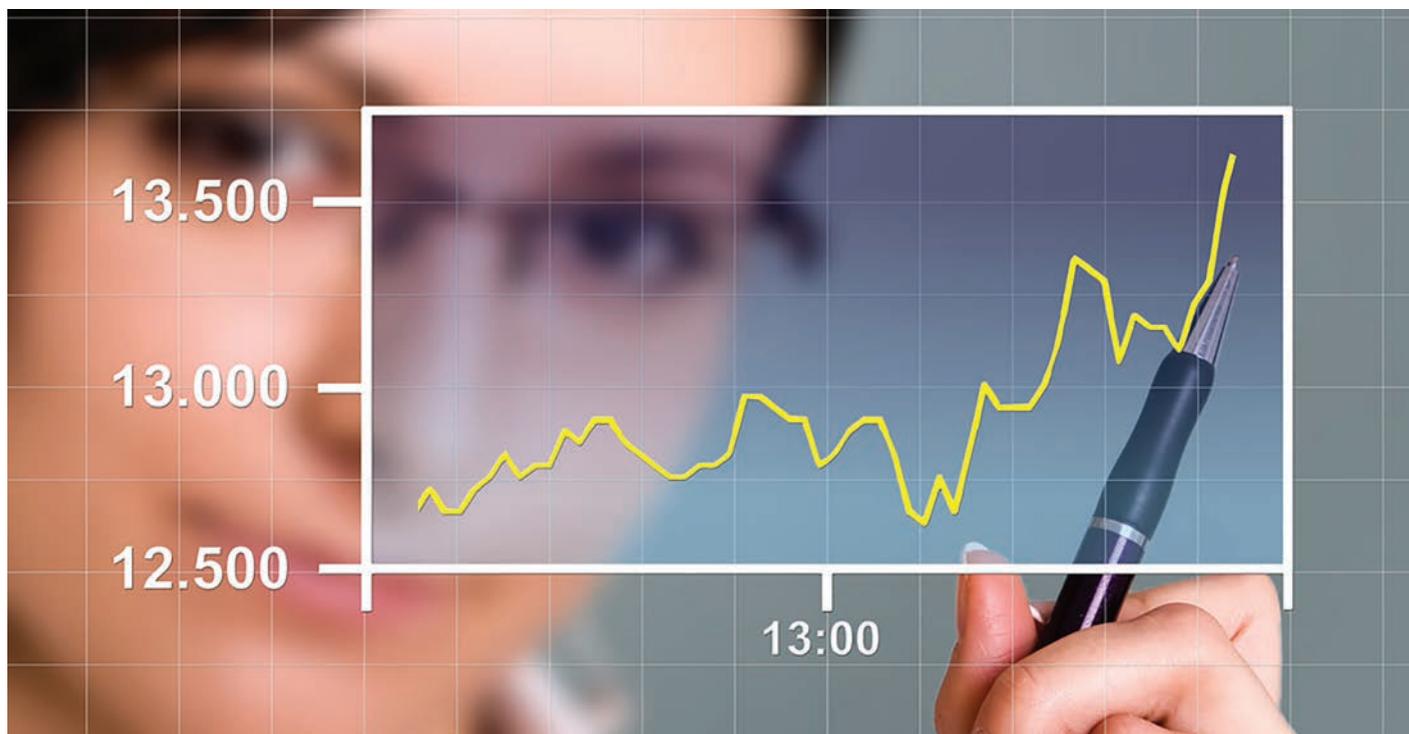
Before establishing Beta Wealth Group, Vleck served as a financial consultant with the investment services division of Addison Avenue Federal Credit Union and as a qualified plans specialist with Western Capital. Prior to her financial services career, she taught government and economics. Her experience as both a financial professional and an educator helps her deliver clear, insightful advice and recommendations to her clients.

Vleck's investment philosophy is based on modern portfolio theory, a concept that won Harry Markowitz the Nobel Prize in economics. "I believe in in-depth analysis, risk management and appropriate asset allocation," she said.

In 2012, Vleck chose to become a registered investment adviser. It enables her to base her advice solely on the merits of individual investments and the specific situations of her clients.

She holds bachelor's degrees in both political science and communications from Western Michigan University as well as a bachelor's degree in secondary education from Eastern Michigan University. She is a recent graduate of the College of Financial Planning and a member of the Financial Planners Association.

WOMEN & FINANCE



At home and at work, does gender make a difference? **By Teresa Y. Warren**

As baby boomers, we grew up often hearing the story about the woman who suddenly finds herself widowed and doesn't even know where her departed husband kept the checkbook. But have you heard that story lately? Nowadays it seems household financial management is a shared responsibility. In the workplace, women are dealing with finances at a growing rate as more women are establishing small and micro businesses.

In this day and age of diminishing gender biases, is there truly any difference when it comes to men and women and

wealth and finance? The answer is — as it often is — it depends.

Business Finance

Recent history has taught many women in business that getting a loan isn't as easy as it used to be. When asked what are the challenges and opportunities for women today trying to get a business loan, Rebecca Humphries, senior vice president and senior loan officer at Neighborhood National Bank responds: "The challenge today in accessing credit is the tighter credit qualifiers. Lenders have taken a much more conservative approach to extending credit. The banks are very focused

on cash flows (business and personal), collateral and credit."

Humphries adds, however: "This is true for both male and female borrowers."

Neighborhood National Bank, headquartered in National City, is a champion for underserved communities by providing financial products and services that help customers build wealth through personal and business loans and investments. The bank is designated by the U.S. Treasury as a Community Development Financial Institution (CDFI) — a specialized institution working in underserved niches typically overlooked by traditional financial institutions.



Rebecca Humphries of Neighborhood National Bank

With such a focus, banker Humphries and her organization strive to extend credit to every business owner on an equal basis. So when it comes to any differences in loaning money, Humphries notes, “I would think that if barriers exist for female borrowers, it may be by industry and/or geographic location.”

According to a January 2014 survey by the Small Business Association’s Office of Advocacy, studies have found that both minority and women small business owners feel disproportionately discouraged from applying for credit relative to their non-minority and male counterparts. In addition, U.S. Census data indicate women are less likely to start or acquire firms with business loans from banks or financial institutions (5.5 percent of women owners versus 11.4 percent of male owners). This may be, in part, because women actually have more options than men when it comes to resources to get funding, especially when starting a business. Grants and small business loans geared especially for women-owned start-

ups, as well as established enterprises, are available, though some critics warn that these options are geared more toward nonprofits than for-profit enterprises.

For women (and men) business owners, Humphries provides these tips when it comes to your business finances and approaching financial institutions for financing:

- Be able to explain your business and industry well.
- Build reserves.
- Understand your financial statements and what they tell bankers.

Personal Finance

Now more than ever, women have an active role when it comes to household finances and wealth management due to more single female parent homes, more women in the workforce and so on. Wealth management companies are realizing this trend and are creating programs specifically geared to women. San Diego-based HoyleCohen has a Women’s Practice that defines the need for gender-specific services due to the fact that “more women than ever aren’t prepared” financially for where their life may take them, including the death of a spouse, divorce and the need for long term care. The firm’s website also reveals several startling statistics, including that 86 percent of women do not know how to invest or choose a financial product.

Some experts equate women’s lack of knowledge when it comes to investing and wealth management to an inherent risk aversion when it comes to risky investments on the part of women. With women having only half the funds to invest as men, the reason for this aversion may be apparent. Some observers believe that women would take more risk if they had more money. Interestingly, studies show that women actually make better investment decision. One such study by German Comdirect Bank found that in

the crisis year of 2008, women fared four to six percent better in their private portfolios than men did.

Personal debt is another area where the sexes differ. Several studies show that when it comes to credit cards, while both men and women use them, they think and act in different ways. NextAdvosir.com found that women are more likely to carry a balance on their cards while men are more likely to take out cash advances. However, both sexes are guilty of accruing far too much debt by using their plastic. While men carried an average of \$12,953 in debt, women came out a tad better with an average of \$11,486.

With companies such as HoyleCohen helping to educate women about their unique financial needs, many basic investing, spending and savings truisms apply to both sexes. According to Humphries of Neighborhood National Bank, when it comes to personal finances, men and women alike should:

- Have a plan when it comes to your finances.
- Build reserves.
- Manage your credit carefully.



Teresa Y. Warren is founder and president of TW2 Marketing Inc., a San Diego-based public relations and marketing communications firm.

MIND THE GAP

Facts and figures about gender pay inequality

By Delle Willett

Gender Pay Gap facts:

In 2012, a man and a woman working the identical job did not receive identical pay. What the man earned by Dec. 31, 2012, took the woman until April 9, 2013, to earn.

In 2012, women working full-time in the U.S. typically were paid just 77 cents on the dollar, a gap of 23 percent. The gap affects women from all backgrounds, at all ages, at all levels of educational achievement, and all ethnicities. It is even greater for women of color.

While getting a college education helps increase a woman's income, the American Association of University Women (AAUW), in two studies, found that just one year after college graduation, women were paid just 82 percent of what their male counterparts were paid. And 10 years after graduation, the pay gap widened, and women were paid only 69 percent of what men were paid.

Over the course of a woman's work life, due to gender pay inequity, a woman, as a high-school graduate is paid \$700,000 less than a man; a college graduate \$1.2 million less, and a professional school graduate \$2 million less.

At every level of academic achievement, women's median earnings are less than men's, and in some cases, the gender pay gap is larger at higher levels of education. Earning a professional degree or a doctorate does not decrease the gender pay gap; it increases it.

A study conducted by the AAUW reports that, one year after graduation from col-

lege, there remains an unexplainable 7 percent difference in the earnings of male and female.

Why is this happening?

Numerous studies have been conducted to explain the gap by looking at "human capital variables." These include choices and circumstances that have profound implications for economic security: education, hours worked, work experience, occupation, city and region, marital status, industry, government employment, race, parenting, college and major, grades, age and caregiving.

Attorney Patricia Hollenbeck, partner in Duane Morris LLP, and incoming president of the Lawyers Club of San Diego, says, "The gender pay gap evidenced by the statistics is a conundrum, but there's no denying this stark conclusion: women earn less than men. I understand the issue is complex—a mix of intentional, unintentional, conscious and unconscious choices. Perhaps it's just businesses choosing to do things in the same old way, and not considering the consequences.

"Certainly, there are those who argue it is societal, and that we see a gap because men tend to negotiate compensation while women hold back until an offer is presented. I want to believe that the disparity in pay isn't intentional, but when I look at the statistics, it defies explanation. It's shocking and unacceptable. And it has to change."

The gender pay gap just keeps on taking.

The gender pay gap also grows with age, and differences among older workers are considerably larger than gaps among younger workers.

Earnings for both female and male full-time workers tend to increase with age, with a plateau after 45 and a drop after age 65. In 2011, for full-time workers ages 20–24, women were paid 93 percent of what men were paid on a weekly basis. Among workers 55–64, women were paid about 90 percent of what men were paid.

Women typically are paid about 90 percent of what men are paid until around the age of 35, at which point median earnings for women start to grow much more slowly than median earnings for men. From around age 35 through retirement, women are typically paid about 75 to 80 percent of what men are paid.

It's all in the family.

Equal pay is more than a women's issue — it's a family issue. Families increasingly rely on women's wages to make ends meet. In typical married households, women's incomes accounted for 36 percent of total family income in 2008, up from 29 percent in 1983. A large majority of mothers are in the paid labor force, and about one-third of employed mothers are the sole breadwinner for their families.

For the 34 percent of working mothers who are their families' sole breadwinner, either because they are single parents or their

Patricia Hollenbeck,
partner in Duane
Morris LLP.



spouse is not in the labor force, the gender pay gap can contribute to poor living conditions, poor nutrition, and fewer opportunities for their children. For these women, closing the gender pay gap is much more than a point of pride, it's a matter of necessity.

What equal pay would look like:

- The GDP would increase by 9 percent.
- Poverty rates for single mothers would decrease by 50 percent.
- Poverty rates for dual-income families would decrease by 25 percent.

How does one mind the gap?

The pay gap does not appear likely to go away on its own. But everyone has some ways to mind the gap. Attorney Hollenbeck has a few suggestions that have worked for her, along with the AAUW:

Develop negotiating skills; know what your skills are worth; make clear what you bring to the table.

Empower yourself with a skill-set and/or a college education.

Don't worry about being thought of as naggy or nasty by being forthright.

Strive for financial independence; being able to support yourself is empowering.

Make your voice heard to legislators and local papers, blogs and tweets.

Insist that your employer have a transparent pay policy and uses audits to monitor and address gender-pay differences in your workplace.

Join an organization that can make your empowerment activities a little easier.

If you have children and/or grandchildren teach them to value women.

Mentor a teenage girl, help her develop her self-esteem, guild her in her education and career choices.

For more information about what you should do if you experience the gender pay gap at work, visit <http://www.aauw.org>.

(Thanks to the Lawyers Club of San Diego for sharing data gathered for last year's "First Annual Equal Pay Day Leadership Luncheon," held on the official, national Equal Pay Day. The public is invited to attend this year's second annual Equal-Pay Day Luncheon on April 8; for more information, visit www.lawyersclub-sandiego.com.)



Since leaving the Natural History Museum two years ago, Delle has set up shop as a freelance public relations specialist, and has increased her volunteer activities with USD and Women's Empowerment International. She can't leave home without her Nikon camera, running shoes, sunglasses, ChapStick, Tums, and cell phone.

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Nadine O'Connor (in orange) leads the 100-meter dash at the California Senior Games in June 2010 at Caltech in Pasadena. (Photo/Chris Stone/masterstrack.com)

She holds 26 world records in several track and field events, including her favorite, the hammer throw. An outstanding accomplishment for any athlete, but even more incredible, the Canadian-born athlete began competing at 77. She'll be 95 in March.

For the past few years, Olga Kotelko, was probed with an arsenal of lab tests and stalked by neighbor and freelance writer Bruce Grierson, who was looking for an answer to his question (and title to his book out in January): "What makes Olga Run?"

So, what did the tests show? About one-quarter of Kotelko's abilities may likely be attributed to her genes. And the rest — simply lifestyle choices and habits.

So what does this tell us? A lot of us can be more Olga-like and a growing number of San Diego women are definitely on the right

track.

Carlsbad resident Anne Garrett, 80, is a retired school teacher and spokesperson for nonprofit Move Your Feet before You Eat Foundation. She drives around to county schools in her Kia Soul, "Runner Grandma" bumper sticker on the trunk, talking to kids about health benefits of exercise. She started running at 72 and now runs a 20-plus-mile week. Of note: she ran the San Diego Half Marathon in a respectable 2:08 last year and also ran the Santa Rosa Half last August with her grandson, Kady Schumann, 17 — his first.

"Running has helped me physically and mentally," Garrett said. Although she's been in the states for more than four decades — raised in a small village in Northern Ireland — a bit of the old Irish brogue intermittently makes itself known

when she speaks. Garrett's in great health save some pestering arthritis in her knees and joints, which she said magically feels better with running. "Someone told me 'motion is lotion,'" she said.

Garrett's husband of nearly 54 years had Alzheimer's and died in 2011. Running has been a source of calm for her through it all.

Garrett's favorite race is the half marathon. Four out of 10 entrants in half marathon events across the country in 2011 were 40 or older, according to Running USA. Additionally, there are estimated to be about 50,000 Masters athletes (ages 35 and older) worldwide and more than 7,000 Masters in USA Track & Field, according to Bob Weiner, Chair, USATF Masters Media Committee.

"You just get one foot in front of the other



Olga Kotelko lets fly the 4.4-pound shot at the World Masters Athletics Championships in Sacramento in July 2011. She won her W90 age group with a throw of 5.32 meters (17-5 1/2) (Photo/Chris Stone/ masterstrack.com)

... the body is capable of doing so much more than we used to think," said Del Mar resident and Masters athlete, Nadine O'Connor, who will be 73 in March.

O'Connor, also a retired school teacher, wasn't athletic in high school. "I did nothing," she said. "... girls didn't, for the most part," she said about the time period of the '50s and '60s.

In her late-30s, O'Connor ran a couple miles in the early mornings before her husband left for work and then came back to get their three children ready for school. When she hit her 40s, she was finishing marathons in 3.5 hours, but endurance running isn't her thing.

O'Connor started pole vaulting when she was 59 and currently holds seven world records and four U.S. records in events including pole vaulting, the decathlon and the 10-, 60- and 200-meter dash.

O'Connor and her lifetime partner, Bud Held, who started out as a pole vaulter at Grossmont High School and is a Masters world record holder in his own right, were an inspiration to Hillcrest resident Rita Hanscom, and partly responsible for motivating her to compete in as many events as she does.

A deputy attorney general, Hanscom, 59, jumped around on a trampoline and swung from a trapeze in her backyard as a young girl, but never really played any organized sports.

At a 2009 ceremony awarding her with the recognition of World Masters Track Athlete of the Year, Hanscom joked about her parents' backyard set up: "Looking back on it, I realized, they were actually preparing me for a life with the circus," she said, "but I became a lawyer anyway."

Hanscom always loved running, but did not begin competing in the Masters program until 47, after both her kids got their driver's licenses, she said. Married to retired San Diego Superior Court Judge Richard Hanscom, she holds one world record, six American records, 10 world championship titles and 54 national championship titles.

Despite her busy, demanding schedule, Hanscom travels extensively across the globe, competing against the best in both track and field events. This year's events will include the pentathlon, heptathlon and decathlon, 80- and 300-meter hurdles, a little pole vaulting, high jump, and sprints... Whew!

"It's challenging," Hanscom said, but the social and health gains



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Everyone's body and health may not respond in exactly the same way to exercise, but studies show that the benefits are too numerous to miss out on.

Dr. Chad Wells, a San Diego chiropractor at The League Chiropractic Clinic, who specializes in sports injury, said running provides improved cardiovascular, mental and psychological health, as well as increases in bone density.

"There is a common notion that running, especially later in age, is bad for you, especially in the knees and hips . . .," said Wells. "In general, I disagree with this."

Wells emphasizes the importance of good biomechanics in achieving desired results. "The older you get, the less you are able to handle this stress from improper biomechanics," he said. "If you have poor biomechanics, then with each step, the muscles, tendons, and joints take excess strain and wear and tear."

One thing the San Diego women and Kotelko have in common, although their habits and lifestyles may vary (Hanscom's a lifetime vegetarian and said drinking a margarita would be like ingesting poison and Kotelko enjoys a bloody steak and a scotch now and then) — all four athletes are, for the most part, conscientious about their diet, and make rest — eight hours of sleep — a priority — and all are consistently active.

Some study results show that staying active is one of the keys to a healthier, longer life. Which brings to mind a quote by Christopher McDougall (author of "Born to Run"): "You don't stop running because you get old, you get old because you stop running." Although fitness may decline with age, it's often the result of lack of use, not just the normal aging process. Muscle atrophy as a result of loss of use, as well as some health conditions, can be improved as a result of running and/or fitness training.

"What studies show is that doing a strength program . . . can increase strength and muscle mass. . .," said Anthony Wall, director of professional education at the American Council on Exercise. "Staying active . . . staying youthful — having an active lifestyle is a benefit to your health."



Rita Hanscom clears a height on the way to winning the W55 pole vault at the World Masters Athletics Championships in Lahti, Finland, in August 2009. She took gold with a clearance of 2.70 meters (8-10 1/4). At the same meet, she set a still-standing world age-group record in the heptathlon. (Photo/Ken Stone / mastertrack.com)



During her visits to county schools, Anne Garrett would often run a few laps with the kids and do push-ups in the classroom. They call her 'Grandma.' (Photo/Donna Contrado at Palmsquid Elementary, Oceanside.)

There are studies that show that consistent exercise has an effect on hormones that can slow down the aging process, said Wall. "It's best to start out early in life, if possible, but you can still see significant benefits to your overall health at any age. It's never too late."

Garrett told Road Runner Sports in a recent interview. "It doesn't matter how old you are. If it's something you really want to do, you can do it."

Cecilia Buckner has been freelancing for local publications since 2006. She earned a bachelor's degree in journalism, with honors, from San Diego State University, is a member of Lambda Pi Eta, National Communication Association Honor Society, and is an avid long distance runner.



Women at Work Gender roles blur in the workplace

By Courtney Bustillos

We spend a lot of time at work, which makes it a big part of who we are. The experience of the workplace varies greatly for different individuals, but most people expect to be judged on merits, being recognized for accomplishments, unique talents, insights and efforts.

Women in the workplace are one of the biggest “emerging markets” in our economy. The increased level of influence that women have in making the purchasing and strategic planning decisions for both work and home can be seen in the changing demographics of marketing and advertising campaigns across our economy.

“Women continue to move into non-traditional roles such as project management, field supervision and operations, where in the past women were typically part of the office staff or support services,” says Allison Beall, director of business development for Pacific Building Group, a San Diego-based general contractor.

“During the past 10 years that I have been involved in the construction and real estate industries, I have seen the growth of women moving into executive roles and bringing an

alternate perspective and approach to doing business successfully.”

Beall is unique in that she holds a high level position in the male-dominated field of construction. At Pacific Building Group, Beall is responsible for new business development in tenant improvements, corporate facilities and health care projects. Additionally, she manages all aspects of Pacific Building Group’s marketing efforts. “Construction and real estate industries are historically male-dominant, and women need to have a strong voice in order to gain a seat at the table or to establish themselves amongst their peers,” says Beall.

Beall is also active with Commercial Real Estate Women of San Diego, better known as CREW. CREW aims to promote, educate and support a network of female professionals in the field of commercial real estate. Career resources like CREW are proving to keep women motivated and connected. “Women intrinsically understand the value of relationships and can be great influencers of ideas leading to long term success,” says Beall.

Lynn LaChapelle, managing director of

Jones Lang LaSalle, an international real estate company, agrees with Beall and has witnessed first hand how difficult it can be for women to feel confident in male-dominated industries.

LaChapelle executes and oversees Jones Lang LaSalle’s capital markets group in San Diego. She also is a member of Jones Lang LaSalle’s National Life Science Practice group where she lends her capital markets expertise in equity, debt and joint ventures on both corporate and institutional transactions.

“Commercial real estate remains male-dominated with a lack of women in the overall profession, for the most part. Women have made strides in the industry, but there are very few women in senior management and in transactions,” says LaChapelle.

However, she is also convinced that now is a great time to be a female looking to climb the corporate ladder.

“Women will have a significant impact on the workplace moving forward. Qualified, well-educated, creative, goal-oriented women will always have opportunities to



Lynn LaChapelle of Jones Lang LaSalle



Allison Beall of Pacific Building Group



Lois Kosch of Wilson Turner Kosmo

WOMEN AT WORK

succeed in the right environment. In a rapidly changing work environment, the skills of multi tasking combined with the ability to collaborate are the differentiator.”

At the same time, more workplaces try to accommodate women who want to start families in terms of providing more time off for baby bonding and reduced schedules for those who want them upon return to work.

“Similarly, there is more widespread support of men who wish to take paternity leave,” says Attorney Lois Kosch, of Wilson Turner Kosmo LLP.

Kosch’s practice emphasizes the litigation of harassment, discrimination, wrongful termination and wage and hour matters. In addition to litigation, she regularly counsels employers on employment-related issues.

“I think all workplaces are trying to provide employees with some measure of flexibility to promote more work/life balance. This is a step in the right direction, but unfortunately California’s rigid wage and hour laws hinder employers’ ability to modify work schedules too much unless they are willing to incur overtime costs,” says Kosch.

She adds that California provides extremely generous workplace protections. “If anything, we may have too much regulation in the workplace which hampers the ability of businesses to agree to simple employee requests like, ‘Can I work through lunch to leave early today?’”

California is known for going a few steps beyond other states and federal law in providing worker protections from the requirement that workers be paid overtime after eight hours in a day to being one of the first to prohibit discrimination based on sexual orientation and gender identity. California is one of the only states to provide job-protected pregnancy disability leave separate and apart from other leave laws like the Family Medical Leave Act.

Our state was also a pioneer in providing paid family leave through a program that provides compensation for workers who take time off to care for an ill child, spouse, parent or registered domestic partner or to bond with a new child.

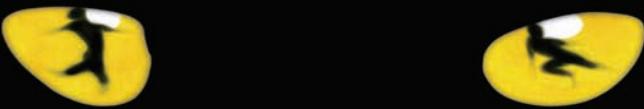
Most people will spend a third of their adult lives at work. Work defines people in the most basic way. Work can provide identity, friendship, a steady routine and a salary. A decade from now, where and how we work will be different. As gender roles blur in the workplace and in the family home, adapting to and solving workplace issues will remain the key to any company’s success.



Courtney Bustillos was born and raised in San Diego and has more than 10 years of experience in television news. She is an award-winning journalist and works as a consultant with TW2 Marketing.

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WOMEN IN BLUE



San Diego Police Foundation honors three trailblazers

Patricia Duke, Jennifer Shen and Daphne Hearn are considered trailblazers in their careers — leaders chosen to receive the 2014 Women in Blue Award from the San Diego Police Foundation.

Duke is assistant sheriff with the San Diego County Sheriff’s Department, Shen is manager of the San Diego Police Department Crime Laboratory and Hearn is special agent in charge of the FBI office in San Diego. They were honored at a March 5 luncheon.

As the first woman to lead the Sheriff’s Law Enforcement Services Bureau, Assis-

tant Sheriff Patricia Duke’s career has taken her from front-line cop to her current executive position in law enforcement, leading one of the largest operations of its kind in the U.S. She directs all law enforcement operations for San Diego County and nine cities.

Jennifer Shen brings “CSI” to life, leading the San Diego Police Department’s Crime Lab. She oversees eight units with 71 employees that help keep SDPD at the forefront of efficiency and technology as it continues to serve the citizens of San Diego.

Since 1991, Daphne Hearn has led the Organized Crime, International Operations, Special Operations and 25 of the FBI’s 56 offices in the La Cosa Nostra families crime investigation.

“Women in Blue puts leadership, wisdom and inspiration in the spotlight,” says Sara Napoli, president and CEO of the San Diego Police Foundation. “The stories of women leaders in law enforcement continue to impart wisdom that is both inspiring and practical, providing role models for young people aspiring to leadership in any field.”



Daphne Hearn, special agent in charge, FBI San Diego



Assistant Sheriff Patricia Duke



Jennifer Shen, Crime Laboratory manager

What do Women Want in a Car?

Well, probably not a minivan **By Eric Peters**

I'm a guy, so what do I know about what women are looking for — what they need and want — in a car?

Well, I have a wife who tells me what she thinks about the new cars I test drive each week.

And a sister and sisters-in-law — and a mom and a mother-in-law and a niece, too.

Plus female friends and colleagues.

They pretty much cover the spectrum, ranging in age from millennial to baby boomer and from soccer mom to grandmother to recently-minted college grad.

Turns out they don't all lust after a traditional minivan as per the tiresome stereotype. In fact, none of them expressed much interest in traditional minivans — which may be why the traditional minivan appears to be going the way of the traditional wood-paneled station wagon. GM and Ford don't even make minivans anymore, and other brands' vans have been on the downslope, sales-wise, for several years running.

It's not because women have become impractical and are snapping up convertible BMWs (well, some of them are). It's because there are more aesthetically interesting — but still plausibly practical — alternatives to the traditional minivan.

And it's more than just minivans. Women, like men, want cars that are interesting, entertaining and practical and sensible. Not necessarily in that order. Here are some new-for-2014s that fit that bill:



SNARKY SMALL CARS

2014 Fiat 500L (base price \$19,195)

This is the latest Fiat — the Italian automaker's second model to make its debut in the U.S. market. Like the 500 coupe, it is compact and cute, but not too compact. It has four full-sized doors, as opposed to just the

two in the 500, as well as passenger-viable back seats, which slide fore and aft to suit. There's also more room for cargo: 30.2 cubic feet vs. 23.1 for the regular 500. The longer wheelbase (this is the distance between the center point of the front and rear wheels, measured front to back) is nearly a foot longer, which endows the L with a more substantial "big car" feel — yet it's still small enough (a new Corolla sedan is more than a foot longer overall) to slip easily into tight parking spots and not take up the entire garage.

Standout features include a see-it-all canopy of glass that literally surrounds the entire perimeter of the car. This, along with high-mounted seats, gives the driver excellent all-around visibility, and passengers a fantastic view of the passing scenery. The 500L is one of the few new cars out there with no blind spots to speak of, an inherent safety advantage that other car makers ought to emulate.



2014 Mazda3 sedan/hatchback sedan (base price \$16,945)

The new 3 sets a new benchmark for efficiency, affordability and fun — in the same package. Equipped with Mazda's "SkyActiv" (tuned for maximum efficiency) 2.0 liter gas engine, it delivers almost-hybrid — and near diesel — fuel economy: 41 on the highway, without the typically much higher up-front costs of a hybrid or diesel powertrain. These higher up-front costs eat away at the down-the-road fuel efficiency advantages of a hybrid or diesel powertrain, making their overall economy of ownership debatable, at least for the first several years of ownership.

The 3's EPA numbers are almost as good as the current non-hybrid/non-diesel fuel-efficiency champ: The 44 MPG capable Mitsubishi Mirage. But the 2014 Mirage is a much smaller, much more humdrum car powered by a tiny three-cylinder engine and designed chiefly as an A to B transportation

appliance. The Mirage is a great first car — or a very inexpensive second car — but not much more than that.

The 3, on the other hand, offers a number of premium-car features, including cross-traffic alert and a low-speed collision mitigation system that automatically slows/stops the car if an imminent collision is sensed and the driver doesn't notice it in time. Mazda is one of the first manufacturers to offer this level of safety technology in an entry-level car.

2014 Kia Soul (base price \$15,495)



The Soul is, technically speaking, a compact-sized, five-door hatchback wagon. But its unusual stubby styling and radically cantilevered clamshell roofline sets it apart from anything else on the road.

For 2014, the Soul gets a spiffed-up interior, which can now be equipped with a heated steering wheel, eight-inch LCD split-screen monitor for the audio system and GPS, massive panorama sunroof and a beverage chiller built into the glovebox. You can also order "mood lighting" that pulses in time with your tunes — and there are twin 12V power points up front, along with a USB port. Heaters for the back seats are available as part of the optionally available Whole Shabang package. It's very unusual — in the under \$30k class — to find a car that offers bun warmers for the back seat occupants.

CROSSOVERS TO SUIT

2014 Hyundai Santa Fe (base price \$24,950)

Most crossover currently on the market give you little choice as far as rows — and capacity. A given model will have either two rows and accommodations for five people — or three rows and room for seven to eight.



Take it or leave it. The new Hyundai Sante Fe lets you choose either, without choosing a different model.

The Sante Fe Sport is a two-row/five-passenger deal — but if you need more people-carrying capacity and still want a Sante Fe, you're covered. There's the Sante Fe GLS, bigger bodied and with that extra row (and additional space) plus a standard V-6. The Sport model, meanwhile, gives you a choice of two fours — one with a turbocharger and without. Either version of the Sante Fe is available with FWD (standard) or (optionally) an AWD system for enhanced traction and control in the wet and snow.

Hyundai also gives you the psychological security of an industry benchmark warranty: Five years/60,000 miles on the whole vehicle and 10 years/100,000 miles on the big ticket items, the engine/transmission.

**2014 Acura MDX
(base price \$42,990)**



The MDX is a luxury-sport crossover SUV whose main competition is the popular Lexus RX, but the MDX is sportier both to look at and to drive. Unlike the Lexus, the Acura comes standard with a third row and room for seven. This makes it a viable alternative to a traditional minivan.

The new MDX also features a unique, semi-automatic steering system that uses sensors and actuators to keep the vehicle from wandering off the road, or across the double yellow. Audible alerts let the driver know if the system senses this happening. The system also provides steering assist, so that less effort is required of the driver to make course corrections during cornering. There's also a solar-sensing climate control system that automatically adjusts interior temperature in accordance with the intensity of exterior sunshine.

It's an ideal vehicle for the mom who wants more than a mere minivan can deliver in terms of fun-to-drive, high-tech and good looks — but has room for a bunch of kids, too.

**2014 Subaru Crosstrek
(base price \$21,995)**



The Crosstrek is designed to offer buyers a vehicle that's similar in theme and layout to the Legacy-based Outback wagon — but in a more compact-sized and cost-conscious package. It's ideal for outdoor fun — camping, canoe-kayak-ski carrying — and intrepid in bad weather (8.7 inches of ground clearance and standard AWD). But it also makes a great everyday car/commuter, too.

One of the reasons why is excellent gas mileage - in part due to Subaru's adoption of fuel-sippy Continuously Variable (CVT) automatics in lieu of conventional, hydraulic automatics. CVT transmissions don't up or downshift. They are always the right gear for any given driving situation. There's no coffee-sloshing shift shock with a CVT, either.

The CVT-equipped Crosstrek delivers an EPA rating of 25 city, 33 highway.

It comes standard with a roof rack/tie down system, heated windshield wipers, heated front seats and most of the really important creature features — such as AC, cruise control, power windows and locks. Though it's a compact, the Crosstrek can swallow a lot of whatever you need to carry around. With the second row folded, there is just shy of 52 cubic feet of space to work with, and the flat load floor and relatively tall roof profile maximizes the available real estate.

LUXURY SEDANS

**2014 Lexus ES350
(base price \$36,620)**



The ES is an icon — the car that literally set the bar for what an entry-luxury sedan should be when it was first introduced back in '91 as a brand-new '92 model. It delivered levels of fit, finish and overall quality as well as features and amenities unheard of at its price point.

The current version is the ES350 and, for the first time, it shares its platform with the full-size Toyota Avalon rather than the mid-sized

Camry. It has the same wheelbase (111 inches) as the Avalon and comparable interior dimensions but is slightly (2.6 inches) shorter overall than its Toyota cousin.

As always, it is tuned to maximize softness in every way — a happy (because hard to find) counterpoint to the same-same “sporty” meme that’s spread like the flu across the luxury car market. There’s nothing wrong with sporty. But if you’re more interested in a soothed backside and shutting out the noise of the world outside than in countersteer drifting through the apexes, then you will find the ES an oasis. Your passengers, too.

2014 Buick LaCrosse (base price \$34,060)



The LaCrosse is Buick’s “big car” — the largest sedan in the current lineup.

It’s slightly larger than other entry-luxury competitors like the

mid-sized Lexus ES350 and the full-sized Hyundai Azera/Kia Cadenza twins, and unlike those cars, offers the option of a fairly fuel-efficient (36 MPG highway) four-cylinder engine option.

Probably the closest-shave competition for the LaCrosse is the Toyota Avalon, which in addition to being about the same size overall (full-sized) also shares the LaCrosse’s emphasis on quietude and calm.

The Avalon also offers the option of exceptional economy — if you select the available hybrid powertrain (40 MPG in city driving). But, the Toyota lacks one thing the Buick comes standard with: A Business Class brand — and dealer experience. Toyotas is a Blue Chip brand, and the Avalon is a superb car. But the Avalon shares floor space with basic economy cars like the \$13k Yaris.

Things are a cut above at the Buick store. Also, the Buick is available with all-wheel-drive, a feature not even the lux-badged Lexus ES offers. Neither do the lesser Toyotas (the Avalon and the smaller Camry) nor the Hyundai-Kia twins.

About Those Traditional minivans...

The only “new” 2014 minivan is the slightly updated Honda Odyssey. The other main contenders — The Chrysler Town & Country, the Toyota Sienna and the Nissan Quest — are all more or less the same for 2014 as they were in 2013. Kia will be debuting an all-new Sedona in 2015 but overall, the minivan market is pretty moribund. The upside is that dealers will probably be more eager to deal, especially on getting-long-in-the-tooth 2014s (like the current Sedona), which will very soon be yesterday’s news.

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.

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