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APRIL 2015



A NEW WAY OF BORROWING MONEY

Would you borrow money from this man? Many have.

CashCo owner Moris Adato is a player in the emerging field of asset-backed loans. [PAGE 12](#)

SAN DIEGO'S BEST ATTORNEYS 2015 [PAGE 15](#)

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-Tony Gwynn, San Diego Padres Hall of Famer

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

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-Jack White, Chairman-Jack White Capital Investments

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-John Moores, Owner-San Diego Padres

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

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COVER STORY



ON THE COVER:

A New Way of Borrowing Money

A new source of capital is available and gaining in popularity — asset-backed loans. Personal-asset lenders take personal luxury assets like gold, jewelry, classic cars and the like as collateral for a short-term personal or business loan. Moris Adato (pictured), owner of CashCo, an upscale pawnshop, takes just about everything as collateral, except firearms. Page 12.



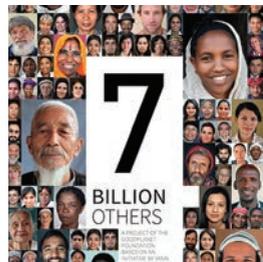
15 Best Attorneys – 2015

Our selection of Best Attorneys 2015 includes Allison D.H. Soares (pictured), a senior associate attorney in the Downtown San Diego law firm RJS Law. Soares has developed an in-depth knowledge of corporate, contract and tax law. The other attorneys on our list also have unique qualities that put them at the top of San Diego's legal bar.



19 How to Make a Workspace Feel Like Home

For those of us who spend more time in our offices than we do in our houses, it's important that our workspaces provide some of the comforts of home. After all, if you're going to be spending upwards of 60 hours per week at work, you might as well make it your home away from home in the truest sense. Star Hughes at Hughes Marino gives a few tips to make your office feel a bit more comfortable — and more like your happy place.



21 A Portrait of Humanity Today

The Museum of Photographic Arts is presenting the United States premiere of "7 Billion Others," a multimedia exhibition that attempts to portray a sensitive, humanist portrait of the world in videos. The museum selected the exhibition as its leading exhibit for Balboa Park's centennial commemorating the 1915 Panama-California Exposition. The exhibit was created by the GoodPlanet Foundation and will run through Sept. 13.



22 New Car Review – the 2015 Ford Edge

The Edge is a mid-sized, two-row crossover SUV built on the same basic "platform" (as they say in car industry jargon) as the Fusion sedan. Ford designed it to appeal to people who don't need three rows (that's where Explorer comes in) but who want lots of room in two rows, as well as the very latest in technology, smart looks and snappy performance. No doubt, people who've already purchased an Edge will like this new Edge. It's got the same appeal, plus more.

SDMETRO
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Chairman | CEO

Robert Page
BobPage@sandiegometro.com

Publisher

Rebeca Page
RebecaPage@sandiegometro.com

Managing Editor

Manny Cruz
Manny@sandiegometro.com

Graphic Designer

Christopher Baker
cbaker@sandiegometro.com

Photography/Illustration

Eric Peters
David Rottenberg

Contributing Writers

Cecilia Buckner
Adriana Cara
Michael Denzinger
Courtney Dwyer
Meagan Garland
Colette Mauzerelle
Katelyn O'Riordan
Delle Willett
John Zygowicz

Advertising

SALES & MARKETING DIRECTOR
Rebeca Page

Get in the loop with SD Metro's Daily Business Report. Sign up for daily emails on the latest business at sandiegometro.com

P.O. BOX 3679
RANCHO SANTA FE, CA 92067
858.461.4484 FAX: 858.759.5755

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A Lesson on Mortality

I lost two friends recently, one to a 15-year battle with Parkinson's and another to pneumonia. On the same day. Both 79. My age.

It gives reason to think about one's own mortality although I'm not one to give it much thought.

It'll happen when it happens. In the meantime, there is too much life to live.

The contrasting life styles between my two pals was as different as was their choice for home, one in Sacramento, the other near Oxford in England.

My Sacramento buddy lived simply, had a great career in newspaper management and consulting, kept himself in shape, ate healthy, drank very little and never smoked. His father lived to be 100. Go figure.

My crazy, wonderful pal in England played life a little differently. He was a war correspondent in Vietnam, honored with a Bronze Star by the Marines for a valiant attempt to save a dying Marine and made every choice that the medical world rejects as foolish behavior. He drank hard and smoked heavily until lung cancer forced him to quit. The word gym wasn't in his vocabulary. Regardless, I loved them both, different as night and day.

For a little perspective on life, here is a pair of quizzes from Charles Schultz, the creator of the Peanuts comic strip. You don't have to actually answer the questions. Just ponder them.

1. Name the five wealthiest people in the world.
2. Name the last five prime ministers of the United Kingdom.
3. Name the last five winners of the Miss America pageant.
4. Name the last half dozen Academy Award winners for best actor and best actress.
5. Name the last decade's worth of World Series, or Super Bowl, or Stanley Cup winners.

How did you do?

The point is, none of us remember the headliners of yesterday.

These are no second-rate achievers.

They are the best in their fields.

But the applause dies.

Awards tarnish.

Achievements are forgotten.

Accolades and certificates are buried with their owners.

Here's another quiz. See how you do on this one.

1. List a few teachers who aided your journey through school.
2. Name three friends who have helped you through a difficult time.

3. Name five people who have taught you something worthwhile.

4. Think of a few people who have made you feel appreciated and special.

5. Think of five people you enjoy spending time with.

Easier?

The lesson.

The people who make a difference in your life are not the ones with the most credentials, the most money or the most awards.

They simply are the ones who care the most about you, and you about them.

The ones to keep close to your heart.

A lesson for all of us.



Bob Page
Chairman & CEO
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Expansion of the convention center is needed to keep popular conventions like Comic-Con from leaving, supporters say.

Consultant Hired to Perform Another Study of Convention Center Expansion

Expansion of the San Diego Convention Center will be the subject of another consultant's study to evaluate the type of expansion and the financial and economic value of enlarging the center.

Convention Sports and Leisure International, a Texas-based consultant, has been retained to do the study by the San Diego Convention Center Corp. in partnership with the city of San Diego and JMI Realty.

JMI Realty, the developer of Petco Park and the surrounding ballpark district, is the same company that in 2014 proposed a \$1.4 billion plan to create a multi-use facility that would include a new stadium for the Chargers.

But those who ordered the new study pointedly said it will not be evaluating a joint-use stadium and convention center fa-

cility.

"The study will provide current market estimates on the financial and economic value of expanding the convention center and will evaluate both expanding the current facility with contiguous exhibit space as well as an expansion of exhibit and meeting space near the current facility, creating a campus-like environment," according to a press release issued by the Convention Center Corp.

The last market study on expansion was completed for the 2009 Mayor's Task Force. This new study is expected to be completed by mid-summer.

The new study is expected to:

- Help guide strategic marketing decisions for the convention center and any proposal to expand the facility.

- Evaluate current and potential client needs and expectations. The 2009 study contemplated the Phase III Expansion completion in 2016 and many of the clients surveyed required a larger facility to return to San Diego. The impact of the delay on potential and current clients decisions about returning to San Diego and their future meeting needs are essential information in shaping how San Diego moves forward with any expansion.

- Determine if the prior goals for an expansion are still relevant. Those goals were to: 1) allow the convention center to retain existing clients needing a larger facility, 2) to host new clients who need a larger convention center than current exists and 3) to "double stack" several conventions at the same time.

Chamber and Labor Partner To Help Spread Word on Tax Help

United Way of San Diego County has brought together two often warring organizations -- the business friendly San Diego Regional Chamber of Commerce and the San Diego and Imperial Counties Labor Council, AFL-CIO, to help spread awareness of free tax services and the Earned Income Tax Credit.

The Earned Income Tax Credit (EITC) is considered the largest and most powerful anti-poverty program, offering free tax assistance.

"Last year, the program brought back \$10.5 million to local San Diegans. We're pleased that the Labor Council and Chamber agreed to jointly participate to help families countywide," said

Kevin Crawford, United Way president and CEO.

Free tax preparation is available to San Diegans with low- and moderate-income households through a United Way partnership with the IRS, county of San Diego and other funders. Most households that earn \$53,000 or less are eligible to file their taxes for free, and many will also qualify for EITC and receive money back to support their families. The Earned Income Tax Credit can be up to \$6,000 based on income and the number of qualifying children.

"Last year, the program helped file more than 48,000 federal and state returns," said Chamber President and CEO, Jerry Sanders. "The tax credits filed in these returns bring a significant amount of money back into our economy, driving our region forward."

SDSU's Love Library Gets 'Most Amazing' Ranking

The beautiful Love Library at San Diego State has been recognized for something more than its aesthetically pleasing appearance. Thanks to the wealth of information that it holds, the library was ranked as one of the "most amazing" university libraries in the nation by College Rank, a website that offers students informational articles covering a wide range of topics pertaining to the college selection process.

The Malcolm A. Love Library and Information Dome came in at No. 20 of 50 on the list.

"It's not about the number of books in the library -- it's about the services and resources we provide our students, staff and faculty," said Gale Etschmaier, dean of the Library and Information Access.

In addition to the resources available to the campus community, library staff members are dedicated to aligning with the teaching and research mission of SDSU. Thanks to an abundance of interdisciplinary collaborations across campus -- including Arts Alive SDSU and the new buildIT laboratory -- these positive contributions are impacting student success.

The Love Library is also home to a number of unique collections, including

the Chicano History, African American and Civil Rights and Comic Arts and Science Fiction collections.

The Library continues to adapt to accommodate the changing needs of the SDSU community. The computer labs will be updated to enable more collaborative work and ease the flow of traffic through the center. A math center will be added to complement the recently-added Writing Center.

The library serves between 12,000 and 16,000 people daily -- approximately 3.7 million visitors each year. It hosts more than 2.2 million volumes, 4.6 million microform items and more than 140,000 maps.

Jeff Isaacs Retires from Procopio After 46 Years

Jeff Isaacs joined the Procopio, Cory, Hargreaves & Savitch law firm in 1968 when it had only 10 attorneys and helped it grow to 150 lawyers -- now one of the largest in San Diego.

The firm announced today that Isaacs will retire this year after 46 years, the first and only job he's held after graduating from law school.

"I had the opportunity to practice during the golden era of the law working closely with iconic lawyers such as Alec Cory and Manny Savitch -- frankly, I had no idea what I was getting into," said Isaacs. "I know that by current standards I am a bit of a dinosaur staying at one firm my entire career but I can happily live with that given the amazing experiences I enjoyed at Procopio."

Isaacs was head of the firm's insolvency group for decades.

Though involved in a variety of community organizations, Isaacs said he is

proudest of his involvement with the San Diego Volunteer Lawyer Program, where he served as president for over three years and currently serves on the executive committee. "SDVLP is a genius program that does more with less than seems possible," said Isaacs. "With a staff of only about 25 employees and a budget of

only about \$1.7 million annually, SDVLP represents approximately 6,000 San Diego County residents a year. This is largely done with effort volunteered by lawyers (many of whom come from the largest and most prominent firms in the county), law students and others who are more than compensated by the satisfaction they receive

knowing that they were involved in helping folks who could not have otherwise helped themselves."

Although he is leaving Procopio, Isaacs has taken on the role of a mediator and arbitrator with West Coast Resolution Group, a division of the National Conflict Resolution Center.



Jeff Isaacs

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Airport Art Exhibit Celebrates Balboa Park Centennial and Panama-California Exposition

San Diego International Airport has unveiled “Balboa Park & the City: Celebrating San Diego’s Panama-California Exposition,” the largest and most ambitious year-long exhibition offered by the airport’s Art Program.

Intended to support and enhance the city of San Diego’s year-long Balboa Park Centennial celebration, the airport-wide exhibition includes original artwork and historic images, collectibles, and artifacts that bring the 1915 Panama-California Exposition to life.

“With 30 installations spread among all three terminals, the exhibition offers a truly immersive experience that takes you back in time,” said Thella F. Bowens, president and CEO of the San Diego County Regional Airport Authority.

The exhibition includes historic items, replicas and images from seven local insti-



A replica of the famous wicker ‘Electriquette,’ which transported fairgoers at the 1915 Exposition.

tutions and collectors, including: City of San Diego, Parks & Recreation Department; San Diego History Center; the Committee of 100; David Marshall, AIA; and Sandor W. Shapery, Shapery Enterprises.

The exhibition’s images include historic

photographs and postcards presented in large format documenting the unique history, landscape and architecture of the Park.

The Art Program solicited original artwork that is representative of or inspired by Balboa Park and the city of San Diego from local artists. Ten participants were selected to exhibit their work based on their aesthetic and creative representation of the Park and unique use of media.

Exhibition highlights include:

- A replica of the famous wicker “Electriquette,” which transported fairgoers at the 1915 Exposition.
- Lighting designs by Jim Gibson, inspired by the ornate fixtures at the 1935 Exposition.
- Original works by Guillermo Acevedo, a celebrated illustrator and documentarian of San Diego’s landmarks and historic sites.



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Cal State San Marcos Breaks Ground for New Sports Arena



A replica of the famous wicker 'Electricquette', which transported fairgoers at the 1915 Exposition.

Cal State San Marcos has started construction on a 1,400-seat arena for its intercollegiate basketball and volleyball teams.

The Cougars been forced to play "home" games at other North County sites the past several years because of a lack of an on-campus sports center.

"This facility is a game-changer — for our campus, our athletes and our region," said Jen Milo, the school's athletic director.

Cal State San Marcos President Karen Haynes called the athletes "the heart and soul of Cougar pride."

CSUSM is in the process of moving from the NAIA to NCAA Division II, the same level as UC San Diego and Point Loma Nazarene.

The basketball teams have played at MiraCosta College and the women's volleyball team at Escondido High School the last few years.

Despite the lack of a real home, the men's basketball team has been highly ranked in the past couple of years, and completed its 2014-15 season Saturday with a 30-4 record, following an 80-76 overtime loss to Dalton State of Georgia in Kansas City.

The arena is due to be completed in the fall of 2016.

-- City News Service

ViaSat and Boeing Announce Global Satellite Broadband Network

ViaSat and Boeing have announced a global satellite broadband network -- the ViaSat Flexible Broadband System -- to enable regional operators around the world to offer broadband services.

The Flexible Broadband System service will take advantage of the ViaSat-2 Lite satellite, the result of an ongoing collaboration between Boeing and ViaSat.

The two companies had previously announced the new satellite will be launched in the summer of 2016, and that they have contracted with SpaceX to get the system into orbit.

ViaSat-2 is expected to cover seven times the geographic area and offer twice the bandwidth economics advantage of ViaSat-1, which the two claim is cur-

rently the highest capacity satellite in orbit. Both operate in the Ka-band. The ViaSat-1 provides broadband transmission up to 140 Gbps.

ViaSat executives have previously said that the designs of the two satellites are so radically different that comparing them simply on throughput does not accurately indicate the advantages of the new satellite.

This satellite is an adaptation of the newest generation Boeing 702HP satellite, the ViaSat-2. The ViaSat-2 Lite holds the ViaSat-2's flexible payload within a Boeing "all-electric" 702 small platform satellite design.

The smaller size and higher payload capability will lower the cost of the providing broadband, according to ViaSat, which will make it more afford-

able to regional network operators.

ViaSat's coverage includes both North and Central America, the Caribbean, and a section of South America. Transportation routes from Europe to North America are areas of included coverage.

The system is founded on third generation satellite technology. It includes a ground network, or service delivery platform, which supports customer connectivity. The platform is meant to make ISP customization possible, and enhance satellite bandwidth.



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UC San Diego Scientist to Receive CDC New Investigator Award

Jamila K. Stockman, assistant professor of medicine and global public health at the UC San Diego School of Medicine, has received the Linda E. Saltzman New Investigator Award. The national award, presented by the Centers for Disease Control and Prevention (CDC) Foundation and Futures Without Violence, a nonprofit organization dedicated to ending violence against women and children, recognizes an outstanding early career scientist working in the field of domestic violence.

The Linda E. Saltzman New Investigator Award, presented every other year, recognizes an exceptional new investigator with two to 10 years of experience working in the field of domestic violence, violence against women or dating violence.

An infectious disease epidemiologist, Stockman focuses her work on social and environmental factors contributing to intimate partner violence, particularly among low-income ethnic minority and substance abusing women. Along with exploring the factors influencing partner violence, Stockman seeks to create new and improved violence intervention strategies.

In addition to Stockman, UC San Diego scientist Elizabeth Reed, assistant professor of medicine and global public health, was also a finalist for the award.



Jamila Stockman



Cruise ships visit the Port of San Diego.

Report: Port of San Diego Generates \$7.6 Billion in Regional Economic Impact

The Port of San Diego plays a critical role in San Diego County's economic rebound by pumping more than \$7.6 billion a year into the region from employment, sales, and purchases of goods and services, according to a new report distributed by the port district.

The analysis, completed by Economic and Planning Systems Inc., a land economics consulting company, breaks down the economic impact into two categories -- direct impact and secondary impact, the latter including both indirect and induced effects.

The Port's direct economic impact grew 8 percent and jobs grew 9 percent in two years. The direct economic impact of the Port is derived from sales, employment, and operating expenditures (purchases of goods and services) occurring on Port-managed property.

More than 33,000 jobs are located on tidelands, generating more than \$4.4 billion in direct economic output, according to the report. This represents an 8 percent increase in direct economic impact over the previous analysis completed

using 2011 data. The number of jobs has also increased to 33,356 in 2013, a 9 percent gain.

An additional 24,600 jobs and \$3.2 billion in indirect impact are generated in San Diego County based on the goods and services purchased by businesses and organizations located on Port tidelands, along with their employees.

The report said that if all jobs on Port tidelands were aggregated and compared to the largest employers in San Diego County, the Port would rank second only to the State of California, with a larger economic impact than major San Diego organizations such as the UC San Diego and Sharp Healthcare.

"The data confirms the Port of San Diego is a powerful regional economic engine with substantial benefits reaching far and wide," said Board of Port Commissioners Chairman Dan Malcolm. "As we plan ahead, our goal is to find opportunities for additional economic growth, balanced with public open space and continued investment in the future of the tidelands and the region."

Bad Faith Insurance Does \$200 million turn bad faith into good?

By Paul Braverman

The door to the judge's chambers opens and the clerk steps halfway through. "Smith v. Jones," he booms.

You put the papers you've been reviewing back in your case and make your way up to the bench. Across the room, you see opposing counsel do the same. You both pick your way through the knees and the overcoats until you're standing next to the clerk. "Counsel for Smith?," he asks. You nod. "Counsel for Jones?" She does the same. "Follow me," he says, opening the door.

As opposing counsel steps through the door, she whispers to you, "They're not going any higher. Sorry."

You deflate. The settlement conference is over before it began. The insurance company that gives Jones's lawyer her marching orders hasn't given her enough money to settle the case. Just like the last conference. And the one before that.

Twenty minutes later, the judge is asking his clerk if any judges are available to try the case. The clerk shakes his head. "Morris is still hearing that products case. Radnitzky is on vacation. Thomas is . . ."

The judge cuts him off. "Never mind. Mark this down for another conference in two months. And counsel," he says, looking at your opponent, "Try to make the powers that be see the light. 'Delay, deny, defend' is not my favorite strategy."

Opposing counsel seems embarrassed. "I'll try, judge. But unless they do, my hands are tied."

Why isn't this case going away? If ever there was a no-brainer, this is it. Your client was rear-ended. Liability is not an issue. He's got two herniated discs clearly visible on the MRI. He missed a month of work — all documented — and the medical costs are fixed. You've been doing this for years. So has opposing counsel. You can put a fair value on this case in a snap. What's going on?

Our lawyer can't see what's going on because it's not happening in the courtroom; it's happening in the state capitals, in Washington, D.C., in the corporate headquarters

of the insurer. And it involves money. A lot of money.

It's worth taking a few moments to look at the methods insurers use — both internally and externally — to keep the amount paid to claimants low. The insurers have fought hard to keep this stuff secret, but a few people have fought longer and harder to make it public.

Consider our lawyer. He has a client who is injured here and now, and he's being jerked around by an insurance company. Is there anything he can do?

Well, there is and there isn't. There is — at least on paper — because almost every state in the country recognizes that insurance contracts aren't like other contracts. The difference in power and information between insurer and insured — insurance companies know more about insurance and have more money to spend on lawyers than do the people to whom they are selling policies — means that an insurance contract isn't the product of fair bargaining.

In response, states have enacted laws that require insurance companies to act in good faith. To play fair, in other words. Playing fair doesn't include needless delays; it does include making reasonable offers to settle claims.

In the real world, however, proving bad faith is a steep mountain to scale. In New York, for example, a person must show that an insurer acted with "gross disregard" to what was reasonable. Gross disregard is a pretty high standard, meaning that the insurer didn't make a mistake but rather acted intentionally or just didn't care that what it was doing was right or wrong.

In addition, few lawyers will take a bad faith case on contingency, and few plaintiffs have the money to pay the legal fees involved in a bad faith case. But enough people have pursued enough cases that insurance companies have been unable to plug every leak. One case — State Farm Mutual Automobile Insurance Company v. Campbell — even made it to the Supreme Court. And the Supreme Court's decision is a conspiracy theorist's nightmare come true.

By the time the case reached the court, about two decades after the accident, the facts of State Farm's behavior were not in dispute. Starting in the early 1990s, wrote the court, State Farm had implanted "a national scheme to meet corporate fiscal goals by capping payouts on claims nationwide." The scheme required State Farm — Allstate Insurance Company and Farmer's Group Inc. soon followed suit — to spend hundreds of millions to redesign their claims departments and buy massive computer systems to standardize claims and cut human adjusters out of the loop. The scheme "continues to function as an unlawful scheme to deny benefits owed consumers by paying out less than fair value in order to meet arbitrary payout targets designed to enhance corporate profits," the court wrote in 2003.

The American Legislative Exchange Council, which lobbies for conservative causes in state capitals and is on record as opposing changes to bad faith laws, did not respond to calls or emails seeking comment.

Federal political action is a bit more transparent, thanks to laws requiring interest groups to report some of their spending. In 2014 — an off year, election-wise — the insurance industry donated almost \$50 million to political candidates and spent another \$150 million lobbying incumbents, according to the Center for Responsive Politics. (Those numbers don't count health-care-related lobbying or donations.)

When you combine the money that insurance companies spend in the political arena with what they've spent on the own claims practices in order to hold down claims, it comes to . . . a lot of money. The people who run insurance companies are smart. It's hard to believe all that money has been spent for nothing.



Paul Braverman is a former editor of American Lawyer Magazine and a contributing writer at Legal Funding Central, the world's first online marketplace for legal investment.



ASSET BACKED LOANS

A NEW WAY OF BORROWING MONEY

BY DELLE WILLETT



Most people don't like to be in situations where they need to borrow money, and when they do, they often have little choice beyond asking their rich uncle for the 10th time.

And it's even more challenging if they don't have the usual assets to borrow against such as a home, auto, savings, investments, securities, and life insurance policies.

Fortunately, a new source of capital is available and gaining in popularity.

As credit tightened after 2008, a number of personal-asset lenders started offering pawn-type loans to individuals and small-business owners.

Usually online, these lenders will take personal luxury assets like gold, diamond jewelry, luxury watches, classic cars, a wine or art collection, motorbikes, Fender guitars, stretches of timberland, super yachts, high-speed aircraft, precious metals/stones, sports memorabilia, antiques, designer

purses, accounts receivable and inventory as collateral for a short-term personal or business loan.

Luxury, asset-based loans can be a much-needed source of capital for companies that are rapidly growing, highly leveraged, and in the midst of a turnaround.

Sometimes a company simply needs that fusion of cash to get over a financial hump, prevent growth from faltering, or seriously damage their credit scores.

The transactions are often completed within 24 hours and they don't require a credit check. The asset secures the loan and there's no personal guarantee. If the borrower defaults on the loan, he loses his asset.

Loan amounts range from \$1,000 to \$2 million at loan rates as low as 2 percent.

With luxury-backed loans borrowers do not have to contend with:

- Credit checks

- Income verification
- Financial reviews
- Prepayment penalty

Regardless the asset, there's a few strings attached:

- Luxury assets have to be able to be readily shipped to lenders to their secure storage locations.
- The lenders only lend a portion of the asset's total worth.
- If the borrower cannot repay the loan, he promises to surrender the asset to the lender.

All of the items are generally stored as well as insured in specialist premises and vaults for the entire duration of the loan.

Banks and other financial institutions are focused on banking wealthy families, and are encouraging some of these loans, particularly for art. They don't provide these luxury-asset loans unless the borrower has several million on deposit. The same for



'California is a perfect demographic match for the customers we serve and has enormous growth potential,' says Paul Aitken, CEO of Borro.

auction sites, galleries or antique dealers.

U.S. Trust, the private wealth management arm of Bank of America that oversees around \$350 billion in assets, says its portfolio for art-backed loans grew 25 percent in both 2012 and 2013. Its loans can range from \$3 million to \$56 million in value; and a typical borrower would already have an art collection worth at least \$10 million.

A survey of San Diego's banks did not turn up any bank that offers this lending program, although John Massab, executive vice president and chief credit officer of Torrey Pines Bank, said the bank is willing to look at it.

An alternative to bank loans is online, luxury-asset lenders such as Borro, which is a platform for providing liquidity against high-value goods.

Positioning itself to be the leading luxury-asset lender, Borro offers small business owners, entrepreneurs and high-net worth clients loans from \$5,000 to \$2 million against assets.

Borro's online platform allows loans to be provided within 24 hours, with no income or credit checks and at a lower cost than if a client were to sell his or her luxury assets. Loans can be paid back sooner than the loan term without early repayment penalties.

Upon receiving an application, Borro offers appointments at their office and valuation center, home visits, and various premium collection options including same-day couriers. All of these services are fully insured and provided for by Borro, which is based in New York City, with recently opened offices in Los Angeles.

The assets are stored in secure and insured specialist vaults/premises. Fine art and antiques are stored at fine-art stor-

age specialists and luxury cars are stored in climate-controlled premises. All assets are fully insured while in storage with Borro for the duration of the loan.

The loan term is six months, but the customer has the right to renew the loan by paying off the interest at which point the loan term begins again.

About 60 percent of Borro's business comes from small business owners who use the service for a liquidity solution. The average loan is \$35,000, and it has issued over \$150 million in loans since launch.

Borro has loaned close to \$20 million against almost 400 cars, the collection including a Mercedes-Benz SLR McLaren, a Ferrari California, a Lamborghini Diablo, an Aston Martin Vanquish and a Rolls-Royce Ghost.

The company loaned \$1.2 million for a signed Claude Monet painting; \$226,000 for a Harry Houdini collection; \$51,000 for Beatles memorabilia; and \$18,000 for Steve McQueen's vintage motorcycle jacket from the film "Bullit."

"California is a perfect demographic match for the customers

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CashCo will also take art, collectibles, and memorabilia if they have certificates of value and authenticity, said owner Morris Adato. (Photo/Delle Willett)

we serve and has enormous growth potential. While the economy is recovering globally, many times banks aren't as responsive as customers would like so people are looking for alternative funding sources," said Paul Aitken, CEO of Borro. "We provide a discreet option in the form of loans based on expert asset evaluations on a variety of luxury items."

Another alternative for small businesses to obtain cash with collateral is pawn shops. Ninety-five percent of businesses are small and they need small loans.

Pawn shops offer the customer roughly half of the item's wholesale value, or about one fourth of what they can re-sell it for in a store.

In recent years, some pawn shops have improved their image, with a newer, cleaner appearance, resulting in a more professional looking shop, often located in a better part of town, with a knowledgeable and professional staff focused on friendly customer service.

A good example of this upgraded breed of pawn shops is CashCo, with three locations in City Heights, Encanto and Escondido.

Owner Moris Adato, 40, has 24 years in



Everything for sale in the CashCo store, like this jewelry, is also for sale online at the same time.

the industry, starting from cleaning and polishing jewelry to cleaning floors, setting up merchandise, getting his Gemological Institute of America (GIA) degree, and doing retail/wholesale business importing diamonds.

In business for 13 years as CashCo, Adato currently has 35 employees who help customers from their community: gardeners, small car dealers, at-home businesses, restaurants, caterers and more.

Adato has two gemologists and 14 jewelry experts on staff who have gone through training at GIA.

CashCo takes just about everything but firearms; 75 percent to 80 percent of its business is jewelry. Tools, especially welding equipment, can yield high loans. It doesn't take the big items for lack of room, but Adato is looking at a location with larger storage capacity.

The largest item he's ever taken in is an industrial floor cleaner. "Big stuff doesn't necessarily mean big profits. I can get more for a gold chain," said Adato.

CashCo will also take art, collectibles, and memorabilia if they have certificates of value and authenticity.

Everything for sale in the store is also for sale online at the same time. The items that don't sell are sold to wholesalers.

CashCo's loans have been as low as \$5,

but average between \$3,000–\$5,000, with the largest to date being \$60,000. By California law, the interest rate is 2.5 percent to 4.5 percent, depending on how much the customer gets for the item. 80 percent of its customers take out two or more loans a year.

To pay off their loan, legally, the customer has four months plus 10 days in California. Adato gives 30 days extra because "things happen." Then the owner has some options: let the item go, pay the interest to get it back, or take out another loan. Ninety percent of the customers either redeem or roll over their loans and eventually take the item back. 10 percent lose the merchandise.

"Our business customers pawn for different reasons: to cover payroll, to buy food and decorations for a catered event, to pay the rent, to buy groceries, to complete the purchase of property, to pay Christmas bonuses," said Adato.

"Sometimes an initial investment to get a business going is as small as \$600."

Adato, who has helped a lot of businesses get started and still sees them 10 years later. "Most people who start small businesses just have a dream," he said. "They don't have money or credit but they have valuables that can get them the initial capital to make their dream come true. That's why we are here."

SAN DIEGO'S BEST ATTORNEYS 2015



Allison D. H. Soares is a senior associate attorney in the Downtown San Diego law firm RJS Law. She has developed an in-depth knowledge of corporate, contract and tax law, providing information to clients regarding avoidance or resolution of problems with federal, state, and local taxing authorities and performing various tax-based calculations as well as tax-related research to ensure compliance with state, federal, and international law. Soares was raised in Sun Prairie, Wisc. She received a bachelor's degree in finance from the University of Wisconsin. After graduation, she moved to Sao Paulo, Brazil to teach English to local business and medical professionals. After a year abroad, she moved back to San Diego and worked as an accountant at Physician Management Group Inc. for three years. Her pursuit of a law degree then took her to Miami, Fla., to attend St. Thomas University School of Law, where she excelled, ranked in the top 20 percent of her class, and was an Articles Editor for the Law Review. After her first year of law school, she enrolled in the joint degree program to obtain both her law Degree and M.B.A in Accounting with a specialization in forensic accounting.



Michael Kirby For more than 30 years, Michael Kirby has been involved in civil litigation, trying more than 50 jury trials throughout his career and obtaining total recoveries in excess of \$275 million as lead counsel. His expertise is extensive and covers a variety of practice areas that involve business, partnerships, real estate and investor disputes. He has received multiple Outstanding Trial Lawyers awards. He is a founding partner at Kirby Noonan Lance & Hoge. He has been instrumental in growing the firm to become one of the most respected litigation firms in San Diego County. He has been named one of the top attorneys in California for five years in a row by California Super Lawyers Magazine, an honor given to only five percent of attorneys in the state. He has been named one of Best Attorneys in San Diego for three years in a row by SD METRO Magazine. Kirby is also a member of the national board of directors of the American Board of Trial Advocates, and was a founder of the Association of Business Trial Lawyers of San Diego. He holds both undergraduate and law degrees from the University of Iowa.



David J. Noonan David Noonan has built an impressive career over three decades, successfully representing high-profile clients, receiving numerous recognitions from distinguished organizations and furthering the profession by frequently lecturing on best practices. A partner at Kirby Noonan Lance & Hoge, his client roster is diverse and has included America's Cup yacht races, professional athletes, Fortune 500 companies and a former Playmate of the Year. He also has an extensive trial record, having represented corporations in major antitrust, securities, banking and product liability matters. Noonan has played a vital role in securing multimillion dollar judgments for both plaintiffs and defendants in complex cases that have involved consumer class actions, antitrust claims and misconduct charges. He is a past recipient of the Daniel T. Broderick Award for trial excellence and professionalism. He has been named one of the Best Lawyers in America for business litigation for the past 15 years and is now listed for legal malpractice defense and Bet-The-Company Litigation. He has served as president of the San Diego County Bar Association, the San Diego Volunteer Lawyer Program and the American Board of Trial Advocates, San Diego chapter. He has been named a Best Attorney in San Diego two years in a row by SD METRO Magazine.

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Ashley Kerins As a senior associate attorney at RJS Law, Ashley Kerins has broad experience in defending clients before the Internal Revenue Service, Franchise Tax Board and other government agencies. But she also has significant public interest experience. During law school at the University of San Diego, she worked as a legal extern with USD's Federal Low Income Tax Clinic. She also volunteered her time with the San Diego Public Defender's Office and the Unlawful Detainer and Domestic Violence Clinic. Kerins currently serves as a board member of the Rwandan Orphans Project, a San Diego-based organization that provides housing and schooling to more than 100 boys who have been affected by disease or genocide in Rwanda. Kerins was a member of both the litigation and corporate legal departments at her previous law firm. She wrote influential memoranda on a variety of legal issues, including the limitations of fiduciary duties and the exclusion of evidence in civil cases. As a judicial extern, she was a key drafter and contributor on several opinions. Kerins was an exemplary student during her academic career. She earned her LL.M in taxation from the USD School of Law and received her Juris Doctorate, cum laude, from USD.



John Gomez founded Gomez Trial Attorneys in 2005. From humble beginnings, he attended three separate San Diego public high schools and Grossmont Junior College before graduating from the University of San Diego and the Yale University School of Law. He also was an academic All-American football player at USD. He clerked for a federal judge, worked for Latham & Watkins, and served as an Assistant U.S. Attorney before going into private practice in 2000. He is now one of California's most recognized and accomplished trial lawyers. Lawyers USA named him National Lawyer of the Year in 2010, the Consumer Attorneys of San Diego have awarded him an unprecedented nine separate Outstanding Trial Lawyers Awards. He was voted by his peers as a top San Diego Super Lawyer in 2012, 2013 and 2014. He was rated the top attorney in San Diego for 2015 overall in polling conducted by Super Lawyers rating service. In 2011 and 2012 he was named Plaintiffs Products Liability Award Attorney of the Year and the 2015 Class Action and Mass Tort Attorney of the Year. He commits enormous time and resources to a variety of charitable causes involving kids at risk, foster children, Latino causes and the prevention of drunk and distracted drivers. He has been Best Attorney in San Diego for three consecutive years by SD METRO Magazine.



Cynthia Chihak, founder of Cynthia Chihak & Associates, is a graduate of Pepperdine University Law School. She has been honored with numerous awards by her peers. She was named by the Los Angeles Daily Transcript as one of the top 50 women lawyers in the state of California for five consecutive years, 2002-2006. She has received the Outstanding Trial Lawyer award by the Consumer Attorneys of San Diego eight times. She has been named one of the Best Lawyers by SD METRO Magazine in 2010, 2014 and 2015. In 2011, Chihak was selected by her peers as one of the Best Lawyers in America in the fields of Medical Malpractice and Personal Injury. She also serves the legal community by sharing her skill and experience. She is an advocate in the American Board of Trial Advocates, is a fellow of the International Academy of Trial Lawyers, has lectured at the UC San Diego School of Medicine and is a past winner of the Daniel T. Broderick II Memorial Award, recognizing her for the highest standards in civility, integrity and professionalism.



Pajman Jassim At age 31, Pajman Jassim founded his own law firm, Jassim & Associates LLC. This would allow him the discretion to help any client he wanted in a manner that served the client, not just the bottom line. In the five year since starting his own firm, Jassim has seen it grow by 400 percent, adding an associate attorney, a paralegal and an administrator. He has helped all kinds of clients who call him "unfailingly honest and straightforward and an "excellent smart, practical, but firm attorney." He has a proven track record in a variety of cases, including a rear-end auto collision for \$2 million, a workplace misconduct and discrimination case for \$1.5 million, and illegal and unfair practices by the nation's largest bank, with recovery exceeding \$700,000. Jassim was named a Super Lawyer Rising Star, who have been recognized by their peers for their professional achievements. His successes include personal injury, real estate and complex construction disputes. He is one of the very few attorneys who have been trained at the legendary Trial Lawyers College in Dubois, Wy. He is a graduate of UC Berkeley and the University of San Diego School of Law.



Frederick Schenk A partner with CaseyGerry for more than 30 years, Frederick Schenk concentrates his practice on product liability, serious personal injury and asbestos law. His unique knowledge in the area of automobile collision litigation was also recognized when he was selected as a consulting editor for Matthew Bender's Legal Publication, "Pleading and Practice Vol. 8" on Automobiles. He is especially known for his pioneering work in asbestos litigation and achieved the largest verdict even in San Diego against an asbestos manufacturer. Along with his partner, David S. Casey Jr., he represents the firm on the Plaintiffs Committee which is overseeing national MDL litigation against the National Football League. He has been involved in many community and charitable causes throughout the course of his professional career. He is the volunteer president of the board of directors, 22nd Agricultural Association, better known as the San Diego County Fair Board. The fair's positive economic impact on the region is over \$475 million. His proudest moment was representing a family of a 9/11 victim via Trial Lawyers Case (TLC). It was the largest pro bono effort in the history of American jurisprudence. He sits on the board of visitors at the University of San Diego School of Law and he attributes his tireless work ethic to his father, Sidney Schenk, a Holocaust survivor and Hungarian immigrant who worked his entire life as a tailor.



David S. Casey Jr. A third generation attorney, David Casey joined his father’s firm in 1976, after working as a prosecutor in the San Diego City Attorney’s office. With dozens of high-profile verdicts and settlements achieved over a 34-year legal career, Casey is well on his way to attaining his father’s — who tried more than 700 jury trials — legendary status. Specializing in serious personal injury and wrongful death cases, Casey obtains numerous seven figure results each year for personal injury clients, and represented former California Gov. Gray Davis in successful tobacco litigation, helping to achieve a recovery of \$25 billion for the state of California. He is a past president of the American Association of Trial Lawyers, the world’s largest trial bar, and has been awarded more than 60 professional awards, including a perpetual award in his honor: The David S. Casey Jr. Consumer Advocate Award from the Consumer Attorneys of San Diego. His biggest accomplishment to date, he says, was his role in helping to create the 9/11 Victims Compensation Fund mandated by the U.S. Congress, which set in place Trial Lawyers Care, the largest pro bono program in the history of American jurisprudence. That program has resulted in the creation and implementation of the fund, which makes an important difference in the lives of many. A native La Jolla, Casey enjoys traveling with his wife, Lisa, and their two grown children as well as a good game of tennis in his spare time.



Juanita Brooks is a partner at Fish & Richardson and is one of the most respected and busiest IP trial lawyers. Over the past three years she was the lead counsel in 13 patent trials, a blistering pace considering there are about 75 patent trials annually in the United States. In addition to IP, her practice encompasses other types of complex litigation, including product liability and qui tam litigation. She has handled more than 150 trials in her career and her average annual case load includes over 20 active patent cases. Brooks was named Litigator of the Year by American Lawyer and has been named one of the Best Lawyers in San Diego by SD METRO Magazine for three years.



Meagan E. Garland, is a founding partner of Cara & Garland, APLC, a minority-and-woman owned law firm. She is a business lawyer whose practice areas include civil litigation and employment law. She has built her practice on quality work product, integrity, innovative solutions and practical know-how. Most recently, Garland and her partner, Adriana Cara co-authored an article titled “Empowering Women of Color to Blaze their own Trails in the Legal Profession,” published in SD METRO Magazine. She is licensed to practice in both California and New York, and served as a United Nations intern at the International Criminal Tribunal for the former Yugoslavia in The Hague, Netherlands. She earned her B. A. degree from Spelman College and her Juris Doctor from Boston University School of Law. Among her greatest accomplishments is the launch of her own law firm, and the ability to serve as a tangible resource to other women, including women of color who aspire to hang their own shingles and blaze their own trails in the legal profession. She was named a Metro Mover for 2015 by SD METRO Magazine.



Madeline Cahill is partner in the San Diego law firm Cahill & Campitiello, focusing her practice in employment law. She has expanded her practice to include strategy development and legal counsel in the areas of data security and data forensic law. Cahill was named one of San Diego’s “Top 50 Influentials” by a Downtown business publication and was recognized as a top woman law firm leader by the American Bar Association Journal. She received the YWCA’s Tribute to Women & Industry Award. Cahill received her bachelor’s degree from Mills College and her law degree from the UC Hastings College of Law.

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Olga Alvarez is partner in the San Diego law firm Heisner Alvarez Attorneys at Law. She is a certified legal specialist in estate planning, trust and probate law and protecting assets for clients. She has successfully litigated both trust and probate disputes and has administered complex trusts. She represents financial institutions, private fiduciaries, business owners and beneficiaries. Alvarez is a graduate of the University of San Diego School of Law where she was inducted into the Order of the Barrister for her outstanding oral advocacy skills. She is a board member of the Lawyers Club of San Diego and co-chairs its Diverse Women's Committee.



Janice Brown is the founder and senior partner of Brown Law Group, a growing law firm in San Diego. She holds a law degree from Gonzaga Law School and was recruited right out of law school into the U.S. Justice Department's Honor Program in Tax Law. She tried lawsuits on behalf of the United States in venues throughout the West. In 1987, Brown was chosen Trial Lawyer of the Year at the U.S. Department of Justice. Brown has been sought out for her insights on topics such as sexual harassment, wrongful termination, email policies and Internet use. She is a past president of the Earl B. Gilliam Bar Association and a vice president of the San Diego County Bar Association.



Laura Buckley, an attorney with Higgs Fletcher & Mack, represents U.S. and international individuals and businesses with their state and federal taxation matters. She specializes in the resolution of tax controversies before the Internal Revenue Service and other government agencies. In one case, she negotiated a full concession from the IRS, where it sought over \$1 million from a taxpayer who had already paid over \$20 million in taxes. Prior to joining Higgs, Buckley was an IRS chief counsel attorney and a special assistant U.S. Attorney. She attended Southwestern University School of Law where she graduated magna cum laude.



Gregory Markow is a partner at Crosbie Gliner Schiffman Southard & Swanson LLP and chair of its litigation practice team. Markow previously managed his own law firm and was a partner at Hecht Solberg Robinson Goldberg & Bagley LLP. With a legal career spanning more than 23 years, Markow has represented real estate investors, owners and property management companies looking to minimize risks that lead to litigation, defending them forcefully when disputes cannot be avoided. In 2013, Markow served as co-chair of the real property section of the State Bar of California. He received his law degree from the University of Chicago.



Wendy Tucker is senior counsel at the Procopio law firm, focusing on providing practical advice to assist employers in complying with state and federal employment law. With her more than 20 years of legal experience, she is able to offer clients creative and effective solutions. Tucker represents charter schools, public agencies, private companies, Native American tribes and health care organizations. Tucker's practice encompasses counseling and all phases of litigation before state and federal courts, including discovery, mediation, arbitration, trial, writs and appeals. She has also represented clients before various administrative agencies including the Department of Fair Employment and Housing, the Equal Employment Opportunity Commission. She is a graduate of the University of Montana.



Patrick W. Martin is the leader of Procopio, Cory, Hargreaves & Savitch's tax team. His practice emphasizes international tax planning and related international law matters. He represents foreign individuals, multi-national families, companies, international athletes, entertainers and entertain groups in such areas as developing worldwide investment and financial structures. He helps resolve and plan for international tax disputes and develops international wealth preservation structures. His work compliments the client's international investments and business transactions.



Vickie E. Turner is a partner at Wilson Turner Kosmo who has 32 years experience in complex litigation matters filed against corporations, with extensive emphasis in the areas of product liability, class actions, general business litigation and warranty. She has successfully defended manufacturers, distributors, and retailers in complex product liability claims throughout California and in 12 other western states. She was defense counsel for Ford Motor Company in a product liability case that was named one of the top 20 Defense Counsel Verdicts for 2003. She was listed as one of the Best Lawyers in America in 2010, 2011, 2012, and 2013.

Office Living Space

How to make a workspace feel like home

By Star Hughes

For those of us who spend more time in our offices than we do in our houses, it's important that our workspaces provide some of the comforts of home. After all, if you're going to be spending upwards of 60 hours per week at work, you might as well make it your home away from home in the truest sense!

Here are a few tips to make your office feel a bit more comfortable – and more like your happy place – for you and your employees to be spending those long hours.

Get Comfortable with Couches

Plush couches in common areas are much more than just places to decompress for a few minutes. Team members may find



Comfy couches anchor the living room in Hughes Marino's San Diego office.

themselves brainstorming with colleagues over an impromptu coffee break, or you might even find yourself using it as a unique setting for a business meeting, rather than relying solely on the availability of a conference room.

A Living Wall in an Office Interior



A lush, green wall brings a seating area to life. Image via Virtuhouse.

More and more companies are creating living walls within their office spaces. These walls composed of a variety of plants bring in soothing greenery and can completely transform an ordinary common area into a lush, rejuvenating space, drawing the outside indoors.

Keep Snacks Stocked



Offer healthy snacks to keep employees energized. Image via iStockphoto.

Offer healthy snacks to keep employees energized. Having healthy snacks on hand will help you feel more at home, as well as keep your energy levels high for late nights. Fresh fruit or granola bars on the countertop will give your space a much homier feeling than a vending machine.

Add Coffee Table Bookse

The Hughes Marino coffee table is always stocked with reading material.

From a design standpoint, coffee table books can bring color and fun to even the most basic common areas. But they also provide entertainment for waiting guests,



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The Hughes Marino coffee table is always stocked with reading material.

or a nice way for you to take a quick breather and decompress for a few minutes during your day.

Buy Fresh Flowers



Fresh flowers are brought in each week by our own Shirley Mulloy.

Flowers achieve the same objective as a living wall, but within your own space. They bring a bit of the outdoors inside your office – and bring a pop of color to the space! And if you don't have the budget for fresh cut flowers each week, consider a potted plant or orchid instead. Plants in the workplace have been shown to boost productivity, and also help clean the air.

Bring in a Scent Diffusers



A luxurious scent can transform a dreary space. Image via Seek the Uniq.

A luxurious scent can transform a dreary space. Aromatherapy can be extremely helpful when you're stressed at work. Find soothing scents and bring them into your office for those times when you're overwhelmed. Or pick a bold citrusy scent to reenergize you throughout the day.

Decorate Your Bulletin Boards



A tack board in the Hughes Marino marketing office.

Add personal elements – favorite quotes, special mementos, and inspirational images – to a tack board next to your desk. It's amazing how quickly a few words or images can

turn your day from blah to blazing, so look for words and images that really strike you.

Display Personal Photos



Framed family photos remind Hughes Marino team members who they're really working for.

Photos of your spouse, children, parents, friends, and pets help keep them close to you throughout the day, and remind you that you're working hard to provide for those you love! Experiment with different frames, and update photos over time to keep your space feeling like your home.

So many of us spend so much time at work that it only makes sense to bring a bit of home into the office. By adding flowers, photos, comfortable couches, candles and personal items to your office space and common areas, going into "work" can be as comfortable and welcoming as returning home after a long day.

(Star Hughes is a director at Hughes Marino, an award-winning California commercial real estate firm with offices in San Diego, Orange County, Los Angeles, San Francisco and Silicon Valley.)

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7 BILLION OTHERS

A PORTRAIT OF HUMANITY TODAY

The Museum of Photographic Arts is presenting the United States premiere of “7 Billion Others,” a multimedia exhibition that attempts to portray a sensitive, humanist portrait of the world in videos.

The museum selected the exhibition as its leading exhibit for Balboa Park’s centennial commemorating the 1915 Panama-California Exposition.

The exhibit, created by the GoodPlanet Foundation, will run through Sept. 13.

The “7 billion Others” project began in 2003 as an ambitious project to assemble a sensitive, humanist portrait of the world in videos. For seven years, authors Sybille d’Orgeval and Baptiste Rouget-Luchaire traveled the world to meet its people, accompanied by a team of reporters. They recorded the voices of more than 6,000 men and women in 84 countries who share numerous similarities despite their differences.

All answered the same 45 questions on the meaning of life, their dreams, their fears and their joys to share their connectedness — from a Brazilian fisherman to a Chinese shopkeeper to a German artist.

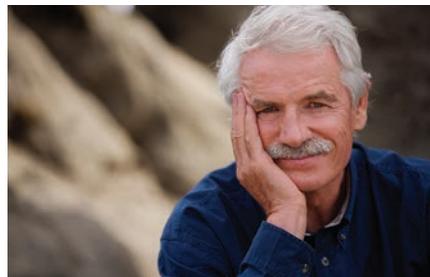
Among the questions:

- What meaning does life have for you?
- What difficult circumstances have you lived through?
- What did you learn from your parents?

- What message do you want to pass on to your children?

- What changes have you seen in your country?

Yann Arthus-Bertrand created the GoodPlanet Foundation that aims to raise public awareness of environmental issues. Within the foundation, he developed the “6 Billion Others” project, which changed



Yann Arthus-Bertrand created the GoodPlanet Foundation.

names to become “7 Billion Others.”

As a global multimedia exhibition, 7 billion Others provides an immersive, technology-driven experience that unites the world like the exposition, using video interviews. Thematic updates occur throughout its installment to keep content fresh and engaging during its extended run of 30 weeks.

“Others” unleashes the collective image of the voices, perspectives and faces of the 7 billion human beings living on this planet

and shaping the ever-changing portrait of humanity. These touching, open testimonials, spoken in more than 50 languages, are moving expressions of truth, tolerance and solidarity that shake preconceptions and beliefs. The interviewees call on viewers to look deeper than simple appearances.

A Living Project

The “7 billion Others” project has traveled around the world for more than seven years.

The project is still collecting new stories as more footage rolls in thanks to users uploading on the website. This additional filming can be done in places where the “7 billion Others” team has never gone before or organized by theme.

For example, in 2009, a new film called *Climate Voices* was completed. It was made with 600 additional interviews recorded in 17 countries. The film was screened at the Copenhagen Climate Change Conference in December 2009 and at all subsequent exhibits.

In 2011, some films were produced, this time about the Millennium Development Goals, in collaboration with RFI (Radio France Internationale) and FRANCE 24. “7 billion Others interviewed more than 500 people in 16 countries as part of this project, titled “Development Matters.”



NEW CAR REVIEW: 2015 Ford Edge By Eric Peters

The Internet as a mass medium is less than 20 years old but because it's literally everywhere now it feels as though it has always been thus.

Same goes for crossover SUVs. They are, as a class, hugely popular now and as common as wood-paneled station wagons were back in the '70s.

But it was not always so — and as recently as the early 2000s. There were lots of SUVs, based on pick-up trucks. But the idea of building an SUV-looking vehicle that was based on a car and which rode and handled like a car rather than a truck — that was a new idea.

The first-generation of such vehicles included models like the Lexus RX (debut year 1999), then the Nissan Murano (2003) and the Ford Edge (2006).

Though the Edge came out after the Murano, it has done much better, becoming one of Ford's best-selling models and the best-selling vehicle in its class. Now comes its first major redesign. And as you can imagine, there's a lot riding on it.

No doubt, the engineers, stylists and product planners at Ford are ... on edge. Awaiting the verdict of the market.

Have they fixed what isn't broken? Or taken a good thing and made it better?

What It Is

The Edge is a mid-sized, two-row crossover SUV built on the same basic "platform" (as they say in car industry jargon) as the Fusion sedan. Ford designed it to appeal to people who don't need three rows (that's where Explorer comes in) but who want lots of room in two rows, as well as the very latest in technology, smart looks and snappy performance.

It's available in base SE, mid-trim SEL, Titanium (new for '15) and Sport trims. All trims, including the base SE with the four-

cylinder engine, are offered with FWD (standard) or AWD (optional).

There are two new engines, a turbocharged four cylinder (base trims) and a turbocharged 2.7 liter V6 (Sport trims only) which replaces last year's 3.7 liter V6.

Last-year's non-turbo 3.5 liter V6 carries over. Base price for a FWD SE is \$28,100. An SEL with FWD starts at \$31,500. The luxury-themed Titanium with FWD stickers for \$35,600 to start; \$37,595 w/AWD.

Either of the above is available with the turbo four or the non-turbo V6, mix and match as you prefer.

The Edge Sport with its unique-to-this-trim twin-turbo 2.7 V6 starts at \$38,100 (\$40,095 when equipped with the optional AWD system). As before, the Edge's closest-in-kind competition is probably the Nissan Murano, which is also all new for 2015. The Nissan is larger (longer) but, interestingly, has less space in both of its two rows and also comes only with a V6 (notturbo'd) and CVT automatic, regardless of trim. Murano starts \$29,560 and runs to \$40,600 for a Platinum trim w/AWD.

What's New

The '15 Edge get its first major update, including two new engines on the roster (which makes for three, total) more interior and cargo room, Ford's latest technology (including automatic perpendicular and parallel parking) "active" grille shutters to enhance aerodynamics and improve fuel efficiency, the latest version of Ford's MyTouch system, feeding through a new eight-inch LCD touchscreen display and a self-washing 180-degree exterior camera.

What's Good

More of everything (and more than Murano) for about the same money as last-year's Edge ... and less money than Nissan asks for

this year's Murano.

Base four can be ordered with AWD; no more up-selling you to the V6 to get it. Available 315 hp twin turbo V6 completely outclasses Murano's top-dog 260 hp V6. More legroom in second row than Murano has in first row. Noticeably improved handling and ride quality vs. 2014 Edge.

What's Not So Good

Ford's MyTouch interface is still a challenge to learn — and sometimes to use. Will turbo'd engines prove reliable down the road? We won't really know until we get there. Both of the Edge's turbo'd engines need premium to deliver best-case horsepower/mileage.

Under The Hood

A couple of interesting things about the new Edge. First, the new standard engine, a 245 hp turbocharged four paired with either FWD or AWD. This is a first. Two firsts, actually. The previous Edge also offered a turbo four, but not with AWD. If you wanted AWD, you had to move up to either of the two available V6s.

Here's where it gets interesting: On paper, the 2015's 2.0 turbo four seems to be about the same as the 2014's 2.0 four. Same size, both turbo'd; the 2015 producing just 5 more hp on paper than the 2014 did.

So, what gives?

The 2015's 2.0 four, though superficially similar to the 2014's 2.0 four, is a heavily revised engine, with a new-design twin-scroll turbo and an exhaust manifold that's cast integrally as part of the cylinder head. These design changes result in almost-immediate boost and so, much less (almost no, in this writer's experience) turbo lag.

On The Road

Ford flew me and other car jockeys out to Arizona to test drive the Edge. We did

deserts, we did suburbia and in between. The immediately obvious thing about the Edge is that any of the available powertrains will more than do. None are to be avoided. It comes down to whether you're content with strong, stronger or gotta have strongest.

The Ecoboosted four is probably the one you want for suburbia because it has good low-end torque (270 ft.-lbs., more than the next-up 3.5 liter V6) and very strong mid-range power that pulls the Edge smartly from light to light, and gives you not bad gas mileage for such a big galoot (about 5 MPG better than last year's 3.5/AWD combo). Probably, this is the version I'd buy. The carryover V6, on the other hand, has more on top (horsepower-wise), pulls harder at highway speeds and will not give you any angst about possible down-the-road turbocharger trouble.

I spoke at length with a group of Ford powertrain engineers who made me feel good about the turbo'd engine's long-haul prospects. They tortured prototypes in ways that would make anyone feel sorry for the poor things, even if they are machines and cannot feel pain. But, again, the truth will out as the years pass in real-world driving. If you're risk-averse, the carryover 3.5 V6 may be the one for you. It's been around a long time, has a track record, a good one, and its only real weakness is it's a bit on the thirsty side.

The Sport with the twin-turbo 2.7 V6 is its own animal, a different species, really. If Ford had not dialed down the power (left it at F-150 levels in the much lighter Edge) we'd have a blue oval version of the Mercedes AMG45 GLA (which is a high-end and slightly larger version of the Subaru WRX STi, no matter what Benz likes to call it).

At The Curb

At a glance, it's not easy to spot the changes, but they are significant. The 2015 Edge is about four inches longer than the 2014 (188.1 vs. 184.2) and 1.6 inches taller. The bigger shell allows upticked dimensions inside the shell, where there's a bit more headroom in both rows and a bit more legroom in the second row, as well as significantly more room for cargo behind the second: 39.2 cubes now vs. 32.2 previously.

The Nissan Murano still has slightly more cargo room, 39.6 cubes behind its second row. But it has nearly two inches less legroom for second-row passengers (38.7 vs. 40.6 for the Ford) and 2.1 inches less legroom up front (40.5 vs. 42.6). Headroom in both rows is also a bit tighter in the Nissan, and it's a tighter squeeze side-by-side, especially in the second row, where the Ford has 57.5 inches of hip room vs. 55.2 for the Nissan.

Cosmetic details: The 2015 Edge is less blocky than previously; the new grille, for instance, has outward tapering sideways "Vs" now instead of the bar-grille of the 2014. Inside, the doors are scalloped inward to provide that extra margin of clearance - and (in keeping with the high tech theme) 20th century manual pull-up-and-down interior door locks have been replaced by electronic ones.

The Rest

Ford says the Edge is a vehicle for its latest (you might say cutting edge) technology. Thus, it's the first Ford that can park itself perpendicularly (into and out of spots in a row, as in a shopping mall) as well as parallel park (on a street). There is a camera built into the grille (with its own washer jet, so its view is never impaired by road grime) and your only job, if you so desire, is to give it a little gas. The car

will adjust and steer itself into the spot.

Now, the fact is a competent human driver can do it faster as well as more gracefully. But many human drivers are, unfortunately, not competent. The Art of the Parallel Park, like the Art of the Double Clutch, is rapidly becoming rare and irrelevant. People aren't taught and the skill is no longer expected. This is, alas, the future. Cars will drive themselves. Automatic parking is just the ... uh.. leading edge. Well, one of them.

The Edge also has a semi-automatic steering system that applies corrective inputs when the driver fails, on his own, to keep the car in its lane. People (a lot of them) seem to want such stuff and I concede it is technologically impressive stuff... but it makes my teeth hurt.

As does the Ford My Touch input, which you use (if you can) to adjust the various infotainment system, such as the GPS, as well as the climate control and audio. The interface can be inscrutable, even for experienced car journalists. Sometimes, technology can be a bit too clever.

The Bottom Line

No doubt, people who've already purchased an Edge will like this new Edge. It's got the same appeal, plus more. And probably, many people who cross shop two-row mid-size crossovers like the Murano will be impressed by the Ford's objective superiority under the hood, interior space-wise and otherwise. The new Murano is a good-looker, but looks only go so far.

The Edge has looks, and more.

Eric Peters is the author of "Automotive Atrocities" and "Road Hogs" and a former editorial writer/columnist for The Washington Times

2015 Ford Edge Specifications:

- Base price:** \$28,100 as tested (Sport AWD) \$40,095
- Engine:** 2.0 liter turbocharged four, 245 hp; 315 w/twin turbo V6
- Transmission:** Six speed automatic
- Length:** 188.1 inches
- Width:** 75.9 inches
- Wheelbase:** 106.3 inches
- Curb weight:** 3,927 lbs.
- Luggage capacity:** 39.2 cubic feet
- EPA fuel economy:** 20 city/30 highway (2.0 w/FWD).
- Where assembled:** Oakville, Canada



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