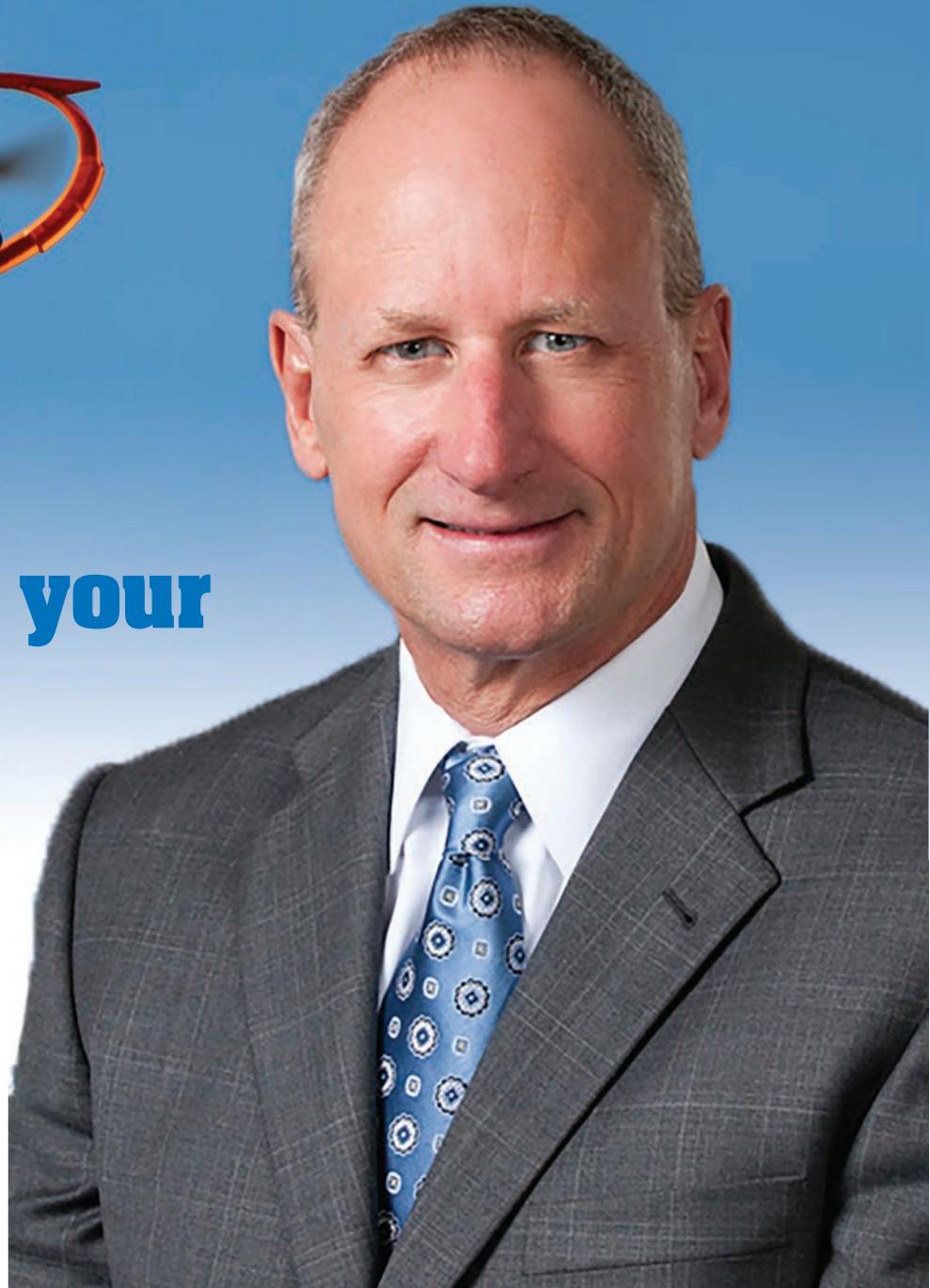


SDMETRO

your business your life

DECEMBER 2015



How to keep your drone from landing you in trouble

Advice from insurance man Jeff Cavnac **PAGE 10**

SAN DIEGO'S MOST ADMIRED COMPANIES **2015 PAGE 18**

America's Best
DONOVAN'S
STEAK & CHOP HOUSE

GASLAMP - 6TH & K
619-237-9700

America's Best
DONOVAN'S
STEAK & CHOP HOUSE

LA JOLLA - 1250 PROSPECT ST.
858-450-6666



Rancho Santa Fe Insurance

License #OD21103

San Diego's Largest Personal Insurance Agency and
Rancho Santa Fe's Agency of Choice for the Past 25 Years.



Craig A. Edwards, President

- | | |
|-----------------------|---------------------|
| • Homeowners | • Personal Umbrella |
| • Private Collections | • Aircraft |
| • Automobile | • Yacht |

Proudly representing:

Chubb Insurance, ACE Private Risk Services, Crestbrook,
AIG Private Client Group, and PURE Insurance

Our clients appreciate our exceptional service, and so will you.

"I've been with Rancho Santa Fe Insurance since 2002 and take great comfort in knowing that they've always got my best interests in mind – to the point that I'm still a happy client even though I've spent the last 6 years living on the East coast. It sounds cliché, but they've helped me through so many moves and different phases of my life that I feel like they are family."

- Matt Vasgersian, Sportscaster Fox Sports and MLB Network

"It was time to upgrade our existing personal insurance and Rancho Santa Fe Insurance was able to provide more comprehensive coverage than our Allstate policy provided. The pricing was surprisingly low and the personalized service that Craig's team provides is second to none."

-William Scripps

"Rancho Santa Fe Insurance has provided my family peace of mind knowing we are sufficiently covered. Craig and his team have been respectful and reliable in matters surrounding our needs. It's all about execution and they do just that!"

-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

"If you are looking for the Rolls Royce of insurance companies, then you have found it, period!"

-Craig "Craig" 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)

Rancho Santa Fe
858.756.4444

La Jolla
858.454.4633

Newport Beach
949.759.1111

La Quinta Resort
760.341.4114

Fallbrook
760.731.1402

Looking for **award-winning commercial real estate representation** you can **trust**?

Look no further.

- ✓ **Best Commercial Real Estate Company** | 2011-2015
- ✓ **Most Admired Company** | 2012, 2013, 2015
- ✓ **Best Places to Work** | 2012-2015
- ✓ **Best Family Owned Business** | 2014
- ✓ **Most Trusted Brand** | 2011

At Hughes Marino we do one thing every day: Help companies save money on their real estate. Because we only represent tenants and buyers – never landlords – we never have a conflict of interest. With a fierce commitment to protecting our clients backed by a 100% guarantee on service and results, we're proud to be the region's most trusted name in commercial real estate.



COVER STORY



ON THE COVER:

Drone Insurance a Necessity

Jeff Cavnagac, the savvy president and principal of Cavnagac & Associates, delivers some important advice for drone owners who would like to stay out of the clutches of the law. He's in the insurance business so, of course, one of his recommendations is to get drone insurance. It's essential, because over the next decade drones will become an indispensable part of many businesses. See Page 10



13

Bringing the Office Home

Living and working are more intertwined than ever. From a residential real estate perspective, home-builders are incorporating smart home offices and detached studios for individuals who work from home or need a second work space. Lonny Zilberman, partner at the San Diego law firm of Wilson Turner Kosmo (pictured), works from home part-time.



15

Carlsbad Desalination Plant Comes Online

With the official opening of Poseidon Waters' \$1 billion ocean desalination plant in Carlsbad, near the Agua Hedionda Lagoon, the Pacific Ocean has officially been "put on tap." The plant is expected to provide about 10 percent of San Diego County's water supply.



18

Most Admired Companies

Here's our list of some of the companies in San Diego that have earned the respect of their clients, customers and industry leaders.



19

The Savory Su-Mei Yu

In Chinese culture it's tradition that daughters of well-to-do families don't cook. Cooking is done by servants. But in the Yu family, which fled from China to Thailand, misfortune trumped tradition and Su-Mei Yu's mother, Lee Kwei Chi, cooked for her family and to support her family. "She was a fantastic cook," says Su-Mei Yu, a veteran in the restaurant business.

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
Manny Lopez
Colette Mauzeralle
Cynthia Morgan-Reed
Delle Willett

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

SD METRO magazine is published by REP Publishing, Inc. The entire contents of SD METRO is copyrighted, 2015, by REP Publishing, Inc. Reproduction in whole or in part is prohibited without prior written consent. All rights reserved. All editorial and advertising inquiries can be made by calling or writing to the above. Editorial and ad deadline is the 24th of the month preceding the month of publication. Mail subscriptions of SD METRO are available for \$50 a year for addresses within the United States. A PDF version of this issue is available at sandiegometro.com Additional information, including past articles, online-only content and the Daily Business Report can be found at sandiegometro.com. For reprints or plaques of articles published in SD METRO, please call Rebeca Page at 858-461-4484

All real estate advertising in this newspaper is subject to the Fair Housing Act which makes it illegal to advertise "any preference limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin, or an intention, to make any preference, limitation or discrimination." Familial status includes children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18. This magazine will not knowingly accept any advertising for real estate which is in violation of this law. Our readers are hereby informed that all dwellings advertised in this magazine are available on an equal opportunity basis. To complain of discrimination call HUD Toll-Free at 1-800-669-9777. The Toll-free telephone number for the hearing impaired is 1-800-927-9275.

Read us online:
sandiegometro.com



SAN DIEGO SCENE

\$90 Million Mixed-Use Development Slated For Full City Block in East Village

A full city block in Downtown San Diego's East Village is going to be developed into a \$90 million mixture of apartments, live/work lofts, restaurant, and retail and office spaces built around an open communal gathering space called The Hub.

That's the vision for IDEA1, the name given to the project by Lowe Enterprises, LaSalle Investment Management and I.D.E.A. Partners, which held a groundbreaking on Tuesday. The block is bounded by E, F, Park and 13th Street.



Aerial view rendering.

IDEA1, designed by The Miller Hull Partnership, will be a mid-rise, six-story complex featuring 295 studio, one- and two-bedroom apartments with 25 ground floor live/work lofts and eight luxury penthouse

units, all featuring polished concrete floors and top-line appliance packages, and 13,000 square feet of commercial space, according to the developers.

"IDEA1 will bring new residents and businesses to the area, particularly those who are engaged in emerging creative technologies and who are drawn to an urban lifestyle," said Mike McNerney, senior vice president of Lowe Enterprises. "Our team is at the forefront of establishing a strong resident and talent base which is key to moving communities like East Village forward and creating value for all."

IDEA1's communal features include a clubhouse, roof top pool

-- designed to look like an urban water tower -- exercise room and event kitchen. A central feature is The Hub, an interior courtyard envisioned as a flexible events space, adjacent to a café and collaborative environment called the IDEA Box, available to residents and workers as well as accessible from the surrounding streets. Programming for The Hub will include social gatherings, educational offerings, and informal events offering multiple opportunities for creative work between community members.

"Today's groundbreaking is a game changer in that San Diego is changing the way communities live, work and interact. It is my hope that the I.D.E.A. District will spark more innovative ideas that will change the world," said Mayor Kevin Faulconer.

Construction barricades have been erected at the site featuring an original artistic design composed by Visual Asylum and brought to life by students from the City College Graphic Design program, Urban Discovery Academy and the New School of Architecture and Design. Construction on IDEA1 will be in full-swing by mid-November.

Rendering of the northeast art wall.



SERVING SAN DIEGO AND LOS ANGELES

RJS LAW

A TAX LAW FIRM

TAX PROBLEMS SOLVED

TAX AUDITS, CIVIL & CRIMINAL TAX LITIGATION

- Prevent Collections from IRS, FTB, EDD & State BOE
- Wage Levies, Liens & Installment Agreements
- Payroll & Employment Tax Disputes
- Offer in Compromise
- Tax Evasion/Fraud Defense
- Offshore & International Tax
- Sales Tax Audits & Disputes
- Tax Planning & Strategy
- Innocent Spouse Relief
- Offshore Voluntary Disclosure Program
- FBAR Preparation

SAN DIEGO METRO
MOVER TO WATCH
2014

SAN DIEGO
BEST TAXPAYER'S
TOP ATTORNEY
2014

SAN DIEGO METRO
BEST ATTORNEY
2014

SAN DIEGO
BUSINESS JOURNAL
BEST OF THE BAR
2014

SAN DIEGO
BEST OF THE BAR
2014

FULL SERVICE STAFF OF 10 ATTORNEYS & 2 CPAs

CONTACT US FOR A FREE CONSULTATION

619-777-7700

SAN DIEGO: 303 A STREET, STE 400, SAN DIEGO, CA 92101 | BEVERLY HILLS: 8484 WILSHIRE BLVD, STE 210, BEVERLY HILLS, CA 90211

RJSLawFirm.com

San Diego's Newest Affordable Housing Complex Opens Downtown

Formerly homeless and low-income individuals started moving into the new

Alpha Square Apartments last month, where they will live in more spacious studio apartments with their own private bathrooms, putting an end to the days at the Hotel Metro when they had to go down the hallways to use the bathroom facilities.

Close to a hundred people attended the grand opening ceremony, which was held on the rooftop of Alpha Square, located at Market and 14th streets.

“We wanted something that did not look like an affordable housing building,” said Bob McElroy the president & CEO of Alpha Project for the Homeless, which co-developed Alpha Square with Chelsea Investment Corporation. “I think when you walk the place you would never know this is a low-income housing project and it doesn't have to be — our people deserve better than that.”



The 201 studios are more than double the space of the previous units at the 25-year-old single room occupancy hotel and are furnished and equipped with cooktops and air conditioning. Alpha Project will provide supportive services for tenants at Alpha Square.

Alpha Square will remain affordable for 55 years. It was also developed in partnership with the San Diego Housing Commission, the city of San Diego and Civic San Diego.

Alpha Square is a six-story, transit-ori-

ented mixed-use \$47.6 million development with retail space at the street level.

The development was 10 years in the making, which included a study that concluded that the aging Hotel Metro needed to be torn down.

The city of San Diego provided a \$17.6 million loan for the construction of Alpha Square and owns the land, which is subject to a 70-year ground lease.

SDHC also authorized the issuance of more than \$6.2 million in State multifamily housing revenue bonds to assist with construction financing for Alpha Square. The San Diego City Council, sitting as the Housing Authority of the City of San Diego, approved the bonds.

SDHC also awarded 135 federal rental housing vouchers, which will allow very low-income tenants to pay up to 30 percent of their income toward their rent. These SDHC housing vouchers have an annual value of more than \$1.4 million.

Point Loma Nazarene Dedicates Innovative New Science Complex

Point Loma Nazarene University has dedicated a state-of-the-art science complex that is also an innovative architectural statement with a cathedral-like ambiance.

The innovative design, marked by a curved stainless-steel environmental screen and a prominent site overlooking the Pacific Ocean, will be home to the university's rapidly growing and acclaimed interdisciplinary science program. The program seeks to unify Christian values with a broad curriculum and state-of-the-art technology, laboratories and classrooms.

“Through the long arc of a perforated stainless-steel wall, the building subtly consecrates its Christian foundations in a salient design feature,” said architect Ray Varela, who led the project for San Diego-based Carrier Johnson + CULTURE “This unique screen filters sun and shade into the common area in a subtle echo of the qualities one finds in a cathedral space.”

Nearly 40 percent of the university's students major in a science-related discipline, and all are required to complete a laboratory science course during their education.

“Every student at PLNU will benefit from this investment” said Dr. Sara Choung, chair of the chemistry department. “This much-needed facility better reflects the quality of the faculty, students and alumni who have stretched PLNU's science program in remarkable directions.”



Science Complex at Point Loma Nazarene University.

University President Bob Brower said the 36,000-square-foot facility “will enable the science program to reach new heights and support the continued success of our PLNU science faculty and students.”

Point Loma Nazarene is a selective Christian liberal arts institution that serves more than 3,500 students.

— *Times of San Diego*

CDC Small Business Finance Named a Top Lender by SBA



CDC Small Business Finance, a nonprofit based in San Diego, has been recognized as the nation's top Community Advantage/Microloan program lender for 2015, providing over \$11 million in capital to small businesses, according to the Small Business Administration.

SBA's Office of Economic Opportunity said 93 startups and other small businesses received \$10.7 million in Community Advantage loans and 29 businesses received \$963,000. CDC projects that over 900 jobs will be created and retained by the funded small businesses.

Community Advantage loans range from \$20,000 to \$250,000 and microloan funding ranges up to \$50,000.

"Small businesses are the backbone of our economy, the force behind job creation and economic development," said Kurt Chilcott, president of CDC Small Business Finance, which also leads the nation in SBA-504 loans, which help entrepreneurs buy their own commercial/industrial building. "We look forward to putting more dollars in the hands of growing small businesses in 2016."

The Community Advantage loan program was created in 2011 to increase the flow of capital to small businesses in underserved communities.

FY2015 Top 25 Combined - Community Advantage & Microloan Program
(Ranked by combined \$ CA Loans Approved and \$ Microloans Closed)

Lender	# CA Loans Approved + # Microloans Closed	\$ CA Loans Approved + \$ Microloans Closed
1 CDC Small Business Finance Corp.	122	\$11,729,075
2 Valley Economic Development Corporation	122	\$9,733,416
3 Empire State Certified Develop	54	\$7,635,900
4 OBDC Small Business Finance	63	\$7,378,600
5 LiftFund, Inc.	139	\$6,676,688
6 North Carolina Minority Support Center	54	\$6,031,400
7 Growth Capital Corp.	41	\$5,767,200
8 Regional Business Assistance Corp. (Trenton Business Assistan	61	\$5,190,567
9 Wisconsin Women's Business Initiative Corporation	88	\$5,076,597
10 PeopleFund	68	\$4,304,953
11 Business Development Finance C	19	\$3,063,000
12 Flagship Enterprise Center, Inc.	90	\$2,950,002
13 Eastern Maine Development Corp	13	\$2,524,500
14 West Central Development Corporation	25	\$2,420,500
15 ShoreBank Enterprise Group Pacific	13	\$2,270,400
16 Northern Economic Initiative Corp.	41	\$2,201,109
17 Mountain West Small Business F	11	\$2,125,900
18 SOMERCOR 504, Inc	11	\$1,772,000
19 Kentucky Highlands Investment Corporation	36	\$1,759,922
20 Cooperative Business Assistance Corporation	73	\$1,744,298
21 Renaissance Economic Development Corporation	76	\$1,662,695
22 Finanta	185	\$1,624,400
23 Justine Petersen Housing & Reinvestment Corporation	368	\$1,613,554
24 Union County Economic Development Corporation	58	\$1,604,294
25 Economic and Community Development Institute	218	\$1,571,391

Source: SBA Office of Economic Opportunity

Hughes Marino Ranked on Entrepreneur's Top Company Cultures List

Hughes Marino has been ranked on Entrepreneur's Top Company Cultures list, a comprehensive ranking of U.S.-based businesses exhibiting high-performance cultures created in partnership with culture management software and service provider CultureIQ. The Top Company Cultures list ranked Hughes Marino as No. 2 in the nation in the Small Company category. Hughes Marino is recognized for creating an exceptional culture that drives employee engagement, exceeds employee expectations and directly impacts company success.

"I am honored and actually amazed by this result, which is a testament to the incredible Hughes Marino team, and the intentional effort we have made over the years to nurture our very special company culture. Our emphasis on fun, family, and building strong relationships comes straight from our core values, which are the root of our success as a company," says Shay Hughes, Hughes Marino COO and co-owner.

According to Ray Hennessey, editorial director of Entrepreneur.com, "Creating an entrepreneurial culture is a key priority for business leaders, yet no one until now has really assessed the role culture plays in success. This ranking celebrates the dedication that all teams, from entry-level to the C-suite, have in ensuring they are creating vibrant, healthy and sustainable work environments. That's good for employees, investors and customers."

To view Hughes Marino in the full ranking, visit entrepreneur.com/TopCultures.



SHADES OF SUCCESS: Knockaround sunglasses company born in San Diego

Knockaround was founded in 2005 by Adam “Ace” Moyer, during his time as a graduate art student at University of California, San Diego.

Merging the classic East Coast prep style of his Virginia upbringing, his interest in design and fashion, and a newfound love for the perpetually sunny, laid-back lifestyle of Southern California, Moyer created a company centered on a sunglasses line that was simultaneously practical and stylish.

The ensuing years have brought success. Knockaround’s basic sunglasses line has expanded to include new models a variety of color choices and accessories such as belts and duffel bags.

Moyer said that for collectors and unique eyewear connoisseurs, the ongoing Limited Edition sunglasses series offers a chance to own Knockarounds produced in small quantities, with rare colorways, spe-



The All Black Everything bundle from Knockaround is \$75 and available at Knockaround.com.

cial detailing and packaging, and themed companion objects.

The introduction of the Custom shop gives Knockaround customers a place where they can create their own unique sunglasses.

Over the years, Knockaround has collaborated with a variety of people and

companies — from Discovery Channel’s Shark Week, to POW! WOW!, to Illest, to Benny Gold, to a bunch of local elementary school kids. These frequent collaborations with designers, artists, and companies, says Moyer, make for great new product possibilities, and the constant exchange of new ideas helps build the company’s fan base.

Knockaround has been featured in a number of well-known media outlets, such as GQ, Hypebeast, US Weekly, Cosmopolitan, Complex Magazine, and “The Today Show.”

What began as a tiny operation in Moyer’s art studio has since outgrown two warehouse spaces, and is going strong at its new headquarters in Downtown San Diego.

Bosa Development Takes Control Of Major Downtown Project

Bosa Development has taken title to The Block, a 60,000-square-foot site in Downtown San Diego where it will build a mixed-use development that will include 41-floor and 21-floor towers that will house 498 residential units and retail space.

The property, located on Broadway between Seventh and Eighth avenues, was acquired from real estate development and investment company Zephyr, which purchased the site in June 2014. It is one of the last remaining full blocks of available property Downtown. Zoning of the site allows for development up to 720,000 square feet.

According to Zephyr’s Co-CEO Brad Termini, sale of the property is the result of an ongoing relationship with Bosa, a Canadian-based developer. “We developed a plan for the site, designed the buildings and successfully obtained entitlement,” he said. “Because of Nat Bosa’s significant interest in the Downtown Broadway corridor and his key role in the renaissance of



The Block

Downtown San Diego, we believe he is the ideal person to continue the project and make our dream a reality. Being at the forefront of development of San Diego’s downtown neighborhoods, he has the vision, resources and ingenuity to successfully build, market and sell this choice piece of property.”

Currently, the property consists of run-down, 1950s-era retail, parking and office space. Under Bosa’s direction, Termini said, it will be demolished to make way for a mixed-use retail and residential community -- carefully designed by Zephyr to help extend Downtown’s core and revitalize the land between the Gaslamp Quarter and Financial District.

Joseph Wong of Joseph Wong Design Associates is the lead architect for The Block. Termini estimates the cost to complete the project will exceed \$250 million, making it one of the largest currently planned for the Downtown core.

“This project will add vitality to the city core, enhancing the Downtown community and serving as an iconic place in the heart of San Diego,” said Wong, who has been at the forefront of global architectural and interior design for nearly 40 years. “Based on the impact it will have on Downtown, this is a milestone project for us.”

The Little Economic Engine That Could

By Robert H. Gleason

San Diego County's aviation history is storied and deep. This is especially true for San Diego International Airport, which is the centerpiece of much of that history.

Today, the airport is 87 years old and still in its original location. But what started as a bare dirt field is today a \$9 billion economic engine sitting on only 661 acres.

Call it, "The Little Economic Engine That Could."

The story of this economic engine goes back to 1883 when John Montgomery conducted the first controlled flight with a heavier-than-air craft (a glider), over Otay Mesa. This was two decades before the Wright Brothers took off at Kitty Hawk.

As aviation caught on, San Diego's perfect weather was so well suited for flying that aviators flocked here.

The Navy saw the promise of the first successful seaplane flight in 1911 (in San Diego), and North Island became "the birthplace of Naval aviation."

And San Diego was known for building breakthrough aircraft, including Charles Lindbergh's "Spirit of St. Louis," which made the first nonstop flight across the Atlantic Ocean.

Air mail took hold, putting new pressure on existing airfields across the country.

In 1915, the Panama-California Exposition fired up a civic desire to open San Diego's doors to visitors from far away, highlighting San Diego as the first port of call for ships traversing the newly opened Panama Canal.

All of that inspired city leaders to begin the work that led to a new airport.

In 1922, the Chamber of Commerce asked the Harvard architect engaged to create a master plan for San Diego to site a civilian airport. His conclusion -- on San Diego Bay near Laurel Street.

That location was close to the heart of the city, the main post office, rail and other transportation, with the Bay providing a safe approach access.

The site was affirmed in 1925, work began in 1926, and, in 1928, the airport officially opened for business.



Robert Gleason

During World War II, San Diego's aviation industry boomed, attracting an influx of people and forever changing the region. Military aircraft construction reached a fever pitch and, at one point, a B-24 Liberator airplane was completed every eight hours.

After the war, a broader aerospace industry helped define San Diego. Our home town airline, Pacific Southwest Airlines, launched its first flight on May 6, 1949.

By the late 1960s, 10 percent of the workforce was employed in aerospace, working on missiles, computer systems, electronics, composite materials and more.

Today, San Diego International Airport earns its name. With nonstop service to 61 destinations, it is San Diego's gateway to the world. Our three major economies -- tourism, the military and innovation -- depend on our airport.

And the story of our airport's evolution continues.

1998 — The Terminal 2 expansion opens, and work on a new master plan for the airport begins.

2006 — A ballot measure to move the airport is defeated, forcing reconsideration of the existing site for the long-term.

2013 — The expansion of Terminal 2, with 10 new jet gates, double-deck roadway, new concessions, improved security access and more opens.

Because the airport is not moving in the foreseeable future, the Airport Authority continues to look ahead and plan for literally every square foot of the 661 acres we have to work with today.

The Airport Development Plan currently under way includes replacement of Terminal 1 and other amenities to reduce congestion and improve access.

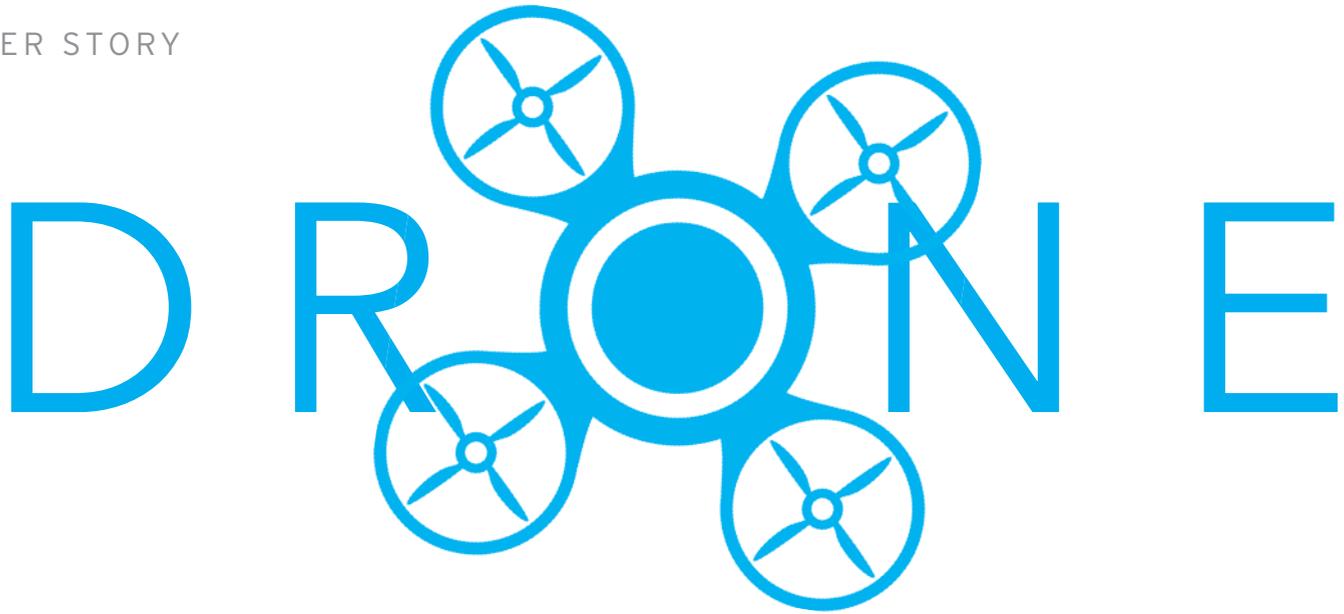
Airports are generally self-supporting, and the vast majority of our revenue comes from money we generate ourselves from a variety of sources, including passenger ticket fees, airline landing fees, rental car fees, restaurants, shops and parking.

The Airport Authority works hard to be a good steward of the public funds we do receive. Our revenues are continually reinvested into this enduring enterprise for ongoing improvements. We like to say, "We don't make a profit; we make a better airport."

As we continue improving the little economic engine that could, we will seek sufficient and appropriate revenue sources. San Diego deserves the best airport we can provide ... an airport that will continue to be at the hub of aviation history as it unfolds for future generations.

Robert Gleason is chairman of the Board of the San Diego County Regional Airport Authority.

INVESTOR IS INTERESTED IN ACQUIRING MAJORITY OWNERSHIP in a profitable asset based business with \$2-10mil in EBITDA from a retiring or exiting majority owner(s). Currently the business must be run by manager(s) with equity position that are willing and able to remain, operate and grow the business. For a confidential discussion please call Michael Fenton (760) 450 6200.



DRONE

HOW TO KEEP YOUR DRONE FROM LANDING YOU IN TROUBLE

The use of unmanned aerial vehicles, commonly referred to as UAVs or “drones,” is taking off, literally. Real estate brokers, developers, emergency response teams and even Wisconsin ice fisherman (they use drones to deliver their beer), to name but a few, are already actively using drones.

The potential application of drone technology is nearly endless. Both Amazon and UPS are evaluating their use for deliveries, among others.

Why all the interest in drones? Besides being fun, drones offer real advantages. Among these are significant savings in time and money, as well as increased safety over traditional tools used to provide aerial photography, such as manned helicopters and small planes. With a small, lightweight and relatively inexpensive drone armed with a digital camera, Wi-Fi and a GPS, a firm can photograph and map out a large job site or completed project in great detail within an hour. A real estate broker can provide a unique “birds eye” view of a specific listing and emergency response teams can investigate and search in a fraction of the time and at significantly less cost than it would take with search teams or airplane or helicopter surveillance.

Drones offer virtually all firms the opportunity to create and capture an aerial view of undeveloped land, hazardous conditions, active building sites, finished proj-

By Jeff Cavnac

ects (inside and out) and all steps in between. This allows businesses to quickly and cost-effectively provide their clients and others with extremely accurate visual representations of a project. Those representations can include photos, videos, thermal readings, infrared scans, 3D topography models and other data.

Drones are amazing tools that promise increased efficiency and effectiveness in serving client needs. Indeed they will likely raise the bar for the types of services and data clients will soon expect.

So why aren't drones used more often than they are? While drones are currently legal if they are used personally, they are illegal, absent a waiver, for commercial use. This has been complicated by federal red tape as the Federal Aviation Administration (FAA) struggles to come up with rules and regulations governing the commercial use of unmanned aerial vehicles. A secondary factor is the ability to buy insurance for liability arising out of drone use.

The FAA and Commercial Use of Drones

Drones are generally prohibited from use for commercial purposes, yet recreational users face no such regulations. So, in a sense, it's not what you do, but why you do

it, that matters to the FAA. Fly a drone to capture video for fun and it's no problem as long as you follow their guidelines. Fly a drone to capture a video to make money, and you are breaking the law unless you can secure a special waiver.

A waiver for the commercial use of drones can be secured under Section 333 of the FAA Modernization and Reform Act of 2012. According to the FAA, any aircraft operating in the national airspace requires a certificated and registered aircraft, a licensed pilot, and operational approval. Section 333 grants the Secretary of Transportation the authority to determine whether an airworthiness certificate is required for an unmanned aerial vehicle to operate safely in the National Airspace System.

This authority is being leveraged to grant case-by-case authorization for certain unmanned aircraft to perform commercial operations prior to the finalization of the Small UAS (Unmanned Aircraft Systems) Rule, which will be the primary method for authorizing small UAS operations once it is complete. The Small UAS Rule is expected to be completed in 2017. So, under Section 333, businesses can file for an exemption from current federal regulations on a case-by-case basis and, if granted the exemption, use drones for commercial purposes — at least until the

INSURANCE



final Small UAS Rule is issued. Through mid-June 2015, approximately 600 petitions have been granted by the FAA.

Insuring Drones

If you use a drone personally, damage to your drone may extend from your personal lines policy. While your policy will likely have an Aircraft Exclusion, many policies make exceptions for “model or hobby aircraft not designed to fly people or cargo.” Liability is the bigger challenge. Personal lines policies have an aircraft exclusion that would include drones. In other words, if you fly your drone into oncoming traffic and cause an accident, you are not covered. Commercial drones have a similar challenge. While you can possibly cover physical damage to your drone by scheduling it on an equipment policy, absent specific liability coverage, you would probably be uninsured. The standard General Liability Policy also has an aviation exclusion and this extends to drones.

We polled the major insurance companies that we do business with (Travelers, Liberty, Chubb, Hartford, Fireman’s Fund and others) and while this exposure is on everyone’s radar, no one is currently offering coverage under their standard insurance programs. One of the main reasons is the fact that, absent a waiver, it is currently illegal to use a drone for commercial pur-

poses. When the FAA does legalize drones, it is anticipated that most major insurance companies will shortly thereafter file specific endorsements to cover this exposure. In the meantime, you can find several sources online who are willing to specifically cover liability arising out of drone use.

The premiums to cover this exposure remains a moving target. Insurers will want to know what the drone is being used for, takeoff and landing locations, where they will be operated (populated areas would pose more of an exposure) and how high they will fly. An additional challenge is that there is no statistically relevant data on which to base rates.

To Drone or Not to Drone?

Drones are undoubtedly going to become more popular. Over the next decade they will likely become an indispensable part of many businesses. For now, it seems those who wish to use drones for commercial purposes can take one of four courses:

- File for an exemption under Section 333.
- Subcontract the use of drones to a firm that has already obtained a Section 333 exemption for the type of work being executed.
- Break the law and fly drones without the exemption.

- Wait until the final Small UAS Rule is issued, supposedly in 2017.

If a decision is made to move forward with the use of drones, now or in the future, be aware of the legality and liability issues. If you need a waiver, make sure you have one. You also need to make sure you are insured for your legal liability arising out of the use of a drone. A wayward drone can cause physical injury and property damage and this doesn’t take into account potential privacy issues. Check your commercial general liability policy to see whether the use of a drone would be covered (it probably isn’t) and, if necessary, seek specific coverage from a specialist aviation insurer.

FAA: Drones Need to be Registered

The Federal Aviation Administration announced that the government is going to require drones to be registered — a move spurred by the increasing incidents of drones flying near airports and aircraft.

According to an FAA estimate, 1.6 million small drones will be sold this year, with half during the last three months of the year.

The purpose of the registration is to track down owners if they violate the rules. It would also give the FAA a way to edu-

COVER STORY

cate owners. The requirement covers aircraft weighing from more than half pound up to 55 pounds, including any payload such as a camera.

Drone owners who are 13 and older will have to register on an FAA website that becomes available starting Dec. 21. The FAA expects parents to register for younger children.

Registration will cost \$5 and must be renewed every three years, but the fee will be waived for the first 30 days, until Jan. 20. Owners will have to mark aircraft with an identification number. Recreational fliers can register as many aircraft as they want on one registration number.

Those who got drones before Dec. 21 must register by Feb. 19. People who buy them later must register before their first outdoor flight.

Owners will have to provide their name, home address and email, and their identity will be verified and payments made by credit card, the agency said.

— With Professional Liability Agents Network



Jeff Cavnagac is president and principal of Cavnagac & Associates, a San Diego commercial insurance brokerage firm.

UNMANNED AIRCRAFT, UNMATCHED POTENTIAL

BY THE NUMBERS: FROM RHINOS TO RESCUES

SMALLEST UAV	2.8 LBS
LARGEST UAV	7,600 LBS
# OF SYSTEMS PRODUCED	556
# OF UAV MANUFACTURERS	195

In 2012, a backpack sized UAV helped Vanderbilt University researchers survey the Mawchu Llacta archaeological site in Peru.

In Alaska, unmanned systems are being made available for search and rescue missions.

UAVs with thermal imaging have been deployed over California wildfires to help pinpoint hot spots and keep first responders out of harm's way.

A UAV patrols South Africa's 7,600 square-mile Kruger National Park to help park managers and farmers catch rhino poachers.

UNMANNED SYSTEMS HAVE BEEN IN USE BY AMERICAN ARMED FORCES SINCE 1917

UNMANNED NOT UNPILOTED

Remote Pilot → Traditional Chain of Command → Secure Communications → Unparalleled Access to Data

\$89 BILLION

PROJECTED MARKET SIZE

100 THOUSAND

JOB CREATION POTENTIAL

80 PERCENT

PUBLIC SUPPORT FOR DOMESTIC USE

FOR MORE INFORMATION VISIT: AIA-AEROSPACE.ORG

Source: Unmanned Aircraft Systems: Perceptions & Potential, Aerospace Industries Association, May 2013.

Bringing the Office Home

By April Harter Enriquez

San Diegans create productive at-home workspaces while keeping the dog quiet

Living and working are more intertwined than ever. According to a recent study by San Diego-based Global Workplace Analytics, 80 to 90 percent of the U.S. workforce says they would like to telework at least part time. What does this look like?

From a residential real estate perspective, homebuilders such as Brookfield Residential San Diego are incorporating smart home offices and detached studios for individuals who work from home or need a second work space. Some home offices even connect to the outdoors for indoor-outdoor working and others are equipped with technology features like built-in USB ports for added convenience.

For others, work-life balance is achieved through flexible work-from-home policies. San Diego employers such as the law firm of Wilson Turner Kosmo accommodate both male and female employees with such policies, enabling employees to get work done, while also beating traffic, saving time and tending to family needs. With the perks come the challenges of maintaining camaraderie with coworkers, occasionally getting your call interrupted by a barking dog and knowing when to switch between work time and family time.

Design

New-home builder Brookfield Residential continually adjusts its architecture based on the lifestyle demands of its home buyers. According to the builder, home offices can't be what they used to be.

"The traditional 9-to-5 work routine is not always the case for today's modern family, so it's crucial to create homes that are as flexible as possible," says Rachel Peyton, marketing manager and former sales associate for Brookfield Residential San Diego. "Homeowners in various stages of life — single, couples, or even multigenerational families — seek spaces that accommodate work-



Lonny Zilberman, partner at the San Diego law firm of Wilson Turner Kosmo, works from home part-time alongside his dog Coco.

ing from home. It's not just the tech guy who works from home. It's the tech guy, the baby boomer going after a second career, the work-from-home parent...the list goes on."

For Brookfield homeowners Chris and Karen Davis, working from home is an everyday occurrence. The couple switched between self employment and working for corporate for about 30 years. They had a consulting practice in London for 10 years, then came to California in 2002. Today they operate their company — Empiricor Inc., a consulting business providing strategy, plans and marketing support for high-tech brands — from home.

The decision to work fully from home landed them at Brookfield Sentinels by Brookfield Residential, a neighborhood of single-family homes at Del Sur in San Diego.

The work-at-home friendly floor plan drove their decision to purchase their Mediterranean-style home. The two-story plan has a loft flanked by two bedrooms upstairs with the entire floor serving as Karen's office. Downstairs, Chris finds solace in his private cabana office. The couple opted for a cabana due to its private bathroom and easy access to the home as well as outdoor space.

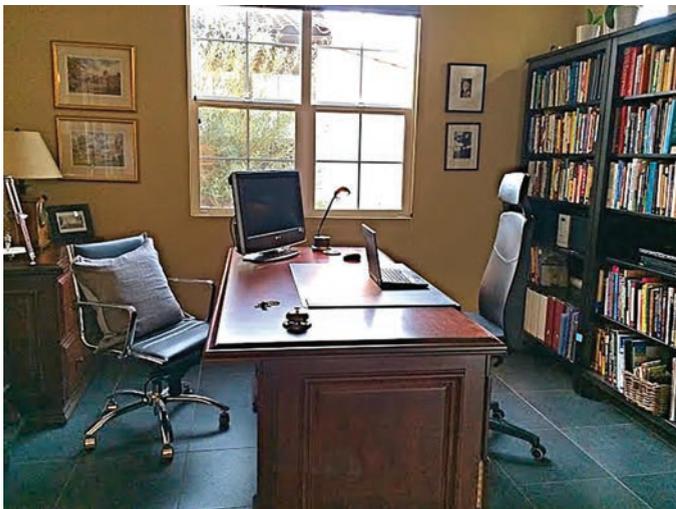
"Because we serve domestic and international tech brands, we have weird hours and needed two offices to accommodate this,"

SDMETRO
your business your life

UPCOMING 2016 SPECIAL SECTIONS

February	3rd Annual Women's Issue
March	9th Annual Movers & Shakers
April	Our Guide to San Diego's Best Attorneys
May	Women Who Impact San Diego
June	Prime Time "50 Over 50"
July	Men Who Make a Difference
August	San Diego's Top Marketing Executives
Sept./Oct.	16th Annual 40 Under 40 Honorees
November	The Men's Issue
December	2016 Person of the Year

TELEWORK



Couple Chris and Karen Davis enjoy separate his and hers offices at their Brookfield Residential home. His studio and her loft provide the perfect space to run their tech consulting business, Empiricor.

says Chris. “Karen can work in the loft, while I work independently in the studio cabana. This allows us to take calls without disturbing each other.”

Division

Their two-office arrangement keeps work out of core living areas. The entire first floor, with a master bedroom, kitchen and entertaining spaces, is reserved for non-work functions.

“Having worked from home for 30-odd years, it’s very easy to let work and life bleed into each other,” adds Chris. “We had to create disciplined spaces to mirror corporate settings.”

Also part of creating a corporate-like environment is technology. The couple purchased their Brookfield home having existing knowledge about new-home technology. Upon moving in, they incorporated additional wiring for the Internet, and continue to utilize wired and wireless hardware. They also have smart home automation and security.

Beyond the office, they occasionally turn to outdoor living spaces to improve the workday.

“Sometimes we sit out with our computers and notes around the built-in fireplace or under the back patio with a view,” says Karen. “It’s nice to curl up with a wireless notebook.”

Striking a Balance

About 15 minutes away from the Davis

family, attorney Lonny Zilberman resides in a Carmel Valley home that he didn’t choose based on office layout. Instead, his motivation for working from home resulted from his dual professions — attorney and teenagers’ taxi driver.

An 11-year employee of Wilson Turner Kosmo, Lonny went from a father of toddlers when he started at the firm, to the father of now 12- and 14-year-old teens.

“If my kids have a late start or sick day or even a late-afternoon baseball game, working from home allows me the flexibility to interact with my kids more and tend to their schedules,” says Lonny.

Although he enjoys the perks of working from home, Lonny strikes a balance by working at the firm’s Downtown office, too. Working from the office helps him maintain camaraderie with his coworkers, and at times, access a document that is not available digitally.

“Working from home is not ideal for every job, however if you have the option to create and share in a digital work environment, and as long as deliverables are met, it can be a great option.”

Productivity and Challenges

When it comes to eliminating distractions, Lonny emphasizes the importance of working for long, dedicated blocks of time. “When the kids are home and need something, it’s harder to get work done. You have to carve out distraction-free, dedicated work time.” Surprisingly, Lonny also

notes that when he works from home he can be more productive than at the office because there are usually fewer distractions.

Lonny, who gradually made the shift to working from home part time, says he can receive paperwork at home — files with hundreds, even thousands of pages, can now be delivered digitally.

Technology, such as the firm’s virtual sharing tools, and Court Call — a remote platform that facilitates appearances for judges, attorneys and other participants — also makes working from home easier... “as long as you can keep the dog from barking in the background,” says Lonny.

Lonny adds that the technology and environment of a home office can sometimes be problematic and working from home does require advance planning. “You are unchained from your desk at the office, but you do feel like you’re constantly engaged with work when you work from home. It can be a double-edged sword. We do have a ‘no phones’ rule at the dinner table, which helps!”

April Harter Enriquez is a local public relations professional, the founder of WordPop Public Relations, and a consultant with TW2 Marketing.

Carlsbad Desalination Plant Comes Online

Pacific Ocean has been 'put on tap' **By Manny Lopez**

With the official opening of Poseidon Waters' \$1 billion ocean desalination plant in Carlsbad, near the Agua Hedionda Lagoon, the Pacific Ocean has officially been "put on tap."

More than 600 elected officials, community leaders and project partners were invited on Dec. 14 to celebrate the completion of construction and dedication of the facility, named after Carlsbad's longest serving mayor, the late Claude "Bud" Lewis.

According to Poseidon officials, the plant, which has already produced more than 1.5 billion gallons of locally controlled water, is expected to provide about 10 per-

cent of San Diego County's water supply, and serve about 400,000 people yearly, with 50 million gallons of potable water daily, under a 30-year purchase agreement between Poseidon Water and the San Diego County Water Authority. Additional costs to residents will be about \$5 per household.

"The genesis of this plant really dates back about 25 years during a four-year drought when San Diego County was faced with a loss of over 30 percent of our water supply and we had no backup," said Mark Weston, chairman of the San Diego County Water Authority's Board of Directors. "The water supply from this plant is in our control, it's drought proof, located

south of the earthquake faults, non-dependent on the snow pack in the Sierra's and not dependent on rainfall, so this is truly a local long-term water supply."

Poseidon Water is a private company that owns and developed the venture. The company partners with water districts and municipalities to deliver water infrastructure projects. Its primary focus is developing large-scale reverse osmosis seawater desalination plants, which use semipermeable membranes to remove large particles from drinking water.

The company is currently developing a second desalination facility in Huntington Beach.

The Carlsbad desalination plant is expected to provide about 10 percent of San Diego County's water supply.



DESALINATION



The plant is named after Carlsbad's longest serving mayor, the late Claude 'Bud' Lewis.

Launched in 2012, construction of the Carlsbad plant took 1.5 million hours of work to complete, while supporting 2,500 jobs and injecting \$350 million into the local economy. After 30 years, the Water Authority may purchase the plant for \$1. The agency also has the right to buy the facility after 10 years.

A company engineer said that it takes two gallons of seawater to make one gallon of fresh water. The second gallon, which leaves the property, is seawater containing twice the original salt, which needs to be managed properly before it's reintroduced into the ocean to avoid harming marine life.

The outflow from the power station must be diluted before it leaves the property, so that its salinity is no more than 20 percent over the background of the seawater. There should be no measureable difference within 1,000 feet of the surf zone.

Poseidon worked with scientists from the Scripps Institute of Oceanography for eight years at a nearby test site to develop the process.

Peter MacLaggan, vice president of California-Product Development for Poseidon, said that the desalinated water will travel 10 miles east and be blended with the Water Authority's regional distribution system at the Twin Oakes Valley Water Treatment Plant in San Marcos at an elevation of about 1,200 feet above sea level. That blended supply will then be redirected and serve all of San Diego County south of Highway 78.

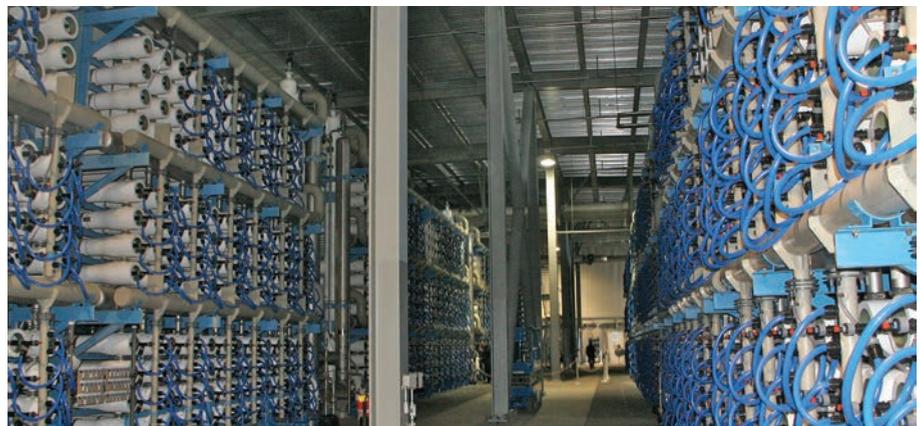
"One of the advantages of the Carlsbad project was that it is located on a site owned by NRG Energy that had an existing seawater intake and discharge infrastructure used by the Encina Power Station," said

Maureen Stapleton, general manager for the San Diego County Water Authority. "I think one of challenges for future desalination plants will be that they may not have the existing infrastructure and whatever they build will have to be environmentally sensitive and not harmful to the ocean."

Assembly Speaker Toni Akins said that the project is groundbreaking in every sense of the word and vitally important for the region.

"This has been a long-time project in the making, and part of it is following the science to make sure that this is long-term sustainable," she said. "You have to start somewhere and it's what I think we need to do in California as part of an overall portfolio. Now that we have approved this project as a model for what we can do, I think we should see other projects come online and that is what's important."

More information on Poseidon Water can be found at www.poseidonwater.com.



The inner workings. It takes two gallons of seawater to make one gallon of fresh water, according to Poseidon officials.



An Alternative View by The Surfrider Foundation

"Desalination plants not only pose significant risks to our marine habitats, but will have significant economic impacts," said Julia Chunn-Heer, policy manager for Surfrider Foundation's San Diego chapter.

"The plant will produce approximately 50 million gallons of drinking water per day. However, the cost of the water produced by the plant will be dramatically higher than the County Water Authority currently pays for freshwater imported from Northern California and the Colorado River. All this will result in local water districts experiencing increased rates, which gets passed along to their customers. This is the wrong solution at the wrong time."

The Gingrich-Dean Road Show

By Martin Kruming with Photos by Barry Carlton

Newt Gingrich and Howard Dean come to town

The Newt Gingrich, Howard Dean “road show” came to San Diego in October, the unlikely pair appearing at an event at the University of San Diego.

Gingrich, the former Republican Speaker of the House (1995-1999), and Dean, former presidential candidate (2004) and former chairman of the Democratic National Committee, are the faces of the new public policy team of the Dentons law firm, which merged with McKenna Long & Aldridge in July. Dentons sponsored their USD appearance.

A Dentons spokesman said in September that the firm was sending Gingrich and Dean on a “road show” from New York to Los Angeles and more cities where they will speak their views on the latest policy issues.

Gingrich also used the San Diego visit to appear — along with his wife, the former Callista Bisek — at a book signing at Warwick’s Bookstore in La Jolla. Gingrich wrote “Duplicity” with Pete Earley, a former Washington Post journalist. It is a thriller that tells the story of a master terrorist hiding somewhere, controlling and coordinating radical Islamic groups around the globe.

Callista also a writer, penned the “Christmas in America” book series, books for children.

Q&A With Newt Gingrich

Why do you like zoos?

A. I like animals. I like nature. I’m interested in the natural world. The more we understand about nature, the more you understand about yourself. (Gingrich has visited more than 100 zoos around the world, including one of his favorites, the San Diego Zoo and Wild Animal Park where he enjoyed the “Roar and Snore” event.)

Do you still see former President Clinton?

A. No. (Gingrich talks to him very rarely on the phone.)



Newt Gingrich and Howard Dean converse and share a laugh during an appearance at the University of San Diego.

Which global leaders do you admire?

A. “Lee Kuan Yew (former prime minister of Singapore who was “extraordinary”). John Paul II and Nelson Mandela, former president of South Africa, “who communicated an aura of dignity that was astounding.”

How do we understand Russian President Vladimir Putin?

A. KGB-trained Russian who maximizes opportunities.

Which authors do you admire?

A. Alan Drury (“Advise and Consent”), Michael Shaara (“The Killer Angels”) and Gore Vidal.

Do you have pets?

A.No. We travel too much.

Where do you go?

A.We both like historic sites such as Italy and Greece, and exotic sites such as Machu Pichu in Peru. I don’t see a lack of civility when I travel.

How do we end the standoff in Washington today?

A. There is a very, very deep gap between the two sides that could end with one side standing.

How significant is today’s migration into Europe?

A. These are population migrations and they are going to keep coming.

How many speeches do you give a year?

A. About 200, paid and unpaid. (Gingrich Productions — www.gingrichproductions.com — is a “very successful for profit think tank” of 12 people, including Newt and Callista. “We like what we do.”

Martin Kruming (martin@kruming.com) is an attorney in Switzer Highland who’s involved in neighborhood partnerships with Baku, Azerbaijan; Riga, Latvia, and Ulaanbaatar, Mongolia.

SAN DIEGO'S MOST ADMIRABLE COMPANIES 2015



Hughes Marino

Hughes Marino, under the leadership of founders and owners Jason and Shay Hughes, is San Diego's premier commercial real estate firm that exclusively represents tenants and buyers — never landlords — so it never has a conflict of interest. Hughes Marino helps companies lease, buy and build the facilities of their dreams, and has been voted San Diego's best commercial real estate company four years running. Its brokerage services come with a 100 percent guarantee, which means that if a company is not happy with the services rendered, Hughes Marino will turn its commission back. The entire Hughes Marino team is comprised of licensed real estate brokers, not just salespeople. Hughes Marino's services include Construction Management, Lease Audit Services and National Representation. The construction team is able to build a tenant's perfect space. The lease audit team is able to save a tenant money by identifying errors and overcharges in a tenant's lease and with national representation, Hughes Marino is able to assist companies with their real estate requirements in cities across the country.



Mirus Promotions

Mirus Promotions provides extraordinary representation and services in multiple industries. Starting in 2009 as a sole proprietorship with one client, Mirus incorporated in 2013 and has grown to a staff of one full-time employee, five management consultants and more than 700 independent contractors. Mirus helps companies promote their products and services to consumers by building their brands. The agency's recent focus has been adding unexpected value for clients, taking advantage of the power of social media and taking its marketing efforts to a new level. Its new web platform, which streamlines the way clients request and build promotions, are highly successful. This tool makes it easier for clients and team members to work together to ensure promotions are highly successful. Mirus' growth under founder Julie Seal has enabled it to become a coast-to-coast operation and recently completed its first international promotions in Canada. Mirus is projecting a 15 percent increase in growth over last year.



Guild Mortgage

Guild has become one of the fastest growing independent mortgage banking companies in the U.S. Since its founding in 1960, with one office, it has grown to 234 branch and satellite offices with 2,300 employees in 25 states. The company reached record growth in its third quarter of 2015, with loan volume reaching \$10.7 billion, up 104 percent from \$5.12 billion in the 2014 period. Under Mary Ann McGarry's leadership, president and CEO of Guild Mortgage, the company's culture is based on strong corporate values, including collegiality, entrepreneurship, outstanding customer service and, perhaps most importantly, a commitment to a warm and personable approach with customers. Guild creates paths to affordable homeownership for first-time homebuyers, finding solutions for people to get into homes and just as importantly, to stay in their homes. Guild has stayed true to its mission of helping people own their homes. Homeownership provides stability and security for individuals and families, and helps to build communities. From its earliest days, Guild was a technology innovator within the mortgage industry. Rather than relying on off-the-shelf software, Guild designed its own systems, from automated underwriting programs to today's real-time network.



RJS LAW

RJS Law is the most trusted tax law firm in San Diego. It is committed first and foremost to its clients. The hallmark of the firm is its devotion to excellent customer service. RJS has never file a lien to collect a client's unpaid bills, and has never had a confrontation regarding its billing practices. Ronson J. Shamoun, who founded the firm, is involved in all cases at RJS Law. The firm sponsors an annual \$5,000 scholarship at the USD Law School and each year RJS Law partners with various charities and organizations by donating time and money to help them have a positive impact on the San Diego community. RJS Law donates many hours of pro bono service. Every member of the firm is involved in charity work and community organizations. RJS Law is an ardent supporter of the USO, the Rwandan Orphans Project, true Chaldean Middle-Eastern Social Services Clinic, the I Love a Clean San Diego organization and a local Kiwanis Club. The firm has an excellent and enviable record of winning difficult and tricky tax cases.



TAG

TAG's mission is to help companies and individuals achieve their business and financial goals by providing an unparalleled array of customized and effective accounting and software solutions. Founded in 1996 by Robert Scherer, TAG started as The Accounting Group, one of the first outsourced accounting firms in San Diego. Scherer has over 20 years of business and financial experience planning and managing complex programs for clients in a variety of industries. The firm also provides personal accounting services to high-net worth individuals with TAG Family CFO.



Baker Electric Solar

Baker Electric designs, builds and installs photovoltaic solar power systems to homes, commercial facilities and utility-scale projects primarily across Southern California. With the soaring demand for solar, Baker says it is imperative that its company offer a “Customer First” ethic based on trust, honesty and rock-solid experience. Baker has been part of the San Diego community since 1938 when Leroy Baker founded the firm. Since then, four generations of the Baker family have owned, operated and grown the company from a small electrical repair company 77 years ago to one of the fastest growing companies in San Diego. The company’s vision is to be best in its class, be a forward-acting solar provider and to be recognized as a preferred partner which delivers great results.



CONNECT

CONNECT is the premier innovation company accelerator in San Diego that creates and scales great companies in the technology and life sciences sectors. Its main goals are to assist entrepreneurs and CEOs in innovation companies at any stage of their growth by moving their business forward by connecting them with the right people. CONNECT has assisted in the formation and development of more than 3,000 companies since 1985.



Best Best, & Krieger

When Best Best, & Krieger first opened its doors in San Diego 23 years ago, it had a small but eager team of attorneys looking to make a difference in the county through their representation of clients in both the private and public sectors. Today, with 31 attorneys, BB & K has done just that. The firm represents local municipalities and public agencies, including water and school districts from North County to the South Bay and inland. Its legal talent has also worked with the San Diego Trolley and the North County Sprinter.



Field Logix

Despite beginning as a bootstrapped startup, Field Logix has overcome many obstacles and has excelled in many areas. This includes building the Field Logix workforce management platform with limited resources. The platform is used to manage remote vehicles and employees and is in use to monitor thousands of items throughout North America. The company has also recently launched an innovative mobile application that gives delivery and services companies the ability to provide an Uber-like experience for their customers by providing status updates.

PROVIDING EXTRAORDINARY BRAND REPRESENTATION AND SERVICE



Mirus, Latin for “extraordinary”

www.MirusPromotions.com

Mirus Promotions, Inc. is honored to be named among
SD METRO MAGAZINE'S
MOST ADMIRED Companies in San Diego



The Savory Su-Mei Yu

Su-Mei Yu cookin in Saffron's kitchen.

Popular restaurateur and chef cooks from the heart **By Delle Willett**

In Chinese culture it's tradition that daughters of well-to-do families don't cook. Cooking is done by servants.

However, in the Yu family, which fled from China to Thailand, misfortune trumped tradition and Su-Mei Yu's mother, Lee Kwei Chi, cooked for her family and to support her family.

"She was a fantastic cook, gifted with the 'tongue,' which enabled her to identify ingredients and flavorings and duplicate the dishes she tasted," said Su-Mei Yu, who was welcomed with her sister and brother into the kitchen to observe and learn about traditional cooking.

They watched their mother every step of the way, making noodles from scratch, killing chickens, crabs and fish, and they listened as she explained each process. But they never touched.

Lee Kwei Chi knew it was important for her children to be educated in food, because it's tied to its culture, people and traditions.

"In addition to being an amazing cook, my mother was a fantastic storyteller. We learned so much about food and culture

from her. She told us legends, stories, gossip — whether or not they were true — it was all great fun. None of our friends ever got to be in the kitchen," said Su-Mei.

She did get some occasional hands-on experience when her mother cooked for a big feast or banquet like on the Chinese New Year.

In October 1985, when Su-Mei opened her tiny 700-square-foot restaurant on India Street in Mission Hills, Saffron Thai Grilled Chicken, she knew enough about Thai food to know that she needed to learn more.

So she rallied her friends and family in Thailand to find families who would accept her into their humble homes to learn how to cook dishes that have been passed down through the generations and that she couldn't have learned from recipes.

In Thailand, to have a stranger come into your home to learn is taboo, especially if you own a restaurant.

"It was a humbling process. Learning how to cook Pad Thai took me two weeks. I was scared to death that I might ruin it," she said.

Su-Mei later expanded the Saffron

brand with Saffron Noodles & Sate, a comfortable eatery with indoor and outdoor seating. Located next to each other, both restaurants have become San Diego favorites.

Over time, Saffron has introduced hundreds of dishes, some traditional and others based on the Thai philosophy of healthful eating.

Said Su-Mei, "I follow the belief that we should eat foods to maintain balance within ourselves and with Mother Nature's seasonal changes. I am proud to have contributed to the wellness of generations of customers."

If a dish seems like a lot to remember, Su-Mei explained, that's because it is: like all traditional Thai cuisine, each dish is designed to create a balance within the body between all four essential elements — earth, water, wind, and fire.

Su-Mei believes that, in this country, we take better care of our cars and our computer systems than we do of our bodies, which she thinks we take for granted, and for which we are ultimately entirely responsible.



Green Curry



In the KPBS show, 'Savor San Diego,' tasting citrus at Rancho del Sol Farms.



The 30th anniversary of Saffron was celebrated the week of Oct. 19.

To cook and eat healthy, Su-Mei's recommendations are simple: get specialty spices at 99 Ranch; eat as locally and seasonally as possible; and shop religiously at a farmers market. Above all else, Su-Mei said, "respect Mother Nature and your own body, the ultimate goals of Thai cooking."

Since opening Saffron 30 years ago, the now nationally recognized restaurateur, cookbook author and television host is one of the San Diego food scene's most accomplished and colorful characters.

Her cookbooks include "Asian Grilling," "Cracking the Coconut" and "The Elements of Life: A Contemporary Guide to Thai Recipes and Traditions for Healthier Living."

She has been featured on numerous television programs including Martha Stewart, "Good Morning America" and the "Today Show" as well as in notable publications such as Food & Wine Magazine, the Los Angeles Times, Chicago Tribune and the New York Times.

Of all the chefs she's cooked with, her favorite is Martha Stewart. "I cooked with her more than any other chef. She's fabulous, always extremely courteous and friendly, always prepared," she said.

Su-Mei's popular KPBS television program, "Savor San Diego," was created in 2012 and is now in its third season. The program highlights San Diego's unique culinary treasures and the fascinating people and places Su-Mei encounters in our local food community.

While Su-Mei doesn't go to cooking schools herself, three years ago she founded a cooking school in the northern part of Thailand to teach children and their families the real traditional culture of Thai cook-

ing. She goes back every year.

The Chinese character for Su-Mei includes bamboo, a symbol of resilience and strength, and a plum flower, a symbol of spring beauty.

Her story of coming to the United States and achieving a graduate-level education, all on scholarships, raising a daughter solo, and her 30-year-success as a restaurateur shows that her name suits her well. She is resilient, she is strong and she is beautiful, inside and out.

When Su-Mei was 12 she announced to her parents that she wanted to move to the United States. Her parents approved of the move as long as there would be no cost involved and she went to an all-girls school.

Getting to the U.S. without spending any money is very hard to do.

After working every angle with friends, acquaintances and family, Su-Mei found a church-affiliated girl's boarding school in Kentucky and went on a full scholarship at age 15, along with her "Cousin Susie," who was appointed by Su-Mei's mother to be her companion.

On arrival, she saw that Kentucky wasn't the place for her and she immediately started planning her way out to California.

In Thailand, Su-Mei was a ninth grader; when she arrived at the Kentucky school she convinced the teacher that she should be an 11th grader, proving that she knew enough math and science to be at that level — even though she couldn't speak English, did not know anything about American history or literature.

Ultimately, she got a BA from Chapman College in Orange County and a master's degree in social work from San Diego State University in 1969, all on scholarships and

work/study programs. Honoring her mother's caveat — no cost involved.

Having experienced numerous career changes leading up to being a restaurateur, Su-Mei, 70, says at this point in her life she would like to do more writing and more meditative work "for the betterment of the world."

Su-Mei was blessed personally by the Dalai Lama several years ago by chance "and it changed my life. I have since devoted my life to study, practice, contemplating, and meditating the Dharma, hoping that I shall learn to be loving and compassionate as is His Holiness, not only for myself, but for all sentient beings."

A La Jolla resident, Su-Mei is recording her earlier years, her mother's stories, some of the recipes, very old folklore, and the philosophy and concept of Thai food, "just in case someone in the future wants and needs this information."

An immigrant herself, and an American citizen since the early 70s, Su-Mei is saddened when she watches the immigration crisis in the news.

"I understand that in the modern world we have territories, that there's a legal way to come to this country. At the same time there are all these unforeseeable situations in the world that involve human beings who are desperate. They just want to do what is best for themselves and their families," she said.

And she asked, "What do you do? I mean, is it really that hard to help them? To open the door? What if it happens to you? Then what?"

Su-Mei Yu celebrated the 30th anniversary of her restaurant the week of Oct. 19.

BUTTERFLYS & INSECTS

Twenty-four award-winning wildlife photographers come together to display works that celebrate the gift of flight and depict majestic creatures in their natural habitats in a new exhibition at the San Diego Natural History Museum.

These 70 images in "Butterflies and Insects" capture the detail of the bilaterally-symmetrical butterfly, as well as other insects and their arthropod relatives.

The exhibition opened Sept. 19 and closes Jan. 11, 2016.

Butterflies are seen as a multicultural symbol of beauty. Insects, on the other hand, are often met with slight prejudice and annoyance, but most are harmless and actually beneficial.

Insects make up one of the most diverse groups of animals on the planet, including more than 1 million described species and representing more than half of all known living organisms.

These photographic works capture the beauty and splendor of nature's smallest citizens. Enjoy what these talented photographers have done with nature's genetic paintbrushes, truly works of art.

Butterflies and Insects is presented in the Orcover Gallery on Level 4 of the San Diego Natural History Museum.



'The Resting Queen'
Barbara Swanson.



'Robber Fly'
Rex Short.

WHILE PLANNING YOUR NEXT HOLIDAY CONSIDER A CHANGE OF VENUE

Since 1989 Surprisingly Affordable Custom Touring with Private Car, Private Driver, Private Guide and Hotel, Breakfast & Lunch From \$185 Per Day

"Beyond perfect is my best description for our journey across Myanmar."
J. Kline, Los Angeles

Vietnam, Cambodia & Laos
16 DAY JOURNEY 7 CITIES
Hotel, Breakfast & Lunch, Private Car, Private Driver & Guide
\$2,970 Land Cost/Per Person

First Cabin
Five Stars - Pursuing to Excellence Since 1989

1155 Camino Del Mar, PMB 167, Del Mar, CA 92014
fc@firstcabin.com • CA Reg: 2016168-40
858.395.1076 • WWW.FIRSTCABIN.COM

THANK YOU TO OUR 2015 ADVERTISERS



Kirby Noonan Lance & Hoge LLP



Presort Standard
U.S. POSTAGE
PAID
PERMIT NO. 2325
SAN DIEGO, CA

100% Prime



*We invite you to experience
our take on the classic steak house. Our passion for flavor and
commitment to quality has encouraged a wide and loyal following.
Join us at Donovan's.*

America's Best
DONOVAN'S
STEAK & CHOP HOUSE

877-698-6666
LA JOLLA • SAN DIEGO • PHOENIX
NEW LOCATION: 1250 PROSPECT STREET

WWW.DONOVANSSTEAKHOUSE.COM
OPEN AT 4:00PM, DINNER AT 5:00PM.
RESERVATIONS RECOMMENDED.
BUSINESS CASUAL. VALET PARKING AVAILABLE.