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**News Media Coverage
February 2009**

University of San Diego Print Media Coverage

February 2009

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- 2/16 Analysis of Economic Downturn; KPBS Radio's "These Days," Gin
- 2/18 Violence in Mexico; NBC 7/39, Shirk
- 2/18 Real Estate Market in 2009; San Diego 6, Miller
- 2/18 2009 Burnham-Moores Real Estate Conference; San Diego 6, Miller
- 2/26 SD Economic Index Drops; KUSI, KFMB
- 2/27 Rising Ca Unemployment; KBNT, Gin
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USD President / Board of Trustees

SAN DIEGO DAILY TRANSCRIPT

February 25, 2009

USD to celebrate 60th anniversary Friday

The University of San Diego will celebrate its 60-year anniversary Friday with a lecture, featuring president Mary E. Lyons and faculty who will remember the university's founding roots.

It will be held at 2:30 p.m. at the Joan B. Kroc Institute for Peace & Justice Theatre.

President Lyons will take a trip back into the rich history of USD and its founders' goals of establishing a faith-based institute of higher education during a time of war and depression in the United States.

Additionally, five USD professors will chronicle the collegiate development of USD, which will center on the question: "Why celebrate the 60th anniversary?"

The five professors are Iris Engstrand, history; Lee Ann Otto, political science; Sue Lowery, biology; Lea Hubbard, learning and teaching; and Mitch Malachowski, chemistry. They will discuss how the campus' newest buildings and architectural innovations have made it possible for USD to expand student programs and incorporate novel technology for an enhanced learning experience.

Engstrand will expand on Lyons' historical account of the university's first 50 years and the extraordinary efforts of Bishop Charles Francis Buddy and Mother Rosalie Clifton Hill, who in 1949 had a vision to create an outstanding Catholic university.

Malachowski will discuss the campus-wide meaning behind the Jenny Craig Pavilion, established in 2000, followed by Otto who will discuss the university's mission for peace with the opening of the Joan B. Kroc Institute for Peace & Justice in 2001.

Lowery will touch on the curriculum centered design in the Donald P. Shiley Center for Science and technology, created in 2003, and Hubbard will talk about the campus' newest educational building and programs housed in Mother Rosalie Hill Hall, completed in 2008 and home to the School of Leadership and Education Sciences.

The Degheri Alumni Center and Student Life Pavilion will be the final points of discussion as Engstrand wraps up the lecture. The Degheri Alumni Center is dedicated to serving the needs of the USD alumni, and the Student Life Pavilion will be USD's most recent addition. The Student Life Pavilion will be a multi-level gathering place for students and faculty that will feature a student leadership involvement center, an expanded marketplace, an active game lounge, study and conversation spaces in a completely wireless environment and new, enhanced and gourmet dining facilities.

DAILY BUSINESS REPORT

February 26, 2009 San Diego Metropolitan & Uptown Examiner

EDUCATION

The University of San Diego will celebrate its 60-year anniversary on Friday with a lecture featuring President **Mary E. Lyons** and faculty members who will remember the university's founding roots, focus on the last 10 years of growth and innovation and discuss future plans. The event will take place at 2:30 p.m. at the **Joan B. Kroc Institute for Peace & Justice Theatre**.

Lyons will take a trip back into the history of USD and its founders' goals of establishing a faith-based institute of higher education during a time of war and depression in the U.S. Five USD professors will chronicle the collegiate development of USD, which will center on the question: "Why celebrate the 60th Anniversary?" The professors are **Iris Engstrand**, history; **Lee Ann Otto**, political science; **Sue Lowery**, biology; **Lea Hubbard**, learning and teaching; and **Mitch Malachowski**, chemistry.

SAN DIEGO DAILY TRANSCRIPT

February 26, 2009



USD to celebrate 60th anniversary Friday

The University of San Diego will celebrate its 60-year anniversary Friday with a lecture, featuring president Mary E. Lyons and faculty who will remember the university's founding roots.

It will be held at 2:30 p.m. at the Joan B. Kroc Institute for Peace & Justice Theatre.

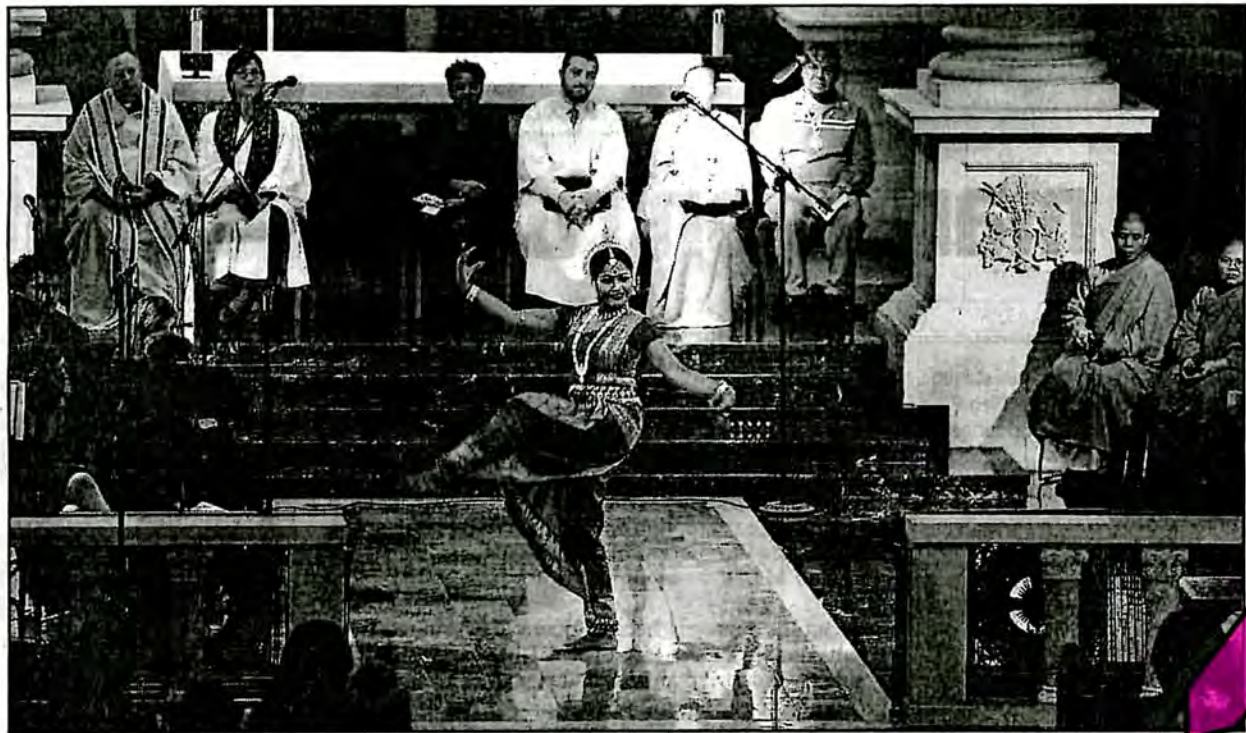
President Lyons will take a trip back into the rich history of USD and its founders' goals of establishing a faith-based institute of higher education during a time of war and depression in the United States.

Additionally, five USD professors will chronicle the collegiate development of USD, which will center on the question: "Why celebrate the 60th anniversary?" **Source Code: 20090225cze**

SAN DIEGO UNION-TRIBUNE

February 1, 2009

THE WEEK | STORIES AND PHOTOS FROM JANUARY 25-31



CAMPUS ANNIVERSARY

Janhabi Behera performed a Hindu dance Thursday at an all-faith service at Immaculata Church on the University of San Diego campus, marking the start of the university's 60th-anniversary celebration. *Eduardo Contreras / U-T*

UPTOWN EXAMINER

February 13, 2009 San Diego Metropolitan & Daily Business Report

S.D. Leaders Earn Visionary Awards

LEAD San Diego to present honors May 21 at the Marriott Hotel and Marina

L EAD San Diego will present nine civic and community leaders with the 2009 San Diego Visionary Awards on May 21 at the Marriott Hotel and Marina. The presentations are from 5:30 to 8:45 p.m. "At a time when volunteer leadership in San Diego — and in our country — is more important than ever, this inspirational group of individuals exemplifies leadership in our region and helps to inspire it in others," said LEAD Chairman Kristy Gregg.

The award winners:

• **The Morgan Award:** Dan Sawyer, community and civic leader who is a long-time civic leader who was president of the Shiley Foundation and chair of the USD Board of Trustees, only the second

woman to hold the position. Appointed to the Commission for Arts and Culture by Mayor Jerry Sanders, Shiley also supports The Old Globe Theater and KPBS, while serving on the boards of the Salk Institute and National Alzheimer's Association.

• **LEAD Graduate of the Year:** Doug Sawyer, president and CEO of the United Way of San Diego County, epitomizes excellence in community leadership and volunteerism. His dedication to organizations such as the San Diego Regional Chamber of Commerce, Holiday Bowl, American Red Cross, Children's Hospital Foundation, The Globe Theater and San Diego Opera, reflects the range of passions and purpose he brings to every aspect of his

involvement in our community. Sawyer graduated from LEAD San Diego in 1985.

• **Community Collaboration:** Robert A. McNeely, executive v.p., and Delores McNeely, senior v.p. (retired), Union Bank of California. The McNeely's have contributed to the San Diego region through extensive civic and community service efforts. They have co-chaired the San Diego Black History Month Nomination Committee and emceed the KPBS Black History Month Event. They served as executive co-chairs for the 2007 Union of Asian Pacific Communities Gala and Golf Classic as well as the Dr. Martin Luther King Jr. Community Event sponsored by Christ United Presbyterian Church.

See VISIONARY AWARDS Page 2

VISIONARY AWARDS from Page 1

• **The Ronald Kendrick Regional Stewardship Award:** Eugene "Mitch" Mitchell, regional v.p. for external affairs for San Diego Gas & Electric, has been active in the community for many years, serving on boards of the San Diego Opera, San Diego Burn Institute, First Five Finance Committee, San Diego Youth and Community Services, LEAD San Diego, Super Bowl Host Committee and San Diego Workforce Partnership. He currently serves as chairman of the San Diego Food Bank, as Gov. Schwarzenegger's appointee to the Little Hoover Commission and as a member of the board of the San Diego Children's Museum.









• **Economic Opportunity:** Neal Blue and Linden Blue, chairman-CEO and vice chairman, respectively, of General Atomics. The Blues have been selected for creating economic impact through leading research and development in energy, defense and other advanced technologies. Founded in 1955, General Atomics and its affiliated companies now constitute one of the world's leading resources for high-technology systems and employ 5,000 individuals. The Blues are being recognized for visionary leadership in creating economic opportunities that improve the quality of life in our region, and

that might not otherwise exist absent their efforts.

• **The Nathanson Award for Cross-Border Region Building:** The Mercy Outreach Surgical Team (M.O.S.T) provides free surgical treatment for children in Mexico who are born with congenital deformities. Procedures performed by this team of volunteers boosts self esteem and further enables these children to become valuable members of their community. M.O.S.T — comprised of surgeons, anesthesiologists, nurses and civilian volunteers — travels to Mexico twice a year to help dramatically improve the lives of children and their families

• **Herbert G. Klein Visionary Award:** Winner to be announced at event. Awarded to a member of LEAD San Diego's flagship program, the Core Curriculum Class, the recipient will be honored for significant leadership contributions to the community and demonstrated potential to effect further change upon graduation.

The 2009 Visionary Awards are sponsored, in part, by Union Bank of California, Qualcomm Inc. and Wells Fargo Bank. Tickets are \$150 per person. For more information, contact the LEAD office at (619) 280-5323, or register online at www.lead-sandiego.com. ♦

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Jim Mazzo Joins MIND Research Institute's Board of Directors

MIND Research Institute Adds Another Powerhouse to Board of Directors

SANTA ANA, Calif., Feb. 26 /PRNewswire/ -- MIND Research Institute today announced that Jim Mazzo, chairman and chief executive officer of Advanced Medical Optics (AMO), was recently elected to MIND's board of directors. Mr. Mazzo is a strong believer in education. He serves on numerous boards and committees at the University of California at Irvine (UCI) and chairs the UCI Foundation's Board of Trustees, the Engineering Advisory Board Committee, and the Eye Institute Steering Committee. He is also serves on the board of trustees for Chapman University and the University of San Diego.

"When you want something done, give it to the busiest person you know.' This saying is really true with Jim Mazzo, and the reason why MIND Research Institute welcomes him to our already distinguished board," said Ted Smith, Chairman and CEO. "Mazzo represents the biotechnology field, which depends on employees with strong mathematics and problem-solving skills, which the MIND education process teaches to all students. He is also a go-getter and doer -- two of the greatest qualities in a board member."

Mazzo remarked about his new position on the MIND board, "This is an organization that is solving a major problem in American education in an innovative and highly scalable way. I'm excited to be part of their success and anxious to bring my skills and talents to its high powered board."

About The MIND Research Institute

The MIND Research Institute is a neuroscience and education research based, non-profit corporation. MIND applies its distinctive visual approach to illustrating concepts and building problem-solving skills as the basis for innovative, research-proven math education programs for elementary and secondary schools. The programs include the ST Math patent-pending instructional software for K-5 students, ST Math : Algebra Readiness for intervention at the secondary level, and Algebra Readiness: A Blueprint for the Foundation of Algebra a comprehensive program featuring a tightly integrated textbook and courseware. MIND's visual approach taps into each student's innate ability to do spatial-temporal (ST) reasoning and problem-solving, and is effective at engaging students at all levels of language or academic proficiency. There are currently 450 schools in California, Texas and 17 other states, and more than 100,000 students and 4,500 teachers participating in the program. For more information, visit <http://www.mindresearch.net>.


This press release was issued through 24-7PressRelease.com. For further information, visit <http://www.24-7pressrelease.com>.

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DAILY BUSINESS REPORT

February 11, 2009 San Diego Metropolitan & Uptown Examiner

NONPROFITS

Masaaki Tanaka, president and CEO of UnionBanCal Corp. and its subsidiary, Union Bank, and managing executive officer of The Bank of Tokyo-Mitsubishi UFJ Ltd., has been appointed to the board of San Diego's nonprofit Kyoto Symposium Organization.

The 501(c) 3 nonprofit Kyoto Symposium Organization was established in 2004 to support San Diego's annual Kyoto Prize Symposium — a three-day event celebrating the laureates of the Kyoto Prize. Since 2002, the Symposium has brought 23 Kyoto Prize laureates to San Diego for free public lectures and demonstrations, and awarded \$300,000 in Kyoto scholarships to San Diego and Tijuana-area students. The eighth annual Kyoto Prize Symposium will take place March 18-20 with events at SDSU, UCSD and USD.

Tanaka is joining a group that includes that include Robert Horsman, chairman, president and CEO of San Diego National Bank; Malin Burnham, vice chairman of Cushman-Wakefield of San Diego and the organization's founding chairman; Rodney Lanthorne, president of Kyocera International Inc. of San Diego; and Toyomi Inamori, senior managing director of the Inamori Foundation, Kyoto, Japan.

College of Arts & Sciences



25 Random Things (or less) about the Obama honeymoon on Day 21

Posted by Dan Hawkins | Mlive Politics & Elections News February 11, 2009 19:41PM

The Obama honeymoon regains clout. Popular GOP governor joins in push for stimulus? Check. Recovery bill passes Senate? Check. Three Republican votes secured? Check. Negotiations with House moving forward? Check. Bank bailout, phase 2, not totally laughed out of Congress? Check.

Then welcome to Tuesday, Day 21 of the Barack Obama presidency, where things are going better than expected with official Washington. Thanks to the administration's first major initiative, the Obama/America Honeymoon Status Advisory System (explained here) rises to: Kissy-face.

But, hey, it could all blow up tomorrow. And so we arrive at that Internet craze, the Facebook 25 Random Things About ..." as applied to Our President. Let us begin.

1. The Obama honeymoon (or any other) is a funky thing.

Answers.com: The Presidential "honeymoon" is the short period after a President is inaugurated when the opposition party refrains from attack, Congress is inclined to support some of the President's initiatives, and the President receives high public approval ratings. Within a month or two partisan attacks generally resume and the honeymoon period ends.

Consider yourself tagged. More after the break.

2. Gerald Ford has the shortest honeymoon.

Answers.com: President John F. Kennedy extended the concept by calling on the Soviet Union to extend him a honeymoon period as a goodwill gesture. One of the shortest honeymoons on record was that of Gerald Ford, whose pardon of his predecessor, Richard M. Nixon, for all Watergate crimes sparked public outrage and led to a 30-point drop in popularity in public opinion polls after his first month in office.

3. Only one other Web site (besides us) has come up with a responsible gauge for the Obama honeymoon. Please allow us to introduce yourselves to the Slate Change-O-Meter.

Emily Lowe, Slate, February 11, 2009: The times they are a-changin': Republicans are comparing themselves to the Taliban while Democrats are putting expedience ahead of extra spending. And the latest politician in trouble for cheating on his taxes (Marion Barry????!!!!) is not a Cabinet nominee. These surprises aside, the Change-o-Meter earns points for the stimulus package's relatively speedy progress toward passage as well as some refreshing rhetoric from the president on the economy and Afghanistan. But it gives back some of its gain for failing to change the Bush administration's position on a case involving state secrets. All told, the 'Meter comes in for a respectable 28 points.

4. The Obama honeymoon looks more enduring from overseas, at least according to an American abroad.

Charles Kaiser, Columbia Journalism Review, February 10, 2009: The truth is, Obama's early days are a gigantic success, a fact which is widely recognized over here, outside the pages of Rupert Murdoch's "quality" Sunday newspaper in London. For the first time in decades, Europeans are openly envious of our ability to elect such an intelligent and interesting president.

5. Hey, President Obama answered the first-ever-we-think Web-ster question.

Jeff Zeleny, The Caucus live blog, New York Times, February 10, 2009:

Sam Stein, who is covering the White House for the Huffington Post, was called upon by President Obama. It is almost certainly the first time that a Web-based publication was recognized by the president.

6. Shall we investigate Bush? From the news conference.

The question: Today Senator Patrick Leahy announced that he wants to set up a truth and reconciliation committee to investigate the misdeeds of the Bush administration. He said that before you turn the page, you have to read the page first. Do you agree with such a proposal, and are you willing to rule out right here and now any prosecution of Bush administration officials?

Obama's immediate response: I haven't seen the proposal, so I don't want to express an opinion on something that I haven't seen.

7. On to the financial bailout. There is, says a top conservative, a reason we don't just nationalize the banks, including mega-Chase.

Marc Ambinder, The Atlantic, February 11, 2009: The government doesn't have the capacity or the staff to do so, because the Treasury and the Fed wouldn't be very good at it, and because it would precipitate a political and policy fight that's much larger than what the administration could reasonably handle at a time when it has so many urgent tasks.

8. Hey, Marc, what do you call the stimulus package? Stimpak.

9. We said this is random. Barack Obama's evil twin is Republican National Chairman Michael Steele — in a good way.

Christopher Beam, Slate, February 10, 2009: In recent weeks, Steele has made what seems like a concerted effort to fashion himself as the anti-Obama. Obama is calm under fire and seemingly unflappable. Steele delights in stirring things up.

We cannot recommend this one enough. It reviews the whole superhero-doppelganger thing. Think Alan Keyes as Obama's Senate opponent.

10. On the other hand, even if I didn't mention the first hand: The superhero motif works both ways, and the stimulus compromisers (remember: politics is the art of compromise) take the freight. If you are not of my vintage, school yourself on Bizarro World.



Get a room!

Holding Hands

Smashing Plates

Separate Beds

Jake McIntyre aka Trapper John, Daily Kos, February 10, 2009: But on Bizarro Earth (or "Htrae"), the the US Senate (the "Etanes") thinks that the purpose of a stimulus bill is to grandstand and pose as "sensible moderates" by removing the most effective portions of the bill ...

SENATOR NOSLEN: Us need to gut stimulus bill, make us look sensible! Then Divad Redorb (David Broder) will write big column say we responsible bizarro-partisans!

11. But wait. Renegade Democratic person Mickey Kaus does a retro-1980s thing by claiming a liberal conspiracy on welfare.

Mickey Kaus, Slate, February 10, 2009: (The stimulus) is part of a larger liberal campaign to use the recession to weaken work requirements and let millions of non-working single mothers back on the welfare rolls.

The major difference between the House and Senate versions of this deeply troubling provision, apparently, is that the Senate allocates only \$3 billion to induce states to expand their caseloads, while the House bill might spend more than twice as much.

12. Yeah, yeah, yeah. Let's look at Obama's counterweight of history.

John Sides, The Monkey Cage, January 21, 2009: links to a gated article by Casey Dominguez of the University of San Diego. Sides finds that since Kennedy, on bills where the president has taken a position, there is a higher likelihood of passage in the first 100 days than in later periods in his inaugural year. The average success rate in the first 100 days is 88 percent, compared to 78 percent and 74 percent in the second and third 100 days. Presidents are also more successful in their inaugural years than in other years (87 percent vs. 75 percent).

13. Still and all, Instapundit says Obama is big, but underperforming the hype, according to Nielsen ratings:

Reuters on Obama's TV ratings: More than 49 million Americans watched President Barack Obama's first White House news conference on broadcast and cable television, according to ratings figures released on Tuesday ... That figure was much lower than the 64.3 million Americans who watched President Bill Clinton's 1993 post-inauguration news conference on the economy, Nielsen said.

14. The right-wingers nevertheless mdash; and here is a primo example — think they can lecture the president.

Victor Davis Hanson, The Corner, February 10, 2009:

Remember that the more you claim unprecedented morality (cf. the higher the rhetorical bar of ethics was raised to the skies, the easier (Tom) Daschle, Geithner, Richardson Solis, et al. pranced under its material form), the easier it is for facts to belie the rhetoric. Bush learned that with the smoke 'em out, bring 'em on lingo that was countered by the looting, the pullback from Fallujah, etc. For Bill Clinton to appoint a Daschle is a misdemeanor, for you it's a felony.

15. Let's talk morality. For example:

Pete Williams, NBC News: Patrick Fitzgerald, the U.S. attorney in Chicago who brought criminal fraud charges against Rod Blagojevich, will be staying in his job in the Obama administration, even though he was appointed to the position by President George W. Bush.

16. But let's also talk personal connections without any whiff of scandal, as the new administration keeps in place U.S. attorney Peter Fitzgerald, the one who put Blagojevich on the spot despite Obama's home-state links.

Zachary Roth, TPM: The suggestion to keep Fitz, who has been in the job since 2001, was made by Sen. Dick Durbin, who's close to Obama. Durbin's suggestion was "positively received," according to DOJ officials, as well as aides to Durbin.

17. Yet it seems the missteps are not over. TPM questions the appointment of a boss, Robert Wolf, of UBS Group Americas.

Zachary Roth, TPM, February 11, 2009: Robert Wolf, Chairman & CEO, UBS Group Americas ... (whose company is) the subject of a widening federal investigation, being conducted by both DOJ and the IRS, into its offshore private banking services, focused on allegations that it helped an estimated 19,000 wealthy clients evade billions in taxes. Please note Wolf is NOT ensnared in these questions.

18. The left-leaning folks remind us that more than money is at stake.

Elena Schor, TPM, February 10, 2009: Senate Judiciary Committee Chairman Patrick Leahy's (D-VT) call for ... an independent "truth and reconciliation commission" to investigate the abuses committed under the Bush administration is meeting with strong support from at least two of his panel's Democratic members.

19. And now for something completely different.

It's all about the economy.



Sorry, we have reached our personal bandwidth limit. The rest is to come.

We are rating each romantic day of the president's honeymoon on a five-step scale, after consulting the news and five top political Web sites, from left to right: Daily Kos, Huffington Post, Talking Points Memo, Instapundit and The Corner at the National Review.

Tucson Citizen

Books of regional interest

LARRY COX

Published: 02.12.2009

'Colonias in Arizona and New Mexico: Border Poverty and Community Development Solutions'

By Adrian X. Esparza & Angela J. Donelson (University of Arizona Press, \$19.95)

Half a million people live in 227 officially designated colonias in southern Arizona and New Mexico. These communities are characterized by poor-quality housing, a lack of infrastructure, adequate water, sewer systems and electricity. Esparza is an associate professor in the School of Natural Resources at the University of Arizona. Donelson is president of Donelson Consulting, a group that assists nonprofit organizations and local governments with housing and community development. They provide the first comprehensive overview of regional colonias, with the aim of increasing their visibility and promoting community development. This is a seminal work that merits our attention.

'Wings in the Desert: A Folk Ornithology of the Northern Pimans'

By Amadeo M. Rea (University of Arizona Press, \$70)

In this account of the O'odham tribes of Arizona and northwest Mexico, Rea, an adjunct professor in the department of anthropology at the University of San Diego, explores the tribe's rich ornithology about the birds that are native to their region. Through highly detailed descriptions and accounts that reflect Native voices, this is the definitive study of folk ornithology and a valuable asset for scholars of linguistics and North American Native studies.



'La Clinica: A Doctor's Journey Across Borders'

By David P. Sklar (University of New Mexico Press, \$26.95)

Sklar, an Albuquerque, N.M., emergency room physician on the verge of burnout, leaves New Mexico to accept the challenge of becoming a doctor in the foothills of the Sierra Madre in Mexico. In this primitive region, he occupies his time performing such duties as pulling teeth, tending to sick babies, comforting a woman who is convinced she has a frog in her stomach, and caring for the ill and dying. While at his clinic, he experiences an array of emotions including fear, excitement, anticipation, and, of course, the unknown.

In this first volume in the new Literature and Medicine Series from the University of New Mexico Press, Sklar takes us behind the scenes of his Mexico practice in a memoir that is fascinating and enlightening.

'Early Tucson'

By Anne I. Woosley and the Arizona Historical Society (Arcadia Publishing, \$21.99)

Woosley, an executive director of the Arizona Historical Society, selected rare materials from the group's photographic archives for this remarkable new book, the latest in the

California Solar Pros

40% Off California Solar Panel Projects. Sign Up for an Estimate. www.CoolerPlanet.com/Solar_Panel

Free Energy is Possible

Taboo physics explains how to get more out than you put in! www.thequantumkey.com

Quantum Changed My Life

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February 27, 2009

Mission Statement



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Who's Online

There are currently, 81 guest(s) and 1 member(s) that are online.

You are Anonymous user. You can register for free by clicking [here](#)

Events

- (March 27, 2009 - March 29, 2009) Energy Trust Better

CHALLENGING THE SECOND LAW OF THERMODYNAMICS

Posted on Thursday, February 26, 2009 @ 22:18:54 PST by vlad

Anthony Craddock writes: New DVD in "Energy from the Vacuum"TM Series

Science



The reflexive response from mainstream science about the possibility of producing free energy from the vacuum is that it is not possible as this would violate the second law of thermodynamics.

Over the last 20 years the absolute status of the second law has come under increased scrutiny, more than during any other period in its 180-year history. Since the early 1980's, roughly 50 papers representing over 20 challenges have appeared in the refereed scientific literature. In July 2002, the first conference on its status was convened at the University of San Diego, attended by 120 researchers from 25 countries. In 2004, the mainstream scientific journal *Entropy* published a special edition devoted to second law challenges. And, in July 2004, an echo of the first conference was held in Prague, Czech Republic.

The breadth and depth of recent challenges are remarkable. They span three orders of magnitude in temperature, twelve orders of magnitude in size; they are manifest in condensed matter, plasma, gravitational, chemical, and biological physics; they cross classical and quantum mechanical boundaries. Several have strong corroborative experimental support, and laboratory tests attempting bona fide violation are on the horizon. Considered en masse, the second law's absolute status can no longer be taken for granted. It can challenge to it be casually dismissed.

In this 90 minute DVD, University of San Diego physics professor Dr. Daniel Sheehan, who co-hosted the two conferences, gives us a tour of the field as seen through the mainstream eyes of an honest seeker of the truth. A dynamic, fascinating and entertaining speaker, he shows that all is not well with the concept of the inviolability of the second law.

The DVD can be ordered at <http://www.energyfromthevacuum.com/Disc8/>

Tony Craddock
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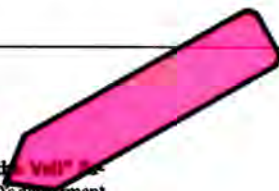
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Options

SAN DIEGO READER

February 12, 2009

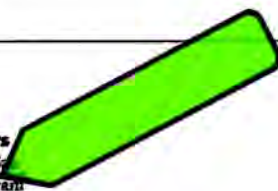
CALENDAR



"Obsession with the Veil" Scholar Davary from USD's department of theology and religious studies focuses on complexity of the meaning of the veil as a religious symbol and its connection with notion of identity. 619-260-4171. Tuesday, February 17, 5:30 p.m.; free. Joan B. Kroc Institute for Peace and Justice, University of San Diego, 5998 Alcalá Park. (LINDA VISTA)

SAN DIEGO READER

February 26, 2009 CALENDAR



The Greeks, the Murders
The Old Globe/University of San
Diego Graduate Theatre Program
present part two of "The Greeks"
trilogy, an adaptation of *Hecuba*,
Agamemnon, and *Electra*. Sabin Ep-
stein directed.

UNIVERSITY OF SAN DIEGO, 5898 AL-
CALÁ PARK, USD. 619-260-4600. SAT-
URDAY, 8 P.M. SUNDAY, 2 P.M. TUESDAY,
8 P.M. WEDNESDAY, 8 P.M.

SAN DIEGO READER

February 12, 2009

CALENDAR

CLASSICAL

Symphony Orchestra Concerto Competition Finals Students of the SDYS Orchestra compete for opportunity to perform their chosen concerto at the Spring Ovation Concert with the Symphony Orchestra. 619-233-3232. Free. Neurosciences Institute (10640 John Jay Hopkins Drive), 7 p.m., Thursday, February 12. (LA JOLLA)

Pipe Organ Concert Hans Hielscher, organist and carillonneur at the Wiesbaden Marktkirche in Wiesbaden, Germany, is next performer for pipe organ concert series. No offering taken. 619-442-8201. Free. First Church of Christ, Scientist, La Mesa (8262 Allison Avenue), 7:30 p.m., Friday, February 13. (LA MESA)

Mainly Mozart Spotlight

Series Enjoy Schubert's "Trio in B Flat," the "Divertimento in E flat" by Mozart, and Dohnányi's "Serenade in C" when James Ehnes (violin), Cynthia Phelps (viola), and Julie Albers (cello) present concerts. 619-239-0100 x2. \$48. Neurosciences Institute (10640 John Jay Hopkins Drive), 8 p.m., Friday, February 13, 8 p.m., Saturday, February 14. (LA JOLLA)

Faculty Concert Alyze Dreiling (violin and viola) and Linda Scott (piano) perform Bach's "Sonata No. 2 for Unaccompanied Violin in A Minor" and the Hindemith "Sonata for Unaccompanied Viola" in French Parlor of Founders Hall. 619-260-4171. \$5-\$10. University of San Diego (5998 Alcalá Park), 8 p.m., Friday, February 13. (LINDA VISTA)

What Makes Music Romantic?

Find out when Hutchins Consort plays selection of love-inspired music including Tchaikovsky's "Waltz from Serenade for Strings," "Allegro Maestoso" by Mozart, "Greensleeves," and resident composer Fred Charlton's "Fandango." 760-753-7376. Free. Encinitas Library (540 Cornish Drive), 10 a.m., Saturday, February 14. (ENCINITAS)

Contemporary Works for

Flute and Piano Elena Yarritu (flute) and Gabriel Sanchez (piano) perform Mike Mower's "Sonata No. 3," works by Paul Schoenfield, Azerbaijani composer Fikret Amirov, Frank Martin, and Debussy during CD-release recital. 858-586-7000. Free. Greene Music Recital Hall (7480 Miramar Road, Suite 101), 3 p.m., Saturday, February 14. (MIRA MESA)

SAN DIEGO UNION-TRIBUNE

February 7, 2009

Lecture "The Devout Life in Modern Dress: Lay Spirituality In a Contemporary World," led by theology professor Wendy M. Wright. The lecture will be at 7:30 p.m. Monday, Shiley Theatre, Camino Hall, University of San Diego, 9998 Alcala Park. \$10 pre-registered, \$15 at the door. Half-price USD faculty and staff; students free with USD identification. Information: sandiego.edu/ccs; (619) 260-4784.

NORTH COUNTY TIMES

February 6, 2009

Christian spirituality lecture —
The University of San Diego
hosts Wendy M. Wright, a theol-
ogy professor at Creighton Uni-



versity in Omaha, who will
speak on "The Devout Life in
Modern Dress: Lay Spirituality in
a Contemporary World"; 7:30
p.m. Monday; *Shiley Theatre,
Camino Hall, University of San
Diego*; \$10 pre-registration, \$15
at the door; (619) 260-4784 or
www.sandiego.edu/ccs.

SAN DIEGO READER

February 5, 2009

CALENDAR

Center for Christian Spirituality Lecture "The Devout Life in Modern Dress: Lay Spirituality in a Contemporary World" presented by Wendy M. Wright, theology professor and John C. Kenefick Faculty Chair in the Humanities at Creighton University. 619-260-4784. Monday, February 9, 7:30 p.m.; free. Shiley Theatre at University of San Diego, 5998 Alcalá Park. (LINDA VISTA)

Children's Writers' Conference Society of Children's Book Writers and Illustrators hosts conference with editors and agents. Keynote speaker Bruce Coville (*My Teacher Is an Alien* and *Jeremy Thatcher, Dragon Hatcher*) chronicles "The Hard Work of Child's Play." Faculty includes literary agent Paula Allen, book designer Joy Chu, author/illustrator Maria Frazee (*A Couple of Boys Have the Best Week Ever*, *Roller Coaster*), others. Event takes place

in USD's Hahn Inventory Center. 619-713-5467. Saturday, February 7, 7:30 a.m. to 11:25. University of San Diego, 5998 Alcalá Park. (LINDA VISTA)

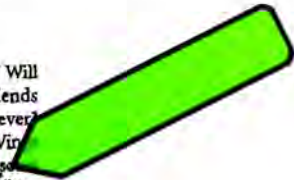
Consider Lincoln's Legacy USD history professor and Abraham Lincoln scholar David Miller focuses on the "Abraham Lincoln Bicentennial" for Lemon Grove Historical Society's "History Alive" series. Learn of enduring significance of Lincoln's administration, legacy of 13th, 14th, and 15th amendments to U.S. Constitution. 619-460-4353. Thursday, February 5, 7 p.m.; free. Ages 12 and up. H. Lee House Cultural Center, 3205 Olive. (LEMON GROVE)

SAN DIEGO READER

February 26, 2009

CALENDAR

"Our Robots, Our Selves" Will your robots be your best friends forever or best enemies forever? Science fiction author Vernor Vinge and Larry Human of USD discuss the role of robots in our lives for "Exploring Ethics" series. 858-822-2647. Wednesday, March 4, 5:30 p.m.; free. Reuben H. Fleet Science Center, 1875 El Prado. (BALBOA PARK)



COAST NEWS

February 6, 2009

Valentine's concert at Carmel Valley library

CARMEL VALLEY — February's free family music program, sponsored by The Friends of the Carmel Valley Library, will be presented at 7 p.m. Feb. 11 at 3919 Townsgate Drive in the library's community room. It will feature soprano Elisabeth Marti and guitarist Eric Foster performing works of Mauro Giuliani, Roberto Gerhard, Benjamin Britten, Heitor Villa-Lobos and others. The program will last 45 minutes.

Marti was born and raised in Switzerland. She studied voice in Bern, Basel and San


TURN TO **CONCERT** ON B9

CONCERT

CONTINUED FROM B5

Diego, and specialized in Renaissance and Baroque music. She is a founding member of the Early Music Ensemble of San Diego and sings in the Bach Collegium and Cappella Gloriana.

Foster is a guitarist, composer, and teacher at



USD and Mira Costa College. He studied classical guitar with Celin Romero and Abel Carlevaro, and flamenco guitar with Paco Arroyo. He has composed two guitar concertos that have been performed by orchestras in the United States and Mexico.

For further information, call (858) 552-1668.

Calendar CLASSICAL MUSIC

Chivalry and Honor San Diego Opera season continues with Jules Massenet's masterpiece *Don Quixote*, based on novel by Miguel Cervantes. Cast includes Italian bass Ferruccio Furlanetto, American mezzo-soprano Denyce Graves, German bass Reinhard Dorr, American tenor Bryan Register, American tenor Joel Sorensen, others. Conductor is Karen Kellner, director is Ian Campbell. Performed in French with English translations above the stage. Reservations: 619-533-7000. \$28-\$175. San Diego Civic Theatre (1100 Third Avenue), 7 p.m., Saturday, February 14, Tuesday, February 17. **DOWNTOWN**

Valentine's Day at the Pops San Diego Symphony is joined by conductor Matthew Garbutt, soprano Julia Teal Keruotti, and baritone John Polhamus for Winter Pops concert. Enjoy romantic music by Richard Rodgers, Leonard Bernstein, John Williams, Jerry Goldsmith, Lerner and Loewe, Henry Mancini, Marvin Hamlisch, others. 619-235-0804. \$30-\$85. Copley Symphony Hall (750 B Street), 8 p.m., Saturday, February 14. **DOWNTOWN**

More "Mainly Mozart" Enjoy Schubert's "Trio in B Flat" and the "Divertimento in B Flat" by Mozart when James Ehnes (violin), Cynthia Phelps (viola), and

Julie Albers (cello) present concert. 619-239-0100 x2. \$25. Saint Elizabeth Seton Church (6628 Santa Isabel Street), 2 p.m., Sunday, February 15. **CARLEBAD**

Organ and Clarinet Former civic organist Jared Jacobsen is joined by clarinetist Simon Cooper for concert. 619-702-8138. Free. Spreckels Organ Pavilion (2211 Pan American Road), 2 p.m., Sunday, February 15. **MARINA PARK**

"Arta d'Amore" Solana Intimate Ensemble celebrates love during recital of selections by Massenet, Verdi, Mozart, Puccini, Bizet, Borodin, Dvorak, others. Performers include Cherylyn Larson (soprano), Ava Lia (mezzo-soprano), Bill Nolan (baritone), Aleksander Aganiray (tenor), and Janie Prim (piano). This California Foundation for International Global Arts event begins with reception at 2:30 p.m., concert at 3 p.m. Recommended reservations: 858-677-0367. \$15-\$23. Encinitas Library (340 Cornish Drive), 2:30 p.m., Sunday, February 15. **ENCINITAS**

The Pleasure of Your Company Music series hosts guitarist Colin McAllister in concert. Expect to hear "a wide selection of classical music from the late 14th Century to the present, including pieces by Fernando Sor, Leo Brouwer, and Steve Reich." Reception follows. Donations appreciated. 858-538-8158. Free. Scripps Miramonte Ranch Library (10301 Scripps Lake Drive), 2:30 p.m., Sunday, February 15. **SCRIPPS RANCH**

Ovation Concert San Diego Youth Symphony and Conservatory presents 60th annual Winter Ovation Concert, honoring City of San Diego Commission for Arts and Culture and the Park and Recreation Department. Listen for the overture to "The Bartered Bride" by Smetana, "Symphony No. 2 in D Major" by Beethoven, and Rimsky Korsakov's "Capriccio Espagnole," as well as a "tribute to Black History Month with a performance of the 'Festive Overture' by William Grant Still, often referred to as 'the dean' of African American composers." 619-233-3252. \$5-\$30. Copley Symphony Hall (750 B Street), 4 p.m., Sunday, February 15. **DOWNTOWN**

Spotlight Series Mainly Mozart series continues with Schubert's "Trio in B Flat" and the "Divertimento in E Flat" by Mozart, performed by James Ehnes (violin), Cynthia Phelps (viola), and Julie Albers (cello). 619-239-0100 x2. \$60. The Inn at Rancho Santa Fe (5951 Linceo del Cielo), 5:30 p.m., Sunday, February 15. **INN AT RANCHO SANTA FE**

Messiaen Centennial Tribute Local American Guild of Organists presents tribute to Olivier Messiaen with narration by Kingsley McLaren, performances by organists Marilou Kratzenstein, Robert Plimpton, Alison Luedtke, Martin Green. French-themed reception follows. 619-203-4119. Free. Saint Paul's Cathedral (2278 Sixth Avenue), 5:30 p.m., Sunday, February 15. **MARQUETS HILLS**


"Love Revealed: Songs of Awakening" Sacra/Profana celebrates American music, from Leonard Bernstein to Leonard Cohen, during concert featuring wide variety of music by American composers, all concentrated on transformative power of love. Ensemble is joined by members of USD Symphony on second half of program for two short choral works by W.A. Mozart commemorating the Blessed Virgin Mary: "Alma Del Creatoris" and "Litanie Lauretense." Offer suggested. 619-309-7762. The Immaculate Parish at USD (5950 Calif Park), 6 p.m., Sunday, February 15. **SACRA PROFANA**

SAN DIEGO READER

February 5, 2009

CALENDAR

"Let's Talk About It: Love and Forgiveness" Five-part reading and discussion series explores themes of love and forgiveness through classic and contemporary literature. "Love and Forgiveness in the Light of Death" is the first meeting, focusing on Isabel Allende. USD professor Leonora Simonovis leads discussion. Next up: J.M. Coetzee's *Disgrace*, March 9. 619-236-5816. Monday, February 9, 6:30 p.m.; free. San Diego Public Library, 820 E Street. (DOWNTOWN)



School of Business Administration

BusinessWeek

BEST UNDERGRADUATE BUSINESS SCHOOLS February 26, 2009, 5:00PM EST

The Best Undergrad B-Schools

BusinessWeek's fourth annual ranking reflects a treacherous job market that is putting America's colleges to an unfamiliar test

By Geoff Gloeckler

Mike Anello has been preparing for his job search since he stepped onto the University of Notre Dame campus four years ago. A December graduate of the Mendoza College of Business, he had been pursuing a career in financial services, and last month his hard work seemed about to pay off—three companies were showing interest. But after seeing many of his classmates' job offers rescinded, Anello started to wonder if he was making the right choice. Luckily, he had an alternative: football. A starter for the Fighting Irish with a year of eligibility left, Anello suspended his job search and asked the coach if coming back to play was an option. It was. Today, Anello is taking finance classes and working in Mendoza's investment office. "The way the job market is right now," he says, "it's not going to hurt to wait it out a little longer."

As graduation approaches for the Class of 2009, and the job market looks more dismal by the day, students who began their college careers with high hopes are now being forced to rewrite the script. For some, that means continuing education; for others, part-time college jobs have become full-time; many are coming to grips with the idea of moving back home. "Expectations are quickly changing," says Jackie Chaffin, director of Seton Hall University's Career Center.

The results of *BusinessWeek's* fourth annual ranking of undergraduate business programs reflect the job market's uncertainty. With 54% of responding seniors lacking an offer as of January (compared with 44% in 2008), the schools that excelled in our survey have put an intense focus on guiding students through the career search. Leading the way is No. 1-ranked McIntire School of Commerce at the University of Virginia, where nearly three of four seniors have job offers, thanks largely to the school's innovative efforts to build student-recruiter relationships. The same applies to second-ranked Notre Dame, where administrators tap the school's well-connected alumni network to scout jobs and offer advice to students. Both overtook the University of Pennsylvania's Wharton School, which fell to third place after three years at the top.

To rank these programs, *BusinessWeek* uses nine measures, including surveys of 85,000 senior business majors and nearly 600 corporate recruiters, median starting salaries for graduates, and the number of graduates each program sends to top MBA programs. We also calculate an academic quality rating for each program by combining SAT scores, student-faculty ratios, class size, the percentage of students with internships, and the number of hours students devote to class work.

In general, student satisfaction was down, with more than half of the 101 ranked schools taking a hit. Institutions that succeeded in helping students navigate the difficult job market improved their standings the most. Ohio State University's Fisher College of Business rose 17 spots, to No. 42, in large part because of a recruiting focus centered on regional banks and such large local companies as Procter & Gamble (PG) and Limited Brands (LTD). Others, including No. 29 University of San Diego School of Business Administration, saw their fortunes

rise due to a strong focus on accounting, where jobs are still plentiful. New York University's Stern School of Business didn't fare as well, falling to No. 15 from No. 8 after some students returned from summer internships on Wall Street without the job offers they had expected. Some who did receive offers are seeing start dates delayed and are now wondering if the jobs will be there when they graduate—and if the \$38,686 a year they spent was worth it. "Stern's steep price tag makes it difficult to realize the value in an education that doesn't lead to any job prospects," one finance student complained.

For many students, getting "the" job is no longer a priority. Any position will do. Eight years ago when Meagan Crowder took a part-time position at AirAdvice, her father's environmental services company, it wasn't supposed to be a career move. But when she graduated from the University of Denver's Daniels College of Business last year, the worst job market in decades changed her mind. "I was sending out résumés and wouldn't get any response," she says. "Not even a 'Thank you for your submission.' " In early February a sales slot opened at AirAdvice, and Crowder took it. "Eight years ago I said I'm never working for my dad's company full-time," she says. "Now I'm grateful to have it as an option."

Many won't be so lucky. Both on-campus interviewing and job postings are down significantly. At Miami University Farmer School of Business, the number of companies participating in the annual spring career fair has dropped 30%. Farmer's dean, Roger L. Jenkins, is advising students to consider spending a year in China to hone their skills and learn about a new culture. At Emory University's Goizueta Business School, Undergraduate Director Andrea S. Hershatter says she will be happy if 85% to 90% of grads have job offers within three months of graduation, compared with 98% last year. "Companies who came to campus looking to hire 10 students are now looking for one or two," Hershatter says. "Many are coming to keep the pipeline warm, but they aren't actually hiring."

That wouldn't surprise Casey Lesier. For every 10 companies contacted by the senior marketing major at the University of Texas at Austin, she hears back from one. At graduation, Lesier hoped to move to New York or San Francisco, but she found few companies in those cities hiring, with most of the companies recruiting on campus headquartered in Texas. "It made my search harder," Lesier says. "I would love to go elsewhere, but I need to think about what's best for my career." She's staying put.

Gone are the days when business undergrads could choose between multiple job offers. This year, the challenge is finding one. "At this point, I know I can't be picky," explains Villanova senior Christin Rodriguez, who has been looking for a marketing position since last fall but has yet to get an offer. "Any job is experience. I'm not going to strike anything out."

For the complete ranking, plus slide shows, video, tables, and profiles of each of the 101 ranked undergraduate programs, go to businessweek.com/bschools/

Gloeckler is a staff editor for BusinessWeek in New York.

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BusinessWeek

The Best Undergraduate Business Schools

23 of 52

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No. 29
University of San Diego
San Diego, Calif.

2008 Rank: 47
Annual Cost: \$34,264
Full-Time Enrollment: 850
The Undergrad View: Close-knit program helps students feel at home; improved recruiting efforts starting to pay dividends.
Business Exchange: University of San Diego School of Business Administration
School Profile: University of San Diego School of Business Administration

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SAN DIEGO DAILY TRANSCRIPT

February 27, 2009

BusinessWeek ranks USD's business program 29th in nation

The University of San Diego now ranks 29th in the nation on *BusinessWeek's* 2009 list of the top 50 undergraduate business programs.

USD, which has ranked in the top 50 for three years in a row, rose 18 spots this year, the largest jump on the magazine's list.

USD's undergrad program is now one of the top three in the state of California along with the University of California, Berkeley and the University of Southern California. *BusinessWeek* released the list late Thursday afternoon. USD was the highest-ranked school in the West Coast Conference of athletic teams. Last year USD ranked 47th on the list. USD's rise, was due in part to its ranking of 11th this year in corporate recruiter satisfaction with students. For the second year in a row, USD students also gave faculty an A+ for their teaching efforts.

According to *BusinessWeek*, "institutions that succeeded in helping students navigate the difficult job market improved their standings the most" and that USD saw its "fortunes rise due to a strong focus on accounting, where jobs are still plentiful." The magazine also said that the view from USD students is that "a close-knit program helps students feel at home (and that) improved recruiting efforts are starting to pay off."

USD's rise was not the only notable change on this year's list. The University of Virginia is now number one and the University of Notre Dame, number two. Last year's top-ranked school, the Wharton School at the University of Pennsylvania, is now number three.

While there are more than 1,600 business schools in the United States, *BusinessWeek* only considered schools accredited by the Association to Advance Collegiate Schools of Business (AACSB) for inclusion in the ranking. From the list of more than 500 undergraduate business programs with AACSB accreditation, they narrowed the list down to the top 101 schools for inclusion in the ranking.

Bloomberg.com



Mortgage Rescues Fail as Price Drops Spur Defaults (Update1)

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By Kathleen M. Howley



Feb. 13 (Bloomberg) -- The Obama Administration wants banks to offer loans with easier terms to more than 2 million borrowers in danger of defaulting on their mortgages, twice as many as 2008. That won't stem the foreclosure crisis as home prices keep falling.

A third of owners will walk away when the value of their homes drops 20 percent or more below what they owe, even if they can afford the payments, a situation known as "rational default," said Norm Miller, director of real estate programs at the University of San Diego School of Business Administration.

Obama has committed at least \$50 billion in guarantees for lenders that negotiate new mortgage terms, and proposes putting taxpayer funds at risk for half of \$444 billion of loans that would be modified this year. Fifty-eight percent of the modifications made during the first quarter of 2008 ended up back in default, according to the U.S. Treasury's Office of the Comptroller of the Currency. Unless lenders cut principal owed to reflect the current market value of properties, the same thing may happen this year, Miller said.

"The biggest reason modifications end up re-defaulting is because they are in markets where prices have continued to go down," Miller said in an interview. "When people are underwater and don't see an end to it, a lot of them just walk away, even if they can make their payments, because they don't want to be wiped out financially."

'Mod in a Box'

The Federal Deposit Insurance Corp. said it expects 2.2 million loans with an average size of \$200,000 to be modified this year. It assumes a re-default rate of 33 percent and 1.5 million fewer foreclosures.

The FDIC's two-month-old "Mod in a Box" program, adopted by Citigroup Inc. earlier this month, puts the emphasis on using fixed rates to reduce payments to as low as 31 percent of borrower income. The guidelines can be used to adjust mortgages that have been packaged and sold in securities, FDIC Chairman Sheila Bair said.

JPMorgan Chase & Co., Citigroup and Bank of America Corp., recipients of more than \$115 billion in government bailout funds, have committed to modifying at least \$230 billion of mortgages. JPMorgan and Citigroup said today they will suspend foreclosures until mid-March to give the Obama Administration time to complete details of its loan modification program. Almost one of every five U.S. loans was "underwater" at the end of the third quarter, according to data compiled by analysts at San Francisco-based First American CoreLogic Inc.

The new FDIC protocol uses principal deferral -- segregating a portion of the loan into an interest-free balloon payment that will keep most homeowners from selling until prices return to pre-bust levels. It doesn't suggest reducing principal to reflect the current value of the asset securing the mortgage.

Prices Down

Home prices are down 19 percent nationwide since 2006, according to Denver-based research firm Integrated Asset Services LLC. Prices have dropped by 51 percent in parts of California, the most in the U.S., and by 45 percent in some areas of Florida. Those states also lead the nation in new foreclosures, according to RealtyTrac Inc. in Irvine, California.

U.S. Federal Reserve Chairman Ben Bernanke gave a nod of approval to the FDIC guidelines in a Dec. 4 speech. At the same time, he said principal reduction may be needed in some cases.

"The available evidence suggests that the homeowner's equity position is, along with affordability, an important determinant of default rates, for owner-occupiers as well as investors," Bernanke said. "If that evidence is correct, then principal writedowns may need to be part of the toolkit that servicers use to achieve sustainable mortgage modifications."

Loan 'Forgiveness'

Banks have resisted writing off mortgage principal. In a study that covered 20 percent of all modifications in November, just 10 percent involved the "forgiveness" of a portion of mortgage principal, said Alan White, a law professor whose three-year

term on the Federal Reserve Board of Governors Consumer Advisory Council ended in December.

The government's Hope for Homeowners program, created last year to refinance troubled loans into fixed-rate mortgages, has been shunned by lenders in part because it requires them to write down principal to 90 percent of a property's current value, White said. Lenders have approved only 25 loans under the program, the Department of Housing and Urban Development said Feb. 3. Congress is debating ways to retool it.

Erasing part of a mortgage to reflect a home's current value creates a "moral hazard" that encourages risky investments in the future, said **Evan Wagner**, a spokesman for IndyMac Federal Bank in Pasadena, California. The subprime lender was taken over by the FDIC last year and was a testing ground for the "Mod in a Box" program.

Buyer's Remorse

"We're trying to make the financial decisions you made when you bought your house more affordable for you, not undo your bad real estate investments," Wagner said. "When people say, 'My home is underwater, therefore I can't afford it,' what they are saying is they have buyer's remorse."

James Muise of Billerica, Massachusetts, has seen his home's value tumble \$30,000 below his mortgage in the past 18 months. He got a modification last year that gave him a five-year reduction of interest on the 30-year mortgage he took out in 2007, cutting his monthly payment to \$1,800 from \$2,500. Still, he is on the edge of default, he said.

"I'm working 15 hours of overtime each week and I'm barely able to make the payment on a \$280,000 house that has a \$310,000 mortgage," the 50-year-old exterminator said. "When I sit here deciding whether I should pay the heating bill or pay the mortgage, I'm close to handing the keys back to the bank."

Small Changes

Muise was one of 2,200 people who attended a foreclosure prevention event in August at Gillette Stadium in Foxboro, Massachusetts, sponsored by the Federal Reserve Bank of Boston. Only 46 people received principal reductions from the two dozen mortgage companies in attendance, **Eric Rosengren**, head of the Federal Reserve Bank of Boston, said in a Jan. 8 speech in Newton, Massachusetts.

"Small modifications are unlikely to prevent foreclosures," the Boston Fed chief said in the speech, without endorsing any specific modification method.

Only a quarter of the people who attended the Fed-sponsored event got a reduction in monthly payments, and about 50 percent of the cuts were temporary, Rosengren said. Three-fourths of the people who stood in lines that wrapped around the rain-soaked home field of the New England Patriots's football team left with nothing.

"If I walk away from my house, the bank will probably end up selling it as a foreclosure for \$180,000 just to get it off their books," said Muise, the exterminator. "You'd think they'd say, 'Hey, maybe if we brought Jim's mortgage down to \$250,000 he could survive these tough times and keep paying his loan.' But I know that's not going to happen."

To contact the reporter on this story: **Kathleen M. Howley** in Boston at kmhowley@bloomberg.net.

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Bloomberg.com

Record 19 Million U.S. Homes Stood Vacant in 2008 (Update2)

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By Kathleen M. Howley

Feb. 3 (Bloomberg) -- A record 19 million U.S. houses stood **empty** at the end of 2008, including properties for sale and for rent, as banks **seized** homes faster than they could sell them and prices continued to fall.

Vacant homes in the fourth quarter increased by 6.7 percent from the same period a year ago, the U.S. Census Bureau said in a report today. The share of empty homes that are for sale, the so-called vacancy rate, rose to 2.9 percent in the quarter, the most in data that goes back to 1956.

The worst U.S. housing **slump** since the Great Depression is deepening as **foreclosures** drain value from neighboring homes and make it more likely owners will walk away from properties worth less than their mortgages. About a third of owners whose home values **drop 20 percent** or more below their loan principal will "hand the keys back to the bank," said Norm Miller, director of real estate programs for the School of Business Administration at the University of San Diego.

"When you're underwater and prices continue to fall, you tend to walk," Miller said in an interview. "It's a downward spiral that's tough to stop because it feeds on itself. Foreclosures encourage other foreclosures and falling prices discourage buying."

Obama's Plans

The figures demonstrate the intensity of the U.S. housing crisis as President Barack Obama considers ways to help homeowners.

The Obama administration is considering government guarantees for home loans modified by their servicers, seeking to stem the record surge of foreclosures that's hammering U.S. property values.

The proposal, which may also have taxpayers share in the cost of reducing mortgage payments, is aimed at shielding lenders from default after they loosen loan terms for struggling borrowers.

Comptroller of the Currency John Dugan, who regulates national banks, said yesterday that "working out the details of it is still something that's ongoing."

Congress and the new president are grappling with how to repair the housing market as the recession enters its second years and unemployment rises. The U.S. economy shrank the most in the fourth quarter since 1982, contracting at a 3.8 percent annual pace, the Commerce Department said on Jan. 30.

Legal Wrangling

The U.S. had 130.8 million housing units in the fourth quarter, including 2.23 million empty homes that were for sale, the Census report said. The vacancy rate was 3.5 percent in urban areas and 2.6 percent in suburbs, the report said.

In addition, the report counted 4.1 million vacant homes for rent and 4.8 million seasonal properties.

"Wealth loss and housing in combination with loss in the equity market will have ripple effects," said

George Mokrzan, senior economist at Huntington National Bank in Columbus, Ohio. "The silver lining is that while home prices are coming down, incomes have stayed about the same, and in a lot of markets we'll hit equilibrium this year. That's a good sign for the long term."

Most foreclosures are contained in the report's "other" category, which includes homes tied up in legal proceedings as well as properties that are empty because the owner is renovating and living somewhere else, according to the Census Web site. There were 7.8 million homes in that category in the fourth quarter, up from 7.3 million a year earlier, the report said.

Bank Holdings

There were 2.22 million new foreclosures in 2008, an average of 6,090 a day, according to Washington-based Hope Now Alliance. Those resulted in 917,000 property sales, according to the group that represents 27 mortgage lenders and servicers.

U.S. banks owned \$11.5 billion of homes they seized from **delinquent** borrowers at the end of the third quarter, according to the Federal Deposit Insurance Corp. in Washington. That's up from \$5.4 billion a year ago.

The U.S. housing market lost \$3.3 trillion in value last year and almost one in six owners with mortgages owed more than their homes were worth as the economy went into recession, Zillow.com said in a report today.

The median estimated home price declined 11.6 percent in 2008 to \$192,119 and homeowners lost \$1.4 trillion in value in the fourth quarter alone, the Seattle-based real estate data service said.

To contact the reporter on this story: **Kathleen M. Howley** in Boston at kmhowley@bloomberg.net.

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FINANCE AND COMMERCE

Real Estate

February 17, 2009

Mortgage rescues fail as price drops spur increase in defaults

by Kathleen M. Howley Bloomberg News

The Obama Administration wants banks to offer loans with easier terms to more than 2 million borrowers in danger of defaulting on their mortgages, twice as many as 2008. That won't stem the foreclosure crisis if prices keep falling.

A third of owners will walk away when the value of their homes drops 20 percent or more below what they owe, even if they can afford the payments, a situation known as "rational default," said Norm Miller, director of real estate programs at the University of San Diego School of Business Administration.

Obama has committed at least \$50 billion in guarantees for lenders that negotiate new mortgage terms, and proposes putting taxpayer funds at risk for half of \$444 billion of loans that would be modified this year.

But 58 percent of the modifications made during the first quarter of 2008 ended up back in default, according to the U.S. Treasury's Office of the Comptroller of the Currency. Unless lenders cut principal owed to reflect the current market value of properties, the same thing may happen this year, Miller said.

"The biggest reason modifications end up re-defaulting is because they are in markets where prices have continued to go down," Miller said in an interview. "When people are underwater and don't see an end to it, a lot of them just walk away, even if they can make their payments, because they don't want to be wiped out financially."

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Banks have resisted writing off mortgage principal. The government's Hope for Homeowners program, created last year to refinance troubled loans into fixed-rate mortgages, has been shunned by lenders in part because it requires them to write down principal to 90 percent of a property's current value, said Alan White, a law professor whose three-year term on the Federal Reserve Board of Governors Consumer Advisory Council ended in December. Lenders have approved only 25 loans under the program, the Department of Housing and Urban Development said Feb. 3. Congress is debating ways to retod it.

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Half-million square feet of retail space lost due to downturn

By THOR KAMBAN BIBERMAN
The Daily Transcript

SAN DIEGO — With the closing of Mervyn's, Linens 'N Things and other retailers here, San Diego County has experienced 562,390 square feet of negative net retail absorption since the year began, and Circuit City's demise could make the figures worse.

So said Sean Yousofy, a managing director with PGP Valuation, which sponsored a session on the state of the commercial and residential markets at Symphony Towers Thursday.

Yousofy, who said the countywide retail vacancy rate has climbed from 3.6 percent at year-end to 4.1 percent now, said while we are in for a very rough time, the spaces should refill — if not immediately, almost certainly within the next 12 months.

Kohl's, for example, has pledged to take at least a couple of the Mervyn's locations here.

"In my opinion, it will take a year to rebound, but after that we should be OK," Yousofy said. "The shops will get re-absorbed."

Each of the speakers addressed the crisis that has paralyzed the markets in confidence.

"We need to educate people. We have been inundated with bad news, but in point of fact, it's not really that bad," Yousofy said.

Yousofy also disagrees with those who are saying there could be a 50 percent or even 60 percent decrease in commercial property values over the next year, adding that while he expects an increase in commercial property foreclosures, he doesn't expect they will be nearly as devastating as those in the housing market.

Yousofy said unlike those cases where homebuyers put little or no money down, most of the people who purchased commercial properties had to make substantial downpayments.

"They were generally more prudent," he said.

Sometimes, however, properties will get in trouble despite a landlord's best efforts.

They had no way of knowing Mervyn's, Linens, and Circuit City would vanish, and are watching nervously as Sears, Macy's and Ann Taylor struggle to right their ships.

Norman Miller, director of the Masters in Real Estate Program at the Burnham Moores Institute for Real Estate at the University of San Diego, said he thinks it will take the retail market about 1 1/2 years to bottom out.

Miller said commercial markets could be helped a great deal if the U.S. government agreed to funnel about \$500 billion into the commercial mortgage-backed securities (CMBS) market.

These securities could back all kind of commercial projects, including apartments.

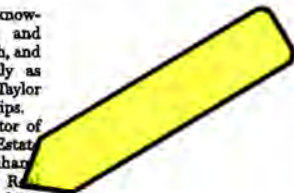
Even in downturns, San Diego's apartment market has generally outperformed those in most other parts of the country.

Still, vacancies appear to be climbing here as well. The good news is even if the apartment vacancy edges up a bit in the county, it still will only be about 5 percent.

"People need a place to live even if they don't have a job," Miller said.

The economy may be difficult.

See Retail space on 9A



Retail space

Continued from Page 9A

cult, but it also presents opportunities. Miller said several of his masters program students have pooled their resources to purchase distressed housing.

About one in four homeowners here are in a negative equity position. Miller noted it is worse in Nevada, where 48 percent of homeowners are "underwater" in this way.

Miller noted the housing situation is bad-enough here where foreclosures are now more than 50 percent of the total residential sales.

Some areas such as portions of Chula Vista, are worse than that.

"You'll even see differences within the same zip codes,"

Miller said.

And when does he expect residential prices to rebound back up to where they were at the peak in 2006? Miller said it could be 2016 before that happens.

Lance Dore, PGP Valuation vice president of governmental affairs, said institutional memory can be crucial in this economy. "Nobody who has been in business for 15 years or less has seen a cycle like this," Dore said.

San Diego's residential market has been hit hard, but as Edward Carlson, a PGP Valuation senior managing director noted, we are in much better shape than in the Inland Empire.

"I can't tell you how many

projects there have been stopped in mid-span," Carlson said, "and the lot prices are well below the finished costs."

Even here, Carlson said approved tentative maps, which are like the coin of the realm to developers in good times, have little meaning in this economy.

What's positive, Carlson said, is with few homes and condominiums being built (downtown condominium construction is nearing its end), the market will have a chance to catch its breath.

"What's more, builders are starting to buy lots again," Carlson said.

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February 11, 2009

S.D. banks seek more details on second bailout

By Mike Freeman
STAFF WRITER

San Diego bankers say they need more details to judge whether they'll benefit from Bank Bailout 2.0 — the second round of the federal government's effort to prop up ailing financial institutions.

Like Bailout 1.0, this plan emphasizes aid to very large banks, not smaller, community banks, the kind that are based in San Diego.

For example, banks with more than \$100 billion in assets will be required to undergo a "stress test" to determine

SEE **Bailout, C4**

chief executive of San Diego Trust Bank, which has not sought federal funding.

For institutions big and small, the Treasury Department has attached more strings to its investment this time. These include limits on executive pay, limits on quarterly dividends to 1 cent per share, a ban on share repurchases until the government investment is repaid as well as on cash acquisitions unless the takeover is orchestrated by regulators.

Hans Ganz, chief executive of the parent of Pacific Trust Bank, said a decision by the bank to seek bailout money last year was a good one. It got \$19.3 million in November.

"We got ours early, and we're glad we did," Ganz said. "The rules are now constantly changing for people trying to get new money."

The latest plan seems to have a different emphasis from Bailout 1.0, said David Ely, a finance and banking professor at San Diego State University.

"Before, the idea was to take banks that were pretty strong and give them some capital" in hopes of boosting lending, Ely said. "Now the posture seems to be, 'We have banks that are truly troubled, and we will provide the capital so they can keep going. But we won't let them do anything that might threaten their viability.'"

Banks getting government funds now must prove they are using the money to increase lending, not hoarding it as many apparently did with the first round of bailout dollars.

They also must commit to participate in programs designed to ease home foreclosures. There is \$50 billion in government money committed to preventing foreclosures by helping to reduce monthly payments for homeowners.

"That might start to have some impact," said Norm Miller, a real estate professor at the University of San Diego. "The problem is most can't qualify because they're too far under-

► BAILOUT

CONTINUED FROM C1

Some S.D. banks took cash but weren't needy

whether they have enough capital to keep lending while absorbing losses from bad loans in a worsening economy. Banks that undergo the stress test will have access to government investment, or "buffer capital."

Because San Diego is not a financial center, all locally based financial institutions have assets well under \$100 billion. For these smaller banks, government investment will be available after a "supervisory review," according to the Treasury Department.

Just how thorough that review would be is unclear.

A handful of San Diego County banks received government capital during the first

round of bailout funding. At the time, most said they weren't in dire need of more capital.

They applied because the government investment was inexpensive — preferred shares pay a 5 percent dividend to the Treasury — and private capital wasn't available at the same price. Moreover, the extra funding provided a buffer as the economy worsened.

For the most part, local banks avoided making subprime mortgages or buying risky mortgage-backed securities that have hurt many big banks. But several community banks have seen rising loan delinquencies from construction and land-purchase loans they made to developers during the housing boom.

They also are suffering from the overall economic downturn.

"The problem the community banks have is, as the economy continues to deteriorate, even the most credit-worthy, good customers start to have difficulty," said Michael Perry,

water (with home values) or they've lost their job."

Another part of the plan calls for the government to team up with private investors to buy bad assets from banks. Just how the partnership will work remains unknown.

It is also unclear how the prices of mortgage-backed securities and other troubled assets — where there is virtually no market today — will be determined.

"It is going to be very difficult to find the value of these assets," said Ely, the SDSU professor.

Mike Perdue, president of San Diego's Pacific Western Bank, said bankers will have a better idea about the plan once its details emerge.

"One thing I hear people say is we like the plan, now what is it?" Perdue said. "What we know about it sounds good. Now let's get some details."

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NEW YORK POST

HOME LOAN ASSIST

By MICHAEL GRAY

February 6, 2009 --

A cornerstone of the economic recovery plan that President Barack Obama is expected to unveil Monday will be modifying problem mortgages, The Post has learned.

In a nod to Main Street over Wall Street, sources familiar with the plan say Treasury Secretary Tim Geithner plans to allocate almost half of the remaining \$350 billion in funds from the Trouble Asset Relief Program to the so-called "Mo Mod," or mortgage modification, platform.

"Mo Mod" is an algorithmic mortgage processing program that can rewrite up to 500,000 loans a month, and will be a major part of Treasury's plan to help repair tattered bank balance sheets.

The 21-day "Mo Mod" program works by structuring a new mortgage that more accurately reflects a home's worth so that a troubled borrower no longer owes more on their home than the property is worth.

The process then enables a lender to pool these new mortgages together into securities that reflect more accurately a home's value, which makes them less risky for investors.

As outlined, this plan will be much broader in scope than the Federal Deposit Insurance Corp.'s plan with IndyMac, which was initiated by FDIC Chairman Sheila Bair and has only been able to rework about 5,000 mortgages since last summer.

But it will also bail out borrowers who helped trigger the housing crisis by taking out loans they were unable to pay back from the outset, something that has drawn criticism because it effectively rewards the bad behavior of rogue borrowers and lenders.

The "Mo Mod" platform relies on proprietary technology developed by a Ponte Vedra Beach, Fla.-based real-estate appraisal firm Smithfield & Wainwright, which built the system over 20 years and uses it for banking clients looking to liquidate mortgage holdings.

A spokesperson for Smithfield & Wainwright declined to comment on the plan. The Treasury Department did not return calls.

Stopping the slide in housing prices is a priority for the Obama administration, which is also considering providing government guarantees for home loans that have been modified by their servicers in order to stem a surge of foreclosures that's hammering property values.

The "Mo Mod" plan comes as a record 19 million US houses stood empty in January of 2008, and, according to real-estate Web site Zillow.com, US homeowners lost a record \$1.5 trillion in equity last year.

About one-third of owners whose home values drop 20 percent or more below their loan principal will "hand the keys back to the bank," said Norm Miller, director of real estate programs for the School of Business Administration at the University of San Diego.

"When you're underwater and prices continue to fall, you tend to walk," Miller said in an interview. "It's a downward spiral that's tough to stop because it feeds on itself. Foreclosures encourage other foreclosures and falling prices discourage buying." mgray@nypost.com

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Article published Feb 8, 2009

Feb 8, 2009

Record 19 million homes stood vacant in 2008

Homeownership in US falls to an 8-year low

By Kathleen M. Howley BLOOMBERG NEWS

A record 19 million U.S. homes stood empty at the end of 2008 and homeownership fell to an eight-year low as banks seized homes faster than they could sell them.

The number of vacant homes climbed 6.7 percent in the fourth quarter from the same period a year ago, the U.S. Census Bureau said in a report last week. The share of empty homes that are for sale rose 2.9 percent, the most in data that goes back to 1956. The homeownership rate fell to 67.5 percent, matching the rate in the first quarter of 2001.

The worst U.S. housing slump since the Great Depression is deepening as foreclosures drain value from neighboring homes and make it more likely owners will walk away from properties worth less than their mortgages. About a third of owners whose home values drop 20 percent or more below their loan principal will "hand the keys back to the bank," said Norm Miller, director of real estate programs for the School of Business Administration at the University of San Diego.

"When you're underwater and prices continue to fall, you tend to walk," Miller said in an interview. "It's a downward spiral that's tough to stop because it feeds on itself. Foreclosures encourage other foreclosures and falling prices discourage buying." The figures demonstrate the intensity of the U.S. housing crisis as President Obama considers ways to help homeowners.

The Obama administration is considering government guarantees for home loans modified by their mortgage companies, seeking to stem the record surge of foreclosures that's hammering property values.

The proposal, which may also have taxpayers share in the cost of reducing mortgage payments, is aimed at shielding lenders from default after they loosen loan terms for struggling borrowers. Comptroller of the Currency John Dugan, who regulates national banks, said last week that "working out the details of it is still something that's ongoing."

Congress and the new president are grappling with how to repair the housing market as the recession enters its second year and unemployment rises. The U.S. economy shrank the most in the fourth quarter since 1982, contracting at a 3.8 percent annual pace, the Commerce Department said on Jan. 30. The U.S. had 130.8 million housing units in the fourth quarter, including 2.23 million empty homes that were for sale, the Census report said. The vacancy rate was 3.5 percent in urban areas and 2.6 percent in suburbs, the report said.

In addition, the report counted 4.1 million vacant homes for rent and 4.8 million seasonal properties.

"Wealth loss and housing in combination with loss in the equity market will have ripple effects," said George Mokrzan, senior economist at Huntington National Bank in Columbus, Ohio. "The silver lining is that, while home prices are coming down, incomes have stayed about the same, and in a lot of markets we'll hit equilibrium this year. That's a good sign for the long term."

Most foreclosures are contained in the report's "other" category, which includes homes tied up in legal proceedings as well as properties that are empty because the owner is renovating and living somewhere else, according to the Census Web site. There were 7.8 million homes in that category in the fourth quarter, up from 7.3 million a year earlier. There were 2.22 million new foreclosures in 2008, an average of 6,090 a day, according to Washington-based Hope Now Alliance. Those resulted in 917,000 property sales, according to the group that represents 27 mortgage lenders and servicers.

U.S. banks owned \$11.5 billion in homes seized from delinquent borrowers at the end of the third quarter, according to the Federal Deposit Insurance Corp. in Washington. That's up from \$5.4 billion a year ago.

The U.S. housing market lost \$3.3 trillion in value last year and almost one in six owners with mortgages owed more than their homes were worth as the economy went into recession, Zillow.com said in a report last week.



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The Seattle Times

Saturday, February 7, 2009 - Page updated at 12:00 AM

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Record number of homes sitting empty

By Kathleen M. Howley
Bloomberg News

A record 19 million U.S. houses stood empty at the end of 2008 as banks seized homes faster than they could sell them and prices continued to fall.

The fourth quarter's all-time high was 6.7 percent above a year ago, when 17.8 million properties were vacant, the U.S. Census Bureau said in a report Tuesday. The vacancy rate, the share of empty homes for sale, rose to 2.9 percent in the last quarter, the most in data that goes back to 1956.

The worst U.S. housing slump since the Great Depression is deepening as foreclosures drain value from neighboring homes and make it more likely owners will walk away from properties worth less than their mortgages.

About a third of owners whose home values drop 20 percent or more below their loan principal will "hand the keys back to the bank," said Norm Miller, director of real-estate programs for the School of Business Administration at the University of San Diego.

"When you're underwater and prices continue to fall, you tend to walk," Miller said. "It's a downward spiral that's tough to stop because it feeds on itself. Foreclosures encourage other foreclosures and falling prices discourage buying."

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Record 19 Million Empty Homes

Wednesday, February 4, 2009 9:52 AM

By: Greg Brown

The number of empty homes — for sale or rent — has hit a record 19 million, the U.S. Census Bureau reports.

As foreclosures mount and banks seize properties, the number of them sitting empty rose by 6.7 percent from the fourth quarter of 2007. The number of homes for sale rose to 2.9 percent of all homes, the highest since the agency began tracking data in 1956.

Home ownership, meanwhile, has fallen to 67.5 percent, a low not seen since the housing boom began in early 2001.

All this has prompted politicians to recast the stimulus bill working its way through Congress as a home rescue bill as much as a jobs bill. Republicans in the Senate want tax breaks for buyers and up to \$300 billion in new mortgage subsidies, while Democrats seek to rewrite existing contracts and provide up to \$100 billion in direct aid to stop foreclosures.

"Most people recognize that housing itself is at the root of the current economic downturn," Senate Republican Leader Mitch McConnell told The New York Times.

"We should fix this problem before we fix anything else."

It could get worse before Congress can act.

Already, one in five home sales were due to a foreclosure in 2008, according to real estate Web site Zillow. Another 11 percent were short sales, where the bank voluntarily gives up principal in order to move the property to a buyer.

Up to one-third of borrowers who see a decline of 20 percent or more will eventually abandon their homes, predicts real estate expert Norm Miller at the University of San Diego.

We're already there. The latest S&P/Case-Shiller housing price index shows prices fell 18.2 percent in the year ending in November, the latest report available. The 10-city index declined 19.1 percent.

"When you're underwater and prices continue to fall, you tend to walk," Miller told Bloomberg News.

"It's a downward spiral that's tough to stop because it feeds on itself. Foreclosures encourage other foreclosures and falling prices discourage buying."

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SAN DIEGO DAILY TRANSCRIPT

February 6, 2009

Real estate classes filling up despite statewide drop in licenses

By JEN LEBRON KUHNEY
The Daily Transcript

SAN DIEGO — At Mesa College on Monday night, Professor Joe Chu, was drawing boxes and grids on a white board while his students trickled in. A couple students looked like typical undergrads.

Most looked like they're in their mid-20s to 30s. Two appeared old enough to be the youngest students' parents.

All took their seats silently, flipping through newly acquired syllabuses, packets of discussion questions and books.

While it was the second week of class in Chu's Real Estate 101 class, for some of his students, it was their first night in the process of getting their California Real Estate License.

Chu's class is one of four

offered from the San Diego Community College District.

Between the four, there were only five empty seats in classes of approximately 35, according to the district's Web site.

To obtain a salesperson's license in California, one has to take three college-level classes in Real Estate Principles, Real Estate Practice and a California Department of Real Estate-approved elective course.

All three classes can be taken at a community college or through various sources online.

Brokers, on the other hand, have to take either eight courses and have two years of full-time sales experience or a four-year degree from an accredited college.

As of December, there were more than half a million peo-

ple throughout California who either have their real estate broker's or salesperson's license.

Since June 2008, more than 1,200 people each month have been issued broker's or salesperson's licenses.

While the numbers may seem high, in 2005, there were 5,000 to 7,000 total licenses issued every month.

California Department of Real Estate spokesman Tom Pool said the department did not have San Diego County-specific numbers for issued licenses.

The numbers went down "for fairly obvious reasons," Pool said.

"The market, like any other, is cyclical," he said.

Between housing prices

See Licenses on 3B

Licenses

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being down 30 percent year over year in San Diego County and news of real estate fraud from the boom years, Pool said fewer individuals have been interested in obtaining their licenses.

However, Mark Reidy the director of the Burnham-Moores Center for Real Estate at the University of San Diego, has not seen a similar trend at his school.

Reidy said the interest level in the real estate department has increased over the past year. He said the increased interest could be due to better advertising of the program, or possibly because people see now as an opportune time to continue their education.

He said the program at USD is not necessarily geared toward people who "want to sell houses," noting one does not need a college degree to do so. He said most of USD's undergraduates go into com-

mercial real estate.

"If they want a broker's license, a four-year degree counts much more than going to community college or anywhere else," he said.

He added that he does not think the standards for becoming a real estate agent are too lax, but continuing one's education after obtaining a license is very important.

"The world is changing so rapidly in real estate that you can't rest on your laurels. Whatever you learned two or three years ago doesn't work right now," he said.

Erik Weichelt, president of the San Diego Association of Realtors, agreed with Reidy and said the association has frequent classes to keep its members up to speed with the market.

To be a Realtor, one must first be licensed by the California Department of Real Estate and then take supplementary classes in ethics with

the Realtors' association.

However, not everyone who takes classes wants to sell houses.

At the community college level, some students are more interested in learning how real estate works than they are in getting a license to buy or sell homes.

Kathleen Schearing, a controller for **Commercial Facilities Inc.**, was in Chu's Real Estate 101 class. She said she thinks the class will help her get a better understanding of real estate and help her in her career.

While she is not necessarily looking to become a real estate agent in the future, she is interested in the process of buying and selling homes: as investments.

Schearing initially became involved with investment properties "by accident" when she and her husband purchased a home, then found a "better one." They ended up

renting out the first home and living in the second.

While Schearing said she was interested in more rentals, she would not be opposed to flipping homes either.

Despite having some experience buying and selling properties, she said she sees a lot of value in coming to class.

"I figure there's still a lot to learn," she said.

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Reality tempers optimism in real estate talk

By REBECCA GO
The Daily Transcript

SAN DIEGO — Real estate industry players are well past the stage of denial, if Wednesday's real estate conference at the San Diego Marriott is any indication.

The featured speakers and panelists at the annual event — organized by the University of San Diego's Burnham-Moore Center for Real Estate — repeatedly described an environment in which cash is king, financing is scarce and troubles are far from over.

"I didn't come here with answers or solutions," said keynote speaker Richard Davis, U.S. Bancorp CEO, after recapping the historic deterioration of the financial sector and the rise of government intervention in 2008. "I came to tell you this is where we are."

The conference drew nearly 600 attendees and took place as President Barack Obama was announcing his \$75 billion plan to stem foreclosures, which Davis said totaled 1 million in 2008.

The goal is to lower homeowners' payments to no more than 31 percent of their income, using incentives and penalties to cajole lenders into participating.

Financial markets didn't completely buy into the idea — the Dow closed up only slightly, while the S&P and the Nasdaq both ended

down — but Davis and a few of his fellow speakers sounded optimistic about government action.

Obama's housing economic stimulus package, Davis said, will provide more than \$100 billion in new funds.

However, the funds will aid the housing market in bottoming out sooner rather than later, he said.

Davis also said that Treasury Secretary Timothy Geithner's financial rescue plan would encourage lending within the next few

See Real estate on 4A

Real estate

Continued from Page 1A

months, although perhaps through the secondary market initially.

"Never before have two things mattered more (to the banking industry) than the TARP (Troubled Assets Relief Program) ... and the stimulus plan," Davis said. "It matters to everyone, but boy does it matter to us, because it's everything we are. And I would suggest that the outcome of that future is directly related to yours."

In the meantime, funding for real estate remains limited. Investors are demanding higher returns, while banks worldwide are tightening underwriting standards and trying to reduce the number of real estate assets in portfolio.

San Diego-based California Bank & Trust, for example, has done only one residential loan in the last two years, said the institution's CEO, David Blackford.

Issuance of commercial mortgage backed securities has dried up, further hindering bank liquidity.

"It's hard to find real estate financing anywhere," agreed Gayle Starr, senior vice president and director of capital markets for AMB Property Corp.

Starr recounted how certain Japanese banks are refusing to make loans for longer than three years and are lending sums no greater than 45 percent to 50 per-

cent of property value.

Obtaining capital may be easier closer to home, said Daniel Phelan, president and CEO of Pacific Southwest Realty Services, which has an office in San Diego.

Phelan pointed to conservative lenders now with a capital advantage — such as smaller regional or community banks, credit unions and small life insurance companies — as well as private equity and government-sponsored enterprises.

Panelists worried about the billions of rollover loans coming due within the next 10 years: as much as \$171 billion in 2009 alone.

They urged those with looming maturities to start talking with lenders early and exploring extension options.

Many special servicers are trying to be proactive and extend loan terms, said Rebekah Brown, vice president of J.P. Morgan's Asset Management division.

"But defaults and delinquencies are so high that extensions only make sense if there's equity," she added.

Opportunities will come in distressed properties and those with less variable demand, such as medical offices and student housing, Brown said.

The Associated Press contributed to this report.
rebecca.go@sddt.com
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February 19, 2009

Commercial real estate's crisis point approaching?

\$171 billion in loans coming due this year

By Mike Freeman
STAFF WRITER

With credit markets still shaky, about \$171 billion in loans backed by offices, shopping centers, hotels and other commercial buildings are coming due this year.

Experts increasingly wonder whether there's enough credit capacity in the system to refinance them.

Yesterday, at a conference sponsored by the Burnham-Moores Center for Real Estate at the University of San Diego, bankers and real estate experts tried to tackle the crucial questions facing the market.

Two of them were: When will the credit freeze thaw, and what can commercial landlords expect when dealing with lenders?

The overall message was that it's too soon to know. Too much uncer-

► COMMERCIAL CONTINUED FROM C1

tainty remains over the direction of the economy and federal efforts to shore it up.

For months, experts have been saying commercial buildings will be the next shoe to drop in a real estate-led downturn that began with toxic subprime home loans and has spread to every sector of the economy.

One reason for concern is that the market for commercial-mortgage-backed securities — bondlike investments backed by bundled commercial mortgages — has all but dried up. Securities accounted for half of commercial real estate loans during the best years of 2006 and 2007.

If landlords can't refinance, it could lead to distress sales as they're forced to get rid of their buildings or face foreclosure — further driving down values of real estate assets — many of which are secured by mortgages held by banks.

While the market in commercial-mortgage-backed secu-

rities is stalled, banks and life insurance companies are still making commercial real estate loans.

But they've tightened their standards significantly from the easy-credit days. Lenders are requiring more equity — essentially a larger down payment — and charging higher interest rates on loans.

Where landlords may have been able to get a loan for 80 percent of a building's value during the boom, lenders now are limiting loan amounts to as little as 50 percent of value.

"It's hard to find real estate financing anywhere in the world right now, with the exception of China," said Gayle Starr, senior vice president at AMB Property Corp. of San Francisco. "The vanilla deals are all that's getting done in this environment."

Meanwhile, the value of commercial property has fallen in many cases as the economy has deteriorated. Across all types of property, values dropped 17 percent in 2008, said Rebekah Brown, a vice president in asset management for

JPMorgan in New York. Forecasts call for values to fall 15 percent further before stabilizing.

David Blackford, chief executive of California Bank & Trust, said the bank isn't financing many new commercial real estate loans because there's no need for new buildings.

"So we're focused on refinancing, and we're most focused on customers who have a lot of deposits with us," he said.

Richard K. Davis, chief executive of Minneapolis-based U.S. Bancorp, said that a year ago the nationwide unemployment rate was 4.8 percent. Today, it's 7.6 percent and rising. If it goes up to 9.5 percent, almost everyone will know someone who has been laid off, he said.

In such an environment, banks are reluctant to stretch too far when in making loans.

Is the current economic downturn "at bottom, near bottom or just beginning?" Davis asked. "Who knows?"

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[February 19, 2009]

Commercial real estate's crisis point approaching?

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Two of them were: When will the credit freeze thaw, and what can commercial landlords expect when dealing with lenders? The overall message was that it's too soon to know. Too much uncertainty remains over the direction of the economy and federal efforts to shore it up.

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For months, experts have been saying commercial buildings will be the next shoe to drop in a real estate-led downturn that began with toxic subprime home loans and has spread to every sector of the economy.

One reason for concern is that the market for commercial-mortgage-

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Where landlords may have been able to get a loan for 80 percent of a building's value during the boom, lenders now are limiting loan amounts to as little as 50 percent of value.

"It's hard to find real estate financing anywhere in the world right now, with the exception of China," said Gayle Starr, senior vice president at AMB Property Corp. of San Francisco. "The vanilla deals are all that's getting done in this environment." Meanwhile, the value of commercial property has fallen in many cases as the economy has deteriorated. Across all types of property, values dropped 17 percent in 2008, said Rebekah Brown, a vice president in asset management for JPMorgan in New York. Forecasts call for values to fall 15 percent further before stabilizing.

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Is the current economic downturn "at bottom, near bottom or just beginning?" Davis asked. "Who knows?" To see more of The San Diego Union-Tribune, or to subscribe to the newspaper, go to <http://www.uniontrib.com>.

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SAN DIEGO DAILY TRANSCRIPT

February 16, 2009

On the Agenda

By Rebecca Go

Real estate and investing continue to be subjects of interest and uncertainty, and a half-day conference organized by the University of San Diego's Burnham-Moores Center brings in experts from all over the nation to shed some light.

The Wednesday program, which includes U.S. Bancorp's CEO as the keynote speaker and two panels, will cover the investment outlook and the local real estate market.

The local Construction Specifications Institute holds a seminar Tuesday starting at 8 a.m. on using, understanding and interpreting construction documents. For more information, visit sandiegocsi.org.

The Association of Corporate Growth examines the state of the capital markets at its monthly meeting Tuesday from 4-6 p.m. To register, visit acgsd.org.

Connect hosts a roundtable discussion with surfing world champion and action sports industry veteran Peter "PT" Townend on Wednesday from 7-9 a.m. For more information, contact Taylor Peterson at tpeterson@connect.org.

The Burnham-Moores Center for Real Estate at the University of San Diego holds its 13th annual Real Estate Conference on Wednesday from 7:30-11:30 a.m. The nation's leading bankers, institutional investors, hedge fund managers, mortgage bankers and workout specialists gather to discuss the market. To register, visit sandiego.edu/annual.

The National Association of Women Business Owners takes on tax season Wednesday by bringing in an expert to dispel tax myths for small businesses and the self-employed. Learn the dos and don'ts at this luncheon from 11:30 a.m. to 1:30 p.m. For more information, visit nawbo-sd.org.

The San Diego North Chamber of Commerce invites regional and state experts to its business forecast for the year ahead. The Wednesday event starts at 11:30 a.m. and includes lunch. For more information, visit sdncc.com and click on "Major Events" under "News & Events."

The Carlsbad Chamber of Commerce honors local businesses at its Annual Business Awards Dinner at 6 p.m. Friday. The green event will also feature marine life artist Wyland and Aptera Motors' ultra-high mileage car. For more information, visit carlsbad.org.

MISSION VALLEY NEWS & VIEWS

February 2009

BILL OSTREM NAMED CHAIRMAN EMERITUS BY THE UNIVERSITY OF SAN DIEGO'S BURNHAM-MOORES CENTER FOR REAL ESTATE

William "Bill" Ostrem, President of The EastLake Company, LLC and The Yokohl Ranch Company LLC, was recently honored with the title of Chairman Emeritus by the University of San Diego's Burnham-Moores Center for Real Estate.

Ostrem was recognized for his dedicated leadership, support, and contributions to the Burnham-Moores Center and for his service as chairman of its Residential Real Estate Committee of the Policy Advisory Board from 2005-2008.

"We've been so fortunate to have Bill Ostrem serve as chair of the Center's Residential Real Estate Committee for the past several years," said Louis Gallupo, Director of Residential Real Estate at the University of San Diego. "Bill has been instrumental as chairman by leading the committee, advising and supporting our faculty and staff, donating his time and personal gifts, and applying his real estate expertise to help achieve the Center's goals of maximizing students' opportunities to get involved directly in the real estate industry. We're so grateful for all his efforts and thank him for his commitment to the Center."

As one of 41 senior real estate executives on the Residential Real

Estate Committee of the Policy Advisory Board, Ostrem has offered guidance, insight and support to the Burnham-Moores Center's faculty and staff. He also has provided essential input in the areas of



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curriculum development, programming and conferences, student career development, applied projects and the expansion of real estate industry relationships.

"I'm very pleased to be named Chairman Emeritus by the University of San Diego's Burnham Moores Center for Real Estate," said Ostrem. "The Center is an excellent institution that provides exceptional educa-

"Bill Ostrem" *(Con't from Page 4)*

tional opportunities in real estate and offers a nationally recognized conference series, incredible connections with the real estate community, career and research services, and so much more. It's truly been an honor to serve as chairman of the Residential Real Estate Committee of the Policy Advisory Board, and I look forward to my continued involvement with the Center."

Recognized throughout San Diego for his achievements as the President of The EastLake Company, LLC, master planners and developers of the 3,200-acre award-winning EastLake community in Chula Vista, Ostrem also

serves as President of The Yokohl Ranch Company LLC, master planners of the proposed 36,000 acre Yokohl Ranch community situated in the foothills of Tulare County, CA.

The Burnham-Moores Center, part of the University of San Diego's School of Business Administration, strives to deliver outstanding education, industry outreach, career services and cutting edge research to advance socially responsible leadership in real estate. To learn more about the University of San Diego's BurnhamMoores Center for Real Estate, visit www.usdrealestate.com.

Changing Market Draws Agents Back to Residential Real Estate

BY TARA SHARP

With home prices down and distressed sales up, industry professionals have been forced to adapt to a changing market.

Last year's median home price in San Diego County dropped 24.4 percent to \$360,000, due in large part to the continuing flood of foreclosures, which made up more than 50 percent of existing homes sold in December, according to MDA Data-Quick of La Jolla.

However, increasing sales — which rose nearly 35 percent in December year over year — is enticing more workers back into real estate.

"There are people coming into the industry," said Louis Galuppo, residential real estate director at Burnham-Moores Center for Real Estate at the University of San Diego. "I think there are people that believe they can still get work. Some people believe we're close to the bottom, if not at the bottom."

The number of licenses issued statewide jumped to 678 brokers and 1,011 salespeople in December from 469 brokers and 849 salespeople in November, according to the state Department of Real Estate in Sacramento. The statewide number of licensees declined to 532,531 in December from 549,244 in December 2007.

Erik Weichelt, 2009 president for the San Diego Association of Realtors, says he is happy to see his association growing again.

In December, his trade group counted 9,965 members, an increase from 9,910 in November but down from 10,866 in December 2007.

"We're hopeful that we're on our way back to at least a stabilized market," said Weichelt.

For now, agencies are cutting costs by downsizing, says Galuppo, going down to 2,000 from 15,000 square feet, for example,

and doubling up on desks and having sales staff work at home.

Galuppo says he's seeing a new approach to the business emerging with the large numbers of short sales — when the owner sells the property for less than he or she owes on the mortgage to avoid a foreclosure — and foreclosures on the market.

"Lenders have to look for new ways of disposing of these properties," said Galuppo. "They don't have the internal personnel or infrastructure necessary."

Among the things he says lenders need to do is use brokers specializing in real estate-owned (i.e. foreclosed) properties and selling pools of these properties to funds and groups of investors.

Repair, Refocus

In the early 2000s, the flood of new licensed agents meant more competition, says Kris Berg, who with her husband,

Steve Berg, is the owner of a four-person brokerage, San Diego Castles Realty.

But when values dropped, there were still a lot of agents fighting for a smaller piece of the pie.

"I think this is really a good thing for the industry," said Berg. "There were too many agents, perhaps, under-qualified and under-prepared, lacking professionalism and expertise."

Berg says she gives her clients control of the sales process by constantly keeping them involved. Her clients can perform transactions online, such as signing documents electronically and checking listings on the Web.

"I see this as a tremendous opportunity to repair and refocus, to really change our philosophy about the customer, professionalism and ethics," said Berg. "The agents and the brokers who can accomplish that ... are going to come out of this ... stronger and more effective."



Louis Galuppo



Kris Berg

California Real Estate Journal Newswire Articles
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• Feb. 09, 2009

Green Urban Core Planned For Suburban S.D. **Otay Ranch project could be a model for future energy-efficient community development**

By MANDY JACKSON

CREJ Staff Writer

The **Corky McMillin Cos.** is designing a new urban core in San Diego County right in the middle of the Chula Vista suburbs that could be a model for future development.

The 210-acre Eastern Urban Center has long been intended as the urban heart of Otay Ranch, a sprawling master-planned community on the city's east side. San Diego-based McMillin's project is part of a **U.S. Green Building Council's** Leadership in Energy and Environmental Design pilot program and it has benefited from an energy-efficiency research project funded by state and federal agencies.

The Eastern Urban Center, about 20 miles southeast of downtown San Diego, will have a mix of medium- and high-density residential and commercial development with 3.5 million square feet of office, civic and retail space, and 3,000 multifamily housing units.

McMillin's property is east of the South Bay Expressway, the toll road portion of State Route 125, and sits between Birch Road and Hunte Parkway. It is next to the two-year-old Otay Ranch Town Center, a 590,000-square-foot regional mall, and 500 acres the city has set aside for a single- or multi-university campus.

The project is part of a national research project that involves the **National Energy Center for Sustainable Communities**, with funding from the U.S. Department of Energy and the California Energy Commission.

It also is one of 44 projects in California and three in San Diego County that are registered as pilot projects with the USGBC's Leadership in Energy and Environmental Design pilot program for rating neighborhood developments.

McMillin has been working on the project for four years. It is expected to have a hearing before the Chula Vista City Council in mid-2009.

"We're working on getting the entitlements and environmental review completed," said Todd Galarneau, project manager for the Corky McMillin Cos. "The next step is the market needs to turn around for us and cooperate. These projects are very challenging, even in the best of times."

Even when the real estate market improves, it still will take a while to build out the Eastern Urban Center. In Otay Ranch, there are 18 planning areas divided into villages that take three to five years to build out. Because the density in the Eastern Urban Center is so much more intense, Galarneau said it could take 15 to 25 years for total build out.

"This is intended to be the downtown for the Otay Ranch master plan," he said. "Otay Ranch is at 30 units per acre now and our averages are 30 to 35 percent higher. It's a quantum leap forward, a real paradigm shift."

The Eastern Urban Center is designed with something for everyone. It will have housing, office, retail and civic uses within walking distance of each other. The master plan is a layered network of plazas, town squares, trails and widened sidewalks that provide connections to the different elements of the Eastern Urban Center and to neighboring single-family housing, business parks, shopping and the future university campus.

"There's no single unit that's more than a three-minute walk from a park, plaza or town square," Galarneau said. "It will have 45 percent less vehicle use than the typical project designed in that community."

The site also will be served by local buses and regional bus rapid transit planned by the San Diego Association of Governments. Bus rapid transit is envisioned to take commuters from the center of the Eastern Urban Center to its borders within 10 minutes and to downtown San Diego within 30 minutes.

Greening the Neighborhood

The LEED for Neighborhood Development pilot program integrates principles of smart growth, new urbanism and green building. It evaluates projects on criteria related to smart location and linkage to the community at large, neighborhood pattern and design, and green construction and technology.

The USGBC began pilot testing LEED for neighborhood development in early 2007 in collaboration with the U.S. Green Building Council, the **Congress for the New Urbanism** and the Natural Resources Defense Council.

Sophie Lambert, director of LEED for Neighborhood Development, said the pilot program gets developers to look at issues such as location, how people get to and from their buildings, the urban form, and walkability. Projects in the pilot program range from single-building infill developments that are catalytic for their neighborhoods to master-planned projects with several buildings.

The USGBC plans to launch the neighborhood development rating system for the general public by the end of the year.

The **National Energy Center for Sustainable Communities** studied the Eastern Urban Center plan, made recommendations to increase its energy efficiency and forwarded a 500-page draft report to the California Energy Commission for its review last month.

The NECSC was initiated with Department of Energy seed money to build a partnership between a university, a committed community and a technology research institute to integrate efficient and renewable energies into large-scale development projects.

Chula Vista is the committed community. Doug Newman, director of the NECSC, is based out of San Diego State University. The center's independent research partner is the Chicago-based Gas Technology Institute. Several local, state, national and international agencies, institutes and universities have been involved in the center's research.

"The long-term objective is to build a permanent research and demonstration facility within the city of Chula Vista," Newman said.

The NECSC research regarding the Eastern Urban Center and another proposed development in Chula Vista analyzed energy efficiency and reduction of carbon emissions by looking at advanced energy technologies and determining to what extent the technologies would reduce peak energy demand and improve utilization of energy.

Key to the analysis was finding technology that could be reasonably and economically implemented and accepted by the market while increasing energy efficiency by at least 25 percent above California's Title 24 building efficiency standards.

The research looked at how community design improved building performance by using mixed-use,

moderate density, transit-oriented measures to reduce carbon emissions, urban runoff, the heat island effect and other factors.

"There was significant energy efficiency and emissions reductions from the developers' own plans," Newman said. "It was quite gratifying."

He said an important part of the analysis for the two Chula Vista projects was consideration of the maximum additional cost that the California building industry and consumers would accept for energy-efficient development. The Burnham-Moores Center for Real Estate at the University of San Diego assisted with that part of the research.

The Department of Energy and California Energy Commission were most interested in the result of focus groups that discussed barriers and solutions that might be considered by state, regional and local communities, according to Newman.

"It informed the formulation of the set of proposed business and public policy models that would accelerate adoption of policies throughout the state of California," he said.

For the foreseeable future, Newman said there will be an emphasis on direct and indirect economic incentives to promote energy-efficient development.

"Unless there are financial mechanisms that can be employed that pay the investors back while they're still engaged in the project, the prospect that developers will readily invest is significantly diminished," Newman said. "That is really where additional research is needed to look at public and private financial mechanisms. It is fundamental to being able to advance more resource-efficient design and development in the real world."

In addition to NECSC's formal report to the California Energy Commission, the center will release two reference guides in March. One is for development professionals and the other is for public agencies and financing entities.

In July 2008, the Chula Vista City Council gave city staff direction for developing green building standards for new development, which will include increased levels of energy efficiency and adoption of state green building standards for water use, indoor air quality and other items. In residential development, all housing units will have to be pre-wired and pre-plumbed for photovoltaic panels and solar hot water heaters.

"We hope that helps to promote installation of those renewable energy systems," said Brendan Reed, environmental resource manager for Chula Vista.

The Chula Vista City Council got an update last month on the city's green building requirements, but it is not soon scheduled to vote on an ordinance.

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County's economic outlook is still bleak

USD index plunges 2% on housing, jobless data

By Dan Calbreath
STAFF WRITER

Beleaguered by rising unemployment and a sluggish housing market, San Diego County's economy probably will remain weak through the end of this year, according to an index of economic indicators released yesterday.

The index, compiled by the Burnham-Moore Center for Real Estate at the University of San Diego, registered a sharp 2 percent decline, driven largely by a record high for unemployment claims and a record low for housing starts in January.

"The outlook for the local economy remains bleak at this point," said USD economist Alan Gin, who compiles the index.

Gin said it's possible that programs funded by the federal stimulus package will help slow and shorten the decline.

"It should help some, as will the efforts to help homeowners avoid foreclosure," Gin said. "The final element that is needed is stability in the financial system to the extent that credit will start flowing again."

Adrian Fleissig, an economist at California State University Fullerton, echoed Gin's findings in his index of economic indicators for Southern California, which also was released yesterday.

"The Southern California region, including San Diego, is continuing on a downward spiral," Fleissig said.

Fleissig said the region, which includes such hard-hit areas as Riverside and San Bernardino counties, may not begin to rebound until next year.

"Toward the middle or end of 2010, we may see some signs of growth, but nothing significant — especially not compared to where we were in 2005 and 2006, when the economy was doing really well," Fleissig said.

The USD index has been on an almost-unbroken decline since March 2006. For the past four months, it has declined by 2 percent or more per month. Any decline of more than 1 percent is considered a significant change.

Last month, four of the six indicators that Gin uses to compile the index

► ECONOMY CONTINUED FROM A8

were negative:

- **Housing permits.** In January, permits for residential construction dipped below the 100 mark for the first time since the county started keeping monthly records on permits in 1973. Only 82 single-family units and six multifamily units were authorized during the month.

- **Unemployment.** Initial claims for unemployment insurance topped 30,000 for the first time ever in January. By comparison, about 10,000 initial claims were filed each month at the height of the boom in the local economy.

Gin estimated that the unemployment rate in January was probably nearing 8 percent, a level not reached since 1983. (The state will release January local employment data next week.) He noted that 2008 was only the fifth time in the past 30 years that employment dropped year-over-year.

- **Hiring.** Help-wanted advertising, as measured by an index maintained by the online job service Monster.com, fell for the 29th straight month.

- **Consumer confidence.** Lo-

cal consumer confidence dropped 47 percent between January 2008 and January 2009, hitting its lowest point since *The San Diego Union-Tribune* began polling consumers in 1996.

The two bright spots in the USD index were local stocks, which rebounded significantly in January after losing more than a third of their value in 2008, and the U.S. index of leading economic indicators, which rose for the second month in a row.

But February has been a bad month for Wall Street, dragging down most local stock prices. And the national economic indicators, maintained by The Conference Board in New York, rose partly because of the Federal Reserve's attempts to bolster the financial system.

Gin said the national indicators could mean that the U.S. economy will hit bottom in the second half of this year. Even if the economy hits bottom, longtime Conference Board economist Ken Goldstein predicts "anemic growth" in the second half of 2009, with no "robust" growth until well into 2010.

SEE Economy, A9

SAN DIEGO BUSINESS JOURNAL

February 26, 2009

USD Index Loses 2 Percentage Points **San Diego Business Journal Staff**

An index measuring San Diego's economic health shows the patient getting worse, and little sign of a quick recovery.

The University of San Diego's Index of Leading Economic Indicators for the county fell 2 percent in January, following declines of 2 percent or more in the previous three months. The university released the index Feb. 26.

Alan Gin, the USD economics professor who compiles the index, said the four monthly declines were the four largest ever recorded for the index.

"The outlook for the local economy remains bleak at this point," Gin said in his report. "The length and depth of the decline in the USD Index suggest that San Diego's economy may remain weak through the end of 2009."

January's index included big decreases in the number of building permits issued, a higher number of unemployment insurance claims filed, lower help-wanted ad lineage and a continued drop in consumer confidence.

The two components showing a rise were local stock prices (which have since declined), and the national economic index. The rise in the national number was slight.

The national index has actually risen for two months in a row, and Gin said this may augur a turning point, or at least a bottom sometime later this year.

— Mike Allen

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San Diego Economic Indicators Continue Historic Plunge

Last Update: 2/26 11:11 am

SAN DIEGO - A historic fall in San Diego's leading economic indicators -- including building permits, unemployment and wants ads -- continued in January, leading to a "bleak" outlook for the months ahead, a University of San Diego professor said Thursday.

The index compiled by Alan Gin of the USD School of Business Administration fell by 2 percent last month, the fourth month in a row the indicators have dropped by that amount or more.



Gin said the last four months have been the worst since he began the index in 1991, and the worst he's seen in data going back to 1977.

The number of building permits issued for single-family residences in January was 82, the first monthly total ever below 100, the professor said. There were only six approved multi-unit structures.

Initial claims for unemployment insurance hit 30,000 in the county in January for the first time ever. He said that compares to 10,000 monthly initial claims when the economy was booming.

Help wanted advertising fell for the 29th straight month, Gin said.

The professor said local consumer confidence continues to sink, and reduced expenditures threaten to deepen the county's economic troubles.

"The outlook for the local economy remains bleak at this point," Gin said. "The length and depth of the decline in the USD Index suggests that San Diego's economy may remain weak through the end of 2009. There is no sign of any imminent turnaround at this point."

Gin could only point to two positive factors in the January index. One is that stock prices for local companies rebounded by 1.23 percent.

The other is that the national index of leading economic indicators has climbed for two months in a row. He cautioned that economists generally wait for three months before pointing to a trend.

San Diego's Economy Shows a 'Bleak Outlook for Months Ahead'

Feb 26, 2009
City News Service

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A historic fall in San Diego's leading economic indicators -- including building permits, unemployment and wants ads -- continued in January, leading to a "bleak" outlook for the months ahead, a University of San Diego professor said today.

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10News.com

Expert: Local Economy Faces 'Bleak' Future

POSTED: 10:59 am PST February 26, 2009

UPDATED: 12:24 pm PST February 26, 2009

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How Did We Get in This Economic Mess?

Feb 16, 2009



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Maureen Cavanaugh: This week is starting out on a hopeful note for the nation's economy. Tomorrow, the President will sign an economic stimulus plan that supporters believe may be the first step out of our economic recession. But a recent survey of consumer confidence indicates we'll need a **miraculous** amount of hope before that's accomplished. Most people said they thought the downturn in the economy would last about five years. How did we get here?

Guest

- Alan Gin, professor of economics at the University of San Diego.



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DAILY BUSINESS REPORT

February 27, 2009 San Diego Metropolitan & Uptown Examiner

SAN DIEGO ECONOMY

The University of San Diego's Index of Leading Economic Indicators for San Diego County fell 2.0 percent in January. Sharp declines in building permits, initial claims for unemployment insurance, consumer confidence, and help wanted advertising overwhelmed solid gains in local stock prices and the outlook for the national economy to push the USD Index down for the 33rd time in 34 months. The way the Index is calibrated, a change of one percent or more in a month is considered a significant change. January's drop marked the fourth consecutive month with a drop of 2 percent or more, and those four months are the four largest drops ever in the Index.

Economics professor **Alan Gin**, author of the Index, says the outlook for the local economy remains bleak. The length and the depth of the decline in the USD Index suggests that San Diego's economy may remain weak through the end of 2009. There is no sign of any imminent turnaround. Whether the recently passed federal stimulus package will be enough to stabilize the local economy remains to be seen. It should help some, as will the efforts to help homeowners avoid foreclosure. The final element that is needed is stability in the financial system to the extent that credit will start flowing again.

January's decrease puts the USD Index for San Diego County at 106.0, down from December's revised reading of 108.2.

SAN DIEGO DAILY TRANSCRIPT

February 27, 2009

Measure of local economy slumps again

January logged another large drop for a local economic index.

The Index of Leading Economic Indicators for San Diego County, which takes into account housing, unemployment, stock prices and consumer confidence, fell another 2 percent.

It was the 33rd consecutive decline in the last 34 months for the index, with the last four months showing record drops of 2 percent and higher.

A change of more than 1 percent is considered significant, said University of San Diego professor Alan Gin, who compiles the index.

"San Diego's economy may remain weak through the end of 2009," Gin said in a release. "There is no sign of any imminent turnaround at this point."

The federal stimulus may help some, he added, but the final critical piece will be financial stability.

With the exception of stock prices — which showed a rebound — and the national economic index, all indicators showed drops higher than 3 percent.

Building permits for residential units fell below 100 for the first time ever in January, with only 82 single-family units and six multifamily units authorized. Initial claims for unemployment insurance also hit a record, topping 30,000 for the first time. Local consumer confidence continues to sink.

The release marked the second time the national Index of Leading

See **Local Scene** on 10A

Local Scene

Continued from Page 1A

Economic Indicators has ventured upward, and Gin said that a third consecutive change may be a signal of a turning point and affirm forecasts of a bottom in the second half of 2009. **Source Code: 20090226czp**



Builders Shut Down As Home Prices Continue Tumble

Wednesday, February 25, 2009 5:20 PM

(Source: North County Times)By Zach Fox, North County Times, Escondido, Calif.

Feb. 25--Builders have practically given up on San Diego County's housing market -- at least for now. Two reports released Tuesday showed the local real estate market still mired in a painful recession with prices falling and construction down.

Last month, San Diego builders requested permits to build 88 units, the lowest number on record going back to 1988, according to a report by the Construction Industry Research Board. Over a 20-year period, builders had requested, on average, permits to build 1,000 units per month across the county.

"This is just terrible," said Alan Gin, an economist with the University of San Diego. "I hope that's a bottom, because you can't go much lower than that."

The number of permits requested last month was down 72 percent from the 317 units a year ago. And last year's numbers were 61 percent below the permits pulled in 2007.

Also released Tuesday, the Standard & Poor's Case-Shiller Home Price Index showed that prices fell 2 percent from November to December and were down 25 percent from the same time a year ago.

For the third straight month, high-priced homes, defined by the index as more than \$436,953, declined the most.

That represents a reversal in trends. Low-priced homes, defined by the index as less than \$296,097, have led the county's 39 percent decline from a November 2005 peak.

The upper crust of the market will continue to fall at a steeper clip because of a crush in payment adjustments on "Alt-A" mortgages -- loan products often given to borrowers with stronger credit scores but little down payments, said Brian Yui, chief executive officer of HouseRebate.com, a San Diego real estate brokerage.

"You're going to see more foreclosures in the Carmel Valleys and Del Mars of the world," Yui said. "The high end has been virtually untouched. Now what's happening is these Alt-A loans are ... going to readjust to levels homeowners can't pay."

Still, the high end has fallen at a much slower rate than cheaper properties since the peak. From 2005, the low end has tumbled 48 percent and the high end has fallen 30 percent, according to the index.

Those price drops need to turn into price gains before builders get back into construction, one of the region's largest sources of jobs, said Nathan Moeder, principal for the London Group, a San Diego real estate consulting firm.

Buyers have spurned new homes in favor of low-priced foreclosures, driving sales in Escondido and Oceanside to twice the levels in 2008 and pushing new home sales down to record lows.

"Right now, there's no reason to build new homes because there's no profit," Moeder said.

Last month's record low building permit number came after the worst year for building permits on record, going back to 1967, according to the construction research board.

Even though prices fell for the 30th straight month, the rate of depreciation slowed in the latest Case-Shiller report. The 25 percent drop from prices a year ago was less than the 26 percent year-over-year decline reported last month.

While a slowing in depreciation would be the first step in a housing recovery, Tuesday's report was not a definitive sign that the region's market was on the mend.

In December 2007, regional home prices dove a record 3.4 percent. Therefore, anything less than a record-breaking monthly drop would have produced slowing depreciation.

Still, USD economist Gin said there might be some hope for homeowners in the latest report.

"It feels like we might be in a sort of slowing glide into the bottom at this point," Gin said. "We've still got problems, but we've got the stimulus package, and then, maybe, combined with low interest rates, we might see the market stabilize."

To see more of the North County Times, or to subscribe to the newspaper, go to <http://www.nctimes.com>.

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Builders stop work as home prices fall

■ Number of permits requested in county last month lowest on record

ZACH FOX
STAFF WRITER

Builders have practically given up on San Diego County's housing market — at least for now. Two reports released Tuesday showed the local real estate market still mired in a painful recession with prices falling and construction down.

Last month, San Diego builders requested permits to build 88 units, the lowest number on record going back to 1988, according to a report by the Construction Industry Research Board. Over a 20-year period, builders had requested, on average, permits to build 1,000 units per month across the county.

"This is just terrible," said Alan Gin, an economist with the University of San Diego. "I hope that's a bottom, because you can't go much lower

► BUILDERS, A-4

► BUILDERS

Continued from A-1

than that."

The number of permits requested last month was down 72 percent from the 317 units a year ago. And last year's numbers were 61 percent below the permits pulled in 2007.

Also released Tuesday, the Standard & Poor's Case-Shiller Home Price Index showed that prices fell 2 percent from November to December and were down 25 percent from the same time a year ago.

For the third straight month, high-priced homes, defined by the index as more than \$436,953, declined the most.

That represents a reversal in trends. Low-priced homes, defined by the index as less than \$296,097, have led the county's 39 percent decline from a November 2005 peak.

The upper crust of the market will continue to fall at a steeper clip because of a crush in payment adjustments on "Alt-A" mortgages — loan products often given to borrowers with stronger credit scores but little down payments, said Alan Yui, chief executive officer of HomeVestors of San Diego, a national home brokerage.

"We're going to see more foreclosures in the Central Valleys and Del Norte of the world," Yui said.

The high end has been virtually untouched. Now what's happening is these Alt-A loans are ... going to readjust to levels homeowners can't pay."

Still, the high end has fallen at a much slower rate than cheaper properties since the peak. From 2005, the low end has tumbled 48 percent and the high end has fallen 30 percent, according to the index.

Those price drops need to turn into price gains before builders get back into construction, one of the region's largest sources of jobs, said Nathan Moeder, principal for the London Group, a San Diego real estate consulting firm.

Buyers have spurned new homes in favor of low-priced foreclosures, driving sales in Escondido and Oceanside to twice the levels in 2008 and pushing new home sales down to record lows.

"Right now, there's no reason to build new homes because there's no profit," Moeder said.

Last month's record low building permit number

came after the worst year for building permits on record, going back to 1967, according to the construction research board.

Even though prices fell for the 30th straight month, the rate of depreciation slowed in the latest Case-Shiller report. The 25 percent drop from prices a year ago was less than the 26 percent year-over-year decline reported last month.

While a slowing in depreciation would be the first step in a housing recovery, Tuesday's report was not a definitive sign that the region's market was on the mend.

In December 2007, regional home prices dove a record 3.4 percent. Therefore, anything

less than a record-breaking monthly drop would have produced slowing depreciation.

Still, USIA economist Gin said there might be some hope for homeowners in the latest report.

"It feels like we might be in a sort of slowing glide into the bottom at this point," Gin said. "We've still got problems, but we've got the stimulus package, and then, maybe, combined with low interest rates, we might see the market stabilize."

Contact staff writer Zach Fox at (760) 740-6412 or zfox@nctimes.com. Read his blog, "On the Realside," at bizblogs.nctimes.com.

San Diego Builders Now Homeless

By H. HUGHES

Updated 11:36 AM PST, Wed, Feb 25, 2009

Related Topics: [San Diego](#)



Getty Images

MIAMI BEACH - JANUARY 22: A foreclosure sign stands in front of a home January 22, 2009 in Miami Beach, Florida. The Commerce department reported that new home construction fell to an all-time low in December of 2008, records indicate last year was the worst for builders on records dating back to 1959. Construction of new homes and apartments fell 15.5 percent last month to an annual rate of 550,000 units. (Photo by Joe Raedle/Getty Images)

Builders seem to have given up on San Diego's housing market—at least for now. Home prices continue to tumble and builders are forced to temporarily shut down operations, according to our partner the [North County Times](#).

Two reports, released Tuesday, showed that the local real estate market is still down, bringing prices and construction down with it.

"Right now, there's no reason to build new homes because there's no profit," said [Nathan Moeder](#), principal at the London Group, a San Diego real estate consulting firm.

Last month, San Diego builders requested permits to build 88 units, the lowest number of records since 1988, according to a report by the Construction Industry Research Board. Builders, on average, request permits to build 1,000 units per month.

The other report was released by [Standard & Poor's Case-Shiller Home Price Index](#). It showed that prices fell two percent from November to December and were also down 25 percent from the same time a year ago.

"This is just terrible," said [Alan Gin](#), an economist with the [University of San Diego](#). "I hope that's a bottom, because you can't go much lower than that."

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For the third straight month, high-priced homes (defined by the index as more than \$436,953) declined the most, representing a reversal in trends. Low-priced homes (defined as less than \$296,097) have led the county's 39% decline since a November 2005 peak.

To read the complete article, [click here](#).

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Find this article at:

<http://www.nbcсандiego.com/news/local/San-Diego-Builders-Are-Homeless.html>

SAN DIEGO BUSINESS JOURNAL

February 2, 2009

WEEKINreview | TOP BUSINESS NEWS: JAN. 23 - 29, 2009

Friday, Jan. 23

Happy Campers: The Active Network will acquire a national campground reservation service, ReserveAmerica, in a stock swap with publicly traded IAC of New York, the two businesses said.

— Ned Randolph

Jobless Rate Rises: December unemployment for San Diego shot up to 7.4 percent from a revised November rate of 6.9 percent, the state Employment Development Department said.

— Mike Allen

Tuesday, Jan. 27

Haddad Takes Charge: Benjamin Haddad was inducted as 2009 chairman of the San Diego Regional Chamber of Commerce. Haddad is a partner with the California Strategies public affairs and public relations firm. His career has included high-level posts at SAIC and in the administrations of Gov. Pete Wilson and San Diego Mayor Susan Golding.

— Brad Graves

Wednesday, Jan. 28

Clinic Booster: Kaiser Permanente said it will provide \$1 million to La Maestra

Community Health Center for the construction of a new "green" community health clinic in City Heights. The funding will enable La Maestra to expand its medical care to the uninsured.

— Heather Chambers

CDMA Blues: Qualcomm said earnings fell dramatically as the global recession weakened demand for CDMA cell phones and severely eroded the value of its investment securities. Earnings were \$341 million for the quarter ending Dec. 28, off 56 percent from prior year earnings of \$767 million.

— Ned Randolph

Thursday, Jan. 29

\$10M Gift: The Burnham Institute for Medical Research said it received a \$10 million gift from multimillionaire builder Conrad Prebys.

— Heather Chambers

Index Falls: The University of San Diego reported its Index of Leading Economic Indicators for San Diego County fell 2.1 percent in December, fueled mainly by large drops in building permits, consumer confidence, help wanted ads and the number of unemployment claims filed (which is measured as a negative).

— Mike Allen

LIVE SCIENCE.

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Culture

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Octuplets Reveal Limits to Human Empathy

By Jeanna Bryner, Senior Writer**posted: 13 February 2009 12:41 pm ET**

The public's angry response to the octuplets' mom and reports that public money will be needed to help care for her children says a lot about human nature. While humans are wired to help and rescue others, there's a limit.

People can't empathize with this California mother because they judge her actions to be intentional and unfair, say social scientists.

The result: Rather than an outpouring of gifts and warm wishes for eight bundles of joy, vilifying voices have filled the airwaves.

"If the woman had eight children naturally or had her first fertility treatment and accidentally wound up with eight kids, I think people would still be thinking 'miracle babies,' and they would continue to be embraced by the popular media," said Daniel Kruger, a social and evolutionary psychologist at the University of Michigan's School of Public Health.

Without empathy, or an understanding of 33-year-old Nadya Suleman's situation, humans are not likely to pitch in and help (at least not voluntarily). And so news that public assistance, which is already helping to support some of Suleman's other six kids, will be required for the octuplets has some California taxpayers and others outraged.

"While on some level people can empathize with her desire to have children — a desire which most people share, and perceive to be positive — they still see her as having intentionally violated rules of fairness," said Nicola Knight, an evolutionary anthropologist at the University of Oxford in England. "If this birth had been spontaneous, conversely, she would have been congratulated."

Moral judgments

We feel good when we help others, especially when we give money away, according to studies. But empathy has limits.

"Empathy, in humans at least, is often contingent upon the situation, the specifics of the situation. For example we have less empathy with a smoker who gets lung cancer than someone who gets lung cancer without any smoking," said Frans de Waal, a psychologist at Emory University and the Yerkes Primate Center, where he studies the evolution of human behaviors through primate research. "Our empathy takes into account whether we feel this person was responsible or not responsible for the situation they are in."

"If people see this outcome as the result of an intentional action on the mother's part, or are making a moral judgment about her, then they may not empathize with her, and I would expect them to be much less interested in or enthusiastic about helping," said Georgia State University researcher Sarah Brosnan, who studies social behavior and cognition in non-human primates.

"We cannot have rampant empathy with everybody all the time because we would go under, psychologically, if we did that," de Waal said during a telephone interview.

And helping others can be costly, or at least it was for our ancestors.

"People do have tendencies to help and rescue, but they also guard against getting exploited," Kruger said. "If people were always eager to help with other people's children, they would end up with less of their own, in the ancestral environment."

Think of the cuckoo bird, which lays its eggs in other birds' nests. "The cuckoo exploits the parental behavior of other birds and cuckoo chicks even actively push the other chicks out of the nest so they get more food for themselves," Kruger said. "There is an evolutionary arms race between the cuckoos who developed increasingly effective ways of tricking the other birds, and the other birds' ability to recognize cheaters."

Helping family

Close friends of Suleman might open their arms.

"Helping behavior is most common between friends or family," said Brosnan, adding that monkeys are more likely to bring food to kin than to familiar individuals and to familiar individuals compared with strangers.

Even mice do it, at least on a simple level. A past study found mice that observed kin (or mice they recognized) in pain have a stronger pain response themselves. But after viewing stranger mice in pain, the mice showed no such increase in their pain response, de Waal said, suggesting these mice feel empathy for their kin.

"The human in-group is not, as that of other animals, normally restricted to those who are strongly genetically similar to ourselves (our kin), but is commonly extended to include co-residents and other people with whom one associates or identifies closely," Knight told LiveScience, adding that we might be more likely to help out a neighbor than someone suffering from, say, famine in Darfur.

In a study published in a 2006 issue of the journal *Personality and Social Psychology Bulletin*, participants felt empathy for others in distress, such as those who needed financial help, regardless of the group they were in. But when it came to actual help, the participants only lent the helping hand if the distressed other was a member of their "in-group," which included culturally-defined groups.

When another individual is part of our in-group, say a family member or close friend, we *are* cut them more slack in our moral judgments.

"We are willing to interpret the concepts of justice and fairness more generously when it comes to our children than to strangers, whose behavior we tend to judge on a strictly egalitarian basis," Knight said.

Our guts are also involved. "I think that we decide this stuff based on what our *emotions* tell us," said Tara Ceranic, an assistant professor of business ethics at the University of San Diego. "We get these things that in research they call affective twinges, but we would call them gut feelings. And those gut feelings kind of lead us to our judgments."

Lure of babies

While many people might be outraged at the mother's decision to risk having so many babies, these same individuals could be having their heart strings pulled by the infants themselves.

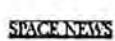
"There's an enormous attraction to infants of our species to the point that another thing that kicks in here that has little to do with empathy is that there's a vulnerable member of our species and people have a tendency to try to take care of it," de Waal said.

Any mom knows the mother-baby link feels hardwired, and researcher supports that notion: Past studies have shown the hormone oxytocin might be a contributing factor in triggering a mother to care for her infant.

- Octuplets and the Limits to Human Reproduction
- Q&A: How Is it Possible to Have Octuplets?
- The Future of Baby-making

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SAN DIEGO DAILY TRANSCRIPT

February 5, 2009

Experts debate merits, ethics of executive salary limits

By REBECCA GO
The Daily Transcript

SAN DIEGO — A mix of applause and raised eyebrows greeted the federal administration's decision to limit executive pay for severely distressed financial institutions that will receive future federal aid.

Most corporate governance experts agreed the \$500,000 cap announced Wednesday morning was long overdue.

They cited the unfair burden on taxpayers and a salary trend that propelled executive compensation as high as 500 times the average employee's wage.

"It seems almost obscene that firms that are being held aloft (by the federal government) can pay their management such high salaries," said Mamunur Rahman, associate finance professor at the University of San Diego.

For David DeBoskey, however, the U.S. government is stepping in where it does not belong — and it may not even be effective.

"Companies are too smart," said the former chief financial officer and corporate controller, who teaches accounting at San Diego State University. "They'll find a way to go around it."

Imposing salary caps is a short-term solution that will only serve to limit a company's growth and its ability to attract talent, DeBoskey said, calling

See Salary limits on 10A

Salary limits

Continued from Page 1A

the \$500,000 ceiling a "measly" sum in the executive world.

Compensation reform instead must come from within the company, he said.

Many agree that would be preferable.

They suggest that boards of directors need to develop more future-oriented, performance-based packages with clawback provisions, instead of fronting millions to attract "superstar CEOs."

The board should also allow room for shareholder accountability, and federal intervention should be a last resort.

"I think it's a shame that it has to come from government level," said Garry Ridge, president and CEO of San Diego-based **WD-40 Co.** (Nasdaq: WDFC). "We as leaders need to

take responsibility."

Ridge's base salary is just under \$557,000, and even though he opted to forgo his bonus for 2008, he doesn't have a problem with executives enjoying the fruits of their labor.

"It's different if they're being paid for performance," Ridge said. "If I generate wealth and grow the assets of my shareholders, then I think I should participate in that."

The salary cap will likely not touch local community banks that apply for bailout funds — most San Diego bank executives don't make more than \$500,000.

"I'm not near that, and most of my brethren are not either," said Paul Rodeno, president and CEO of federal funds recipient **Security Business Bank** (OTC: SBBC).

Government involvement is

simply part of being a banker, Rodeno said, although he, too, winces at this level of "meddling" and echoes DeBoskey's worry that quality management will be driven away "right when we need talent."

Corporate observers say that salary multiples have grown by leaps and bounds since the 1970s. U.S. management salaries are astronomical compared to those in Europe and Japan, said SDSU management lecturer Bill Sannwald.

He noted that some companies, including **Ben & Jerry's**, tried to hold to a "normal" ratio, with management wages 10 to 15 times the average worker's salary.

By 2006, the ratio had ballooned to well over 200-to-1, said DeBoskey, who recently did a study on finance industry compensation between 1998 and 2007.

He points to familiar names as the most egregious offenders: a total of \$1.4 billion in compensations at **Lehman Brothers** (OTC: LEHMQ), \$1.38 billion at **Morgan Stanley** (NYSE: MS) and \$1.26 billion at **Merrill Lynch**.

DeBoskey maintains that the market should dictate those figures, not third-party entities.

Sannwald disagrees: A federal bailout means playing by government rules.

"If the financial institution had not asked for taxpayer money, that would be one thing," Sannwald said. "You can't have it both ways."

rebecca.go@sddt.com

Source Code: 20090204c2l

SAN DIEGO UNION-TRIBUNE

February 1, 2009

San Diego comes in 2nd as a great place to live

San Diego placed second among 30 major metropolitan areas as a place where people want to live, according to a national survey released Thursday. Denver ranked No. 1 in the study, compiled by the Pew Research Center.

Young or old, male or female, liberal or conservative, rich or not — they all gave high marks to San Diego. The region did especially well among college graduates.

"When we score high on these kinds of surveys, our brand image is enhanced," said Seth Ellis, an associate professor of marketing at the University of San Diego. "I don't know if it translates into something you can measure, but it probably translates into familiarity among the public, and familiarity is usually a good thing."

Panel sees gold for county in stimulus plan

By Dean Calbreath
STAFF WRITER

Scientists, homeowners, solar-panel technicians and teenage job-seekers in San Diego County may be among the beneficiaries of the \$800 billion-plus stimulus package that cleared the Senate yesterday.

That was the view of a panel of economists and business leaders at

a forum organized by the San Diego Regional Economic Development Corp. and the University of San Diego.

Although some panel members expressed qualms about the size of the package — with an \$838 billion price tag on the Senate version, compared with \$820 billion in the House — they all said it could help revive the county's flagging econo-

my. "Without anything, including fairy dust, that somehow will help us find the bottom," said Fred Maas, president of the Black Mountain Ranch real estate development.

One of the major parts of the stimulus program will be funding for infrastructure projects, said Marney Cox, economist for the San Diego Association of Governments.

Cox estimated that the county would get roughly \$300 million to \$500 million of the package's infrastructure funds, which total around \$300 billion. That money, he said, could create 3,600 construction jobs in the county as well as about 2,400 peripheral jobs.

"In combination with a lot of

see Stimulus, C3

► STIMULUS

CONTINUED FROM C1

Banker expects research funds for biotech

things that are going on right now, I really believe that this could help turn the economy around," Cox said.

Many of the projects to be funded by the stimulus package — including biotech research and green technology — seem particularly well-suited for San Diego, the panelists said.

Andrew Murphy, who heads the Building Industry Association of San Diego County, said the stimulus could help stabilize the troubled housing market and breathe new life into the construction industry.

The Senate bill includes a one-year tax credit of up to \$15,000 on the purchase of any owner-occupied home. The House bill offers a \$7,500 tax credit, available only on first-time home purchases and subject to income restrictions.

Either way, Murphy said, it should help stabilize the housing market, although he does not expect an immediate recovery.

"The last time Congress did that kind of tax credit, back in the mid-1970s, the market did get back on track after a year or two," Murphy said.

Mark Cafferty, president and chief executive at the Workforce Partnership, an employment training agency, calculated that the county could expect to see between \$17 million and \$20 million for worker training and placement programs.

That includes \$10 million to \$12 million to help retrain unemployed workers for such industries as health care, infrastructure construction and green technology. Cafferty estimated that roughly \$7 million to \$8 million would fund after-school and summertime jobs for young people to work in community organizations, parks and recreation sites.

"The money for young people is very important because without it, youth employment will be zero this year, since so many retailers have gone out of business," Cafferty said.

Chris Woolley, who heads the Carmel Valley-based life sciences division of North Carolina's Square 1 Bank, said that the research and development funds in the bill could help the county's biotechnology companies. Such aid is especially crucial because venture capital funding has been drying up.

The Senate bill includes \$17.8 billion for scientific research and development compared with \$13.2 billion in the House version, according to an analysis by the American Association for the Advancement of Science.

The biggest R&D beneficiaries of the Senate version are the National Institutes of Health, which fund much of the nation's biotech research.

"San Diego is well-positioned to be a beneficiary of some of that money," Woolley said. "The government wants to put that money to work pretty fast, and the fact that there's already an infrastructure here could be a benefit for us."

Also included in the package is at least \$2 billion in funding for alternative energy research and development.

Lisa Bicker, who heads Clean Tech San Diego, an environmental technology association, said such funding could help companies such as Sapphire Energy, a San Diego firm exploring the use of algae as fuel. And she said that the package's tax credits for energy-efficient homes could help create business for solar-panel installers and insulation workers.

"There's quite a lot of reason for optimism but quite a lot of reason for caution as well," Bicker said.

Bicker said that she feels cautious about the future because even after the stimulus money is allocated, "there are still a lot of deals that won't get done and projects that won't get financed."

Dean Calbreath: (619) 293-1891; dean.calbreath@uniontrib.com

BUSINESS CALENDAR

EVENTS

TUESDAY, FEB 10 - NETWORKING

MEET AND GREET NETWORKING MIXER

Connect with professionals in the San Diego nonprofit community tonight in a fun, relaxed environment! **Organization:** Young Nonprofit Professionals Network **Information:** www.ynpnsandiego.org **Cost:** No Cost **Where:** Hours: 6:00 PM - 8:00 PM **Where:** Nick's at the Beach, 808 Thomas Ave., Pacific Beach

TUESDAY, FEB 10 - PANEL DISCUSSION

CLOSE UP ON OUR ECONOMY

This focused presentation and panel discussion will address how the global economic state of affairs applies to San Diegans. **Organization:** San Diego Regional Economic Development Corporation **Information:** (619) 615-4988 www.sandiegobusiness.org **Cost:** \$85.00- \$75.00 **Where:** Hours: 7:30 AM - 12:30 PM **Where:** Joan B. Kroc Institute, Peace and Justice, 5988 Alcalá Park, San Diego, 92110

WEDNESDAY, FEB 11 - PANEL DISCUSSION

BEST DOWNSIZING STRATEGIES FOR 2009

In addition to learning how downsizing can most effectively be managed in your company, Brandon Willenberg with Mintz Levin will review legal issues to consider when evaluating work force reductions. **Organization:** CommNews **Information:** (858) 645-4148 www.comnews.org **Cost:** \$10.00- \$20.00 **Where:** Hours: 7:00 AM - 9:00 AM **Where:** Mintz Levin, 3680 Carmel Mountain Rd., San Diego

TUESDAY, FEB 17 - PANEL DISCUSSION

STATE OF CAPITAL MARKETS 2009

This panel discussion will include commentary with a senior lender, mezzanine lender and equity fund, discussing trends and expectation in the senior and mezzanine debt and equity markets. **Organization:** Association for Corporate Growth, San Diego **Information:** (619) 741-7247 www.ecgd.org **Cost:** \$60.00 **Where:** Hours: 4:00 PM - 6:00 PM **Where:** Del Mar Marriott, 11966 El Camino Real, Del Mar, 92130

WEDNESDAY, FEB 18 - PANEL DISCUSSION

SAN DIEGO NORTH BUSINESS FORECAST

This event is designed to gauge the economic forecast in the San Diego area, with a keynote address and an expert panel to provide advice to businesses on how to make it through these tough times. **Organization:** San Diego North Chamber of Commerce **Information:** 868-487-1767 www.adncc.com **Cost:** \$65.00- \$75.00 **Where:** Hours: 11:30 AM - 2:00 PM **Where:** The Grand Del Mar, 6200 Grand Del Mar Way, San Diego, 92130

WEDNESDAY, FEB 18 - NETWORKING

DINNER & PANEL EVENT

Join us for a great evening of wine tasting and networking with business professionals from the San Diego region. **Organization:** Women's Global Network (WGN) **Information:** Felana Hanson (619) 888-7852 www.wgn-global.com **Cost:** \$55.00 **Where:** Hours: 6:00 PM - 8:30 PM **Where:** Morgan Run Country Club, 5680 Cancha de Golf, Rancho Santa Fe, 92128

WEDNESDAY, FEB 18 - FORUM

ENTREPRENEURSHIP IN DIFFICULT TIMES

Join the discussion with our special guest speaker, Kenneth Morse, as he and a panel of experts share their experience in building companies by attacking the global market. **Organization:** San Diego MIT Enterprise Forum **Information:** (619) 235-9400, Fax (619) 235-8940 www.admiforum.org **Cost:** \$15.00- \$50.00 **Where:** Hours: 6:00 PM - 7:30 PM **Where:** Salk Institute, 10010 North Torrey Pines Road, La Jolla, 92037, Venue Phone - (868) 453-4100

FRIDAY, FEB 20 - AWARDS DINNER

BUSINESS AWARDS DINNER

This premier event recognizes the accomplishments of blooming businesses and community leaders whose sustainable practices have stimulated healthy growth in the North County. **Organization:** Carlsbad Chamber of Commerce **Information:** (760) 931-8400 chamber@carlsbad.org **Cost:** No Details Available **Where:** Starts: 6:00 PM **Where:** Four Seasons Resort Aviara, 7100 Four Seasons Point, Carlsbad, 92008, Venue Phone - (760) 603-6800

FRIDAY, FEB 20 - SEMINAR

FEDERAL SMALL BUSINESS PROCUREMENT OUTREACH SEMINAR

This workshop is directed towards small businesses, and will cover the process involved in completing the necessary registrations and information on how to pursue business opportunities with the government. **Organization:** Santee Chamber of Commerce **Information:** (619) 449-6672 info@santee-chamber.org **Cost:** \$35.00- \$45.00 **Where:** Hours: 8:00 AM - 4:00 PM **Where:** Santee City Hall Community Rooms, 10601 Magnolia Avenue, Santee

WEDNESDAY, FEB 25 - FORUM

FAMILY BUSINESS FORUM

In this forum, Peg Eddy, President of Creative Capital Management, Inc., will discuss what can be done differently now to avoid a recurrence of our current economic crisis for the next generation. **Organization:** University of San Diego **Information:** (619) 260-7899 www.sandiego.edu **Cost:** No Details Available **Where:** Hours: 6:00 PM - 7:30 PM **Where:** USD Manchester Conference Center, 5988 Alcalá Park, Linda Vista

CALIFORNIA REAL ESTATE JOURNAL

February 17, 2009



WEDNESDAY, FEBRUARY 18

USD REAL ESTATE CONFERENCE

*The University of San Diego's **Burnham-Moores Center for Real Estate** is hosting its 13th annual Real Estate Conference.*

- 7:30 a.m. to noon
- Marriott Resort Hotel & Marina, 333 W. Harbor Drive, in San Diego
- Cost: \$95
- Visit www.sandiego.edu/business/centers/real_estate

SAN DIEGO DAILY TRANSCRIPT

February 13, 2009

WEDNESDAY, FEB 18 - CONFERENCES

13TH ANNUAL REAL ESTATE CONFERENCE

Make your reservations today to join us to learn about the national and international perspective on Real Estate in 2009 and more. Organization: Burnham Moores Center for Real Estate (USD) Information: Jodi Waterhouse (619)260-4231 jodiw@sandiego.edu Cost: \$95.00 When: Hours: 7:30 AM - 12:00 PM Where: San Diego Marriott Hotel & Marina, 333 W. Harbor Drive, San Diego, 92101

SAN DIEGO DAILY TRANSCRIPT

February 9, 2009

REAL ESTATE CALENDAR

OTHER EVENTS

TUESDAY, FEB 10 - CLASSES

LEGAL ASPECTS OF REAL ESTATE

This course will provide an overview of all legal aspects of acquiring, developing and operating commercial projects. Students will learn how to identify legal and business risks and more. **Organization:** UCSD **Information:** www.ucsd.edu **Cost:** No Details Available **When:** Hours: 6:00 PM - 9:00 PM **Where:** Manchester Executive Conference Center, USD, 6998 Alcalá Park, San Diego

TUESDAY, FEB 10 - DISCUSSION

HOW THE ECONOMIC STORM WILL RESHAPE OUR REGION

Sit in on a candid conversation with San Diego Mayor Jerry Sanders and new City Attorney, Jan Goldsmith, as they discuss land use issues impacting our economy. **Organization:** ULI San Diego/Tijuana **Information:** (800) 321-5011 **Cost:** \$25.00- \$50.00 **When:** Hours: 7:30 AM - 9:00 AM **Where:** The University Club, 750 B Street, Top Floor, San Diego, 92101

TUESDAY, FEB 17 - SEMINAR

UNDERSTANDING WRITTEN CONSTRUCTION DOCUMENTS

This continuing education seminar is designed for construction industry newcomers or anyone interested in learning more about written construction documents. **Organization:** Construction Specifications Institute (CSI) **Information:** (619) 401-6733, (877) 401-6733 sdcsi@cox.net **Cost:** \$85.00- \$100.00 **When:** Hours: 8:30 AM - 12:30 PM **Where:** Handlery Hotel, 950 Hotel Circle N., San Diego, 92108

WEDNESDAY, FEB 18 - CONFERENCES

13TH ANNUAL REAL ESTATE CONFERENCE

Make your reservations today to join us to learn about the national and international perspective on Real Estate in 2009 and more. **Organization:** Burnham Moores Center for Real Estate (USD) **Information:** Jodi Waterhouse (619)260-4231 jodiw@sandiego.edu **Cost:** \$95.00 **When:** Hours: 7:30 AM - 12:00 PM **Where:** San Diego Marriott Hotel & Marina, 333 W. Harbor Drive, San Diego, 92101

SAN DIEGO DAILY TRANSCRIPT

February 6, 2009

REAL ESTATE CALENDAR

OTHER EVENTS

TUESDAY, FEB 10 - CLASSES

LEGAL ASPECTS OF REAL ESTATE

This course will provide an overview of all legal aspects of acquiring, developing and operating commercial projects. Students will learn how to identify legal and business risks and more. **Organization:** UCSD **Information:** www.ucsd.edu **Cost:** No Details Available **When:** Hours: 6:00 PM - 9:00 PM **Where:** Manchester Executive Conference Center, USD, 5998 Alcalá Park, San Diego

TUESDAY, FEB 10 - DISCUSSION

HOW THE ECONOMIC STORM WILL RESHAPE OUR REGION

Sit in on a candid conversation with San Diego Mayor Jerry Sanders and new City Attorney, Jan Goldsmith, as they discuss land use issues impacting our economy. **Organization:** ULI San Diego/Tijuana **Information:** (800) 321-5011 **Cost:** \$25.00- \$50.00 **When:** Hours: 7:30 AM - 9:00 AM **Where:** The University Club, 750 B Street, Top Floor, San Diego, 92101

TUESDAY, FEB 17 - SEMINAR

UNDERSTANDING WRITTEN CONSTRUCTION DOCUMENTS

This continuing education seminar is designed for construction industry newcomers or anyone interested in learning more about written construction documents. **Organization:** Construction Specifications Institute **Information:** (619) 401-6733, (877) 401-6733 sdcsl@cox.net **Cost:** \$100.00 **When:** Hours: 8:30 AM - 12:30 PM **Where:** Handlery Hotel Circle N., San Diego, 92108

WEDNESDAY, FEB 18 - CONFERENCES

13TH ANNUAL REAL ESTATE CONFERENCE

Make your reservations today to join us to learn about the national and international perspective on Real Estate in 2009 and more. **Organization:** Burnham Moores Center for Real Estate (USD) **Information:** Jodi Waterhouse (619)260-4231 jodiw@sandiego.edu **Cost:** \$95.00 **When:** Hours: 7:30 AM - 12:00 PM **Where:** San Diego Marriott Hotel & Marina, 333 W. Harbor Drive, San Diego, 92101

CALIFORNIA REAL ESTATE JOURNAL

February 2, 2009



WEDNESDAY, FEBRUARY 18

USD REAL ESTATE CONFERENCE

The University of San Diego's Burnham-Moores Center for Real Estate is hosting its 13th annual Real Estate Conference.

- 7:30 a.m. to Noon
- Marriott Resort Hotel & Marina, 333 W. Harbor Drive, in San Diego
- Cost: \$95
- Visit www.sandiego.edu/business/centers/real_estate

SAN DIEGO DAILY TRANSCRIPT

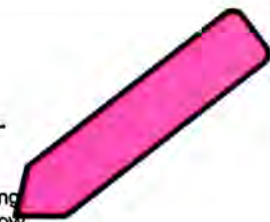
February 13, 2009

OTHER EVENTS

TUESDAY, FEB 17 - CLASSES

LEGAL ASPECTS OF REAL ESTATE

This course will provide an overview of all legal aspects of acquiring, developing and operating commercial projects. Students will learn how to identify legal and business risks and more. **Organization:** USD
Information: Monica Phelps-Zambrano (619) 260-5986
monica@sandiego.edu **Cost:** No Details Available **When:** Hours: 6:00 PM - 9:00 PM **Where:** Manchester Executive Conference Center, USD, 5998 Alcalá Park, San Diego



CALIFORNIA REAL ESTATE JOURNAL

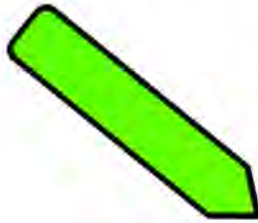
February 2, 2009

TUESDAY, FEBRUARY 3

BOMA-OC FACILITIES ENGINEERS SEMINAR

*In a meeting for facilities engineers and property managers, the **Building Owners and Managers Association** of Orange County addresses security and safety concerns during the recession, including vacant space issues and litigation chasers.*

- 6:30 to 9 a.m.
- Kia Motors America, 111 Peters Canyon Road, in Irvine
- Cost: Free for members, \$20 nonmembers; after Jan. 30, \$10 members, \$30 nonmembers
- Visit www.bomaoc.org



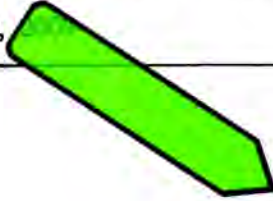
USD REAL ESTATE LEGALITIES COURSE

*The **University of San Diego's** "Legal Aspects of Real Estate" course will provide an overview of the legalities behind acquiring, developing and operating commercial projects. Students will learn how to identify legal risks and mitigate them.*

- Tuesdays, Feb. 3 through Feb 24, 6 to 9 p.m.
- Douglas F. Manchester Executive Conference Center, USD Campus, in San Diego
- Cost: \$450
- Visit www.sandiego.edu/ce

CALIFORNIA REAL ESTATE JOURNAL

February 2,



THURSDAY, FEBRUARY 5

USD ARCHITECT'S PERSPECTIVE COURSE

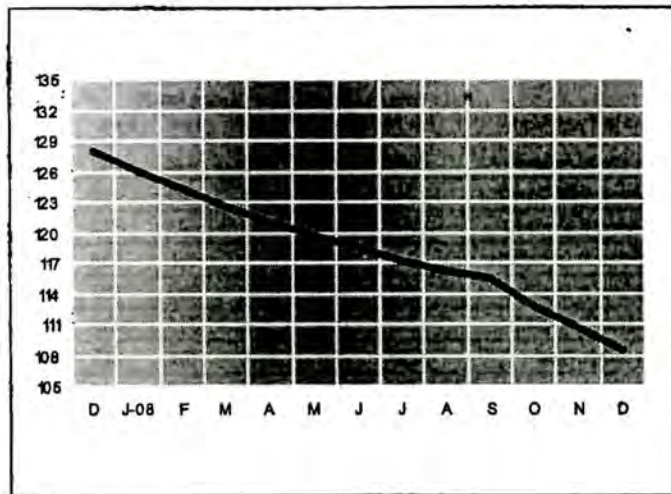
*Learn about the architect's perspective of site planning and building design in "Community and Building Design," a **University of San Diego** course that will emphasize mixed-use developments and other alternatives to urban sprawl.*

- Tuesdays, Feb. 3 through Feb 24, 6 to 9 p.m.
- Douglas F. Manchester Executive Conference Center, USD Campus, in San Diego
- Cost: \$450
- Visit www.sandiego.edu/ce

SAN DIEGO DAILY TRANSCRIPT

February 23, 2009

Leading economic indicators



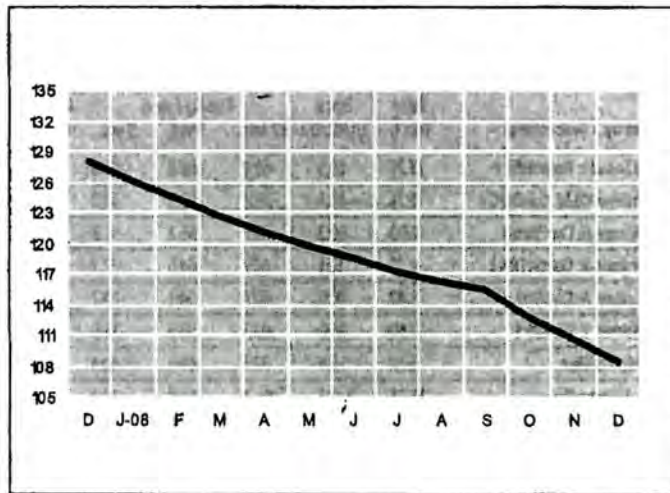
Source: University of San Diego

The monthly changes in leading indicators (initial claims for unemployment insurance, local stock prices, outlook for the national economy, consumer confidence, building permits and help wanted advertising) of the San Diego economy as tracked by Alan Gin, an urban economics professor at the University of San Diego. The highest monthly rate is 128.1 in December 2007.

SAN DIEGO DAILY TRANSCRIPT

February 9, 2009

Leading economic indicators



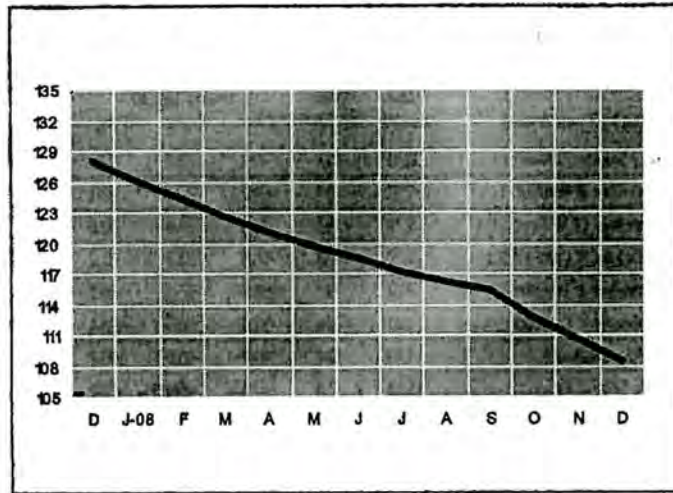
Source: University of San Diego

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SAN DIEGO DAILY TRANSCRIPT

February 2, 2009

Leading economic indicators



Source: University of San Diego

The monthly changes in leading indicators (initial claims for unemployment insurance, local stock prices, outlook for the national economy, consumer confidence, building permits and help wanted advertising) of the San Diego economy as tracked by Alan Gin, an urban economics professor at the University of San Diego. The highest monthly rate is 128.1 in December 2007.

School of Law

SAN DIEGO DAILY TRANSCRIPT

February 4, 2009

USD School of Law to host symposium on climate change

The University of San Diego (USD) School of Law will present the first annual Climate and Energy Law Symposium on Feb. 20. The event will bring together academic and policy experts from around the country to discuss California's developing greenhouse gas regulations and how they may be affected by federal legislation. Articles presented at the symposium will be published in the inaugural issue of the law school's newest legal journal — the *San Diego Journal of Climate and Energy Law (JCEL)* — the first of its kind in the nation.

"This symposium will be a great opportunity for attorneys practicing in areas related to climate change and sustainability to learn more about how federal changes may affect their practice here in California," said USD School of Law Dean Kevin Cole. "Given the importance of this issue in California and around the nation, we are pleased that our event and new journal will help to advance the broader legal and policy discussion on climate-related issues."

The symposium will feature Mary Nichols, chairman of the California Air Resources Board, who will give a

keynote address on California's legal framework for climate change and the potential implications of federal action.

"State governments, most notably California, have taken the lead in developing climate change law and policy in the United States," said Lesley McAllister, associate professor of law at USD School of Law. "Yet all this activity is occurring in the shadow of expected upcoming federal law that could preempt it. This raises many questions about the role of states in regulating greenhouse gases."

Questions the symposium will address include: What is the significance of state and regional efforts given the likelihood of national climate policy? Which aspects of climate policy are best administered at the state level? Which require the coordination capacity of the federal government? And until federal policy is in place, how should the federal government respond to state and regional efforts?

To help work through these challenging questions, symposium organizers have assembled a lineup of legal academic experts, including Professor

Daniel Farber from UC Berkeley School of Law; Professor Ann Carlson from UCLA School of Law; Professor William Buzbee from Emory Law School; and USD law professors Richard Lazarus (visiting from Georgetown Law Center), Lesley McAllister and John Minan. Experts from state and federal agencies will also be on hand, including Matt Bogoshian, deputy secretary for law enforcement and counsel at the California Environmental Protection Agency; Clifford Rechtschaffen, special assistant to California's Attorney General; and Lorie Schmidt, senior counsel with the U.S. House Committee on Energy and Commerce.

The event will take place at USD's School of Leadership and Education Sciences (Mother Rosalia Hill Hall) in the Warren Auditorium.


USD School of Law is a State Board of California-approved MCLE provider, and certifies that this activity is approved for MCLE credit in the amount of 6.75 hours of general credit.

To learn more about the event and to register, visit the Climate and Energy Law Symposium Web site at law.sandiego.edu/celsymposium.

Submitted by Scott Anders, director of the University of San Diego School of Law Energy Policy Initiatives Center.

SAN DIEGO DAILY TRANSCRIPT

February 13, 2009



USD holding climate, energy conference

The University of San Diego School of Law will be holding its inaugural **Climate & Energy Law Symposium on Feb. 20.**

The event, with the theme "Federal Pre-emption or State Prerogative: California in the Face of National Climate Policy," is being co-hosted by the Energy Policy Initiatives Center and the San Diego Journal of Climate and Energy Law.

The online registration deadline is Tuesday, Feb. 17. The symposium is approved for MCLE credit in the amount of 6.5 hours

of general credit. Mary D. Nichols, chairman of the California Air Resources Board, will be the keynote speaker at 9:15 a.m.

Those interested can register at sandiego.edu/law. **Source Code: 20090212czl**

The New York Times

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February 28, 2009

TALKING BUSINESS

Propping Up a House of Cards

By JOE NOCERA

Next week, perhaps as early as Monday, the American International Group is going to report the largest quarterly loss in history. Rumors suggest it will be around \$60 billion, which will affirm, yet again, A.I.G.'s sorry status as the most crippled of all the nation's wounded financial institutions. The recent quarterly losses suffered by Merrill Lynch and Citigroup — "only" \$15.4 billion and \$8.3 billion, respectively — pale by comparison.

At the same time A.I.G. reveals its loss, the federal government is also likely to announce — yet again! — a new plan to save A.I.G., the third since September. So far the government has thrown \$150 billion at the company, in loans, investments and equity injections, to keep it afloat. It has softened the terms it set for the original \$85 billion loan it made back in September. To ease the pressure even more, the Federal Reserve actually runs a facility that buys toxic assets that A.I.G. had insured. A.I.G. effectively has been nationalized, with the government owning a hair under 80 percent of the stock. Not that it's worth very much; A.I.G. shares closed Friday at 42 cents.

Donn Vickrey, who runs the independent research firm Gradient Analytics, predicts that A.I.G. is going to cost taxpayers at least \$100 billion more before it finally stabilizes, by which time the company will almost surely have been broken into pieces, with the government owning large chunks of it. A quarter of a trillion dollars, if it comes to that, is an astounding amount of money to hand over to one company to prevent it from going bust. Yet the government feels it has no choice: because of A.I.G.'s dubious business practices during the housing bubble it pretty much has the world's financial system by the throat.

If we let A.I.G. fail, said Seamus P. McMahon, a banking expert at Booz & Company, other institutions, including pension funds and American and European banks "will face their own capital and liquidity crisis, and we could have a domino effect." A bailout of A.I.G. is really a bailout of its trading partners — which essentially constitutes the entire Western banking system.

I don't doubt this bit of conventional wisdom; after the calamity that followed the fall of Lehman Brothers, which was so less enmeshed in the global financial system than A.I.G., who would dare allow the world's biggest insurer to fail? Who would want to take that risk? But that doesn't mean we should feel resigned about what is happening at A.I.G. In fact, we should be furious. More than even Citi or Merrill, A.I.G. is ground zero for the practices that led the financial system to ruin.

"They were the worst of them all," said Frank Partnoy, a law professor at the University of San Diego and a derivatives expert. Mr. Vickrey of Gradient Analytics said, "It was extreme hubris, fueled by greed." Other firms used many of the same shady techniques as A.I.G., but none did them on such a broad scale and with such utter recklessness. And yet — and this is the part that should make your blood boil — the company is being kept alive precisely because it behaved so badly.

When you start asking around about how A.I.G. made money during the housing bubble, you hear the same two phrases again and again: "regulatory arbitrage" and "ratings arbitrage." The word "arbitrage" usually means taking advantage of a price differential between two securities — a bond and stock of the same company, for instance — that are related in some way. When the word is used to describe A.I.G.'s actions, however, it means something entirely different. It means taking advantage of a loophole in the rules. A less polite but perhaps more accurate term would be "scam."

As a huge multinational insurance company, with a storied history and a reputation for being extremely well run, A.I.G. had one of the most precious prizes in all of business: an AAA rating, held by no more than a dozen or so companies in the United States. That meant ratings agencies believed its chance of defaulting was just about zero. It also meant it could borrow more cheaply than other companies with lower ratings.

To be sure, most of A.I.G. operated the way it always had, like a normal, regulated insurance company. (Its insurance divisions remain profitable today.) But one division, its "financial practices" unit in London, was filled with go-go financial wizards who devised new and clever ways of taking advantage of Wall Street's insatiable appetite for mortgage-backed securities. Unlike many of the Wall Street investment banks, A.I.G. didn't specialize in pooling subprime mortgages into securities. Instead, it sold credit-default swaps.

These exotic instruments acted as a form of insurance for the securities. In effect, A.I.G. was saying if, by some remote chance (ha!) those mortgage-backed securities suffered losses, the company would be on the hook for the losses. And because A.I.G. had that AAA rating, when it sprinkled its holy water over those mortgage-backed securities, suddenly they had AAA ratings too. That was the ratings arbitrage. "It was a way to exploit the triple A rating," said Robert J. Arvanitis, a former A.I.G. executive who has since become a leading A.I.G. critic.

Why would Wall Street and the banks go for this? Because it shifted the risk of default from themselves to A.I.G., and the AAA rating made the securities much easier to market. What was in it for A.I.G.? Lucrative fees, naturally. But it also saw the fees as risk-free money; surely it would never have to actually pay up. Like everyone else on Wall Street, A.I.G. operated on the belief that the underlying assets — housing — could only go up in price.

That foolhardy belief, in turn, led A.I.G. to commit several other stupid mistakes. When a company insures against, say, floods or earthquakes, it has to put money in reserve in case a flood happens. That's why, as a rule, insurance companies are usually overcapitalized, with low debt ratios. But because credit-default swaps were not regulated, and were not even categorized as a traditional insurance product, A.I.G. didn't have to put anything aside for losses. And it didn't. Its leverage was more akin to an investment bank than an insurance company. So when housing prices started falling, and losses started piling up, it had no way to pay them off. Not understanding the real risk, the company grievously mispriced it.

Second, in many of its derivative contracts, A.I.G. included a provision that has since come back to haunt it. It agreed to something called "collateral triggers," meaning that if certain events took place, like a ratings downgrade for either A.I.G. or the securities it was insuring, it would have to put up collateral against those securities. Again, the reasons it agreed to the collateral triggers was pure greed: it could get higher fees by including them. And again, it assumed that the triggers would never actually kick in and the provisions were therefore meaningless. Those collateral triggers have since cost A.I.G. many, many billions of dollars. Or, rather, they've cost American taxpayers billions.

The regulatory arbitrage was even seamier. A huge part of the company's credit-default swap business was devised, quite simply, to allow banks to make their balance sheets look safer than they really were. Under a misguided set of international rules that took hold toward the end of the 1990s, banks were allowed use their own internal risk measurements to set their capital requirements. The less risky the assets, obviously, the lower the regulatory capital requirement.

How did banks get their risk measures low? It certainly wasn't by owning less risky assets. Instead, they simply bought A.I.G.'s credit-default swaps. The swaps meant that the risk of loss was transferred to A.I.G., and the collateral triggers made the bank portfolios look absolutely risk-free. Which meant minimal capital requirements, which the banks all wanted so they could increase their leverage and buy yet more "risk-free" assets. This practice became especially rampant in Europe. That lack of capital is one of the reasons the European banks have been in such trouble since the crisis began.

At its peak, the A.I.G. credit-default business had a "notional value" of \$450 billion, and as recently as September, it was still over \$300 billion. (Notional value is the amount A.I.G. would owe if every one of its bets went to zero.) And unlike most Wall Street firms, it didn't hedge its credit-default swaps; it bore the risk, which is what insurance companies do.

It's not as if this was some Enron-esque secret, either. Everybody knew the capital requirements were being gamed, including the regulators. Indeed, A.I.G. openly labeled that part of the business as "regulatory capital." That is how they, and their customers, thought of it.

There's more, believe it or not. A.I.G. sold something called 2a-7 puts, which allowed money market funds to invest in risky bonds even though they are supposed to be holding only the safest commercial paper. How could they do this? A.I.G. agreed to buy back the bonds if they went bad. (Incredibly, the Securities and Exchange Commission went along with this.) A.I.G. had a securities lending program, in which it would lend securities to investors, like short-sellers, in return for cash collateral. What did it do with the money

it received? Incredibly, it bought mortgage-backed securities. When the firms wanted their collateral back, it had sunk in value, thanks to A.I.G.'s foolish investment strategy. The practice has cost A.I.G. — oops, I mean American taxpayers — billions.

Here's what is most infuriating: Here we are now, fully aware of how these scams worked. Yet for all practical purposes, the government has to keep them going. Indeed, that maybe the single most important reason it can't let A.I.G. fail. If the company defaulted, hundreds of billions of dollars' worth of credit-default swaps would "blow up," and all those European banks whose toxic assets are supposedly insured by A.I.G. would suddenly be sitting on immense losses. Their already shaky capital structures would be destroyed. A.I.G. helped create the illusion of regulatory capital with its swaps, and now the government has to actually back up those contracts with taxpayer money to keep the banks from collapsing. It would be funny if it weren't so awful.

I asked Mr. Arvanitis, the former A.I.G. executive, if the company viewed what it had done during the bubble as a form of gaming the system. "Oh no," he said, "they never thought of it as abuse. They thought of themselves as satisfying their customers."

That's either a remarkable example of the power of rationalization, or they were lying to themselves, figuring that when the house of cards finally fell, somebody else would have to clean it up.

That would be us, the taxpayers.

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The AIG cancer and the depression

Saturday February 28, 2009

Categories: [Economics](#)

Y'all ready for a depression? [Because it surely looks like one is coming](#). From today's Times:

A sense of disconnect between the projections by the White House and the grim realities of everyday American life was enhanced on Friday, as the Commerce Department gave a harsher assessment for the last three months of 2008. In place of an initial estimate that the economy contracted at an annualized rate of 3.8 percent -- already abysmal -- the government said that the pace of decline was actually 6.2 percent, making it the worst quarter since 1982.

The fortunes of the American economy have grown so alarming and the pace of the decline so swift that economists are now straining to describe where events are headed, dusting off a word that has not been invoked since the 1940s: depression.

Economists are not making comparisons with the Great Depression of the 1930s, when the unemployment rate reached 25 percent. Current conditions are not even as poor as during the twin recessions of the 1980s, when unemployment exceeded 10 percent, though many experts assert this downturn is on track to be significantly worse.

Rather, economists are using the word depression -- a subjective term with no academic definition -- to describe a condition of broad and extreme economic distress that remains stubbornly in place for much longer than a typical downturn.

This is more than a matter of semantics. As the government determines its spending plans, readying another infusion of cash for troubled banks while contemplating an additional bailout for the auto industry, the magnitude of those needs will hinge on the extent of the damage.

Mark Zandi, chief economist of Moody's Economy.com, now places the odds of "a mild depression" at 25 percent, up from 15 percent three months ago. In that view, the unemployment rate would reach 10.5 percent by the end of 2011 -- up from 7.6 percent at the end of January -- average home prices would fall 20 percent on top of the 27 percent they have plunged already, and losses in the financial system would more than triple, to \$3.7 trillion.

Allen Sinai, chief global economist at the research firm Decision Economics, sees a 20 percent chance of "a depressionlike possibility," up from 15 percent a week ago.

"In the housing market, the financial system and the stock market, we're already there," Mr. Sinai said. "It is a depression."

I hope Joe Nocera of the NYT wins the Pulitzer prize for commentary this year. His financial columns are consistently fresh, and help me understand this catastrophe falling in on us. [Today he writes about AIG](#), which is expected to announce on Monday the largest quarterly loss in history -- allegedly \$60 billion! Nocera writes that on top of the \$150 billion in taxpayer funds the government has already sunk into AIG, we'll probably have to throw \$100 billion more before the company stabilizes. Nocera:

A quarter of a trillion dollars, if it comes to that, is an astounding amount of money to hand over to one company to prevent it from going bust. Yet the government feels it has no choice: because of A.I.G.'s dubious business practices during the housing bubble it pretty much has the world's financial system by the throat.

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More:

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Really, read all of Nocera's column today. It's breathtaking, literally, to contemplate how these criminals are holding us all hostage -- and how our government let them get away with it during the fat years. I can't imagine what kind of reckoning needs to take place to settle accounts with these people in finance and in government who have done this. But it will come.

And yet, there's a story about AIG that won't make the newspapers, and really, it's about more than AIG...

I have a neighbor, a deeply good and responsible woman, who is a low-level AIG employee. She's so honest and dependable I would trust her with anything. As I type this in my home office, she's sitting on my block in her house, probably worried that she's going to lose her job, and with it her house, and everything she has.

She did nothing wrong, I'm quite certain. She, in her way, is more a victim of AIG than any of us. Not only is she a taxpayer who will be looted to pay for the sins of her distant bosses, but she may well lose her job and her house and everything because of them.

How many more "little" people, men and women who did their jobs with honesty and integrity, and who now face ruin because of what the power-holders did, are there in our society, far beyond AIG?

The only comfort I have in thinking about her, and all of us, in this crisis this morning is a belief in the old saying that the wheels of justice grind slow, but exceedingly fine. That's not much, but that's all I got for you today.

[Comments \(19\)](#)

Filed Under: [AIG](#), [American International Group](#), [depression](#), [Economic](#), [Joseph Nocera](#)

fundstrategy

Tainted image belies staying power

Vanessa Drucker, American editor, Fund Strategy

Same old song

Plus ça change. The credit rating agencies (CRAs) – Moody's, S&P, Fitch and a small band of wannabes – played an important role in the rogue's gallery that brought down the financial house of cards in 2008. So far, all they have suffered is a regulatory rap across the knuckles and they are still rating away, busily stripping down triple As and investment grade status.

The CRAs need to rebuild their credibility. In the meantime, they are still being paid handsomely, because they remain the only game in town. The story is a classic one: large numbers of unrepresented investors are battling against the focused interests of an oligopoly. Such outrage has erupted over their malfeasance that, if there is ever a time for reform, it is now.

The agencies have made some efforts to improve the information and transparency of the underlying transactions in structured deals, which is a far cry from overhauling the models. For instance, they have tightened the definitions of certain key variables and added some details. For example, is the borrower a first-time home owner?

The real problem is that the models assume economic variables are static rather than cyclical, argues Michael Youngblood of Five Bridges Capital in Bethesda, Maryland. "In a period of rapidly rising house prices, the models should have presumed some long-run mean reversion," he points out.

People no longer regard credit grades as a bible, or even suggest triple A truly describe the treble risks of default probability, expected recovery and correlation. But despite their miserable records, the CRAs have been able to escape lawsuits, explains Frank Partnoy, a professor at the University of San Diego. They have relied on the first amendment protection of the American constitution, which preserves freedom of speech and of the press. "So far they have been able to persuade judges, but may become exposed," says Partnoy.

Conflict of interests

It is no secret that today's rating agencies are beholden to the issuers, who pay their bills, not to the investors who rely on the credit assessments. It was not always so. A hundred years ago, their precursors derived revenues from investors, who bought manuals they published. These booklets predicted risks for railroads bonds and other corporate issues. When the predictions and default rates panned out, the rating agencies sold more manuals.

Then came the Xerox machine, and the CRAs could no longer thrive in the publishing business. Once everyone could photocopy the manuals, the model broke down, and the CRAs began to rely on issuers for their bread and butter. Later, in 1975, the system changed again, when the SEC created the 'Nationally Recognized Statistical Rating Organization' designation, which recognised a handful of companies as official arbiters. Banks must hold a certain level of ultra-safe securities as part of their capital cushion, but who decides whether those securities are rock solid? The exclusive club of NRSROs does.

Once again, the rating agencies realised that their business model had shifted. "They moved from just selling information into selling regulatory licenses, as a key to unlock capital markets," says Partnoy. "Broker dealers must hold bonds with the highest ratings, to keep their capital charges down, while issuers pay two or three points per deal to be sure they can place their issues with investors."

A new deal

Much as we need to reform the system, it is easier said than done. Viva Hammer an Australian tax attorney at Crowell & Moring in New York, sighs that Americans tend to want quick fixes for "things that aren't quickly fixed." They would rather have Botox treatments than spend the effort on working out, she adds.

The American government has promoted an oligopoly with its NRSRO stamp of approval. Rather than encouraging new entrants and added competition, the status quo encourages institutional investors to continue to rely on the three

leading firms. An entrenched culture and path dependency keep them loyal to the oligopoly, for all its shortcomings. Although the NRSRO ranks comprise 10 firms, most issuers have not been responsive to the smaller or newer rating agencies.

Credit analysis is an expensive activity, requiring data systems and staff. It is a difficult job, and must be remunerated. Only a smattering of leading firms have a deep enough bench to manage without the CRAs. Still, some solutions do arise from unexpected quarters. The credit default swap market has emerged as real competition to orthodox ratings, as investors take the price levels of CDS as a more accurate indication of credit quality. Still, in many areas for both companies and sectors, not enough specific CDS are traded to map out a complete picture.

Before we change the model, we need to consider how to finance it. Some have suggested that the arrangement should be replaced with a pooled fund, perhaps designed as a semi public structure. Maybe it could be set up like universal health coverage, in which everyone must participate.

Another option would be a return to the old days, whereby investors rather than issuers foot the bill. Yet if buyers fork out, that may create other conflicts. Remember the ravenous plant in the musical *Little Shop of Horrors*? The creature bellowed "feed me, feed me!" Investors, like the plant, had a voracious appetite for yield, says Guy Erb, a director at LECCG. They too have incentives to apply pressure on CRAs. He says, "They are seeking assets that will provide the highest yield, and at the same time they are required to have certain ratings."

Old habits will die hard. Back in 2000, the Securities and Exchange Commission issued the rule called Reg FD, to ensure that companies delivered the same material information to all investors simultaneously. One goal was to boost the demand for independent research. This well-intended legislation has proved a dud, as everybody still relies on the analysts associated with the tainted streets firms, which have life in them yet. The CRAs, likewise, have a long way before extinction.

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SPECIAL REPORTS

The world according to derivatives, part 7 of 7: The place where industry, the military and government converge

By Geraldine Perry
Online Journal Guest Writer

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The implosion of the Carlyle Capitol Corporation just weeks before the Bear Stearns debacle last March is little more than a distant memory in the minds of most people. Yet the facts surrounding Carlyle Capitol, like those surrounding the J.P. Morgan/Bear Stearns/WaMu deals -- not to mention the JP Morgan/Enron scandal -- certainly deserve further scrutiny.

To be sure, derivatives, along with "innovative" accounting techniques, are a unifying theme of these and similar eyebrow raising, but effectively submerged, stories. Chief among these submerged stories are those which surround Carlyle Capitol and its parent company the Carlyle Group. Here's what can be said about each.

The derivatives-heavy Carlyle Capitol had been the first of 55 funds the Carlyle Group took public between July 2007 and March 2008. It went belly up as its mortgage-backed assets began to implode and a group of the world's biggest banks, including JP Morgan, refused to hold off on margin calls and liquidation of assets -- moving instead to seize and sell what was left of the fund's assets. While the losses to the Carlyle Group were "minimal from a financial standpoint," it nevertheless represented a major embarrassment for the giant private equities firm -- which, it must be mentioned, had \$76 billion tied up in exactly the same kinds of "derivative investment tools" as its "separate legal and business entity," aka the Carlyle Capitol Corporation.

Perhaps it is mere coincidence that the Carlyle Group is registered in Britain (but based in Washington, D.C.) while Carlyle Capitol was based on Guernsey Island off the British coast. Nevertheless the question persists as to whether Carlyle Capitol was functioning as an offshore entity created as a means of misstating, or perhaps burying, certain material financial statements. You know, the kind of activity that subjected JP Morgan to congressional investigation in 2002, proof of which activity the congressional investigating committee was given audiotapes and copies of incriminating emails.

The Carlyle Group itself has what can only be described as a controversial history with trails leading to 9-11, the current war on terror, the first Gulf War, Afghanistan and elsewhere. It also has had extensive "counter party links" to Enron, Arthur Andersen, Global Crossing, the Saudi Royal Family, and yes, even the Bin Ladens.

Its main business is buying and selling large corporations. Described as a powerful merchant bank and leading defense contractor, the Carlyle Group also is a key player in the privatization of public resources within the U.S. Known as the ex-presidents club it is surprising to say the least that so few have ever even heard of the Carlyle Group, especially given the scope of its activities. Perhaps this is because, as an October 31, 2001 *Guardian UK* article tells it . . .

"This is exactly the way Carlyle likes it. For 14 years now, with almost no publicity, the company has been signing up an impressive list of former politicians -- including the first President Bush and his secretary of state, James Baker; John Major; one-time World Bank treasurer Afsaneh Masheyekhi and several south-east Asian power brokers -- and using their contacts and influence to promote the group. Among the companies Carlyle owns are those which make equipment, vehicles and munitions for the US military, and its celebrity employees have long served an ingenious dual purpose, helping encourage investments from the very wealthy while also smoothing the path for Carlyle's defence firms . . .

". . . But what sets Carlyle apart is the way it has exploited its political contacts. When Carlucci arrived there in 1989, he brought with him a phalanx of former subordinates from the CIA and the Pentagon, and an awareness of the scale of business a company like Carlyle could do in the corridors and steak-houses of Washington. In a decade and a half, the firm has been able to realise a 34% rate of return on its investments, and now claims to be the largest private equity firm in the world. Success brought more investors, including the international financier George Soros and, in 1995, the wealthy Saudi Bin Ladin family, who insist they long ago severed all links with their notorious relative. The first President Bush is understood to have visited the Bin Ladins in Saudi Arabia twice on the firm's behalf . . .

". . . But if the Bin Ladins' connection to the Carlyle Group lasted no more than six years, the current President Bush's own links to the firm go far deeper. In 1990, he was appointed to the board of one of Carlyle's first purchases, an airline food business called Caterair, which they eventually sold at a loss. He left the board in 1992, later to become Governor of Texas. Shortly thereafter, he was responsible for appointing several members of the board which controlled the investment of Texas teachers' pension funds. A few years later, the board decided to invest \$100m of public money in the Carlyle Group. The firm's magic touch was already bringing results." (The Ex-Presidents Club, by Oliver Burkeman and Julian Borger)

Despite its lack of notoriety, one can find Carlyle connections turning up everywhere. For example and in addition to the "counter party web" of the Texas teachers pension fund mentioned above, an August 10, 2005, *NewsMax* article revealed that the Carlyle Group had caught the attention of federal prosecutors after Illinois Teachers Retirement System officials raised concerns about the \$4.5 million in fees offered by Carlyle to one Robert Kjellander (a lobbyist, Bush campaigner and newly appointed treasurer of the Republican National Committee) for helping land business with the Illinois teachers pension fund.

A spokesman for Carlyle, of course, maintained that Kjellander's fees weren't unusual and in any case, the average returns on these fund's investments was 45 percent per year. After all, who could complain about that, even if the earnings themselves had the unmistakable taint of blood and corruption written all over them?

Interestingly, the article also revealed that "Kjellander had previously raised eyebrows in 2003 when he received an \$809,000 consulting fee from Bear, Stearns Inc. after Democratic Governor Rod Blagojevich picked that investment house to handle \$10 billion in pension fund bonds. The firm received \$8 million for handling the bond issue . . ." (Feds Probing Carlyle Group's Payment to RNC, *NewsMax*.)

Bear Stearns, J.P. Morgan, Carlyle Capitol, the Carlyle Group and a VERY long list of other rarefied corporations are (or were, as the case may be) all heavily involved in derivatives instruments that are still in the process of unwinding themselves from their myriad counter party entanglements across the globe. Many, if not all, of these firms have long used their financial clout to influence government officials, not to mention the media and educational institutions -- and many are either directly or indirectly heavily invested in the defense industry among other industries. But when all is said and done, there is no other private business which has so successfully navigated the heady waters of what is known as the Iron Triangle -- a place where industry, government and the military converge -- than the Carlyle Group. (*The Iron Triangle: Inside the Secret World of the Carlyle Group*, Dan Briody).

A most striking example can be found in Iraq, where we find two former secretaries of state heading up a secret investment deal involving a "complex transfer of ownership of as much as \$57 billion in unpaid Iraqi debts." Seems that former Secretary of State James Baker (and senior counsel for the Carlyle Group) just happened to be appointed by Bush II as the special envoy to negotiate Iraqi "debt relief." The objective of this envoy was to see to it that "[t]he debts, now owed to the government of Kuwait, would be assigned to a foundation created and controlled by a consortium in which the key players are the Carlyle Group and the Albright Group, which is headed by another former Secretary of State, Madeleine Albright." (James Baker's Double Life in Iraq: The Carlyle Group Stands to Make Killing on Iraqi Debt, Amy Goodman interviews Naomi Klein, *Democracy Now!*)

We also have Frank Carlucci, who not only served as chairman of the Carlyle Group at the time of the September 11 attacks, but had served as a former secretary of defense in the Reagan administration and a deputy director of the CIA during the Carter administration. Perhaps even more curiously -- and again at the time of the September 11 attacks -- Carlucci was serving on the RAND Corporation Board of Trustees and was also the co-chair of the Rand Center for Middle East Public Policy Advisory Board. The Rand Corporation, it can be said, is one of many nonprofit (non-taxpaying) "think tanks" where people get paid to think. Frank Carlucci was among those who were being paid to think about the situation in the Middle East. (*The People We Pay to Think*)

Fortuitously for the Carlyle Group, it "cashed out many of its investments when the stock of defense companies rose dramatically in the aftermath of September 11 and the buildups to the Afghanistan and Iraq wars." (*Investing in War: The Carlyle Group Profits from Government and Conflict*, M. Asif Ismail)

In the aftermath of the September 11 attacks, the Carlyle Group, together with Halliburton, has made millions of dollars off the Iraq war. In addition Carlyle has "reaped millions of dollars from government contracts on things such as cleaning up anthrax-infected buildings -- including the Hart Senate Office Building -- making X-ray scanners, providing logistics support to the U.S. military, making metal-bond structures in fighter jets and missiles, and providing employee background checks for the government." (*Carlyle Group, Halliburton Getting Rich off the Iraq War*, Chuck Baldwin)

Although Carlyle's counter party webs are seemingly endless, its growing involvement in public/private partnership ventures is also exceedingly troublesome, and strangely underreported. In addition to the already established aforementioned partnering activities, the announcement of a newly formed team whose sole objective was to engage in public/private ventures came after a public furor had been created over the fact that DP World, a company owned by the United Arab Emirates, had acquired a British company that manages operations at six U.S. ports. Soon after this news became public, the House Appropriations Committee voted on March 8, 2006, to prevent DP World from taking control of six U.S. ports, and that story quickly faded into oblivion.

Perhaps by happenstance and the very next day after the House vote -- the Carlyle Group announced that it had established an eight-person team co-headed by Robert Dove, former executive vice-president at Bechtel, and Barry Gold, former managing director and co-head of the structured finance group at Citigroup/Salomon Smith Barney. According to the Media Room section of its own website, the team's objective is to invest "in the [public] infrastructure sector, including investments in transportation and water facilities, airports, bridges, ports, stadiums and other public infrastructure . . . primarily in . . . transactions ranging from \$100 million to more than \$1 billion. The team will engage in public-private partnerships (PPP) with governments at all levels as well as purchase projects outright or through long term concessions."

Increasingly, cash strapped local governmental entities are looking to these public-private partnerships for relief for their liquidity problems. To be sure, the argument for such projects carries a certain appeal because, as the logic goes, what other options do state, county and municipal governments have, after they downsize and increase taxes, besides holding what amount to giant fire sales in which public assets are sold to the highest bidder or public-private partnership deals are struck? What all too often is not clearly and completely understood by the average citizen -- or even for that matter, his elected officials -- is that "[i]n this arrangement, government and business "co-own" the former government asset and their purpose is to make a profit." (*Chicago Inc.*, Joan Veon)

Moreover, and given the allure of very handsome profits that stand to be generated by this "new asset class" it is no surprise that "banks and private investment firms have fallen in love with public infrastructure. They're smitten by the rich cash flows that roads, bridges, airports, parking garages, and shipping ports generate -- and the monopolistic advantages that keep those cash flows as steady as a beating heart . . . But are investors getting an even better deal [than the public]? It's a question with major

policy implications as governments relinquish control of major public assets for years to come. The aggressive toll hikes embedded in deals all but guarantee pain for lower-income citizens -- and enormous profits for the buyers . . . What's more, some public interest groups complain that the revenue from the higher tolls inflicted on all citizens will benefit only a handful of private investors, not the commonweal." (Road to Riches, Emily Thornton)

What should likewise come as no surprise in all this is the fact that "[i]nvestment firms including Goldman Sachs, Morgan Stanley, and the Carlyle Group are approaching state politicians with advice to sell off public highway and transportation infrastructure. When advising state officials on the future of this vital public asset, these investment firms fail to mention that their sole purpose is to pick up infrastructure at the lowest price possible in order to maximize returns for their investors. Investors, most often foreign companies, are charging tolls and insisting on "noncompete" clauses that limit governments from expanding or improving nearby roads." (Privatization of America's Infrastructure, Student researchers Rachel Icaza and Ioana Lupu, Faculty Evaluator: Marco Calavita, Ph.D. Project Censored)

With respect to the Carlyle story in particular, what is most unfortunate is that "[o]utside of the conservative Judicial Watch and the muckraking Center for Public Integrity, there has been little public interest in the Carlyle system of capitalism and where it is going. Congress, meanwhile, is too busy seeking Carlyle's advice even to ask the question. The people who run Carlyle may hate the word secrecy, but their words and actions make it impossible to know where the policy-making ends and the money-making begins." (Crony Capitalism Goes Global, Thomas Shorrock)

So it seems that the military/industrial/governmental complex -- and the Carlyle Group in particular -- is perfectly positioned to profit handsomely, from both the endless war on terror and the privatization of public resources, with nary a complaint from government officials and next to no meaningful media coverage of the long-term ramifications of such "profit centers." Behind it all are the Faustian bargains which are struck daily through the speculative derivatives markets in the increasingly rapacious quest for the "fast money" that only these markets can provide.

In his 2002 Enron-related testimony before Congress, attorney Frank Partnoy makes the following important observations concerning the effect derivatives have on business (and it might be said government) behavior: "The temptations associated with derivatives have proved too great for many companies, and Enron is no exception. The conflicts of interest among Enron officers have been widely reported . . . *But too much focus on Enron misses the mark. As long as ownership of companies is separated from their control -- and in the U.S. securities market it almost always will be -- managers of companies will have incentives to be aggressive in reporting financial data.*" (Testimony of Frank Partnoy Professor of Law, University of San Diego School of Law, Hearings before the United States Senate Committee on Governmental Affairs, January 24, 2002, emphasis mine)

As Mr. Partnoy's comments reveal, the lure of "fast money" promised by derivatives can be as morally deadly as it is irresistible. What gets lost in the mix are the nuts and bolts for which a company (or indeed our country) was founded -- even as an unending parade of enticements are created for exaggeration of profits and a host of other forms of deceptive and even unscrupulous behavior.

Without question, mammoth, globally-scaled financial empires and unfathomable personal wealth have been created through derivatives. But all this has come at a heavy price that must be measured not just in dollars but in terms of blood and honor as well.

It falls to ordinary citizens to reclaim the practical tools and the moral high ground established by America's founding documents -- which not only created the United States but which once served as a beacon of hope to the rest of the world.

Previously:

Part 1 of 7: Irrational exuberance creates global mayhem and mountains of taxpayer debt

Part 2 of 7: A Faustian bargain

Part 3 of 7: The global casino, currency devaluation and giant fire sales

Part 4 of 7: History repeats as the off-balance sheet money supply explodes, then contracts

Part 5 of 7: The dark side of global credit system redesign

Part 6 of 7: Den of thieves, house of cards

Geraldine Perry is co-author of The Two Faces of Money and is also the creator and manager of the related website: thetwofacesofmoney.com which includes recent reviews. This website also has an abundance of related material and links, along with a free, down loadable slide presentation describing the two forms of money creation and the constitutional solution, which is not the gold-backed dollar as popularly believed. Geri holds a Master's Degree in Education and is also a Certified Natural Health Consultant. As a means of imparting accurate information on health and nutrition to as broad an audience as possible she developed the web site thehealthadvantage.com.

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Multinational Monitor

Wall Street's Best Investment: Ten Deregulatory Steps to Financial Meltdown

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By Robert Weissman and James Donahue

Wall Street has no one but itself to blame for the current financial crisis. Investment banks, hedge funds and commercial banks made reckless bets using borrowed money. They created and trafficked in exotic investment vehicles that even top Wall Street executives — not to mention firm directors — did not understand. They hid risky investments in off-balance-sheet vehicles or capitalized on their legal status to cloak investments altogether. They engaged in unconscionable predatory lending that offered huge profits for a time, but led to dire consequences when the loans proved unpayable. And they created, maintained and justified a housing bubble, the popping of which has thrown the United States and the world into a deep recession, resulted in a foreclosure epidemic ripping apart communities across the country, and caused the financial crisis itself.

But while Wall Street may not have anyone else to blame, and is culpable for the financial crisis and global recession, others do share responsibility.

For the last three decades, financial regulators, Congress and the executive branch have steadily pulled back the regulatory system that restrained the financial sector from acting on its own worst tendencies. The post-Depression regulatory system aimed to force disclosure of publicly relevant financial information; established limits on the use of leverage; drew bright lines between different kinds of financial activity and protected regulated commercial banking from investment bank-style risk taking; enforced meaningful limits on economic concentration, especially in the banking sector; provided meaningful consumer protections (including restrictions on usurious interest rates); and contained the financial sector so that it remained subordinate to the real economy. This hodge podge regulatory system was, of course, highly imperfect, including because it too often failed to deliver on its promises.

But it was not its imperfections that led to the erosion and collapse of that regulatory system. It was a concerted effort by Wall Street, steadily gaining momentum until it reached fever pitch in the late 1990s and continued right through the first half of 2008. Even now, Wall Street continues to defend many of its worst practices. Though it bows to the political reality that new regulation is coming, it aims to reduce the scope and importance of that regulation and, if possible, use the guise of regulation to further remove public controls over its operations.

This article documents 10 specific deregulatory steps (including failures to regulate and failures to enforce existing regulations) that enabled Wall Street to crash the financial system. Wall Street didn't obtain these regulatory abeyances based on the force of its arguments. At every step, critics warned of the dangers of further deregulation. Their evidence-based claims could not offset the political and economic muscle of Wall Street. The financial sector showered campaign contributions on politicians from both parties, invested heavily in a legion of lobbyists [see "By the Numbers" on page 12], paid academics and think tanks to justify their preferred policy positions, and cultivated a pliant media — especially a cheerleading business media complex.

1. The Repeal of Glass-Steagall and the Rise of the Culture of Recklessness

Perhaps the signature deregulatory move of the last quarter century was the repeal of the 1933 Glass-Steagall Act and related legislation. The repeal removed the legal prohibition on combinations between commercial banks on the one hand, and investment banks and other financial services companies on the other. Glass-Steagall's strict rules originated in the U.S. government's response to the Depression and reflected the learned experience of the severe dangers to consumers and the overall financial system of permitting giant financial institutions to combine commercial banking with other financial operations.

Glass-Steagall protected depositors and prevented the banking system from taking on too much risk by defining industry structure: Commercial banks could not maintain investment banking or insurance affiliates (nor affiliates in non-financial commercial activity).

Investment banks, on the other hand, have traditionally managed rich people's money — people who can take bigger risks in order to get bigger returns. When repeal of Glass-Steagall brought investment and commercial banks together, the investment-bank culture came out on top. There was a demand for the kind of high returns that could be obtained only through high leverage and big risktaking."

2. Hiding Liabilities: Off-Balance Sheet Accounting

A business's balance sheet is supposed to report honestly on a firm's financial state, by listing its assets and liabilities. If a company can move money-losing assets off of its balance sheet through accounting tricks, it will appear to be in greater financial health.

Thanks to the exploitation of accounting rule loopholes, commercial banks were able to undertake exactly this sort of deceptive financial shuffling. Even in good times, placing mortgage loans off balance sheet had important advantages for banks, enabling them to expand lending without setting aside more reserve-loss capital. As they shunted off more loans into off-balance sheet entities, the banks' financial vulnerability kept increasing — they had more loans outstanding, without commensurate reserve-loss capital. Then, when bad times hit, off-balance sheet accounting let banks hide their losses from investors and regulators. This allowed their condition to grow still more acute, ultimately imposing massive losses on investors and taxpayers called on for massive infusions of capital, and threatening the viability of the financial system.

The scale of banks' off-balance sheet assets is enormous — 15.9 times the amount on the balance sheet in 2007. This ratio represents a massive surge over the last decade and half, notes Joseph Mason, a professor at Louisiana State University. "During the period 1992-2007, on-balance sheet assets grew by 200 percent, while off-balance sheet asset grew by a whopping 1,518 percent," Mason says.

One Wall Street executive described the use of off-balance sheet accounting "as a bit of a magic trick" because losses disappear from the balance sheet, making lenders appear more financially stable than reality would dictate. A former SEC official called it "nothing more than just a scam."

The Securities and Exchange Commission (SEC) has statutory authority to establish financial accounting and reporting standards, but it delegates this authority to the Financial Accounting Standards Board (FASB). The FASB is an independent, private sector organization whose purpose is to establish standards of financial accounting, including standards that govern the preparation of financial reports. FASB's Statement 140 establishes rules relevant to securitization of loans (packaging large number of loans resold to other parties) and how securitized loans may be moved off balance sheet.

Pursuant to Statement 140, a lender may sell blocks of its mortgages to separate trusts or companies known as Qualified Special Purpose Entities (QSPEs), or "special investment vehicles" (SIVs), created by the lender. As long as the mortgages are sold to the QSPE, the lender is authorized not to report the mortgages on its balance sheet. The idea is that the lender no longer has control or responsibility for the mortgages. The Statement 140 test of whether a lender has severed responsibility for mortgages is to ask whether a "true sale" has taken place.

But whether a true sale of the mortgages has occurred is often unclear because of the complexities of mortgage securitization. Lenders often retain some control over the mortgages even after their sale to a QSPE. So, while the sale results in moving mortgages off the balance sheet, the lender may still be liable for mortgage defaults. This retained liability is concealed from the public by virtue of moving the assets off the balance sheet.

Under Statement 140, a "sale" of mortgages to a QSPE occurs when the mortgages are put "beyond the reach of the transferor [i.e. the lender] and its creditors." This is a "true sale" because the lender relinquishes control of the mortgages to the QSPE. But the 2008 financial crisis revealed that while lenders claimed to have relinquished control, and thus moved the mortgages off the balance sheet, they had actually retained control in violation of Statement 140. A considerable portion of the banks' mortgage-related losses remain off the books, however, contributing to the continuing uncertainty about the scale of the banks' losses.

The problems with off-balance sheet accounting are a matter of common sense. If there was any doubt, however, the deleterious impact of off-balance sheet accounting was vividly illustrated by the notorious collapse of Enron in December 2001. Enron established off-balance sheet partnerships whose purpose was to borrow from banks to finance the company's growth. The partnerships, also known as special purpose entities (SPEs), borrowed heavily by using Enron stock as collateral. The debt incurred by the SPEs was kept off the balance sheet so that Wall Street and regulators were unaware of it. Credit rating firms consistently gave Enron high debt ratings, as they were unaware of the enormous off-balance sheet liabilities. Investors pushing Enron's stock price to sky-high levels were oblivious to the enormous amount of debt incurred to finance the company's growth.

The skyrocketing stock price allowed Enron to borrow even more funds while using the stock as collateral. At the time of bankruptcy, the company's on-balance sheet debt was \$13.15 billion, but the company had a roughly equal amount of off-balance sheet liabilities.

After Enron

In the fallout of the Enron scandal, the FASB adopted guidance to address off-balance sheet arrangements. Under its FIN 46R guidance, a company must include any SPE on the balance sheet if the company is entitled to the majority of the SPE's risks or rewards, regardless of whether a true sale occurred. But the guidance has one caveat: QSPEs holding securitized assets may be excluded from the balance sheet. The caveat, known as the "scope exception," means financial institutions are not subject to the heightened requirements provided under FIN 46R. The lessons of Enron were thus ignored for financial institutions, setting the stage for the 2008 financial crisis.

The Enron fiasco got the attention of Washington, which soon began considering systemic accounting reforms. The Sarbanes-Oxley Act, passed in 2003, attempted to shine more light on the murky underworld of off-balance sheet assets, but the final measure was a watered-down compromise; more far-reaching demands were defeated by the financial lobby.

Sarbanes-Oxley requires that companies make some disclosures about their QSPEs, even if they are not required to include them on the balance sheet. Specifically, it requires disclosure of the existence of off-balance-sheet arrangements, including QSPEs, if they are reasonably likely to have a "material" impact on the company's financial condition. But lenders have sole discretion to determine whether a QSPE will have a "material" impact. Moreover, disclosures have often been made in such a general way as to be meaningless. "After Enron, with Sarbanes-Oxley, we tried legislatively to make it clear that there has to be some transparency with regard to off-balance sheet entities," Senator Jack Reed of Rhode Island, the chairman of the Senate Securities subcommittee, said in early 2008 as the financial crisis was unfolding. "We thought that was already corrected and the rules were clear and we would not be discovering new things every day."

The FASB has recognized for years that its Statement 140 is failing to work as intended, concluding in 2006 that the rule was "irretrievably broken." The merits of the "true sale" theory of Statement 140 notwithstanding, its detailed and complicated rules created sufficient loopholes and exceptions to enable financial institutions to circumvent its purported logic as a matter of course.

FASB Chairman Robert Herz likened off-balance sheet accounting to "spiking the punch bowl."

"Unfortunately," he said, "it seems that some folks used [QSPEs] like a punch bowl to get off-balance sheet treatment while spiking the punch. That has led us to conclude that now it's time to take away the punch bowl. And so we are proposing eliminating the concept of a QSPE from the U.S. accounting literature."

It is not, however, a certainty that the FASB will succeed in its effort. The Board has repeatedly tried to rein in off-balance sheet accounting, but failed in the face of financial industry pressure. The commercial banking industry and Wall Street are waging a major effort to water down the rule (including on the grounds that disclosure of too much information will confuse investors) and delay adoption and implementation. These efforts are meeting with success, in part because of the fear that forcing banks to recognize their off-balance sheet losses will reveal them to be insolvent.

3. The Executive Branch Rejects Financial Derivative Regulation

Over-the-counter financial derivatives are unregulated. By all accounts, this has been a disaster. As Warren Buffett warned in 2003, financial derivatives represent "weapons of mass financial destruction" because "large amounts of risk, particularly credit risk, have become concentrated in the hands of relatively few derivatives dealers" so that "the troubles of one could quickly infect the others" and "trigger serious systemic problems."

A financial derivative is a contract between two or more parties that calls for money to change hands at some future date, with the amount to be determined by the value of an underlying financial asset, such as a mortgage contract or a stock, bond or commodity, or by financial conditions, such as interest rates or currency values. The value of the contract is determined by fluctuations in the price of the underlying asset. Most derivatives are characterized by high leverage, meaning they are bought with enormous amounts of borrowed money.

Derivatives are not a recent invention. Traditional, non-financial derivatives include futures contracts traded on exchanges such as the Chicago Mercantile Exchange, and regulated by the Commodity Futures Trading Commission. A traditional futures contract might include, for example, futures on oranges, where buyers and sellers agree to deliver or accept delivery of a

specified number of oranges at some point in the future, at a price determined now, irrespective of the price for oranges at that future time. This kind of futures contract can help farmers and others gain some price certainty for commodities whose value fluctuates in uncertain ways. Over-the-counter financial derivatives, by contrast, are negotiated and traded privately (not on public exchanges) and are not subject to public disclosure, government supervision or other requirements applicable to those traded on exchanges.

Derivatives and the Current Financial Crisis

In the 1990s, the financial industry began to develop increasingly esoteric types of derivatives. One over-the-counter derivative that has exacerbated the current financial crisis is the credit default swap (CDS). CDSs were invented by major banks in the mid-1990s as a way to insure against possible default by debtors (including mortgage holders). Investment banks that hold mortgage debt, including mortgage-backed securities, can purchase a CDS from a seller, such as an insurance company like AIG, which agrees to become liable for all the debt in the event of a default in the mortgage-backed securities. Wall Street wunderkinds with backgrounds in complex mathematics and statistics developed algorithms that they claimed allowed them to correctly price the risk and the CDSs.

Banks and hedge funds also began to sell CDSs and even trade them on Wall Street. Billions in these “insurance policies” were traded every day, with traders essentially betting on the likelihood of default on mortgage-backed securities. CDS traders with no financial interest in the underlying mortgages received enormous profits from buying and selling CDS contracts.

The global market value of CDS contracts (the “notional value”) reached over \$60 trillion in 2007, surpassing the gross domestic product of every country in the world combined. The value of the entire global derivatives market reached \$530 trillion in 2008, almost 20 times the total value of the U.S. stock market. The current financial crisis has exposed how poorly the sellers and buyers understood the value of the derivatives they were trading.

Once home values stopped rising in 2006 and mortgage default became more commonplace, the value of the packages of mortgages known as mortgage-backed securities plunged. At that point, the CDS agreements called for the sellers of the CDSs to reimburse the purchasers for the losses in the mortgage-backed securities. Firms that had sold CDS contracts, like AIG, became responsible for posting billions of dollars in collateral or paying the purchasers.

The total dollars at risk from CDSs is a staggering \$2.7 trillion. The amount at risk is far less than \$60 trillion because most investors were simultaneously on both sides of the CDS trade. For example, banks and hedge funds would buy CDS protection on the one hand and then sell CDS protection on the same security to someone else at the same time. When a mortgage-backed security defaulted, the banks might have to pay some money out, but they would also be getting money back in. So, while the total value of each CDS buy and sell order equaled \$60 trillion in 2007, the actual value at risk was a fraction of that — but still large enough to rock the financial markets.

The insurance giant AIG, however, did not buy CDS contracts — it only sold them. AIG issued \$440 billion worth of such contracts, making it liable for loan defaults including billions in mortgage-backed securities that went bad after the housing bubble burst. In addition, the company’s debt rating was downgraded by credit rating agencies, a move that triggered a clause in its CDS contracts that required AIG to put up more collateral to guarantee its ability to pay. Eventually, AIG was unable to provide enough collateral or pay its obligations from the CDS contracts. Its stock price tumbled, making it impossible for the firm to seek investor help. Many banks throughout the world were at risk because they had bought CDS contracts from AIG. The downward financial spiral ultimately required a taxpayer-financed rescue by the Federal Reserve, which has committed \$152.5 billion to the company so far, in order to minimize “disruption to the financial markets.”

Federal Agencies Reject Regulation

Some industry observers warned of the dangers of over-the-counter (OTC) derivatives. But acceding to political pressure from the powerful financial industry, the federal agencies with the responsibility to safeguard the integrity of the financial system refused to permit regulation of financial derivatives, especially the credit default swaps that exacerbated the 2008 financial meltdown.

In 1996, President Clinton appointed Brooksley Born chair of the Commodity Futures Trading Commission (CFTC). The CFTC is an independent federal agency with the mandate to regulate commodity futures and option markets in the United States.

Born was outspoken and adamant about the need to regulate the quickly growing but largely opaque area of financial derivatives. She found fierce opposition in SEC Chair Arthur Levitt, Treasury Secretary Robert Rubin and Federal Reserve Chair Alan

Greenspan, all of whom felt that the financial industry was capable of regulating itself. An April 1998 meeting of the President's Working Group on Financial Markets, which consisted of Levitt, Greenspan, Rubin and Born, turned into a standoff between the three men and Born. The men were determined to derail her efforts to regulate derivatives, but left the meeting without any assurances.

Pressing back against her critics, Born published a CFTC concept paper describing how the derivatives sector might be regulated. Born framed the CFTC's interest in mild terms. "The substantial changes in the OTC derivatives market over the past few years require the Commission to review its regulations," Born said. "The Commission is not entering into this process with preconceived results in mind. We are reaching out to learn the views of the public, the industry and our fellow regulators on the appropriate regulatory approach to today's OTC derivatives marketplace."

The publication described the growth of derivatives trading ("Use of OTC derivatives has grown at very substantial rates over the past few years," to a notional value of more than \$28 trillion) and raised questions about financial derivatives rather than proposing specific regulatory initiatives.

But the concept paper was clear that the CFTC view was that the unrestrained growth of financial derivatives trading posed serious risks to the financial system, and its probing questions suggested a range of meaningful regulatory measures — measures which, if they had been adopted, likely would have reduced the severity of the present crisis.

"While OTC derivatives serve important economic functions, these products, like any complex financial instrument, can present significant risks if misused or misunderstood by market participants," the CFTC noted. "The explosive growth in the OTC market in recent years has been accompanied by an increase in the number and size of losses even among large and sophisticated users which purport to be trying to hedge price risk in the underlying cash markets."

Among the proposals floated in the concept paper were the following measures:

- Narrow or eliminate exemptions for financial derivatives from the regulations that applied to exchange-traded derivatives (such as for agricultural commodities);
- Require financial derivatives to be traded over a regulated exchange;
- Require registration of person or entities trading financial derivatives;
- Impose capital requirements on those engaging in financial derivatives trading (so that they would be required to set aside capital against the risk of loss, and to avoid excessive use of borrowed money);
- Require issuers of derivatives to disclose the risks accompanying those instruments.

The uproar from the financial industry was immediate. During the next two months, industry lobbyists met with CFTC commissioners at least 13 times. Meanwhile, Born faced off against Federal Reserve Chair Alan Greenspan and others in numerous antagonistic congressional hearings. Then, Senator Richard Lugar, R-Indiana, chair of the Senate Agricultural Committee, stepped into the fray. Lugar, who received nearly \$250,000 from securities and investment firms in 1998, extended an ultimatum to Born: cease the campaign or Congress would pass a Treasury-backed bill that would put a moratorium on any further CFTC action. The stalemate continued.

The Treasury Department weighed in with its view that derivatives should remain unregulated. President Clinton's Deputy Treasury Secretary, Lawrence Summers, complained that Born's proposal "cast the shadow of regulatory uncertainty over an otherwise thriving market."

Greenspan echoed the Treasury Department view, arguing that regulation would be both unnecessary and harmful. "Regulation of derivatives transactions that are privately negotiated by professionals is unnecessary," he said. "Regulation that serves no useful purpose hinders the efficiency of markets to enlarge standards of living."

In September 1998, Long Term Capital Management, a hedge fund heavily focused on derivatives, informed the Fed it was on the brink of collapse and couldn't cover its \$4 billion in losses. The New York Federal Reserve quickly recruited 14 private banks to bail out Long Term Capital by investing \$3.6 billion.

"This episode should serve as a wake-up call about the unknown risks that the over-the-counter derivatives market may pose to the U.S. economy and to financial stability around the world," Born told the House Banking Committee two days later. "It has highlighted an immediate and pressing need to address whether there are unacceptable regulatory gaps relating to hedge funds and other large OTC derivatives market participants." But what should have been a moment of vindication for Born was swept aside by her adversaries, and Congress enacted a six-month moratorium on any CFTC action regarding derivatives or the swaps

market. In May 1999, Born resigned in frustration.

Born's replacement, William Rainer, went along with Greenspan, Summers (then Treasury Secretary) and Levitt's campaign to block any CFTC regulation. In November 1999, the inter-agency President's Working Group on Financial Markets released a new report on derivatives recommending no regulation, saying it would "perpetuate legal uncertainty or impose unnecessary regulatory burdens and constraints upon the development of these markets in the United States." Among other rationalizations for this non-regulatory posture, the report argued, "the sophisticated counterparties that use OTC derivatives simply do not require the same protections" as retail investors. The report briefly touched upon, but did not take seriously, the idea that financial derivatives posed overall financial systemic risk. To the extent that such risk exists, the report concluded, it was well addressed by private parties. "Private counterparty discipline currently is the primary mechanism relied upon for achieving the public policy objective of reducing systemic risk," the report stated. "Government regulation should serve to supplement, rather than substitute for, private market discipline. In general, private counterparty credit risk management has been employed effectively by both regulated and unregulated dealers of OTC derivatives, and the tools required by federal regulators already exist."

4. Congress Blocks Financial Derivative Regulation

Long before financial derivatives became the darlings of Wall Street, some in Congress believed that the federal government should be given greater power to regulate derivatives.

In 1994, Senator Donald Riegle, D-Michigan, and Representative Henry Gonzalez, D-Texas, introduced separate bills for derivatives regulations; both went nowhere. Opposing regulation was a bipartisan affair and inaction ruled the day.

In 2000, a year after the outspoken Brooksley Born left the Commodity Futures Trading Commission (CFTC), Congress and President Clinton codified regulatory inaction with passage the Commodity Futures Modernization Act (CFMA). The legislation is best known for its "Enron loophole," which prohibited regulation of energy futures contracts and thereby contributed to the collapse of scandal-ridden Enron.

CFMA formally exempted financial derivatives, including the now infamous credit default swaps, from regulation and federal government oversight. One Wall Street analyst later noted that the CFMA "was slipped into the [budget] bill in the dead of night by our old friend Senator Phil Gramm of Texas — now Vice Chairman of [Swiss investment bank] UBS." Gramm led the congressional effort to block federal agencies from regulating derivatives, complaining that "banks are already heavily regulated institutions." Gramm predicted CFMA "will be noted as a major achievement" and "as a watershed, where we turned away from the outmoded, Depression-era approach to financial regulation." He said the legislation "protects financial institutions from over-regulation, and provides legal certainty for the \$60 trillion market in swaps" — in other words, it offered a guarantee that they would not be regulated.

By 2008, Gramm's UBS was reeling from the global financial crisis he had helped create. The firm declared nearly \$50 billion in credit losses and write-downs, prompting a \$60 billion bailout by the Swiss government.

While credit default swaps did not trigger the financial crisis, they dramatically exacerbated it. As mortgages and mortgage-backed securities plummeted in value from declining real estate values, big financial firms were unable to meet their insurance obligations under their credit default swaps.

Senator Gramm remains defiant today with no apologies, telling the New York Times, "There is this idea afloat that if you had more regulation you would have fewer mistakes. I don't see any evidence in our history or anybody else's to substantiate it. ... The markets have worked better than you might have thought."

Others have a more reality-based view. Former SEC Commissioner Harvey Goldschmid conceded that "in hindsight, there's no question that we would have been better off if we had been regulating derivatives."

Another action by Congress must be mentioned here. In 1995, bowing to the financial lobby after years of pressure, Congress passed the Private Securities Litigation Reform Act. The measure greatly restricted the rights of investors to sue the Wall Street trading, accounting and investment firms for securities fraud. The author of the legislation was Representative Christopher Cox, R-California, who President Bush later appointed Chair of the Securities and Exchange Commission.

In the debate over the bill in the House of Representatives, Representative Ed Markey, D-Massachusetts, proposed an amendment that would have exempted financial derivatives from the Private Securities Litigation Reform Act, thus insuring that

investors could sue for abuses related to derivatives. Markey anticipated many of the problems that would explode a decade later: "All of these products have now been sent out into the American marketplace, in many instances with the promise that they are quite safe for a municipality to purchase. ... The objective of the Markey amendment out here is to ensure that investors are protected when they are misled into products of this nature, which by their very personality cannot possibly be understood by ordinary, unsophisticated investors. By that, I mean the town treasurers, the country treasurers, the ordinary individual that thinks that they are sophisticated, but they are not so sophisticated that they can understand an algorithm that stretches out for half a mile and was constructed only inside of the mind of this 26- or 28-year-old summa cum laude in mathematics from Cal Tech or from MIT who constructed it. No one else in the firm understands it. The lesson that we are learning is that the heads of these firms turn a blind eye, because the profits are so great from these products that, in fact, the CEO's of the companies do not even want to know how it happens until the crash."

Representative Cox led the opposition to the Markey amendment. He was able to cite support from Alan Greenspan, chair of the Federal Reserve, and President Clinton's SEC chairman Arthur Levitt. He quoted Greenspan saying that "singling out derivative instruments for special regulatory treatment" would be a "serious mistake." He also quoted Levitt, who warned, "It would be a grave error to demonize derivatives."

The amendment was rejected. The specter of litigation is a powerful deterrent to wrongdoing. The Private Securities Litigation Reform Act weakened that deterrent — including for derivatives — and today makes it more difficult for defrauded investors to seek compensation for their losses.

5. The SEC's Voluntary Regulation Regime

Until the 2008 financial crisis, investment banks regularly borrowed funds from other banks to purchase securities and debt instruments. A "highly leveraged" bank is one that owns financial instruments that it bought with substantial amounts of borrowed money. For many years, the Securities and Exchange Commission (SEC) prohibited broker-dealers (i.e., stock brokers and investment banks) from exceeding established limits on the amount of debt used for buying securities. Banks that accrued more than \$12 in debt for every dollar in bank capital (their "net capital ratio") were prohibited from trading in the stock market. As a result, the five major Wall Street investment banks maintained net capital ratios far below 12 to one. The rule required broker-dealers to maintain a designated amount of set-aside capital based on the riskiness of their investments; the riskier the investment, the more they would need to set aside. This limitation on accruing debt was designed to protect the assets of customers with funds deposited at the investment bank, and to ensure that the investment bank could meet its contractual obligations to other firms.

In 2004, the SEC abolished its 19-year-old "debt-to-net-capital rule" in favor of a voluntary system that allowed banks to formulate their own "rule." Under this new scheme, large investment banks would assess their level of risk based on their own risk management computer models. The SEC acted at the urging of the big investment banks led by Goldman Sachs, which was then headed by Henry Paulson, who would become Treasury Secretary two years later, and was the architect of the Bush administration's response to the financial debacle. After a 55 minute discussion, the SEC voted unanimously to abolish the rule.

The SEC's new policy, foreseeably, enabled investment banks to make much greater use of borrowed funds. The top five investment banks participated in the SEC's voluntary program: Bear Stearns, Goldman Sachs, Morgan Stanley, Merrill Lynch and Lehman Brothers. By 2008, these firms had borrowed \$20, \$30 and \$40 for each dollar in capital, far exceeding the standard 12-to-one ratio. Much of the borrowed funds were used to purchase billions of dollars in subprime-related and other mortgage-backed securities (MBSs) and their associated derivatives. The securities were purchased at a time when real estate values were skyrocketing and few predicted an end to the financial party. As late as the March 2008 collapse of Bear Stearns, SEC Chair Christopher Cox continued to support the voluntary program: "We have a good deal of comfort about the capital cushions at these firms at the moment," he said.

The SEC had abolished the net capital rule with the caveat that it would continue monitoring the banks for financial or operational weaknesses. But a 2008 investigation by the SEC's Inspector General (IG) found that the agency had failed in its oversight responsibilities.

The IG concluded that "it is undisputable" that the SEC "failed to carry out its mission in its oversight of Bear Stearns," which collapsed in 2008 under massive mortgage-backed securities losses, leading the Federal Reserve to intervene "to prevent significant harm to the broader financial system." The IG said the SEC "became aware of numerous potential red flags prior to Bear Stearns' collapse," including its concentration of mortgage securities and high leverage, "but did not take actions to limit these risk factors."

Moreover, concluded the IG, the SEC "was aware ... that Bear Stearns' concentration of mortgage securities was increasing for

state regulatory action greatly reduced the number of predatory loans, without affecting borrowers' access to subprime credit. "States with anti-predatory lending laws reduced the proportion of loans with targeted terms by 30 percentage points," the study determined. Even this number masked the superior performance of those with the toughest laws. "States with the strongest laws — Massachusetts, New Jersey, New Mexico, New York, North Carolina and West Virginia — are generally associated with the largest declines in targeted terms relative to states without significant protections," the study found.

The Center for Responsible Lending study also concluded that lending continued at a constant rate in states with anti-predatory lending laws, and that "state laws have not increased interest rates and, in some cases, borrowers actually paid lower rates for subprime mortgages after their state laws became effective compared to borrowers in states without significant protections." In other words, eliminating abusive fees did not translate into higher interest rates.

Partially Closing the barn door (after the horses left and a foreclosure sign is posted)

After years of inaction, and confronted with signs of the economic meltdown to come, the Federal Reserve in January 2008 finally proposed binding regulations that would apply to all lenders, not just nationally chartered banks.

The Federal Reserve proposal noted the growth of subprime mortgages, claimed the expansion of subprime credit meaningfully contributed to increases in home ownership rates (a gain quickly unraveling due to the subprime-related foreclosure epidemic) and modestly suggested that "recently, however, some of this benefit has eroded. In the last two years, delinquencies and foreclosure starts have increased dramatically and reached exceptionally high levels as house price growth has slowed or prices have declined in some areas."

With slight modification, the Fed adopted these proposed rules in July 2008. The new regulations establish a new category of "higher-priced mortgages" intended to include virtually all subprime loans. The regulations prohibit a number of abusive practices in connection with these newly defined "higher-priced mortgages." They also apply some measures — such as specified deceptive advertising practices — for all loans, regardless of whether they are subprime.

These measures are not inconsequential. They show the kind of action the Federal Reserve could have taken at the start of this decade — moves that could have dramatically altered the subsequent course of events.

But the July regulations remain inadequate, as a coalition of consumer and housing groups has specified in great detail, because they fail to break with longstanding deregulatory nostrums. The Fed continues to emphasize the importance of enabling lenders to make credit available to minority and lower-income communities — historically, a deep-rooted community development concern — while failing to acknowledge that the overriding problem has become lenders willing to make credit available, but on abusive terms.

"The proposed regulations continue to be most protective of the flawed concept that access to credit should be the guiding principle for credit regulation. These regulations need to be significantly strengthened in order for consumers to be adequately protected," argue the consumer and housing groups. They provide an extensive list of needed revisions to the proposed regulations, including that the regulations:

- Cover all loans, including prime loans;
- Require an ability to repay analysis for each loan;
- Ban prepayment penalties;
- Address lender and originator incentives for appraisal fraud; and
- Provide effective private litigation remedies for victimized borrowers.

7. Federal Preemption of State Regulation and Consumer Protection Laws

In 2003, the Comptroller of the Currency John Hawke, announced that he was preempting state predatory lending laws. This ruling meant that nationally chartered banks — which include the largest U.S. banks — would be subject to federal banking standards, but not the more stringent consumer protection rules adopted by many states.

The Comptroller's decision was a direct response to a request from the nation's biggest banks. It was prompted by a petition from Cleveland-based National City Bank, which challenged the application of the Georgia Fair Lending Act to its operations in Georgia.

There are only limited federal substantive statutory standards regarding predatory lending. These are established in the Home Ownership and Equity Protection Act (HOEPA), which was adopted in 1994. HOEPA effectively put an end to certain predatory practices, but only for loans containing upfront fees or charges of more than 8 percent of the loan amount, or interest rates above a varying, very high threshold. Predatory lenders easily devised ways to work around these limitations.

In 2000 and 2001, the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve and the Office of Thrift Supervision, among other federal agencies, adopted or considered rules to further restrict predatory lending. However, the adopted binding rules, issued by the Federal Reserve pursuant to HOEPA, focused very narrowly on certain egregious practices. More expansive statements on predatory lending were issued only as non-binding guidelines. The reliance on non-binding guidelines continued through the decade.

As regulators were issuing non-binding guidelines, public interest advocates were praising their recognition of the problem — but urging that more forceful action be taken.

“Clearly, the FDIC recognizes that there is a grave problem throughout the U.S., particularly affecting low income and minority households and neighborhoods,” wrote the National Consumer Law Center and the Consumer Federation of America in January 2001 comments submitted to the FDIC. “While many regulators recognize the gravity of the predatory lending problem, the appropriate — and politically feasible — method of addressing the problem still appears elusive.”

What was needed, the consumer groups argued, was binding regulation. “All agencies should adopt a bold, comprehensive and specific series of regulations to change the mortgage marketplace,” the groups wrote, so that “predatory mortgage practices are either specifically prohibited, or are so costly to the mortgage lender that they are not economically feasible;” and that “necessary credit is made available with appropriate rates and terms to all Americans.”

Public interest groups would repeat this advice again and again over the subsequent years, pointing to growing abuses and proposing specific remedies.

But federal agencies declined to issue any binding regulations in response to mushrooming predatory lending. They did issue additional guidance statements, but these were non-binding and consistently behind the curve of evolving lender abuses. Not surprisingly, they failed to curtail predatory lending practices.

A Failure to Enforce

Federal regulators also failed to enforce the rules that were on the books.

From 2003 through the start of 2007, the Federal Reserve, which has jurisdiction over the entire banking industry, took a mere three formal enforcement actions to stop predatory lending, a Bloomberg news service analysis found. The Office of the Comptroller of the Currency (OCC), which has regulatory authority over roughly 1,800 nationally chartered banks, similarly took three public enforcement actions from 2004 to 2006, Bloomberg determined. These numbers reflect a startling failure by regulators during the peak period of abusive subprime lending.

Although Federal Reserve officials acknowledge that they should have done more, the OCC says it took appropriate action. Both agencies insist that they also addressed abuses on an informal, bank-by-bank basis, ordering improved practices in connection with the agency’s routine examinations of individual banks. The informal and non-public nature of this approach means that Fed and OCC’s claims cannot be easily verified.

Even if there were extensive private enforcement actions or conversations, such moves fail to perform important public functions. They do not signal appropriate behavior and clear rules to other lenders; and they do not provide information to victimized borrowers, thereby depriving them of an opportunity to initiate follow-on litigation to recover for harms perpetrated against them.

State Action Shows what Could Have Been Done

While federal regulators sat on their hands, some states adopted meaningful anti-predatory lending laws and brought enforcement actions against abusive lenders. The ability of some states to regulate and address abusive lender behavior demonstrates what federal regulators might have done.

A comprehensive review of subprime loans conducted by the nonprofit Center for Responsible Lending found that aggressive

several years and was beyond its internal limits.” Nevertheless, it “did not make any efforts to limit Bear Stearns’ mortgage securities concentration.”

The IG said the SEC was “aware that Bear Stearns’ leverage was high” but made no effort to require the firm to reduce leverage “despite some authoritative sources describing a linkage between leverage and liquidity risk.” Furthermore, the SEC “became aware that risk management of mortgages at Bear Stearns had numerous shortcomings, including lack of expertise by risk managers in mortgage-backed securities” and “persistent understaffing; a proximity of risk managers to traders suggesting a lack of independence; turnover of key personnel during times of crisis; and the inability or unwillingness to update models to reflect changing circumstances.”

Notwithstanding this knowledge, the SEC “missed opportunities to push Bear Stearns aggressively to address these identified concerns.”

The much-lauded computer models and risk management software that banks had used in recent years to calculate risk and net capital ratios had been overwhelmed by human error, overly optimistic assumptions — including that the housing bubble would not burst — and a failure to contemplate system-wide asset deflation. Similar computer models failed to prevent the demise of Long Term Capital Management, a heavily leveraged hedge fund that collapsed in 1998, and the stock market crash of October 1987. The editors at Scientific American magazine lambasted the SEC and the investment banks for their “overreliance on financial software crafted by physics and math PhDs.”

By Fall 2008, the number of major investment banks on Wall Street dropped from five to zero. All five banks either disappeared or became bank holding companies in order to avail themselves of taxpayer bailout money. JP Morgan bought Bear Stearns, Lehman Brothers filed for bankruptcy protection, Bank of America announced its rescue of Merrill Lynch by purchasing it, and Goldman Sachs and Morgan Stanley became bank holding companies with the Federal Reserve as their new principal regulator.

On September 26, 2008, as the crisis became a financial meltdown of epic proportions, SEC Chair Cox, who spent his entire public career as a deregulator, conceded “the last six months have made it abundantly clear that voluntary regulation does not work.”

6. No Predatory Lending Enforcement

Subprime loans are those made to persons with a poor credit history. Predatory loans are a subset of subprime loans. A bank is engaged in predatory lending when it takes advantage of unsophisticated borrowers and gives them bad loan rates or terms. Common predatory terms include high fees and charges associated with the loan; low teaser interest rates, which skyrocket after an initial grace period; and negative amortization loans, which require, for a time, monthly payments less than the interest due.

Preventing predatory lending practices would not have prevented the housing bubble and the subsequent financial meltdown, but it would have taken some air out of the bubble and softened the economic crisis — and it would have saved millions of families and communities across the country from economic ruin.

Unlike the housing bubble itself, predatory lending was easily avoidable through sound regulation.

But federal regulators were asleep at the switch, lulled into somnolence by cozy relationships with banks and Wall Street and a haze-inducing deregulatory ideology.

Reviewing the record of the past seven years shows that:

1. Federal regulators were warned at the outset of the housing bubble about the growth in predatory lending, and public interest advocates pleaded with them to take action.
2. Federal regulators refused to issue appropriate regulatory rules to stem predatory lending.
3. Action at the state level showed that predatory lending rules could limit abusive loans.
4. Federal regulators failed to take enforcement actions against predatory lenders.
5. After the housing bubble had popped, and the subprime lending industry collapsed, federal regulators in 2008 proposed new rules to limit predatory practices. While highly imperfect, the new rules evidence what might have been done in 2001 to prevent abuses.

Early warnings yield no action

As banks eyed the higher profits in higher risk activity, however, they began to breach the regulatory walls between commercial banking and other financial services. Starting in the 1980s, responding to a steady drumbeat of requests, regulators began to weaken the strict prohibition on cross-ownership. In 1999, after a long industry campaign, Congress tore down the legal walls altogether. The Gramm-Leach-Bliley Act removed the remaining legal restrictions on combined banking and financial services, and ushered in the current hyper-deregulated era.

But the overwhelming direct damage inflicted by the Glass-Steagall repeal was the infusion of an investment bank culture into commercial banking. Commercial banks sought high returns in risky ventures and exotic financial instruments, with disastrous results.

The Pecora Hearings

Banking involves the collection of funds from depositors with the promise that the funds will be available when the depositor wishes to withdraw them. Banks do not simply keep deposits in their vaults, however. Rather, they keep only a specified fraction. They lend the rest out to borrowers or invest the deposits to generate more cash. Depositors depend on the bank's stability, and communities and businesses depend on banks to provide credit on reasonable terms. The persistent lure of higher returns from riskier investments has required government regulation to protect the safety of depositors' money and the well being of the banking system.

In the 19th and early 20th centuries, the Supreme Court prohibited commercial banks from engaging directly in securities activities, but bank affiliates — subsidiaries of a holding company that also owns banks — were not subject to the prohibition. As a result, commercial bank affiliates regularly traded customer deposits in the stock market, often investing in highly speculative activities and dubious companies and derivatives.

The 1932-1934 Pecora Hearings, held by the Senate Banking and Currency Committee and named after its chief counsel Ferdinand Pecora, investigated the causes of the 1929 stock market crash. The committee uncovered blatant conflicts of interest and self-dealing by commercial banks and their investment affiliates. For example, commercial banks had misrepresented to their depositors the quality of securities that their investment banks were underwriting and promoting, leading the depositors to be overly confident in the banks' stability. First National City Bank (now Citigroup) and its securities affiliate, the National City Company, had 2,000 brokers selling securities. Those brokers had repackaged the bank's Latin American loans and sold them to investors as new securities (today, this is known as "securitization") without disclosing to customers the bank's confidential findings that the loans posed an adverse risk. Peruvian government bonds were sold even though the bank's staff had confidentially warned that "no further national loan can be safely made" to Peru. The Senate committee found conflicts when commercial banks were able to garner confidential insider information about their corporate customers' deposits and use it to benefit the bank's investment affiliates. In addition, commercial banks would routinely purchase the stock of firms that were customers of the bank, as opposed to firms that were most financially stable.

The Pecora Hearings concluded that common ownership of commercial banks and investment banks jeopardized depositors by investing their funds in the stock market, and undermined the public's confidence in the banks, which led to panic withdrawals. The hearings paved the way for passage of the Glass-Steagall Act.

Congress Acts

The Glass-Steagall Act addressed the conflicts of interest that the Congress concluded had helped trigger the 1929 crash by prohibiting commercial banks from owning or engaging in investment banking activity.

While the financial industry was cowed by the Depression, it almost immediately sought to maneuver around Glass-Steagall. A legal construct known as a "bank holding company" was not subject to the Glass-Steagall restrictions. Despite the prohibitions in Glass-Steagall, a single company could own both commercial and investment banking interests if those interests were held under a bank holding company. Bank holding companies became a popular way for financial institutions and other corporations to subvert the Glass-Steagall wall separating commercial and investment banking. In response, Congress enacted the Bank Holding Company Act of 1956 (BHCA) to prohibit bank holding companies from acquiring "non-banks" or engaging in "activities that are not closely related to banking." Depository institutions were considered "banks" while investment banks (e.g., those that trade stock on Wall Street) were deemed "non-banks" under the law. As with Glass-Steagall, Congress expressed its intent to keep customer deposits in banks, which would avoid risky investments in securities or non-bank activities that might endanger deposits. The law also required bank holding companies to divest all their holdings in non-banking assets and forbade acquisition of banks across state lines.

But the BHCA contained a loophole sought by the financial industry. It allowed bank holding companies to acquire non-banks if the Fed determined that the non-bank activities were "closely related to banking." The Fed was given wide latitude under the BHCA to approve or deny such requests. In the decades that followed passage of the BHCA, the Federal Reserve frequently invoked its broad authority to approve bank holding companies' acquisitions of investment banking firms, thereby weakening the wall separating customer deposits from riskier trading activities.

Deference to Regulators

In furtherance of the Fed's authority under BHCA, the Supreme Court in 1971 ruled that courts should defer to regulatory decisions that approved bank holding company acquisitions of non-bank entities. As long as a Federal Reserve Board interpretation of the BHCA is "reasonable" and "expressly articulated," judges should not intervene, the court held. The ruling was a victory for opponents of Glass-Steagall, substantially freeing bank regulators to authorize bank holding companies to conduct new non-banking activities without judicial interference. As a result, banks whose primary business was managing customer deposits and making loans began using their bank holding companies to buy securities firms. In a series of decisions over the next two decades, the Fed progressively enlarged the scope of commercial bank ability to enter into investment banking activities.

The Financial Services Modernization Act

While the Fed had been progressively undermining Glass-Steagall through deregulatory interpretations of existing laws, the financial industry was simultaneously lobbying Congress to repeal Glass-Steagall altogether. Members of Congress introduced major deregulation legislation in 1982, 1988, 1991, 1995 and 1998.

Big banks, securities firms and insurance companies spent lavishly in support of the legislation in the late 1990s. During the 1997-1998 Congress, the three industries spent more than \$85 million in campaign contributions, including soft money donations to the Democratic and Republican parties. But the Glass-Steagall rollback stalled. The Clinton administration was winding down, and the finance industries were becoming increasingly nervous that the legislation would not pass.

In the next congressional session, the industry redoubled its efforts, including by upping campaign contributions to more than \$150 million, in considerable part to support a Glass-Steagall repeal, now marketed under a new and deceptive name, "Financial Modernization."

During the Clinton Administration, Treasury Secretary Robert Rubin, who had run Goldman Sachs, enthusiastically promoted the legislation. In a 1995 testimony before the House Banking Committee, for example, Rubin argued that "the banking industry is fundamentally different from what it was two decades ago, let alone in 1933. ... U.S. banks generally engage in a broader range of securities activities abroad than is permitted domestically. Even domestically, the separation of investment banking and commercial banking envisioned by Glass-Steagall has eroded significantly." Remarkably, he claimed that Glass-Steagall could "conceivably impede safety and soundness by limiting revenue diversification." At times, the Clinton administration even toyed with the idea of allowing a total blurring of the lines between banking and commerce (meaning non-financial businesses), but was forced to back away from such a radical move after criticism from former Federal Reserve Chair Paul Volcker and key Members of Congress. Rubin played a key role in obtaining approval of legislation to repeal Glass-Steagall, as both Treasury Secretary and in his subsequent private sector role.

A handful of other personalities were instrumental in the effort. Senator Phil Gramm, R-Texas, the truest of true believers in deregulation, was chair of the Senate Banking Committee and drove the legislation. He was assisted by Federal Reserve Chair Alan Greenspan, an avid proponent of deregulation who was also eager to support provisions of the proposed Financial Services Modernization Act that gave the Fed enhanced jurisdictional authority at the expense of other federal banking regulatory agencies. Jake Lewis, formerly a professional staff member of the House Banking Committee, notes, "When the legislation became snagged on controversial provisions, Greenspan would invariably draft a letter or present testimony supporting Gramm's position on the volatile points. It was a classic back-scratching deal that satisfied both players — Greenspan got the dominant regulatory role and Gramm used Greenspan's wise words of support to mute opposition and to help assure a friendly press would grease passage."

Also playing a central role were the CEOs of Citicorp and Travelers Group. In 1998, the two companies announced they were merging. Such a combination of banking and insurance companies was illegal under the Bank Holding Company Act, but was excused due to a loophole which provided a two-year review period of proposed mergers. Travelers CEO Sandy Weill met with Greenspan prior to the announcement of the merger, and said Greenspan had a "positive response" to the audacious proposal.

Citigroup's co-chairs Sandy Weill and John Reed, along with lead lobbyist Roger Levy, led a swarm of industry executives and lobbyists who badgered the administration and trampled the halls of Congress until the final details of a deal were hammered out. The Citigroup top officials vetted drafts of the legislation before they were formally introduced.

As the deal-making on the bill moved into its final phase in Fall 1999 — and with fears running high that the entire exercise would collapse — Robert Rubin stepped into the breach. Having recently stepped aside as Treasury Secretary, Rubin was at the time negotiating the terms of his next job as an executive without portfolio at Citigroup. But this was not public knowledge at the time. Deploying the credibility built up as part of what the media had labeled “The Committee to Save the World” (Rubin, Greenspan and then-Deputy Treasury Secretary Lawrence Summers, so named for their interventions in addressing the Asian financial crisis in 1997), Rubin helped broker the final deal.

The Financial Services Modernization Act, also known as the Gramm-Leach-Bliley Act of 1999, formally repealed Glass-Steagall. The new law authorized banks, securities firms and insurance companies to combine under one corporate umbrella. A new clause was inserted into the Bank Holding Company Act allowing one entity to own a separate financial holding company that can conduct a variety of financial activities, regardless of the parent corporation's main functions. In the congressional debate over the Financial Services Modernization Act, Senator Gramm declared, “Glass-Steagall, in the midst of the Great Depression, thought government was the answer. In this period of economic growth and prosperity, we believe freedom is the answer.” The chief economist of the Office of the Comptroller of the Currency supported the legislation because of “the increasingly persuasive evidence from academic studies of the pre-Glass-Steagall era.”

Impact of Repeal

The gradual evisceration of Glass-Steagall over 30 years, culminating in its repeal in 1999, opened the door for banks to enter the highly lucrative practice of packaging multiple home mortgage loans into securities for trade on Wall Street. The practice, known as “securitization,” had virtually disappeared after it contributed to the 1929 crash, but had made a comeback in the 1970s as Glass-Steagall was being dismantled. Author Robert Kuttner told the House Banking Committee in 2008 that trading loans on Wall Street “was the core technique that made possible the dangerous practices of the 1920s. Banks would originate and repackage highly speculative loans, market them as securities through their retail networks, using the prestigious brand name of the bank — e.g., Morgan or Chase — as a proxy for the soundness of the security. It was this practice, and the ensuing collapse when so much of the paper went bad, that led Congress to enact the Glass-Steagall Act” that separated banks and securities trading.

Whereas bank deposits had been a centerpiece of the 1929 crash, mortgage loans — and the securities connected to them — are at the center of the present financial crisis.

There is mounting evidence that the repeal of Glass-Steagall led banks to suspend careful scrutiny of loans they originated because the banks knew that the loans would be rapidly packaged into mortgage-backed securities and sold off to third parties. Since the banks weren't going to hold the mortgages in their own portfolios, they had little incentive to review the borrowers' qualifications carefully. Former Treasury Secretary John Snow has proposed requiring lenders to retain a portion of the loans they sell to third parties in order to incentivize more responsible lending.

As banks lost billions on mortgage-backed securities in 2008, they stopped making new loans in order to conserve their assets. Moreover, instead of issuing new loans with hundreds of billions of dollars in taxpayer-footed bailout money given for the purpose of jump-starting the sputtering economy, the banks used the money to offset losses on their mortgage securities investments.

In addition, banks and insurance companies were saddled with billions in losses from “credit default swaps” created to insure against mortgage defaults and themselves traded as securities on Wall Street.

In short, the Depression-era conflicts and consequences that Glass-Steagall was intended to prevent re-emerged once the Act was repealed. The once staid commercial banking sector quickly evolved to emulate the risk-taking attitude and practices of investment banks, with disastrous results.

“The most important consequence of the repeal of Glass-Steagall was indirect — it lay in the way repeal changed an entire culture,” notes economist Joseph Stiglitz.

“Commercial banks are not supposed to be high-risk ventures; they are supposed to manage other people's money very conservatively,” writes Stiglitz. “It is with this understanding that the government agrees to pick up the tab should they fail.

In its petition, National City argued that the effect of the Georgia law “is to limit National City’s ability to originate and to establish the terms of credit on residential real estate loans and lines of credit, including loans or lines of credit submitted by a third party mortgage broker. GFLA [the Georgia Fair Lending Act] has significantly impaired National City’s ability to originate residential real estate loans in Georgia.”

The Georgia law, a pathbreaking anti-predatory lending initiative, included a wide range of consumer protections that consumer groups applauded but which National City complained would interfere with its freedom to operate.

The Office of the Comptroller of the Currency’s (OCC’s) 2003 preemption decision followed a long series of actions by the agency to preempt state law. Following passage of the Garn-St. Germain Depository Institutions Act of 1982, the OCC had by regulation specifically preempted a number of state law consumer protections, including the minimum requirements for down payments, loan repayment schedules and minimum periods of time for loans. These state rules afforded consumers greater protection than federal statutes.

The 2003 decision concluded that Georgia’s rules transgressed some of these longstanding regulatory preemptions, but then went further and preempted the Georgia rules entirely, as they applied to national banks.

In conjunction with the OCC’s announcement on the Georgia case, it launched a rulemaking on the general issue of federal preemption of all state regulation of national banks. In January 2004, it issued rules fully preempting state regulation of national banks. The OCC also announced rules prohibiting state regulators from exercising “visitorial powers” — meaning inspection, supervision and oversight — of national banks.

The stated rationale for these preemptive moves was that differing state standards subjected national banks to extra costs and reduced the availability of credit.

“Today,” said Hawke in announcing the new rules, “as a result of technology and our mobile society, many aspects of the financial services business are unrelated to geography or jurisdictional boundaries, and efforts to apply restrictions and directives that differ based on a geographic source increase the costs of offering products or result in a reduction in their availability, or both. In this environment, the ability of national banks to operate under consistent, uniform national standards administered by the OCC will be a crucial factor in their business future.”

Hawke argued that national banks were not engaged in predatory lending on any scale of consequence; that federal regulation was sufficient; and that federal guidance on predatory lending — issued in conjunction with the preemptive moves — provided additional and satisfactory guarantees for consumers.

Former New York State Attorney General (and former Governor) Eliot Spitzer put these actions in perspective in a February 2008 opinion column in the Washington Post.

“Predatory lending was widely understood [earlier in the decade] to present a looming national crisis,” Spitzer wrote. “This threat was so clear that as New York attorney general, I joined with colleagues in the other 49 states in attempting to fill the void left by the federal government. Individually, and together, state attorneys general of both parties brought litigation or entered into settlements with many subprime lenders that were engaged in predatory lending practices. Several state legislatures, including New York’s, enacted laws aimed at curbing such practices.”

Referring to the OCC’s preemptive measures, Spitzer wrote, “Not only did the Bush administration do nothing to protect consumers, it embarked on an aggressive and unprecedented campaign to prevent states from protecting their residents from the very problems to which the federal government was turning a blind eye. . . . The federal government’s actions were so egregious and so unprecedented that all 50 state attorneys general, and all 50 state banking superintendents, actively fought the new rules.”

But, Spitzer noted, “The unanimous opposition of the 50 states did not deter, or even slow, the Bush administration in its goal of protecting the banks.”

When state law enforcement agencies tried to crack down on predatory lending in their midst, the OCC intervened to stop them. “In fact, when my office opened an investigation of possible discrimination in mortgage lending by a number of banks, the OCC filed a federal lawsuit to stop the investigation,” wrote Spitzer.

John Hawke’s successor as Comptroller John Dugan, objected to Spitzer’s writings. “The OCC established strong protections against predatory lending practices years ago, and has applied those standards through examinations of every national bank,” he

said. “As a result, predatory mortgage lenders have avoided national banks like the plague. The abuses consumers have complained about most — such as loan flipping and equity stripping — are not tolerated in the national banking system. And the looser lending practices of the subprime market simply have not gravitated to national banks: They originated just 10 percent of subprime loans in 2006, when underwriting standards were weakest, and delinquency rates on those loans are well below the national average.”

Even if it is true that federal banks originated fewer abusive loans (although they clearly financed predatory subprime loans through bank intermediaries, securitized predatory subprime loans and held them in great quantities), the scale of the problem was still substantial. Margot Saunders and Alys Cohen of the National Consumer Law Center note that Wachovia was a national bank that collapsed in significant part because of the unaffordable mortgage loans it originated.

Saunders and Cohen note as well that the OCC’s preemptive actions protected federal banks from three distinct sets of consumer protections. First, they were immunized from state banking laws that offered consumers greater protection than the OCC’s standards. Second, the national banks were protected from private lawsuits brought under state law to enforce consumer rights. As noted above, federal voluntary standards made it difficult for victimized borrowers to file suit. Third, the OCC preempted the application of general state consumer protection law (as distinct from banking-specific rules) to national banks. This includes even basic contract and tort law.

Meanwhile, the federal agency responsible for regulating federally chartered thrifts (savings and loans), the Office of Thrift Supervision (OTS), adopted parallel preemptive actions, with similar if less elaborated logic.

In 2003, OTS announced its determination that New York and Georgian anti-predatory lending laws did not apply to federal thrifts. Like OCC, OTS took an aggressive posture, arguing that it “occupied the field” for regulation of federally chartered institutions.

OTS was explicit that it wanted to preserve “maximum flexibility” for thrifts to design loans. The agency said its objective was to “enable federal savings associations to conduct their operations in accordance with best practices by efficiently delivering low-cost credit to the public free from undue regulatory duplication and burden.”

“Federal law authorizes OTS to provide federal savings associations with a uniform national regulatory environment for their lending operations,” said OTS Director James E. Gilleran in announcing the preemptive decision. “This enables and encourages federal thrifts to provide low-cost credit safely and soundly on a nationwide basis. By requiring federal thrifts to treat customers in New York differently, the New York law would impose increased costs and an undue regulatory burden.”

This gentle regulatory treatment ultimately boomeranged on the regulated institutions. With the popping of the housing bubble, predatory loans proved a disaster not just for borrowers but for lenders or those having purchased subprime mortgage contracts. IndyMac and Washington Mutual are two federal thrifts that collapsed as a result of bad subprime mortgage loans that they administered.

8. Escaping Accountability: Assignee Liability

“Assignee liability” is the principle that legal responsibility for wrongdoing in issuing a loan extends to a third party that acquires a loan. Thus, if a mortgage bank issues a predatory loan and then sells the loan to another bank, assignee liability would hold the second bank liable for any legal claims that the borrower might be able to bring against the original lender.

Competing in the law with assignee liability is the “holder-in-due-course” doctrine, which establishes that a third party purchasing a debt instrument is not liable for problems with the debt instrument, so long as those problems are not apparent on the face of the instrument. Under the holder-in-due-course doctrine, a second bank acquiring a predatory loan is not liable for claims that may be brought by the borrower against the original lender, so long as those potential claims are not obvious.

The Home Ownership and Equity Protection Act (HOEPA) is the key federal protection against predatory loans. Passed in 1994, HOEPA does establish assignee liability, but it only applies to a limited category of very high-cost loans (i.e., loans with very high interest rates and/or fees). For those loans, a borrower may sue an assignee of a mortgage that violates HOEPA’s anti-predatory lending terms, seeking either damages or rescission (meaning all fees and interest payments will be applied to the principle of the loan, after which the borrower could refinance with a non-predatory loan). For all other mortgage loans, federal law applies the holder-in-due-course doctrine.

The rapid and extensive transfer of subprime loans, including abusive predatory loans, among varying parties was central to the

rapid proliferation of subprime lending. Commonly, mortgage brokers worked out deals with borrowers, who then obtained a mortgage from an initial mortgage lender (often a non-bank lender, such as Countrywide) with which the broker worked. The mortgage lender would then sell the loan to a larger bank with which it maintained relations. Ultimately, such mortgages were pooled with others into a mortgage-backed security, sold to a large commercial bank or investment bank.

Under existing federal law, none but the original mortgage lender are liable for any predatory and illegal features of the mortgage. This arrangement effectively immunized acquirers of the mortgage from any problems with the initial loan, and relieved them of any duty to investigate the terms of the loan. It also left the borrowers with no cause of action against any but the original lender. In many cases, this lender may no longer exist as a legal entity. And, even where the initial lender still exists, while it can pay damages, it no longer has the ability to cure problems with the mortgage itself; only the current holder of the mortgage can modify it. Thus, a borrower could not exercise a potential rescission remedy, or take other action during the course of litigation to prevent the holder of her mortgage from foreclosing upon her or demanding unfair payments. A hypothetical recovery of damages from the original lender long after the home is foreclosed upon is of little solace to the homeowners.

The severe consequences of not applying assignee liability in the mortgage context have long been recognized. HOEPA established assignee liability in 1994. Consumer advocates highlighted the problem early in the 2000's boom in predatory lending.

Margot Saunders of the National Consumer Law Center explained the problem in testimony to the House Financial Services Committee in 2003. "Take, for example, the situation where homeowners sign a loan and mortgage for home improvements secured by their home," she said. "The documents do not include the required FTC Notice of Preservation of Claims and Defenses, and the contact information provided by the home improvement contractor is useless. The home improvement work turns out to be shoddy and useless, but the assignee of the loan claims to have no knowledge of the status of the work, instead claiming it is an innocent third party assignee that merely wants its monthly payments. When the homeowners refuse to pay, the assignee claims the rights of a holder in due course and begins foreclosure proceedings."

The absence of assignee liability enabled Wall Street interests to bundle subprime loans — including many with predatory terms — and securitize them, without fear of facing liability for unconscionable terms in the loans. Had a regime of assignee liability been in place, securitizers and others up the lending chain would have been impelled to impose better systems of control on brokers and initial mortgage lenders, because otherwise they would have faced liability themselves.

For community development and consumer advocates, the case for expanded assignee liability has long been clear. "Most importantly consider the question of who should bear the risk in a faulty transaction," testified Saunders in 2003. "Assume 1) an innocent consumer (victim of an illegal loan), 2) an originator guilty of violating the law and profiting from the making of an illegal loan, and 3) an innocent holder of the illegal note. As between the two innocent parties — the consumer and the holder — who is best able to protect against the risk of loss associated with the making of an illegal loan? It is clear that the innocent party who is best able to protect itself from loss resulting from the illegality of another is not the consumer, but the corporate assignee."

Making the case even more clear, players in the secondary market — the acquirers of mortgages — were not innocent parties. They were often directly involved in enabling predatory lending by mortgage brokers and were well aware of the widespread abuses in the subprime market. "Brokers wouldn't even exist without wholesalers, and wholesalers wouldn't be able to fund loans unless Wall Street was buying," explain reporters Paul Muolo and Mathew Padilla, authors of *Chain of Blame: How Wall Street Caused the Mortgage and Credit Crisis*. "It wasn't the loan broker's job to approve the customer's application and check all the financial information; that was the wholesaler's job, or at least it was supposed to be. Brokers didn't design the loans, either. The wholesalers and Wall Street did that. If Wall Street wouldn't buy, then there would be no loan to fund."

The securitizers had a counter-argument against calls for assignee liability. They claimed that assignee liability would impose unrealistic monitoring duties on purchasers of mortgage loans, and would therefore freeze up markets for securitized loans. The result, they said, would be less credit for homebuyers, especially those with imperfect credit histories.

Lenders and securitizers opposed proposals to require subsequent purchasers of mortgage debt to bear legal responsibility. "Legislators must be extremely cautious in making changes that upset secondary market dynamics," warned Steve Nadon, chair of the industry group the Coalition for Fair and Affordable Lending (CFAL) and Chief Operating Officer of Option One Mortgage, an H&R Block subsidiary, in 2003 Congressional testimony, "because unfettered access to the capital markets is largely responsible for having dramatically increased nonprime credit availability and for lowering costs for millions of Americans. Lenders and secondary market purchasers believe that it is very unfair to impose liability when there is no reasonable way that the loan or securities holder could have known of the violation. In any case, we feel that liability generally should apply only if the assignee by reasonable due diligence knew or should have known of a violation of the law based on what is evident on

the face of the loan documents.”

“Predatory lending is harmful and needs to be stopped,” echoed Micah Green, president of The Bond Market Association, two years later. “Imposing open-ended liability on secondary market participants for the actions of lenders, however, will ultimately have the effect of limiting credit for those who need it most.”

Securitizers not only defended the default federal application of the holder-in-due-course doctrine for non-HOEPA loans, they supported legislation introduced by Representative Bob Ney, R-Ohio — who subsequently went to prison in connection with the Jack Abramoff scandal — that would have preempted state rules applying assignee liability. “Using anything but a single set of objective and readily detectable standards to determine whether an assignee has liability is a regulatory approach that threatens to undermine many of the benefits of the secondary market,” Green testified before the House Financial Services Committee in 2005. “Faced with this type of environment, secondary market participants may find it less attractive to purchase and repackage subprime loans.”

Ney’s preemptive legislation regarding assignee liability never became law, but it helped frame the debate so that the mortgage lenders, banks and Wall Street were on the offensive, demanding even reduced standards of assignee liability, rather than a legal standard that would place responsibility on securitizers — the banks and investment banks that bundled loans into mortgage-backed securities — for predatory loans and give predatory loan victims a timely opportunity in court to prevent foreclosure.

Securitizers continue to defend what is effectively the same position on assignee liability that helped fuel the subprime mess.

In a June 2007 paper, the American Securitization Forum (ASF) argues that “in addition to being largely unnecessary, any federal legislation that would expose secondary market participants to assignee liability that is very high or unquantifiable would have severe repercussions.” The ASF repeats the arguments of yesterday: that securitization has increased capital available to subprime markets and helped expand homeownership; that assignees have an economic incentive to ensure acquired loans are unlikely to default; that it is unreasonable to ask assignees to investigate all securitized loans; and that assignee liability would dry up the secondary loan market with dire consequences.

“The imposition of overly burdensome and potentially unquantifiable liability on the secondary market — for abusive origination practices of which assignees have no knowledge and which were committed by parties over whom they have no control — would therefore severely affect the willingness of investors and other entities to extend the capital necessary to fund subprime mortgage lending,” asserted the ASF. “As a result, at precisely the time when increased liquidity is essential to ensuring the financial health of the housing market, schemes imposing overly burdensome assignee liability threaten to cause a contraction and deleterious repricing of mortgage credit.”

That these arguments are overblown and misplaced was clear at the start of the subprime boom. They are now utterly implausible. As a fairness matter, assignees will often be the only party able to offer relief to victims of predatory loans, and victims often need to be able to bring claims against assignees in order to prevent unjust foreclosures; the hypothetical incentives for assignees to avoid loans that could not be paid off proved illusory; assignees have ample capacity to police the loans they acquire, including by hiring third party investigators or by contractual arrangement with mortgage originators; and the problem for lower-income families and communities since 2001 has not been too little credit, but too much poor quality credit.

9. Merger Mania

Merger mania in the financial industry has been all the rage for more than 25 years. “Bigger is indeed better,” proclaimed the CEO of Bank of America in announcing its merger with NationsBank in 1998.

In the United States, about 11,500 bank mergers took place from 1980 through 2005, an average of about 440 mergers per year. The size of the mergers has increased to phenomenal levels in recent years: In 2003, Bank of America became a \$1.4 trillion financial behemoth after it bought FleetBoston, making it the second-largest U.S. bank holding company in terms of assets. In 2004, JPMorgan Chase agreed to buy Bank One, creating a \$1.1 trillion bank holding company. By the end of 2008, it was worth \$2.2 trillion.

From 1975 to 1985, the number of commercial banks was relatively stable at about 14,000. By 2005 that number stood at 7,500, a near 50 percent decline.

Regulators rarely challenged bank mergers and acquisitions as stock prices skyrocketed and the financial party on Wall Street drowned out the critics. But many argued that “bigger is not better” because it raised the specter that any one individual bank

could become “too big to fail” (TBTF) or at least “too big to discipline adequately” by regulators. The 2007-2008 financial crisis confirmed these fears.

In the modern era, “TBTF” reared its head in 1984, when the federal government contributed \$1 billion to save Continental Illinois Bank from default. As the seventh largest bank in the United States, Continental held large amounts of deposits from hundreds of smaller banks throughout the Midwest. The failure of such a large institution could have easily forced many smaller banks into default. As a result, the U.S. Comptroller of the Currency orchestrated an unprecedented rescue of the bank, including its shareholders. During Congressional hearings on the matter, Representative Stewart McKinney, R-Connecticut, pointedly observed, “We have a new kind of bank. It is called too big to fail, TBTF, and it is a wonderful bank.” The Comptroller of the Currency admitted at the time that the 11 largest U.S. banks were “too big to fail,” implying they would be rescued regardless of how much risk they took on.

Seven years later, U.S. banking law recognized TBTF with passage of the Federal Deposit Insurance Corporation Improvement Act of 1991 (FDICIA). The Act authorizes federal regulators to rescue uninsured depositors in large failing banks if such action is needed to prevent “serious adverse effects on economic conditions or financial stability.” FDICIA effectively establishes that any bank whose failure poses a serious risk to the stability of the U.S. banking system is exempt from going bankrupt and thus qualifies for a taxpayer-financed rescue. It constitutes a significant exception to the FDICIA’s general rule prohibiting the rescue of uninsured depositors.

The FDICIA also acts as an implicit insurance program for large financial institutions and an incentive for banks to gain TBTF status by growing larger through merger and acquisition. In 1999, economists within the Federal Reserve System warned that “some institutions may try to increase the value of their access to the government’s financial safety net (including deposit insurance, discount window access, payments system guarantees) through consolidation. If financial market participants perceive very large organizations to be ‘too big to fail’ — i.e., that explicit or implicit government guarantees will protect debtholders or shareholders of these organizations — there may be incentives to increase size through consolidation.” International comparisons over a 100-year period show that changes in the structure and strength of safety net guarantees may incentivize additional financial institution risk-taking, and by extension, the motive to consolidate to increase the value of access to the safety net.

Studies have shown that compared to smaller banks, large banks take on greater risk in the form of lower capital ratios (i.e., increased leverage), more investments in derivatives, higher percentages of uninsured deposits, lower levels of core deposits, higher percentages of loans, and lower levels of cash and marketable securities. TBTF policy effectively operates as a government subsidy — and worse, an incentive — for this kind of risk-taking, thereby increasing the vulnerability of the entire banking system and the likelihood of massive taxpayer-funded bailouts. Federal Reserve economists found that the banking crisis of the late 1980s occurred because “large banks adopted a riskier stance, beyond what could sensibly be explained by scale economies.”

Supporters of bank consolidation argue that bigger banks create greater efficiencies because of their larger economies of scale. But several studies have shown that large bank mergers during the 1980s and 1990s failed to improve overall efficiency or profitability. Indeed, most studies found that post-merger cost increases and revenue losses offset any savings that the resulting banks accrued from cutting staff or closing branches.

Evidence indicates executive compensation plays a central role in the quest for larger banks. This “empire-building,” as Federal Reserve economists put it, occurs because compensation tends to increase with firm size, “so managers may hope to achieve personal financial gains by engaging in [mergers and acquisitions].” George Washington University banking law professor Arthur Wilmarth, Jr. agrees. “Not surprisingly,” he says, “studies have shown that managerial self-interest plays a major role in determining the frequency of mergers among both corporations and banks.”

In words that appear prescient today, Wilmarth aptly observed in 2002 that “the quest by big banks for TBTF status — like their pursuit of market power — should be viewed as a dangerous flight from discipline that will likely produce inefficient growth and greater risk.” Reliance on financial derivatives, for example, is extremely concentrated among the largest commercial banks (the five largest commercial banks own 97 percent of the total amount of notional derivatives), and limited almost entirely to the biggest 25. All of these banks are of a size — and most the product of mergers — that would not have been tolerated a quarter century ago.

Taxpayers are now footing the bill for the financial industry’s investment in risky, overleveraged and poorly understood financial schemes. By the end of 2008, the federal government pledged \$8.5 trillion in economic assistance for financial institutions — primarily large commercial banks, that the federal government says were too big to fail.

10. Rampant Conflicts of Interest: Credit Ratings Firms' Failure

The stability and safety of mortgage-related assets are ostensibly monitored by private credit rating companies — overwhelmingly the three top firms, Moody's Investors Service, Standard & Poor's and Fitch Ratings Ltd. Each is supposed to issue independent, objective analysis on the financial soundness of mortgages and other debt traded on Wall Street. Millions of investors rely on the analyses in deciding whether to buy debt instruments like mortgage-backed securities. As home prices skyrocketed from 2004 to 2007, each agency issued the highest quality ratings on billions of dollars in what is now unambiguously recognized as low-quality debt, including subprime-related mortgage-backed securities (MBSs). As a result, millions of investors lost billions of dollars after purchasing (directly or through investment funds) highly rated MBSs that were, in reality, low quality, high risk and prone to default.

The phenomenal losses had many wondering how the credit rating agencies could have gotten it so wrong. The answer lies in the cozy relationship between the agencies and the financial institutions whose mortgage assets they rate. Specifically, financial institutions that issue mortgage and other debt had been paying the three agencies for credit ratings. In effect, the "referees" were being paid by the "players." One rating analyst observed, "This egregious conflict of interest may be the single greatest cause of the present global economic crisis. ... With enormous fees at stake, it is not hard to see how these [credit rating] companies may have been induced, at the very least, to gloss over the possibilities of default or, at the worst, knowingly provide inflated ratings." A Moody's employee stated in a private company email that "we had blinders on and never questioned the information we were given [by the institutions Moody was rating]."

The CEO of Moody's reported in a confidential presentation that his company is "continually 'pitched' by bankers" for the purpose of receiving high credit ratings and that sometimes "we 'drink the kool-aid.'" A former managing director of credit policy at Moody's testified before Congress that, "Originators of structured securities [e.g., banks] typically chose the agency with the lowest standards," allowing banks to engage in "rating shopping" until a desired credit rating was achieved. The agencies made millions on MBS ratings and, as one Member of Congress said, "sold their independence to the highest bidder." Banks paid large sums to the ratings companies for advice on how to achieve the maximum, highest quality rating. "Let's hope we are all wealthy and retired by the time this house of cards falters," a Standard & Poor's employee candidly revealed in an internal email obtained by congressional investigators.

Other evidence shows that the firms adjusted ratings out of fear of losing customers. For example, an internal email between senior business managers at one of the three ratings companies calls for a "meeting" to "discuss adjusting criteria for rating CDOs [collateralized debt obligations] of real estate assets this week because of the ongoing threat of losing deals." In another email, following a discussion of a competitor's share of the ratings market, an employee of the same firm states that aspects of the firm's ratings methodology would have to be revisited in order to recapture market share from the competing firm.

The credit rating business was spectacularly profitable. Moody's had the highest profit margin of any company in the S&P 500 for five years in a row. Its ratings on MBSs and CDOs — heavily weighted with toxic subprime mortgages — contributed to more than half of the company's ratings revenue by 2006.

Although the ratings firms are for-profit companies, they perform a quasi-public function. Their failure alone could be considered a regulatory failure. But the credit rating failure has much more direct public connections. Government agencies explicitly relied on private credit rating firms to govern all kinds of public and private activities. And, following the failure of the credit ratings agencies in the Enron and related scandals, Congress passed legislation giving the Securities and Exchange Commission (SEC) regulatory power, of a sort, over the agencies. However, the legislation prohibited the SEC from actually regulating the credit ratings process.

The SEC was the first government agency to incorporate credit rating requirements directly into its regulations. In response to the credit crisis of the early 1970s, the SEC promulgated the net capital rule which formally approved the use of credit rating firms as National Recognized Statistical Ratings Organizations (NRSROs). The net capital rule requires investment banks to set aside certain amounts of capital whenever they purchase a bond from a corporation or government. By requiring "capital set asides," a financial "cushion" is created on which investment banks can fall in the event of bond default. The amount of capital required to be set aside depends on the risk assessment of each bond by the credit rating firms. Purchasing bonds that have a high risk of default according to one of the credit rating companies requires a larger capital set aside than bonds that are assessed to present a low risk of default. The "risk" or probability of default is determined for each bond by a credit rating company hired by the issuer of the bond.

Since the SEC's adoption of the net capital rule, credit ratings have been incorporated into hundreds of government regulations in areas including securities, pensions, banking, real estate and insurance.

Moody's Investor Service gives a rank of "C" for the lowest rated (i.e., high risk) bonds and a rank of "Aaa" — "triple A" — for bonds that are low risk and earn its highest rating. Examples of highly rated bonds include those issued by well-capitalized corporations, while bonds issued by corporations with a history of financial problems earn a low rating.

If a bank begins experiencing financial problems, Moody's may downgrade the bank's bonds. Downgrading bonds can trigger a requirement imposed by regulations or private contracts that require the corporation to immediately raise capital to protect its business. Banks might be forced to raise capital by selling securities or even the real estate it owns.

Credit rating agencies increasingly focus on structured finance and new complex debt products, particularly credit derivatives (complicated instruments providing a kind of insurance on mortgages and other loans). That portion of the ratings business grew to generate a substantial share of the firms' revenues and profits.

Evidence of falling home values began emerging in late 2006, but there were no downgrades of subprime mortgage-related securities by credit rating agencies until June 2007. Indeed, the credit ratings firms had failed to recognize the housing bubble, and the inevitability that when the enormous bubble burst, it would lead to massive mortgage defaults and the severe depreciation in value of mortgage-backed securities. The firms also failed to consider that many mortgage-backed securities were based on dubious subprime and exploitative predatory loans that could not conceivably be repaid.

The 2007-2008 financial crisis was not the first time credit rating agencies had dropped the ball. During the dot-com bubble of the late 1990s, rating agencies were the "last ones to react, in every case" and "downgraded companies only after all the bad news was in, frequently just days before a bankruptcy filing," writes University of San Diego law professor Frank Farney in *Infectious Greed: How Deceit and Risk Corrupted the Financial Markets*. In addition, the agencies were criticized in 2003 for failing to alert investors to the impending collapse of Enron and WorldCom. As a result, Congress passed the Credit Rating Agency Reform Act of 2006 which requires disclosure to the SEC of a general description of each agency's procedures and methodologies for determining credit ratings, including historical downgrade and default rates within each of its credit rating categories. It also grants the SEC broad authority to examine all books and records of the agencies. However, intense lobbying by the rating firms blocked any further reforms, and the law expressly states that the SEC has no authority to regulate the "substance of the credit ratings or the procedures and methodologies" by which any agency determines credit ratings. In 2007, SEC Chairman Christopher Cox said, "It is not our role to second-guess the quality of the rating agencies' ratings."

In the highly deregulated financial markets of the last few decades, the credit rating firms were supposed to be the independent watchdogs that carefully scrutinized corporations and the financial products that they offered to investors. Like the federal agencies and Congress, the credit rating companies failed their mission to protect the public.

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Prisoners' case will be heard in Mexico

An 88-year-old Arlington man's family hopes his ordeal will finally end Monday.

By Debra Smith
Herald Writer

ARLINGTON -- A Mexican federal judge is scheduled Monday to review whether an 88-year-old Arlington man has been jailed for a month in violation of his civil rights.

Edward Chrisman's family hopes this means he could be released as soon as Monday evening.

Chrisman's attorney filed the emergency hearing request because of the World War II veteran's health and age. Chrisman apparently has contracted pneumonia at the prison, and his family fears he won't live through the ordeal.

Chrisman's plight has attracted international attention and resulted in protests near the border town of Algodones where he was arrested.

"I'm really, really anxious for Monday to come. Hopefully, justice will be served," said Gary Chrisman Sr., the man's son. "We've had so many ups and downs I'm afraid to get my hopes up too much."

Edward Chrisman, a longtime resident of Arlington, was wintering in Yuma, Ariz., when he decided Jan. 8 to take a quick trip across the border with his grandson, Gary Chrisman Jr. Mexican police arrested both men the same day, alleging the pair tried to pay young girls to pose nude for photos.

The Chrisman family maintains the men are innocent. They have been held in a crowded Mexicali prison. Their family has traveled across the border daily trying to get them released.

The Chrismans' lawyer filed for an *amparo* proceeding, a special Mexican federal hearing to examine whether their constitutional rights have been violated.

The amparo procedure is something very important in Mexico, said Jorge Vargas, a professor of law at the University of San Diego School of Law, whose specialties include Mexican law.

"This clearly suggests the Mexican attorney is doing his or her job defending the interests of this citizen," Vargas said.

The federal judge will consider the men's case together. The judge also will consider Edward Chrisman's situation on its own as part of a separate emergency *amparo* proceeding. Mexican lawyers told the family that if the judge rules in Edward Chrisman's favor, he could be released immediately.

"Amparo" means to shelter or to protect. Anyone who feels human rights protected by the Mexican constitution have been breached can bring such an action, Vargas said. The hearing is akin to habeas corpus in the U.S. judicial system, which attempts to alert the court to alleged violation of the defendant's rights and can result in freedom for the accused.

An *amparo* can be filed at any point during the Mexican legal process, and this type of proceeding often is concluded quickly, Vargas said. Although the decision can be appealed, the federal judge's ruling often carries "tremendous weight and respect," he said.

Under an *amparo*, all other judicial charges are suspended while the case is being resolved, said Juan Galvan, a police reporter for La Voz de la Frontera, a newspaper in Mexicali.

"This case is not different from any other," Galvan said in Spanish. "The thing is that there is also a lot of sexual tourism in the area, but many times it's also the public opinion that matters. Many just want to see Americans in jail."

The family said Gary Chrisman Jr. stopped at a convenience store for a soda and, while there, asked a mother if he could take photos of her daughters. He'd been taking photos of Mexican culture all day with a new camera.

The mother granted permission and he gave her \$25. He snapped head shots of the two fully-clothed girls and left the store. Edward Chrisman never even went into the store, the family said.

Family members were asked by an intermediary to pay \$2,000 to the prosecuting attorney "to make the situation disappear," Shannon Perkins, Edward Chrisman's granddaughter, said. The payment was not made.

According to a prosecutor's document, written in Spanish, the Chrismans are accused of approaching a 13-year-old girl in her mother's business on Jan. 8 and asking to take pictures of her naked. The girl's mother reported the incident to police. Both men reportedly were in the store at the time.

Another employee of the store told police the same men offered her money to take photographs of her fully clothed three days earlier and she accepted, according to the document.

The woman said the younger Chrisman took the photographs and also gave her money. She also said he offered her money if she would pose nude but she declined, and he left a phone number, the document said.

This week, a 13-year-old and an 18-year-old woman told KSWT-13 News in Yuma that Gary Chrisman Jr. asked the girl to sit on a sofa and open her legs. The 18-year-old said the younger Chrisman threatened her with a knife and then left a phone number to contact him.

In the television interview, the girl and her mother both said Edward Chrisman was sitting in the car.

The Chrismans' family said these new allegations are bogus and don't match with what's in the police file. Police arrested the pair shortly after Gary Chrisman Jr. left the store and no knife was ever found, Perkins said.

"None of it makes any sense," she said.

La Raza del Noroeste reporter Aileen Charleston contributed to this story.

Reporter Debra Smith: 425-339-3197 or dsmith@heraldnet.com.
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NEWS

Local News

Police Charge Sailors In Prostitute Attack

02-10-2009 1:01 AM

(San Diego, CA) – Police have formally charged two U.S. sailors for allegedly attacking two prostitutes in Tijuana. Mexican authorities say Joshua Dockery and Jarritt Monzingo rented rooms at a Zona Norte Hotel and had met two prostitutes. According to authorities, one woman was stabbed, the other was choked and a hotel employee was stabbed. University of San Diego international law professor Jorge Vargas practices law in Mexico City and says any kind physical injury to another person is a serious crime in Mexico. He says it may be years before they even get a trial. One of the men worked for the U.S. Navy and the other was training to be a Navy SEAL. Both are being held at the La Mesa prison and Vargas says because of the nature of the crime they are charged with, they will not be offered bail.

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Sailors Formally Charged In Tijuana Prostitute Attack

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POSTED: 4:30 pm PST February 9, 2009
UPDATED: 5:03 pm PST February 9, 2009

SAN DIEGO – Two U.S. sailors were formally charged in an attack on two prostitutes in Tijuana, 10News reported.

Joshua Dockery and Jarritt Monzingo were charged and moved to the La Mesa prison in Tijuana.

According to Mexican authorities, in the early morning hours last Thursday, Dockery and Monzingo met with two prostitutes and rented rooms at a Zona Norte Hotel.

One of the women said she was choked, and the other said she was stabbed. A hotel employee was also stabbed, authorities said.

Tijuana TV station XEWT captured video of Dockery and Monzingo arrested by Tijuana police, with one of the men smiling as cameras rolled.

"Any kind of physical injury to a person is considered to be a very serious crime under Mexican law," said Jorge Vargas, a University of San Diego international law professor.

Vargas practiced law in Mexico City, and said it could take years before the case even gets to trial.

"The trial takes place before a single judge, and a case like this could take several years to go through all the different stages," said Vargas.

One of the sailors worked for VRC 30, a logistics and transportation arm of the U.S. Navy. The other was undergoing BUD/S training to be a Navy SEAL.

A representative with Navy Region Southwest, the umbrella command for both sailors, said the personal welfare of both men is being looked after and the Navy is in constant contact with Mexican authorities.

Vargas said judgment and sentencing would depend on a lot of still-undecided factors.

"It could be complicated because of all the circumstances in the case ... alcohol, drugs, weapons, it could involve torture. I don't know but this could be a very serious crime," said Vargas.

If federal violations are found and proven, Vargas said the punishment level would be much higher.

Vargas added that given the nature of what they are accused of, bail is out of the question.



Tijuana Prostitute Attack

Video: Two Men Arrested In Tijuana Attack

Video: Two Sailors Charged In Prostitute Attack

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City drops plans for concrete plant

OCEANSIDE — Friends of Loma Alta Creek has settled its lawsuit against Robertson's Ready-Mix (a private corporation controlled by Mitsubishi Materials) and the city of Oceanside.

The controversial concrete plant was initially approved to be built on Loma Alta Creek by City Council members Rocky Chavez, Jack Feller and Jerry Kern. The Friends of Loma Alta Creek protested on grounds that the area was environmentally sensitive.

The University of San Diego Environmental Law Clinic, with attorney Richard Wharton, filed the petition in

Vista Superior Court last September to demand an Environmental Impact Report. According to the petition, serious environmental harm would occur to Loma Alta Creek and the surrounding area. The petition claimed that such risks were not mitigated properly by Robertson's and the city, and that the project was not compatible with the surrounding neighborhoods.

At the City Council hearing in March 2008, according to Friends of Loma Alta Creek. However, despite objections and comments from residents, environmental experts and organizations including Surfrider, Coastkeeper, the Sierra Club,

the Environmental Health Coalition and Buena Vista Audubon Society, the council voted 3-2 to approve the project.

In the following months of negotiations, however, Robertson's agreed to drop the project and the city of Oceanside agreed new approvals would be required for projects on the site.

"This shows that dedicated citizens can 'beat City Hall' and mega-developers when it's the right thing to do for the community," Nadine Scott, a local attorney and community activist who spearheaded opposition to the project, said.

Further information about FOLAC and the lawsuit can be found at www.LomaAltaCreek.org.

Regulators under fire over chemical plume cleanup

Postponements go back 20 years

By Mike Lee
STAFF WRITER

This week, the region's top water-pollution regulators were supposed to consider levying one of their biggest fines ever: \$2.3 million for a plume of potentially deadly chemicals that stretches

for more than a mile in El Cajon. But they deferred the hearing — the latest in a series of postponements dating back 20 years. The underground leak is the largest of its kind in California for which cleanup hasn't started, according to the San Diego Regional Water Quality Control Board. Lack of action on the case illustrates how efforts to protect the environment can become hobbled by bureaucracy, legal tactics and questionable enforcement strategies.

It also raises doubts about the water board's ability to hold major polluters accountable. "There have been some extraordinary delays," said Jack Minan, an environmental law professor at the University of San Diego and a former chairman of the water board who worked on the plume issue earlier this decade. "The public has a right to expect greater progress." Two decades ago, the board

started mapping the industrial complex Armetek and Ketema near the end of the plume at Greenfield Drive that was used for making aircraft engine parts. A waste tank had tens of thousands of gallons of solvents and other chemicals before it was removed, the water board said. The agency doesn't cite any health problems directly linked to

SEE PLUME, A11

► PLUME CONTINUED FROM A1 No human ill related to plume reported so far

the plume of compounds such as tetrachloroethylene and trichloroethylene. Human exposure to those substances can result in dizziness, organ damage and death.

San Diego's leaders recently pressed the water board to clean up the pollution. They want to protect a municipal well in the El Cajon Valley and their city's interest in drawing more water from the valley.

Water board officials said the subsurface mapping remains incomplete. One of the agency's documents said "responsible parties at comparable sites" typically spend five years to accomplish such tasks.

Ametek probably would have to pay for the cleanup work, which could cost millions of dollars, and any penalties. Its attorneys said the water board has moved so slowly that fines are no longer valid. They also argue that the board has failed to recognize a "significant amount of investigatory work" at the site.

David King, a current member of the water board, wouldn't discuss the Ametek situation because it's expected to come up for review this year. He defended the agency's overall record.

"If you go out and speak to every mayor in the county and every (pollution) discharger who has a permit, nobody is going to tell you that we don't actively enforce the water code," King said.

But in January, the state's bipartisan Little Hoover Commission released a report critical of California's water-pollution-control system, which consists of nine regional boards and a state panel.

"The current structure places too little emphasis on accountability and outcomes," commission Chairman Daniel Hancock told legislators at the time. "No one is holding regional boards truly accountable for protecting and improving water quality. Regional boards, in turn, are overwhelmed by their tasks."

In San Diego, the regional board has struggled to complete some high-profile cases in recent years.

Those include a 17-year effort to clear away a large leak beneath a fuel-tank farm in Mis-



An industrial facility on Greenfield Drive in El Cajon is the site where, in the late 1980s, regional water board officials documented leaks in a chemical waste tank. Nancy E. Lewis / Union-Tribune

sion Valley. In December, the agency fined the facility's current owner, Kinder Morgan Energy Partners, \$222,000 for failing to adequately clean water from the polluted site before depositing it into a tributary of the San Diego River. The penalty came after San Diego city officials complained to the water board that Kinder Morgan had avoided sanctions for years despite a pattern of violations.

The board also hasn't launched a program for removing or covering tainted sediment in San Diego Bay despite decades of study and a cleanup order that has languished since 2005.

Dorothy Rice, executive director of the State Water Resources Control Board, said last year that she had "great concern about the (regional board's) ability to complete the

cleanup order process in a timely manner."

Efforts to determine the El Cajon plume's size started in the late 1980s, when regional water board officials documented leaks in the waste tank, said John Anderson, a senior geologist for the agency.

The leak had lasted for perhaps two decades, Anderson said. Eventually, the contaminants reached groundwater and spread northwest toward the San Diego River.

Ametek removed the tank and some polluted soil before installing several monitoring wells, according to the company's documents.

Around that time, Ametek split off a portion of its business. The spinoff, Ketema, took the lead on mapping and cleanup.

It later changed its name to

Schutte & Koerting, whose officials challenged the water board on major elements of the mapping and cleanup order. The dispute led to years of administrative appeals, court hearings and mediation sessions that the water board blames as prime reasons for its delay.

Schutte & Koerting filed for bankruptcy liquidation in 2007. The main responsibility for mapping and cleanup of the plume reverted to Ametek, which has since spent hundreds of thousands of dollars studying the site, its attorneys said.

"We will not cause delay, and we haven't caused delay," said John Lormon of San Diego, one of those attorneys.

Anderson gave a different assessment, accusing the companies of foot-dragging over the



years with litigation and low-quality work. One reason cited for the latest postponement is Anderson's need to answer questions posed by Ametek's attorneys.

"We have tried to bend over backward to help these folks comply, and ... every time we thought we were on the same page, they would come up with something that was inadequate and we were back to square one," Anderson said. "Basically,

I think they have stalled quite a bit."

Historically, the El Cajon plume hasn't been the water board's top priority because it hasn't contaminated existing wells, said John Robertus, the agency's executive officer.

Robertus said he isn't directly involved with the fine now proposed against Ametek because of how the board's functions are divided.

"It's kind of a ballet that we do on an annual basis. We decide ... which (cases) we're going to work on and which ones we aren't," Robertus said. "You have to understand, I have very few people. I don't have enough staffing to keep up with all these" polluted sites.

Others attributed the Ametek case's slow pace partly to the board not issuing fines earlier for fear that it would jeopardize cleanup. It's a common tactic that can backfire.

"The regional board was working more cooperatively with the company as opposed to taking enforcement ... and it went on for years," said Mark Alpert, a former enforcement officer for the regional board.

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Feb 06, 2009 (North County Times - McClatchy-Tribune Information Services via COMTEX) -- San Diego County will be the first urban region to test a new state law that says transportation plans must combat climate change as well as congestion.

Under the law, California's 18 metropolitan planning organizations, including four that oversee the large urban areas, must devise strategies to reduce exhaust from cars and trucks that contribute to global warming the next time they write such blueprints.

And next up among the big four is San Diego County.

"We are the guinea pig," said Bob Leiter, director of land use and transportation planning for the San Diego Association of Governments, the local planning organization, at a conference last week.

The association last produced a plan for new highways and rail lines in the county in 2007. The documents require updates every four years in order for a region to qualify for federal funding. That means the next one must be adopted in 2011, the year the requirement kicks in.

The agencies that design roads for the rest of Southern California and Sacramento completed plans last year and won't write new ones until 2012. The San Francisco Bay Area is set to adopt a blueprint in March and won't be subject to the law until 2013.

Riverside County's road plans are handled by the six-county Southern California Association of Governments.

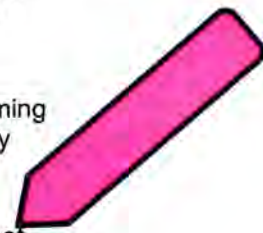
The law has huge implications, according to transportation officials.

In the past, planners focused road, rail and bus spending in areas with the most congestion and greatest need for public transportation, and balanced expenditures between the competing needs of cars and trains. Under Senate Bill 375, written by Sen. Darrell Steinberg, D-Sacramento, they will have to select projects in a way that reduces driving and associated emissions of greenhouse gases such as carbon dioxide.

The shift in focus is likely to emphasize a greater role for mass transit and concentrate road building near "smart growth" communities. A smart growth project is one that puts jobs, homes and transit close together, instead of separating them as in the classic suburban housing tract.

Most climate scientists say greenhouse gas emissions are warming the planet, although there are skeptics in the science community who disagree.

According to a study completed in September by the University of San Diego's Energy Policy Initiatives Center, transportation



accounts for 46 percent of emissions in the San Diego region.

Other contributors include electricity generation and use, 25 percent; natural gas use, 9 percent; aviation, 5 percent; industrial processing and manufacturing, 5 percent; construction vehicles and equipment, 4 percent; and farming, 2 percent.

Railroads account for 1 percent, the study found.

Of the transportation emissions, 89 percent comes from the tailpipes of passenger cars and trucks.

The law directs the California Air Resources Board to establish a statewide emissions reduction goal for transportation and individual targets for each region by Sept. 30, 2010. Each will get targets for 2020 and 2035.

No one knows what the targets will be, but local officials anticipate being asked to shoot for at least a 10 percent reduction by 2020. That's the amount by which the region's road-based emissions have increased since 1990, and the goal of another state global warming law is to return to 1990 levels by 2020.

Ultimately, state officials hope to slash emissions 80 percent by 2050.

Scott Anders, director of the Energy Policy Initiatives Center, said the 2020 mandate is achievable, but the longer-term goal will require new technology.

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Dave Downey

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The New York Times

Green Inc.

Energy, the Environment and the Bottom Line

FEBRUARY 19, 2009, 11:39 AM

Taking Liberties with LEED

By LEORA BROYDO VESTEL

A posting in the housing section of the Chicago Craigslist trumpets the availability of one- and two-bedroom condos in an “Eco-Friendly, LEED Certified Building!” The promotional Web site for the building lists “LEED-Certified” as one of the “eco-features.”

The problem is the 14-story high-rise, called the 9 West Erie, has not yet been built, and therefore cannot be certified by the U.S. Green Building Council’s Leadership in Energy and Environmental Design, or LEED, program — the nationally recognized third-party certification process for the construction of “green” buildings.

A building must be fully constructed before it can achieve the LEED designation.

While the Craigslist posting and the Web site for 9 West Erie provide clearer language in the fine print (the building is “pursuing” LEED certification, they say, under their headlines), the example illustrates how the LEED moniker can be misrepresented in real estate marketing materials.

A recent article posted by the realty information service CoStar Group investigates the increase in dubious LEED claims and cites several examples of projects being promoted as LEED-certified while still in the early stages of development or construction.

“Misleading statements about LEED, which appear in marketing materials, press statements and even securities filings, are a form of greenwashing,” the article states. “And according to property professionals who have encountered it, the problem is becoming worse as the green movement has grown in popularity.”

Ashley Katz, a spokeswoman for the U.S. Green Building Council, doesn’t think malicious intentions are at work here. “A lot of times it happens because the terminology is confusing,” Ms. Katz said. She does however concede that it is enticing to say a building has been certified when it has only been registered — the first step in the certification process.

The fact that people are willing to pay a premium for green buildings is almost certainly a driver. Uber-energy efficient buildings command higher rental and occupancy rates, and garner sale prices that are as much as 30 percent higher per square foot than conventional buildings, according to a recent study by [University of San Diego researchers \(PDF\)](#).

But taking liberties with the LEED label to get higher rents or sales figures can be risky business — especially given that about 25 percent of projects that register with LEED end up failing to certify, according to a Green World Media study.

Wrote LEED-accredited attorney Stephen Del Percio in the Green Real Estate Law Journal earlier this month:

For the owner that sticks “LEED Gold Certified” on project marketing materials, in quarterly reports or other disclosures to the S.E.C., or in a lease term sheet with a tenant who has a corporate mandate to occupy office space in LEED Gold buildings only, the potential liability for a LEED-registered project that drops out of the U.S.G.B.C.’s queue could be enormous.

For those who want to check if a building is as green as advertised, the Green Building Council maintains an online LEED registry [here](#).

SAN DIEGO UNION-TRIBUNE

February 10, 2009

Screening committees set up for federal posts ..

UNION-TRIBUNE

U.S. Sen. Barbara Boxer has formed advisory committees to screen candidates for U.S. Attorney, marshal and federal court judge openings, the senator's office announced last week.

The committees, which are set up in each of the four federal judicial districts in California, will make recommendations for the posts to Boxer. She will then send her choice to the Obama administration for nomination and confirmation by the Senate.

For the southern district that covers San Diego and Imperial counties, Boxer named Candace Carroll, a lawyer with Sullivan Hill Lewin Rez & Engel in

San Diego, chairwoman of the committee.

Also on the committee are Gregory Vega, a former U.S. attorney in San Diego and now a partner in the downtown firm of Seltzer Caplan McMahon Vittek; Sister Sally Furay, a lawyer, former academic vice president at the University of San Diego and provost emerita there; Robert Fellmeth, a professor at the USD School of Law and founder of the USD Center for Public Interest Law and Children's Advocacy Institute; Annie Gutierrez, a former Superior Court judge and assistant U.S. attorney; Janice Brown, founder of the Brown Law Group; and Erika Hiramatsu, a deputy attorney general and former deputy alternate public defender in San Diego.

San Diego Firemen 'Forced' Into Pride Parade Claim Victim Status

by Kilian Melloy
EDGE Contributor
Tuesday Feb 10, 2009



San Diego Fire Chief Tracy Jarman
(Source:SDFD)

Four firemen who say they were forced to take part in a gay Pride parade and that they were subjected to cat-calls and the sight of semi-nude men carrying out "simulated sex acts" say that what they went through constitutes sexual harassment.

The case has been an ongoing saga that has already ended in one mistrial.

As previously reported at EDGE, the firemen were required to fill in for colleagues who had initially agreed to ride in a fire engine in a 2007 Pride parade, but then backed out.

The men expressed their reluctance, but were ordered to ride in the parade. Subsequently, the firemen said that the attentions of some men in the crowd, whom they assumed to be gay, caused them anger and anxiety. The men claimed that being forced to participate in the parade constituted a form of sexual harassment.

According to a Feb. 8 article at the San Diego Union-Times, the second trial in the case is now winding down.

The jury will decide whether the case has merit when they answer a series of ten questions put to them by the judge, the most pressing of which is whether the men were subjected to "severe or pervasive" sexual harassment by gays in the crowd.

The union Tribune story reported that attorneys for the city claim that that the plaintiffs are "money-hungry opportunists," as the article put it, whereas the men say that they were victims of a crowd that included gay men who whistled, gestured, and pantomimed sexual contact.

A central part of the men's argument is that they were forced to participate against their will. The article quoted Capt. Jason Hewitt, who told the court, "Nobody listened to us."

In the first trial, which ended as a mistrial, Charles LiMandri, lawyer for the firemen, had sought an award of one million dollars for each of the men: Capt. Hewitt, Cop. John Ghiotto, Alex Kane, and Chad Allison.

No specified amount was mentioned in this latest trial, the article said.

But the question of monetary damages depends on what the jury decides.

The article quoted University of San Diego School of Law professor Shaun Martin, who said, "The city's best defense is, 'Even if you were harassed, it was not severe or pervasive.'"

"The law is unclear, and the fact that this is a hot-button issue makes this an even

harder case," added Martin.

"It's going to be difficult to keep the jurors' prejudices out of the decision-making."

The article noted that the firefighters testified that they did not feel they were at risk, nor did the majority of the people in the crowd act in a sexually provocative manner, which calls into question how severe and how pervasive the purported "harassment" might have been.

Moreover, the article noted that the firemen seemed not to know themselves whether the crowd's allegedly harassing behavior was pervasive: the Union-Tribune said that Kane characterized the conduct he found offensive as both isolated to "pockets" and pervasive, while Allison said that it was "intermittent" as well as "pretty much throughout" the event.

The article said that it has been the contention of the defense that the firemen are homophobic.

The article reported that a lawyer for the city, in questioning Allison, had the firefighter read aloud from his written claim. The sentence that the lawyer asked to hear read to the court stated, "I believe that a person who does not support homosexuality should not be forced to participate."

LiMandri, in his turn, asked Allison to read further: "However, my complaint is that I was ordered into a nonemergency environment against my will and was subjected to sexual harassment as a result," the claim continued.

Though no specific amount was cited by the firemen's lawyer in this second trial, the claim makes it plain that the men seek monetary compensation as well as a policy to prevent firemen who object from being ordered to participate in such events.

Such a policy was implanted within a year of the complaint, the article said. Tracy Jarman, the Fire Chief, also apologized to the men in a meeting that took place a week and half after the men rode in the engine as part of the parade.

In 2008, Jarman was awarded Fire Chief of the Year, an honor bestowed upon her by the California Fire Chiefs Association.

Killian Melloy reviews media, conducts interviews, and writes commentary for EDGEBoston, where he also serves as Assistant Arts Editor.

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Last Word

Who's saying what about gay and lesbian issues

Retrial nears end for Firefighters 'harassed' at Pride Parade

By JD Uyon February 8, 2009 8:49 AM | Permalink

"The city's best defense is, 'Even if you were harassed, it was not severe or pervasive,' The law is unclear, and the fact that this is a hot-button issue makes this an even harder case. It's going to be difficult to keep the jurors' prejudices out of the decision-making."

Shaun Martin, a professor at the University of San Diego School of Law, describing the second trial of several San Diego firefighters who say they were forced to participate in a Gay Pride Parade and then were sexually harassed by observers of the event. They are suing the city for \$1 million dollars each, however, in a previous trial, the jury failed to reach a verdict. It is reported that the plaintiffs contradicted themselves and each other during testimony. The new trial is expected to go to jury on Wednesday. (San Diego Union Tribune)

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Lawyers burned in Ponzi schemes

Pamela A. MacLean / Staff reporter
February 02, 2009

The Ponzi scheme has become a growth industry in a down market, with as many as six identified in recent weeks, including two that ensnared lawyers in Florida and California.

The indictments of three attorneys raises questions about how lawyers may be drawn into committing alleged frauds such as Ponzi schemes.

"Lawyers get sucked into Ponzi schemes in different ways," said John Steele, a lecturer on ethics at Stanford Law School and the University of California, Berkeley School of Law.

A lawyer may be asked for spot advice and offer clean opinions from someone running a truly evil scheme only to learn it was a Ponzi scheme in the newspapers, he said.

Another version is a legitimate business with investments that go sour and it turns into a disaster. In that situation, "lawyers need to get the heck out," he said.

Business as bait

David McGowan, an ethics professor at the University of San Diego School of Law and co-chair of the San Diego Bar Association, said lawyers may be drawn in by someone who says he or she has a great business idea and will provide plenty of work for the law firm.

Refusing a potential client may become more difficult in tough financial times or for a lawyer just starting out, he said.

"There should be tangible things a lawyer can see in a legitimate business," McGowan said. "If there is a real estate project, you need contracts, and contractors to do the work and building permits. Those are the nuts and bolts to make sure all the required parts are in place."

In the recent cases, two Fort Lauderdale, Fla., lawyers allegedly conspired with others whom prosecutors say raked in \$1.25 billion from as many as 30,000 investors in a complex investment in viatical or life settlement insurance.

And an Orange County, Calif., lawyer was one of six men indicted in an 89-count complaint alleging a \$52 million Ponzi scheme in sham real estate projects to develop luxury golf resorts.

The three lawyers, Robert Waldman, indicted in Orange County, and Michael Mc Nerney and Anthony Livoti Jr., both from Fort Lauderdale, have not been convicted and they await trials.

Waldman's attorney, Paul Meyer of the Law Offices of Paul S. Meyer in Costa Mesa, Calif., would say only, "We're presently evaluating the evidence." Mc Nerney's lawyer, Miami criminal defense solo practitioner Jose Quinon, could not be reached for comment.

Livoti's attorney, Joel Hirschhorn of Hirschhorn & Bieber in Coral Gables, Fla., said, "Mr. Livoti was not acting as a lawyer but was serving as an escrow trustee on thousands of policies. Not one penny was ever misappropriated from Livoti's account.

"Where investors were misled was by the salesperson, and Livoti was not involved in sales," he said.

"Mr. Livoti is innocent and intends to vigorously defend himself," said Hirschhorn.

Assistant U.S. Attorney Andrew Levi in Miami, one of the prosecutors in the case said, "Mc Nerney and his firm were aware of a lot and Livoti was seeing chronic problems with cash levels" at Mutual Benefit Corp., the company at the center of the alleged fraud in Florida.

In general, "lawyers are people close to sophisticated financial transactions and who engage in setting up companies, mergers and compliance at investment brokerage houses, so lawyers have a fair amount of knowledge of the process of securities regulation and areas of lack of oversight," said Peter Keane, an ethics professor at Golden Gate University School of Law in San Francisco.

"It would seem strange if lawyers were not drawn into these types of swindles," he said.

"They may see golden opportunities for themselves with investments or hedge funds, things most people don't purport to understand," Keane added.

"There is no hidden danger there for a lawyer who stays on the level, if they give advice that is above board," he said. "To face jeopardy, the lawyer would have to be the one running the scheme or have been actively advising and encouraging clients to do it," he said.

McGowan said he tells his students, "Always be prepared to walk away from a potential client and be prepared to be fired or fire a client if you're not getting clear answers to what is going on."

School of Leadership and Education Sciences

DEL MAR VILLAGE VOICE

February 12, 2009



USD honors San Diego Jewish Academy for exceptional governance

San Diego Jewish Academy, founded in 1979 and located in Carmel Valley, has been awarded this year's USD's Kaleidoscope Award for Exceptional Governance at the fifth Annual USD Non-profit Governance Symposium held Jan. 9 at the Joan B. Kroc Institute for Peace & Justice.

The mission of the award is to recognize, celebrate, promote and inspire excellence in nonprofit governance and is granted to nonprofit organizations who exemplify excellence in fiduciary, strategic and generative governance. The award recognizes board excellence in ensuring accountability and safeguarding the school's mission.

San Diego Jewish Academy, recognized as the largest, most technologically advanced Jewish day school in San Diego County, is dedicated to providing an unparalleled general and Judaic education for students in kindergarten through 12th grade by offering a challenging, integrated curriculum and opportunities for discovery, growth and enrichment in a caring and nurturing pluralistic Jewish environment.

The school received an honorarium of \$500, a plaque of recognition, and the SDJA school name will be included on the recognition wall in the lobby of the new School of Leadership and Education Sciences building at USD.

For information, visit www.sdja.com or contact Renee Sherman, Admissions Director, at rsherman@sdja.com or 858-704-3716.

Economy Threatens to Derail College Dreams

Feb 16, 2009
 Ana Tintocalis

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California's money problems are forcing public universities and colleges to turn away hundreds of thousands of students this year just when the number of applications is at an all time high.

KPBS Education Reporter Ana Tintocalis looks at how the economy is making it difficult for students to get the higher education they want. It's the FIRST part of our series Rough Water: Navigating San Diego's economy.

Step on the campus of any community college in San Diego County, and you're bound to find someone like John Bethune.

Bethune: Well I got laid off at the end of December. So I'm unemployed, I might as well go back to school.

And back to school for John is at San Diego Mesa College. John was a forklift operator. Now, at 38 years old, he's finds himself out of the warehouse and into a college classroom. John wants to be a radiology technician because he says working the forklift wasn't paying the bills.

Bethune: Well the healthcare system, health care in general, is always hiring people. It's wide open, unless our economy takes a big dump. (laughs) Then I might not have a job. But yeah, the pay scale is astronomical.

And so is the number of students trying to secure classes in San Diego County's community colleges.

Midyear budget cuts combined with reductions in property-tax revenues have forced these campuses to lay off faculty, cut courses, and cap enrollment.

Hundreds of students are on waiting lists in hopes of squeezing into a class.

The timing couldn't be worse for community colleges. They're trying to take in a flood of laid-off workers looking to upgrade their job skills. They're also absorbing students turned away from the California State University and University of California campuses.

Fred Galloway studies the economics of higher education at the University of San Diego. He says it's not just amount demand.

Galloway: From an institution's perspective they're getting hit by three things: shrinking endowment, fewer contributions, and a bigger payout to students. So frankly it's a nightmare for institutions.

Sounds of a community college classroom

Professor: Alright, let's do the old fashion roll. Robin?

Student: Here.

Professor: John?

Student: Here

Winnie Kahlil teaches a beginning level healthcare class at San Diego Mesa College. Her classes are bursting at the seams.

Kahlil says her classes have up to 55 students this semester. The cap is 40.

Kahlil: You do what your conscience tells you and you do what the fire marshall tells you. 10(6) it's a terrible thing. I have notes stuck under my door and little letters I have to have this class... and I can't do it. There's is no physical way to do it now because every seat is filled. And how would you feel in a class of 55?

State education officials worry more and more students will give up on their college dreams because of the lack of resources and space.

Jack O'Connell is California's Superintendent of Public Instruction. He blames state lawmakers for not making education a top funding priority in good times. He says the society at large will suffer.

O'Connell: Look, we know that other countries can produce cheaper goods. But what we cannot give ground on is that we build better products, we have cutting edge, we're going to find solutions to healthcare, environmental problems. Those cures have to come from California. From our outstanding university system.

And O'Connell says the more education a person has, the better his or her life will be. And that's exactly what 48-year-old returning community college student Lori Payton wants to have.

Payton: That's what I want. I just want to get out there and I want to work. And I'm hoping two years here will be enough. At my age... in two years I'll be 50, most people are looking at retirement and I will just be getting started.

President Obama's federal economic stimulus package offers a glimmer of hope for California colleges and universities. The measure gives California billions of dollars to help 'backfill' recent cuts made to higher education. But education officials warn that's only a temporary fix.

Ana Tintocalis, KPBS News.

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KEILLER TEACHERS CHANGE MIND ON UNIVERSITY SPLIT

Teachers at Keiller Leadership Academy ~~have pulled~~ their petition to cut the school's partnership with the University of San Diego.

The act marks a shift at the school, which enjoyed a remarkable and rare academic turnaround in its early years but underwent turmoil after the departure of its first director, Patricia Ladd. Staffers who were frustrated with the board actions that preceded Ladd leaving had complained that the university had too much sway on the board. University of San Diego provides academic guidance and resources to Keiller and has several members on its governing board.

Not all staffers agreed with the petition. Parent Involvement and Recruitment Director Eva Contreras was alarmed that the petition caused the university to stop sending teachers-in-training to assist at Keiller.

Several changes led the teachers to reconsider the petition, said Robert Ryles, a teacher and newly appointed board member. Ryles and another teacher, Jonathan Saenz, joined the governing board and board President Maurice Wilson met with teachers to discuss their concerns and explain why the board couldn't share more information about the circumstances of Ladd's departure, a personnel matter that was aired in closed session.

"Nobody liked the outcome but there was due process," Wilson said Monday night. He added, "They wanted to hear detailed facts that we really can't release."

-- EMILY ALPERT

Joyce Glazer >> KUDOS/GIVING

SDSU Scholarship Program Created for Future Teachers



Costco Wholesale CEO Jim Sinegal has created a new endowed scholarship at San Diego State University. The Janet Sinegal Scholarship was

created to honor Sinegal's wife and is in addition to the Jim and Janet Sinegal Scholarship established in 2003. Twenty scholarships in amounts of \$2,000 to \$2,500 are awarded to students enrolled in a teacher credential program ... The San Diego County Women's Hall of Fame announced the inductees for its annual induction ceremony. Those selected are Joan Arrington Craigwell, Charlotte Baker, Kate Yavenditti, Marisa Ugarte,

Edith Dabbs, Li-Rong Lilly Cheng and Monique Henderson. The women are honored for volunteer contributions and for improving the quality of life in the county ... OneSource Distributors presented \$15,000 raised at its golf tournament to Casa de Amparo. The business also donated gifts for children and families being cared for at Casa. "We appreciate both the funding and the thoughtful gifts OneSource provides for our Casa Kids," says Development Director Kathy Karpe ... Fifteen school children from McKinley Elementary School enrolled in A Reason To Survive worked with artist Betsy Schulz to create a mosaic utilizing remnant tiles from a public art project. The mosaic will be installed at the Santa Fe Train Depot

... Pardee Homes employees donated \$6,000 budgeted for a holiday luncheon to HomeAid San Diego, and asked that the funds go to the Gary and Mary West Senior Wellness Center. The money will be used for tenant improvements on the building that will house the center ... The University of San Diego's Institute for Nonprofit Governance presented the Kaleidoscope Award to Volunteers of America of Southwest California and the San Diego Jewish Academy at its annual symposium. The award recognizes excellence in nonprofit governance ... Winners of the first North County Small Business Development Center's Young Entrepreneur's Project were named at the recent business plan competition. Aileen Lu won the top college prize and was

awarded \$1,000. Dustin Hurlbutt was the winner of the high school prize and was awarded \$1,000. Participating students attend Major General Raymond Murray High School in Vista ... Frank Dudek, president of Encinitas-based environmental and engineering firm Dudek, has been named honorary chair of the Boys & Girls Clubs of Carlsbad's annual golf tournament, scheduled for March 23 ... Jewish Family Service of San Diego received a \$65,000 grant from the S. Mark Taper Foundation to support the Hand Up Youth Food Pantry. The pantry is run by teens and delivers to nine sites in the county, including Camp Pendleton.

Please send Kudos and Giving items to contributing writer Joyce Glazer at jglazer@sdbj.com.

DAILY BUSINESS REPORT

February 20, 2009 San Diego Metropolitan & Uptown Examiner

Leading Strategically: Critical Skills for Effective Leadership During Challenging Times, a new SDSU certificate program led by **Jeff Campbell**, former CEO of **Burger King**, has been designed to help managers, leaders and organizations identify and develop the practical tools required to navigate through the haze of the recession. "In today's economic climate, many businesses are looking for the proverbial light at the end of the tunnel," says Campbell. "Finding the light can be easier with first-class leadership ... and it doesn't all have to be at the very top of the organization."

The certificate program takes place every other Friday, March 6-May 1, from 7:30 to 11:30 a.m. at the **SDSU Extended Studies/Gateways Centers**. Created by instructors who have led major business and military operations, the program uses practical experiences that can translate into immediate implementation. SDSU's **College of Extended Studies** is making the program more affordable by offering the program at a one-time rate of \$249.

The program is targeted to individuals with a minimum of five years' business experience and focuses on sharpening critical thinking skills, refining personal leadership skills and practices; leading through change; and applying this knowledge to today's uncertain and changing economic world.

Also leading sessions are **Holly Green**, CEO of **The Ken Blanchard Companies**; **Lt. Col. Kent**, head of the **Army ROTC** at SDSU and decorated Iraq war veteran; **David Bennett**, **San Marcos, College of Business Administration** and former CEO of **Mail Boxes Etc.**; and **George Reed**, associate professor of leadership and education sciences at **USD**.

Seating is limited, so students are being asked to sign up as soon as possible. For more information, call (619) 594-5640.

School of Nursing



Thursday, February 19, 2009

editor@sddt.com

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Costs of palliative health care: Human and financial

By JANE M. GEORGES, PH.D., RN

Thursday, February 19, 2009

In the midst of the current economic crisis, what's "right" with health care? What are health care systems doing to meet new financial realities, while providing high quality care?

Palliative (pronounced pal-ee-uh-tiv) care is a new health care specialty focused on relief of pain and other symptoms of serious illness. Palliative care programs consist of coordinated teams of physicians, nurses, and other health care professions who provide support to patients with severe symptoms. By preventing and easing symptoms, palliative care teams give patients and families the best possible quality of life. Along with symptom management, palliative care professionals also provide communication and support. The team helps patients and families make medical decisions and choose treatments that are in line with their goals.

But beyond its effectiveness in relieving human suffering, palliative care has a growing track record in relieving the financial burden on U.S. hospitals, which also provides relief to the individuals, businesses and governments that help fund them.

Currently, the operating margins of American hospitals have shrunk, leading to the potential for bed closure and staff layoffs. Palliative care programs are a practical, proven cost-savings strategy. And those cost savings to hospitals from palliative care can be enormous. A 2008 study published in the Archives of Internal Medicine by a team led by Mt. Sinai Hospital New York's, R. Sean Morrison, M.D., examining eight diverse types of hospitals found that:

- Hospitals saved from \$279 to \$374 per day per palliative care patient;
- Hospitals saved \$1,700 to \$4,900 on each admission of a palliative care patient;
- Significant reductions in pharmacy, laboratory and intensive care costs resulted in savings of greater than \$1.3 million per year for a 300-bed community hospital and \$2.5 million per year for the average academic medical center.

But how does palliative care really work in the "real world" of patients and families needing this type of support? Let's say that your aging mom is living with a severe disease -- like chronic obstructive pulmonary disease, a condition of the lungs. There are no "cures" for this illness, and your mom has to take multiple medications for it.

She is admitted to the emergency room of her local hospital almost every month because she has difficulty breathing. Before palliative care programs were instituted, these hospitalizations could be extremely expensive -- for your family, your insurer and the hospital. A lack of coordination of care could result in tangled communication -- and less than optimal care for your mom.

But if your mom is receiving care from the palliative care program at her hospital, she could receive higher quality -- and less expensive -- care. Every time your mom is hospitalized, the palliative care team will work with her physicians in treating her breathlessness. The palliative care team "knows" your mom and what works for her. Her symptoms are quickly controlled, and she is kept calm and comfortable. The palliative care team -- including advanced practice nurses, social workers and chaplains -- has helped you and your mom to fill out an advance directive to make sure her physicians know she would never want to be on a ventilator.

This does not change your mom's treatment when she is admitted. But now the physicians understand what she would want if she were too sick to breathe on her own. You and she can be confident that her hospitalizations -- while currently unavoidable -- go smoothly and include treatments in line with your mom's goals.

In San Diego County, many hospitals have initiated palliative care programs. A complete list of palliative care programs in the San Diego area is located at getpalliativecare.org. In addition, the news that the Veteran's Administration (VA) San Diego Healthcare System recently received a \$3 million dollar grant to implement a palliative care program in the San Diego area is particularly exciting.

According to Marita McGoldrick, R.N., Ph.D., of the VA San Diego Healthcare System and a graduate of the

doctoral program in nursing science at the University of San Diego, this grant will provide the basis for enormous cost savings within the VA health system in our area. Veterans and their families can anticipate receiving the enhanced symptom management, communication and support that palliative care programs provide.

In sum, if health care is doing anything "right" at the present time, it's palliative care. In fact, it can be a useful model for the other changes needed in our health care system.

Georges is an associate professor at the Hahn School of Nursing and Health Science at University of San Diego.

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When Specialists Collide: Too Many Medical Opinions

Where do you turn when the health care team reaches an impasse even as an urgent medical problem calls for decisions and choices that you simply don't feel qualified to make? Help is available if you know who to ask.

When her grandmother experienced a sudden onset of dizziness, slurred speech and facial drooping, Kafi Grigsby found herself in an emergency department waiting room, surrounded by five doctors with four different opinions on what had occurred and how to treat it.

She recalls: "The ER doctor said it could be a stroke. My grandmother has a blood condition and the neurologist said that a blood clot could have caused a TIA. The hematologist said, no, her blood looked good. The vascular surgeon suggested that her veins were thin, allowing blood to 'leak' through. The primary care physician deferred to the neurologist."

A recent study from the Archives of Internal Medicine finds that less than half of adult inpatients could even recite the name of at least one of the doctors taking care of them. Yet these same patients and their families must deal with complex situations where specialists' scopes of practice overlap.

Where do you turn when the health care team reaches an impasse even as an urgent medical problem calls for decisions and choices that you simply don't feel qualified to make?

You might be surprised to learn that sorting out a patient's complex case is a specific function of several groups of health professionals. Don't wait for them to find you first — most likely you'll have to 'flag them down' and explicitly ask for their help.

"All these doctors with all these scenarios," Grigsby says. Yet, "we didn't have any understanding of what happened. None of these reasons they gave, at that time or later, addressed her slurred speech."

Grigsby, who is director of communications and public relations for the Center for the Advancement of Health (of which the Health Behavior News Service is a part), has been involved with health and insurance groups throughout her career. Yet the situation left her and her family feeling frustrated and overwhelmed.

Choosing a Leader

You may need to look no further than the primary care physician — if you have one — for help in navigating a perplexing health care system.

"That's exactly what a general internist does," says Sandra Fryhofer, M.D. "We help coordinate the care. It's like the captain of the ship. When there are conflicting recommendations from specialists, we speak up."

Putting all the pieces of a case together is a serious matter, not a conversation to shoehorn in during a physical examination. "For something complex like that, an appointment is good," says Fryhofer, who is past president of

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the American College of Physicians.

"In acute situations, if someone is having a heart attack, the cardiologist would be in charge and at different times, other physicians take the lead," Fryhofer says. "But in the whole scheme of things the PCP is the underlying thread holding it all together."

In the grandmother's case, the family felt they needed to go in a different direction.

"My grandmother has private insurance and of course, Medicare," Grigsby says. "In theory, you would think the case manager assigned to her after the blood disease would help her navigate this situation. [But] we never got a call from her health plan at any point, even after all the costly tests and specialists. You think, 'Why wasn't the health plan alerted? Why don't they call?'"

Case managers who are affiliated with an insurance company can help coordinate a patient's care. However, they are under pressure to make sure that care is cost-effective and to act in the best interests of the health plan. Another route is for patients to seek out an unaffiliated case manager who does not have insurance company ties. The hospital might be able to provide a referral or you could look for local agencies that offer case management services.

It could be that a new breed of medical provider has the edge when it comes to dealing with difficult care challenges. Although "any competent internist should be able to function in that role, as a bit of a choreographer of care," says Bernard Kaminetsky, M.D., "physicians are very busy to the point of being overwhelmed."

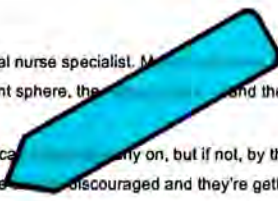
Kaminetsky is the medical director of MDVIP, a company of medical practices that provide what most people think of as 'concierge medicine.' But "we don't like the term 'concierge,' he says. "It conjures up images of heated towel racks. We call it personalized medicine."

To be sure, the \$1,500 yearly fees that MDVIP charges pales in comparison with the up to \$50,000 fees commanded by high-end concierge or boutique practices.

With lighter caseloads than the average internist, Kaminetsky says that concierge practices allow doctors more opportunity to read the latest journals, research new protocols and reconcile treatment recommendations — and time is a luxury beyond the reach of internists working 16-hour days.

"In this type of scenario, a family has to have confidence that there is someone who is coordinating care, looking at specialists' notes, making tough choices," he says.

Yet another option: families might consider a specialist in the care of the elderly to act as the bridge between patient and specialists.

Ann Mayo, DNSc, is a gerontology clinical nurse specialist.  By acute care hospitals, the gerontology CNS "works within the patient sphere, the family sphere and the system sphere," Mayo says.

"Ideally the hospital employs CNSs who can help carry on, but if not, by the time a family calls me and says, 'we want you to advocate for us,' they are discouraged and they're getting mad," says Mayo, who is also a professor at the University of San Diego.

She says that even among the most well-meaning specialists, communication can become a problem when there's more than one disease process at play. "Especially with older adults: they're frail, and they may have several other conditions, like diabetes."

In cases where medical wires are hopelessly crossed, "I would pick up the phone and call every one of the providers and say, 'We have conflicting information; I'm trying to get everybody on the same page here,'" Mayo says. "I would get everybody — including family and patient — together and have a multidisciplinary meeting: 'Let's talk about what we know and what we don't know.'"

Your Voice in the Discussion

If no agreement can be reached regarding the next step, "the CNS would refocus the light beam away from those

providers and back onto the patient and family and mediate on what they want, finding out what their priorities are and what they would like to do," Mayo says.

It's only natural for doctors to look at cases through the lens of their own specialty, Fryhofer says. "Sometimes you have to weigh risks and benefits. It's not all black and white, or decisions would be easy."

Kaminetsky concurs: "There are very hard decisions, and usually no 'right' answer. Some considerations are: Does the health care surrogate know the patient's wishes? Is there a living will? Specialists may all have their biases, one way or another. No intervention? Aggressive treatment? You need someone to sit down with the family and sort through all these issues. In rare instances, I've gotten hospital ethicists involved in the discussion."

Sometimes patients turn to the practitioner they trust the most and elect to follow his or her advice.

"Collectively, as a family, we decided on the vascular surgeon," Grigsby says. "He was the most thorough, and as a hospitalist [a hospital-based doctor], he could see medical records electronically and firsthand. In the end, we followed the protocol he recommended."

Ideally, those adrift in a sea of specialists could find an anchor in a "medical home," in which patients have access to more treatment coordination and support from a care team. But while the medical home concept is gaining support, it's a long way from being widely available.

As it is, patients and families must get involved when doctors disagree, Fryhofer says. "You have to have these kinds of discussions or the patients will be pushed around like little checkers."

*****g

Health Care "Choreographers"

These professionals can guide you through a maze of specialists and help unravel complex cases.

Clinical Nurse Specialist: The CNS is a master's-prepared advanced practice RN, educated to work closely with patients and families and see beyond the acute care unit and hospital into the bigger system. To get a CNS on your case, speak to the nurse manager or nursing director for the unit or facility.

"Concierge" Doctor: An 'extended-care' warranty of sorts: by signing up for a concierge or personalized medicine practice, you secure navigation services for the day when your condition becomes highly complicated.

Geriatric Specialist: A geriatrician is a physician with an additional focus on meeting the medical needs of the elderly. The U.S. Administration on Aging offers an Eldercare Locator site for finding local resources:
<http://www.eldercare.gov/Eldercare.NET/Public/Home.aspx>

Insurer-Based Case Manager: Insurer-based case management is triggered by a physician referral or hospital, acute care or nursing home discharge. A specific diagnosis on a claim can also alert health plans that a case manager might be needed.

Internist/Family Physician: For complex cases involving multiple specialists, ask your primary care provider for a sit-down appointment, which may lead to a multidisciplinary meeting of the minds. Depending on the insurer, such an appointment may be covered under your health plan.

Patient-Centered Medical Home: Medical homes strive to make patients "active partners in their care," with easier access to providers and more information on treatment options. See the Patient-Centered Primary Care Collaborative site at <http://www.pccc.net/content/about-collaborative>

Unaffiliated Case Manager: You can ask for a referral from your health care provider. Local departments of aging and disabilities or health and social services agencies may offer — or refer you to — case management services.

Today's Top News Stories >>

School of Peace

HeraldNet

Everett, Wash.

Published: Sunday, February 1, 2009

Mexico vacation became a disaster

An elderly Arlington man and his son aren't the first to run into problems with the country's legal system.

By Debra Smith
Herald Writer

ARLINGTON -- Robert Hood left for a fishing trip along the coast of Mexico, and when he finally returned, he was never the same.

Mexican police arrested Hood on arson charges after someone set fire to a fishing shack near where he was staying in San Felipe. Hood, a World War II veteran with a spotless record, languished for days in a filthy, crowded Mexican prison in 1982.

Hood was eventually released after a barrage of bad press from both sides of the border began to hurt tourism.

He came home 50 pounds lighter and was broken emotionally, said his son, Gary Hood of Stanwood. His father talked of hearing other prisoners being tortured and beaten. The prison was so crowded, his father spoke of sleeping standing up.

"It changed my dad," Hood said. "He became reclusive, not as happy. He was like a prisoner of war."

Hood can't help but be struck by the apparent similarities in his late father's case and that of Edward Chrisman, 88, who is being held in a Mexican prison, the Carcel de Mexicali in the state of Baja California Norte.

Edward Chrisman, a longtime resident of Arlington, was wintering in Yuma, Ariz., when he decided to take a quick trip across the border with his grandson, Gary Chrisman Jr. Mexican police arrested both men the same day, Jan. 8, saying the pair tried to pay young girls to pose nude for photos.

The Chrisman family maintains the men are innocent. The family said Gary Chrisman Jr. stopped at a convenience store for a soda and, while there, asked a mother if he could take photos of her daughters. He'd been taking photos of Mexican culture all day with a new camera. The mother granted permission and he gave her \$25. He snapped head shots of the two fully-clothed girls and left the store. Edward Chrisman never even went into the store.

Family members were asked by an intermediary to pay \$2,000 to the prosecuting attorney "to make the situation disappear," Shannon Perkins, Edward Chrisman's granddaughter, said. The payment was not made.

The pair has been held in a crowded Mexicali prison as their family members travel across the border daily trying to get them released. They fear Edward Chrisman, who apparently has contracted pneumonia at the prison, won't survive the ordeal.

Trial could be months away.

About 400 Americans are detained in Mexican prisons at any time, said Charles Smith, a public affairs officer for the U.S. Consulate General in Tijuana. His office monitors the Baja peninsula in Mexico, where the Chrismans are being held. Of all Americans arrested on foreign soil, one in five is arrested in Baja California.

U.S. has little recourse

When Americans hear about cases such as the Chrismans, they want to know why the U.S. government can't do something to help. The U.S. Consulate only has the authority to monitor conditions of American prisoners. No

other agency or U.S. politician can do much more.

While in Mexico, "You are subject to the same judicial system as the people living in Mexico," Smith said.

And Mexico is no place to get tangled up with the law.

Human rights organizations report problems with overcrowded prisons, corrupt officials and human rights abuses for both prisoners and victims.

Americans won't find that mentioned on Mexico's tourism Web site.

A chasm exists between Mexican law and how justice is meted out, according to a 2007 report from Amnesty International.

Individuals are sometimes detained on the basis of obviously flawed or spurious evidence, often well beyond the country's legal limits allowed for pretrial detention, the organization found. Others are denied access to adequate legal advice at precisely the point when they are most at risk for torture and other abuses.

Joe King, a former U.S. Customs special agent who worked in San Diego, has a more blunt assessment.

"It's a dump," said King, who now teaches about terrorism and organized crime at the John Jay College of Criminal Justice in New York. "The prisons are all rat traps and they're all corrupt."

King has worked in law enforcement internationally, including undercover in Northern Ireland and Beirut, Lebanon.

When it comes to Mexico, "The only way I'd go back there is if I were a hostage," he said.

He said it's common for cars with American license plates to get pulled over in Mexico. It happened to him regularly.

"Who are you going to shake down, a local guy who knows you or your cousin? Or somebody who is not likely to complain?" he said.

It's not unheard of for Americans to become entangled with the Mexican judicial system without cause, said David Shirk, a University of San Diego professor involved in the Trans-Border Institute. The research institute advocates for changes in the Mexican judicial system.

"We do see cases of predatory behavior by law enforcement who are trying to extract bribes, especially by tourists in cases where they can extract material gain," he said.

However, Shirk said he doesn't see how police would gain by improperly detaining the Chrismans.

Holes in the system

The concept of Mexico's legal system is similar to that in many European countries. Unlike the U.S. model, two sides do not vigorously compete in front of a neutral court.

In Mexico, a prosecutor gathers evidence and then presents it to a judge, who decides if there is enough evidence to move forward with a trial, he said. It's presumed the court is engaged in finding truth. Until recently, the Mexican court system was less public and relied heavily on slow-moving rulings made in writing.

A legal system like Mexico's works markedly better in Spain and France, where there is well-developed legal infrastructure, Shirk said. Mexico doesn't have the professionals needed to support the system, and that results in backlogs, delays and little ability to determine if someone should be released on bail.

More than 40 percent of prisoners in Mexico have never been convicted of a crime, Human Rights Watch reported in its 2009 World Report. These prisoners are held in pretrial detention, often waiting years for a trial. Inmates frequently are subject to abuses, including extortion by guards.

In 2008, Mexico passed constitutional reform to overhaul the criminal justice system.

Jorge Vargas, a law professor at the University of San Diego, said he receives calls from all over the U.S. seeking his counsel on cases like the Chrismans' ordeal.

"My impression is sometimes the information you get from families is objective and sometimes it's rather exaggerated," he said.

Many Americans arrested by Mexican police are quick to cry corruption, he said.

"In some cases, the Americans aren't truthful and the system is not that lousy," said Vargas, who has worked as an attorney for the Mexican government and in international law for the United Nations.

American prisons have serious problems too, including racial disparities, gangs, drugs, murders and other violence within penitentiary walls.

Harsh conditions

The Chrisman family has been told it may be months before the cases against Edward Chrisman and his grandson go to trial.

The family fears that Edward Chrisman's health is failing.

He appears pale, weak and dehydrated, said his son, Gary Chrisman Sr. The family learned from a prison doctor he's being treated for pneumonia and extreme insomnia. Prison officials moved him to a section for the elderly where conditions are better, including warm showers and a bed with a mattress.

Earlier, Edward Chrisman was kept in a small, concrete cell with dozens of other men. He had to sleep on a metal bed frame with no mattress. That's where his grandson remains.

Mexican prisons generally are overcrowded and often unsanitary, Shirk said. The quality and quantity of food served is often poor. Prisoners have to buy virtually everything they need, including blankets and clean clothing, Shirk said.

On the other hand, Mexican prisoners often have more freedoms behind the walls than in American institutions. Some prisons feature mini-villages where prisoners can set up taco stands. Inmates are allowed conjugal visits.

Still, Mexican prisons are harsh places for the elderly, Shirk said.

"His family has cause to be concerned," he said.

In 1982, it was bad publicity, not the law, that set Gary Hood's father free.

"These border towns need tourists spending their dollars," Hood said. "Even in that short period of time, it was bad enough the mayor and the police chief made things happen."

Hood grew up in the California border town of Chula Vista, south of San Diego, but you won't catch him setting foot in Mexico.

"I wouldn't go to Mexico if they paid me a billion dollars," he said. "My dad was never the same."

Reporter Debra Smith: 425-339-3197 or dsmith@heraldnet.com.

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From the Los Angeles Times
ULTIMATE GUIDE TO THE WORLD 2009

Arrests of Americans in Tijuana are up in 2008, but drop in other foreign cities

Experts can't explain why the Mexican city bucked the trend.
By Christopher Reynolds

February 8, 2009

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The newest Tijuana numbers, on the other hand, represent an increase of nearly a third from 2006, when a world-leading 520 Americans were reported arrested in or near the city.

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State Department officials declined to speculate on what might be behind the numbers. They also offered no specifics on which crimes were connected with the Mexican arrests, nor would they say how many of those arrested were jailed.

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More Americans arrested in Tijuana than anyplace else

By Christopher Reynolds
Los Angeles Times

Salt Lake Tribune

Posted:02/20/2009 11:00:00 AM MST

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Photo: American visitors to Tijuana often head to the bars and strip clubs for fun. Many of them don't know or don't care that Mexican gun and drug laws are stiffer than those in the U.S.

Christopher Reynolds | Los Angeles Times
2/15/2009 - 2/16/09

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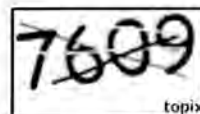
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Arrests of U.S. citizens in Tijuana on the rise

BY CHRISTOPHER REYNOLDS

Los Angeles Times

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In the year ended Sept. 30, 687 U.S. citizens were arrested in Tijuana, according to U.S. State Department statistics requested by the Los Angeles Times. That figure far exceeds numbers for runners-up: London (274 arrests), Mexico City (142) and Hong Kong (107). Worldwide, the U.S. State Department's embassies and consulates reported a decrease in U.S. citizen arrests: from 4,456 in 2006 to 3,125 from October 2007 through September 2008.

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The newest Tijuana numbers, on the other hand, represent an increase of nearly a third from 2006, when a world-leading 520 U.S. citizens were reported arrested in or near the city.

"It's an interesting puzzlement," said Wayne Cornelius, director of the Center for Comparative Immigration Studies at the University of California, San Diego. "The first thing I, as a social scientist, would say is, 'Have they changed the method of data collection?' If you can rule that out, you'd have to look at changes in tactics by anybody who does law enforcement."

U.S. officials said they were unaware of any changes in Mexican arrest-reporting procedures. "That blip might just reflect more policing," said Michael Dear, a geography professor at the University of Southern California, or USC, who studies the U.S.-Mexican border. He noted that Tijuana is "a city that's now significantly more policed than it's ever been."

State Department officials declined to speculate on what might be behind the numbers. But they did estimate that fewer than 10 of Tijuana's U.S. citizen arrests were connected to the drug-trade violence of the last year.

The usual causes of U.S. arrests, U.S. and Mexican officials agree, are drunk and disorderly behavior, involvement in a traffic accident, possession of a firearm and drug trafficking (which can mean possession of small amounts of forbidden substances).

The placement of Tijuana and Mexico atop the arrest list reflects long-standing social dynamics. Mexico is a leading foreign destination for U.S. travelers. Moreover, U.S. officials estimate that as



many as 125,000 U.S. and dual citizens live in Baja California.

And finally, for nearly a century, U.S. visitors - especially those younger than 21, who can drink legally in Mexico - have headed to bars and strip clubs there for thrills forbidden at home. Many of them don't know or don't care that Mexican gun and drug laws are stiffer than those in the United States.

But in the last year, escalating violence in Tijuana has changed many traditional patterns. In the first nine months of last year, officials reported more than 400 violent deaths in the Tijuana area. Since then, more than 500 bodies have turned up.

Though solid Tijuana tourism statistics are hard to come by, a downtown merchants association reported early last year that visitor volume had fallen 90 percent since 2005, when the number was estimated at 4.5 million yearly. Tijuana tourism officials avoided theorizing about the new arrest statistics and were unwilling or unable to provide figures on overall tourism.

Carol Wise, associate professor and Mexico specialist at USC's School of International Relations, speculated that the arrest numbers seemed to reflect twin trends. Higher numbers in Tijuana could reflect the flooding of state and police "into those places that are really frightening," she said.

The decrease in arrests elsewhere in Mexico, Wise said, may stem from a decline in U.S. citizens heading south, combined with the realignment of law enforcement resources. But she acknowledges that her theory is imperfect.

Given its status as a drug-war hot spot, Wise said, "I'm surprised that the Ciudad Juárez numbers are so low."

USD's Shirk also was struck by the seeming anomaly. Given the unreliable nature of crime and tourism numbers in Mexico, he said, "there are too many problems with the data to begin to come up with any reliable measure of what this means."

In the larger picture, said USC's Dear, the number of U.S. citizens passing through Tijuana remains so large that the number of arrests amounts to a "minuscule rate."

Los Angeles Times

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From the Los Angeles Times

MEXICO UNDER SIEGE

In a Mexico state, openness is the new order in the courts

Closed-door, written trials give way to U.S.-style proceedings in Chihuahua. The overhaul could help fight corruption and organized crime, analysts say.
By Ken Ellingwood

February 6, 2009

Reporting from Chihuahua, Mexico — Silvia Guadalupe Perez burst into tears as she named the bitter ingredients of her new life as a widow: three children emotionally adrift, a mounting pile of bills and meager factory wages to pay them.

"I can't . . ." Perez, 36, said as she sobbed on the witness stand. She took a sip of water and dabbed her eyes with a tissue before turning again to the prosecutor's gentle questioning.

A few paces away, the man convicted of mowing down her husband with a big-rig truck gnawed his lip and stared a hole into his cowboy boots. By day's end, a three-judge panel would deliver his punishment.

Courtroom dramas such as this sentencing are standard fare north of the U.S. border. But what's happening in the northern state of Chihuahua amounts to a revolution in Mexican justice. Far-reaching legal reforms have brought U.S.-style trials to the border state, providing a glimpse of the kind of change that experts say is needed throughout Mexico to rescue an opaque and graft-laden justice system besieged by organized crime.

Chihuahua has overturned centuries-old legal traditions and opened courts to public scrutiny as never before.

The reform effort in the state, whose largest city, Ciudad Juarez, has been racked by gruesome drug killings, comes as the government of President Felipe Calderon is locked in a war with narcotics traffickers. Many analysts say success against organized crime hinges on building a new judicial system and cleaning up corrupt police agencies.

Chihuahua's overhaul has attacked an ossified judicial system that many Mexicans long ago stopped trusting. In contrast to U.S. practice, detainees in Mexico are treated as guilty until proven innocent, and often are beaten until they confess. Trials are usually held behind closed doors and in writing, rather than in person. Witnesses rarely confront assailants in court.

Moreover, trials in other parts of Mexico can drag on for years, slowed by endless injunctions that are a favorite weapon of the rich, and by a clogged court calendar overloaded with small-potatoes cases, such as routine car accidents, which are treated in this country as crimes.

Since unveiling its new system two years ago, Chihuahua court officials have experimented with legal tools untried in Mexico: plea bargains, mediation, suspended sentences and probation. These mechanisms, familiar in the United States, are considered daring innovations to streamline Chihuahua's courts, officials say.

"You have a faster, more open system that is completely transparent," said Margarita Romero Sanchez, one of the state's 72 judges who were trained for oral proceedings by legal experts from foreign countries, including Chile, Costa Rica and the U.S.

The reforms aim to fix a system in which only one or two of every hundred crimes result in prosecution and conviction.

Similar programs have been adopted by some other states, such as Baja California, Oaxaca and Zacatecas. Last year the Mexican Congress approved oral trials in the federal courts as part of a judicial reform package that required changing the constitution.

Reform advocates contend that fair trials will force police to act more professionally. Slipshod police work due to poor training, thick caseloads and neglect remains a weak spot in the criminal justice system, officials acknowledge.

The changes also could help win the trust of the public. By this thinking, a robbery trial in Chihuahua represents a blow against impunity across Mexico.

"These behind-the-scenes criminal justice reforms are really what are going to make the difference in the long run," said David Shirk, who tracks law enforcement trends in Mexico and directs the Trans-Border Institute at the University of San Diego.

Chihuahua's reforms, spearheaded by Gov. Jose Reyes Baeza after his 2004 election, rolled out gradually, starting in January 2007 in the capital, also named Chihuahua. Oral trials began in Ciudad Juarez a year later and in the rest of the state in July.

In the capital's main courthouse, prosecutors and defense attorneys joust in public in sleek, wood-paneled courtrooms equipped with cameras that beam proceedings to a video control room. Information is recorded digitally; the piles of files that once filled entire rooms are nowhere in sight.

Perhaps the most basic change is that suspects are presumed innocent, reversing the inquisitorial system brought by Spanish colonizers. The arrested are no longer tossed straight into jail, but can remain free while prosecutors present evidence in hopes of winning an indictment.

Many residents question whether the reforms that include more rights for the accused may be to blame for a yearlong wave of killings in Chihuahua,

especially in Ciudad Juarez. A little less than a year after the reforms debuted in the capital, lawmakers responded to public pressure and made more suspects subject to incarceration before appearing in court.

But killings tied to drug trafficking are federal offenses. Robberies, assaults and murders not linked to organized crime are handled in state courts.

Critics "don't distinguish," the state's attorney general, Patricia Gonzalez, said in an interview. "They believe it could be because of this new criminal justice system."

All agree that the flexibility of the new system is one of its best points. Having new ways to adjudicate cases, such as letting defendants plead guilty in return for lesser punishment, means that relatively few of them go through a long trial.

Of 1,112 cases filed in Chihuahua city last year, only eight went all the way to an oral trial. Six of those ended in conviction. Ciudad Juarez had 1,253 cases, but only six trials. In both cities, about a quarter of all cases ended in a plea bargain. Many other suspects received probation or had charges dropped after agreeing to compensate the victim.

Court officials say they want to keep the docket clear of minor matters. Now many cases are mediated through the state attorney general's office, allowing parties to reach a court-supervised deal instead of trial.

Judge Romero was trying to nudge one such case toward mediation on a recent day. A mechanic charged with smashing his pickup truck into a car sat glumly as Romero called a new hearing in six months. That is enough time, she said later, for the two sides to agree on a fair damage estimate, and for the defendant to avoid a possible five-year prison term.

"The trial under the old system would take three years. What good does it do to wait that long?" said Romero, 36. "The victim gets no satisfaction."

Some wrongs can't be fixed with a handshake.

Perez, the widow with three children, acknowledged on the stand that her husband's killer had offered to pay her \$3,100. But funeral costs alone added up to \$2,000, she noted.

Instead, the homicide case went to trial. Cuitlahuac Davila, 49, was convicted of running over her husband with a tractor-trailer after a booze-soaked argument.

The sentencing hearing, in front of a nearly empty gallery, lasted 90 minutes. Perez, bundled in a quilted nylon parka, cried some more and then took a seat next to the prosecutor. The three judges, in suits and ties, called a recess to decide the sentence.

Their answer came 10 hours later: Davila was to serve eight years in prison and pay \$4,700 to the widow. Case No. 30/2008 had ended a year after its start, lightning-fast for Mexico. The sentence was read in open court -- the way it is done in Chihuahua these days.

ken.ellingwood@latimes.com

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Justice takes new, faster form in Chihuahua, Mexico

By Ken Ellingwood, Los Angeles Times

Posted: 02/07/2009 09:51:30 PM PST

CHIHUAHUA, Mexico — Silvia Guadalupe Perez burst into tears as she named the bitter ingredients of her new life as a widow: three children emotionally adrift, a mounting pile of bills and meager factory wages to pay them.

"I can't"... " Perez, 36, said as she sobbed on the witness stand. She took a sip of water and dabbed her eyes with a tissue before turning again to the prosecutor's gentle questioning.

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Courtroom dramas such as this sentencing are standard fare north of the U.S. border. But what's happening in the northern state of Chihuahua amounts to a revolution in Mexican justice. Far-reaching legal reforms have brought U.S.-style trials to the border state, providing a glimpse of the kind of change that experts say is needed throughout Mexico to rescue an opaque and graft-laden justice system besieged by organized crime.

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Ossified system

The reform effort in the state, whose largest city, Ciudad Juárez, has been racked by gruesome drug killings, comes as the government of President Felipe Calderon is locked in a war with narcotics traffickers. Many analysts say success against organized crime hinges on building a new judicial system and cleaning up corrupt police agencies.

Chihuahua's overhaul has attacked an ossified judicial system that many Mexicans long ago stopped trusting. In contrast to U.S. practice, detainees in Mexico are treated as guilty until proved innocent, and often are beaten until they confess. Trials usually are held behind closed doors and in writing, rather than in person. Witnesses rarely confront assailants in court.

Moreover, trials in other parts of Mexico can drag on for years, slowed by endless injunctions that are a favorite weapon of the rich, and by a clogged court calendar overloaded with minor cases, such as routine car accidents, which are treated in this country as crimes.

Since unveiling its new system two years ago, Chihuahua court officials have experimented with legal tools unfamiliar in Mexico: plea bargains, mediation, suspended sentences and probation. These mechanisms, familiar in the U.S., are considered daring innovations to streamline Chihuahua's courts, officials say.

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The Mercury News

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"These behind-the-scenes criminal justice reforms are really what are going to make the difference in the long run," said David Shirk, who tracks law enforcement trends in Mexico and directs the Trans-Border Institute at the University of San Diego.

Gradual rollout

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In Chihuahua, justice takes on new, faster form

BY KEN ELLINGWOOD

Los Angeles Times

CHIHUAHUA, Chih. - Silvia Guadalupe PAcruz burst into tears as she named the bitter ingredients of her new life as a widow: three children emotionally adrift, a mounting pile of bills and meager factory wages to pay them.

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But killings tied to drug trafficking are federal offenses. Robberies, assaults and murders not linked to organized crime are handled in state courts. Critics "don't distinguish," said Patricia González, the state's attorney general. "They believe it could be because of this new criminal justice system."

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Border city protests seek oversight of Mexico's military

by Frontra NorteSur

A banner accused a special unit of the Federal Police of torturing innocent citizens to extract information. But others say the drug cartels are using the protests to pressure the military, which is doing its job.

Posted on February 6, 2009

Border City Protests Expand

For the second time in less than one week, the streets of the Mexican border city of Reynosa, Tamaulipas, hosted protestors. The Feb. 4 actions spanned a range of grievances-high food and fuel prices, maquiladora layoffs and the presence of the Mexican army in the city located across the Rio Grande from McAllen, Texas.

Wednesday's demonstrations by taxi drivers and restaurant workers against the Mexican army closely followed mass protests over the same issue last weekend. On Jan. 31, as many as 4,000 demonstrators succeeded in blocking highway access into and out of Reynosa as well as to two international bridges that connect Reynosa with its sister city of McAllen.

Led in part by neighborhood leader Alicia Nieto, the participants in Saturday's mobilization included residents of working-class districts, street vendors, sex industry workers, bar operators, and transportation industry workers. A banner accused a special unit of the Federal Police of torturing innocent citizens to extract information about the Gulf drug cartel for rival Sinaloa drug lord Joaquin "El Chapo" Guzman.

"The army and its soldiers used to inspire our admiration and respect," said Jorge Alberto Garza Rodriguez, secretary-general of a local night club owners' association. "Now they make us terrified and afraid."

Manuel Benavidez, transportation secretary of the local branch of the Revolutionary Confederation of Workers and Campesinos, a group affiliated with the PRI political party, accused soldiers of detaining, beating and robbing commercial drivers. Complaints of such abuses, Benavidez charged, have not been answered. Similar complaints have been made about the military presence in Juarez. [\[link\]](#)

In Reynosa, sectors of the population demand the Mexican army and Federal Police leave their city.

There was no immediate, official comment from the Mexican army about the latest round of public protests, but Francisco Rivera, a PRI legislator who presides over the public safety commission of the lower house of the Mexican Congress, previously said many complaints come from criminals and their families out to discredit the Mexican military.

Nonetheless, complaints about the military's conduct are growing in Reynosa and elsewhere in Mexico. Citing Mexican media, the University of San Diego's Trans-Border Institute recently reported the Mexican armed forces was ranked Numero Uno in complaints received by the official National Human Rights Commission (CNDH) in 2008.

According to a January newsletter published by the Trans-Border Institute, the armed forces accounted for 631 of 5,921 complaints received by the CNDH from January 1 to December 15 of last year. The figure was nearly double the number of complaints filed with the CNDH against the military for a comparable period in 2007.

Mostly, the 2008 complaints involved accusations of illegal home searches, arbitrary detentions and cruel and degrading treatment.

The bulwark of Mexican President Felipe Calderon's war against drug trafficking and organized crime, the Mexican military is a major recipient of U.S. security assistance under the so-called Merida Initiative.

The army and navy pressed ahead with their anti-drug operations in Reynosa and other parts of Mexico throughout January, a month which witnessed at least 463 narco-related homicides nationwide. The murder toll was nearly double the national figure for the same month in 2008.

Back in Reynosa, meanwhile, a combination of high prices, public safety crises, police and military operations, and mass lay-offs from the export assembly industry are blending and simmering in a hot political stew.

On Feb. 4, former employees of the Finland-based Nokia company staged a demonstration outside offices of the federal labor board. The protestors accused the company of not paying severance packages in accordance with Mexican law. Among a group of 1,000 workers who were dismissed by Nokia last November, the jobless maquiladora workers were supported in their protest by Rebecca Rodriguez of the Center for Border Studies and the Promotion of Human Rights, an internationally-known human rights advocacy organization based in Reynosa.

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*Frontera NorteSur (FNS): on-line, U.S.-Mexico border news Center for Latin American and Border Studies
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Mexico: more protests on northern border

Submitted by WW4 Report on Fri, 02/06/2009 - 01:22

For the second time in less than one week, the streets of the Mexican border city of Reynosa, Tamaulipas, hosted protestors Feb. 4. The actions spanned a range of grievances—high food and fuel prices, maquiladora lay-offs and the presence of the Mexican army in the city located across the Rio Grande from McAllen, Tex.

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Military ranks first in human rights complaints

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Nonetheless, complaints about the military's conduct are growing in Reynosa and elsewhere in Mexico. Citing Mexican media, the University of San Diego's Trans-Border Institute ^{recently} reported the Mexican armed forces was ranked Numero Uno in complaints received by the official National Human Rights Commission (CNDH) in 2008.

According to a January newsletter published by the Trans-Border Institute, the armed forces accounted for 631 of 5,921 complaints received by the CNDH from Jan. 1 to Dec. 15 of last year. The figure was nearly double the number of complaints filed with the CNDH against the military for a comparable period in 2007. Mostly, the 2008 complaints involved accusations of illegal home searches, arbitrary detentions and cruel and degrading treatment.

The bulwark of Mexican President Felipe Calderón's war against drug trafficking and organized crime, the Mexican military is a major recipient of US security assistance under the so-called Mérida Initiative.

The army and navy pressed ahead with their anti-drug operations in Reynosa and other parts of Mexico throughout January, a month which witnessed at least 463 narco-related homicides nationwide. The murder toll was nearly double the national figure for the same month in 2008.

Laid-off maquiladora workers march

Back in Reynosa, meanwhile, a combination of high prices, public safety crises, police and military operations, and mass lay-offs from the export assembly industry are blending and simmering in a hot political stew.

On Feb. 4, former employees of the Finland-based Nokia company staged a demonstration outside offices of the federal labor board. The protestors accused the company of not paying severance packages in accordance with Mexican law. Among a group of 1,000 workers who were dismissed by Nokia last November, the jobless maquiladora workers were supported in their protest by Rebecca Rodríguez of the Center for Border Studies and the Promotion of Human Rights, an internationally-known human rights advocacy organization based in Reynosa.

From Frontera NorteSur, Feb. 5

See our last posts Mexico, the narco wars, the human rights crisis, the struggle for the border, and the global econo-protests.



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RAISE Hope for Congo Tour Speaks Out on the Rape of Congolese Women

Feb. 25, 2009 | By [Isabelle Cohen](#), DSJ News Editor



Sarina Virk, David Sullivan and Sylvie Maunga, speakers for the RAISE Hope for Congo Tour, presented to a room of students Tuesday, Feb. 24. Their talk focused on the issues in the eastern part of the Democratic Republic of the Congo, specifically the epidemic of sexual violence facing women.

The conflict in the DRC, although largely ignored, is the deadliest since WWII. Since the beginning of the conflict in 1998, over 5.4 million have died, with an additional 45,000 Congolese dying each month. Rape is used as a weapon of war - in some villages, as many as 90% of women have been raped. Girls as young as 3 and women as old as 75 have been raped by soldiers and civilians, who use rape to establish control over areas.

This most recent conflict was sparked by the genocide in Rwanda, which spilled over into the Congo. Militias in the eastern region are fighting over the incredibly resource rich terrain. Although there has been recent political progress, the conflict is a long way from over, and the situation on the ground is still unbelievably violent.

Although the talk was slated to begin at 7:00, travel difficulty delayed the three speakers until almost 7:45. As students waited, they watched a program by CNN's Anderson Cooper on the conflict, which also focused on the issues facing women. The program focused largely on the efforts by doctors and other organizations to help the thousands of traumatized women. It also presented a number of stories, as well as some fairly detailed accounts of brutal attacks.

Lucian, a 24-year-old rape survivor, was interviewed by the program. She was raped by multiple men, who stabbed her younger brother to death when he refused to participate. The men dragged her off to their camp in the woods, and kept her prisoner for 8 months. When Lucian managed to escape, she was fortunate enough to find her daughters, two young girls, still alive. Her husband, unable to deal with the shame of being unable to protect his family, left Lucian, newly pregnant by her captors, to fend for herself.

Lucian, however, appeared surprisingly upbeat on camera. She named her new daughter, born a year before the segment was filmed, "Luck," and at the time of the show was enrolled in classes to learn English and hopefully start her own business. "I could have been killed in the forest," Lucian said through an interpreter. "But I got my life back - I have hope."

Assembled students also watched the RAISE Hope for Congo Campaign video, which focused more on the hope of ending the conflict, and asked questions of the event coordinator, Julia Riesenberg ('11).

David Sullivan, a Research Associate with Enough, the project sponsoring the speaking tour, presented first. He gave a brief, brief history of the DRC dating back to the colonial period, and focusing on periods of violence during and since. He emphasized that rebel groups and various armed actors fighting for control of what he calls conflict minerals, including tantalum, tin, tungsten and gold.

"These minerals," said Sullivan, "ultimately wind up in our cell phones, our laptops, our digital cameras, pretty much all consumer electronics." He emphasized that "we have no way of knowing, at this point, what goes where, because there's no transparency."

Sullivan said that although there has been recent political progress on a number of levels, "on the ground, in eastern Congo, in the areas that have been affected, there has been very little change."

Sylvia Maunga, a Congolese lawyer and advocate traveling with the tour thanks to the Joan B. Kroc Institute for Peace and Justice at the University of San Diego, spoke next. She presented in French, and Salve Mukabumwe, a William and Mary student, translated for her. Maunga talked briefly about the history of the DRC as well, but focused mostly on what happens to women and the process women play in the development of the country.

"The rape against women is not like any other rape in other countries," said Maunga. "This rape is not used for pleasure, but as a weapon to terrorize the nation and terrorize the people."

Maunga emphasized that the "women represent in the Congo the spirit of the nation," and that when they are attacked, "it destabilizes the nation."

Maunga also talked about efforts to empower women. She focused on efforts to encourage women to run for office, so they can represent women on the national political level. She also talked about efforts to reintroduce raped and traumatized women back into society, to lobby judges to prioritize sexual violence cases, and to train lawyers to be well-equipped to handle cases of rape and sexual violence.

Sarina Virk, Congo Campaign Assistant, spoke last, very briefly. She asked students to sign up for the movement, specifically the Congo Challenge, "a major grassroots challenge starting next week." She emphasized that students can help just by following their passions, taking things they're already interested in, like writing, painting, or any activity, and using them to help raise awareness. "You guys can make a difference and take action," closed Virk.

There was a brief question and answer period, which was cut short due to concerns about time. The questions were split largely between Sullivan and Maunga. The questions for Sullivan focused on policy issues, on what role the US government can play, on what changes are necessary for peace to be possible in the Congo. Questions to Maunga were more focused on the situation inside the country, specifically who's helping refugees, who's helping children born as a result of sexual violence, and questions about the perceptions of counseling for men whose wives are raped.

"What's needed is pressure from a government such as the US," said Maunga, "that can actually put pressure on the Congolese government to act."

Interested students should go to the RAISE Hope for Congo website, at www.raisehopeforcongo.org, for more information.

NORTH COUNTY TIMES

February 8, 2009

Return to Holy Land falls short of hopes

The third time was not the charm for Nader Elbanna. Anything but.

The Escondido resident, a Palestinian Muslim born in Nazareth, had made plans last summer to travel to the Gaza Strip to deliver medical supplies to the Al-Ahli Palestinian Church Hospital.

He wouldn't be going alone. Joining him on the mission would be Miko



JEFF FRANK

Peled, a Coronado resident and Israeli Jew, with whom Elbanna had made two previous trips to the Middle East to deliver wheelchairs to Israeli and Palestinian children.

With help from their respective Rotary clubs and the Wheelchair Foundation, the pair were able to raise \$84,000 for those earlier trips, enough

► FRANK, B-8

► FRANK

Continued from B-1

for 1,000 wheelchairs, 500 each for Israelis and Palestinians.

Things didn't work out quite so easily this time. Departing Nov. 20, Elbanna headed first to visit family in Amman, Jordan. Two days later, Peled met Elbanna in Amman, where they were hosted by the Escondido Rotary's sister club in Petra.

The two men then traveled to Cairo, where they purchased about \$1,000 in medical supplies to deliver to Gaza. They loaded up a van provided by the Egyptian Rotary district governor, and with guide and driver, crossed the Sinai Peninsula to the Rafah Border Crossing to Gaza.

Repeated attempts over three days to cross the border were denied by Egyptian security forces. Not wanting to hand over the supplies to the Red Cross for

fear they would not reach the intended destination, Elbanna and Peled returned to Amman.

A day later, Peled headed for Jerusalem, where he dropped off the supplies at the office of the Palestinian bishop.

Elbanna was in Jordan as the conflict between Hamas and Israel heated up throughout December, leading to the Israeli invasion at the end of the month. People he talked to during his nearly eight-week visit were very

frustrated and angry over the situation.

That's sad news for Elbanna, who with Peled created a foundation in 2007 dedicated to providing humanitarian assistance and promoting peace in Israel and Palestine.

The Elbanna-Peled Foundation "stands for free speech, not hate speech, and for education, not delusion," said Elbanna at a joint appearance by the two men last week at the Joan B. Kroc Institute for Peace & Justice at the University of San Diego.

Through the foundation, Elbanna plans to continue to work toward the goal of opening the hearts of the people on both sides of the Middle East conflict.

"Security is not the same as friendship," he told the USD audience. "Security you need guns and Apache helicopters. For safety you need hearts."

The father of six and grandfather of 11 isn't sure when he'll next return to his native land. But he's worried that without fast action, the

situation will remain bleak for everyone who lives in the area.

"I strongly believe without international intervention and by creating public opinion, and without an assertive American presence providing balance ... the angel of death will remain standing 24/7 in the Holy Land forever," he said.

Contact staff columnist **Jeff Frank** at (760) 740-5419 or jfrank@nctimes.com.

SAN DIEGO UNION-TRIBUNE

February 12, 2009 NIGHT & DAY

FREEBIES

Mission Trails Guided Walks Enjoy a trail guide-led nature walk in the Mission Trails Regional Park. *Mission Trails Regional Park, One Father Junipero Serra Trail, Mission Valley. Through Dec. 12. 619-668-3275. Free.*

'Bernar Venet: Monumental Works' Mixed-media artist Bernar Venet's solo show about form makes for an unusual outdoor exhibit. *Embarcadero Marina Park South, Marina Park Way. Through Oct. 31.*

Friends Chill Chill with your friends, old and new, at the Whistle Stop on Tuesdays and enjoy boardgames and Super NES on the big screen while you jam to audio Ambien. *The Whistle Stop, 2236 Fern St., South Park. Through Dec. 29. 619-284-6784. Free.*

'Randy Laybourne: 20x20' Swiv Tackle Circus hosts Laybourne's series of 20, 20-by-20-inch doomsday drawings. *Swiv Tackle Circus, 530 S. Coast Highway, Oceanside. Through Feb. 14. 760-439-3760. Free.*

'Deportation Nation: History and Legends' USD Ethnic Studies, Calaca Press and the Red Calaca Arts Collective present a series highlighting the issue of deportation in America. *Centro Cultural De La Raza, 2125 Park Blvd., Balboa Park. Through March 8. 619-235-6135. Free.*

Photography Exhibition and Clinic Award winning San Diego artists Dana Levine and Jan Thompson exhibit their work at Mission Trails Regional Park. *Mission Trails Regional Park, One Father Junipero Serra Trail, Mission Valley. Through Feb. 27. 619-668-3275, mtrp.org. Free.*

San Diego Natural History Museum: Guided Nature Hikes San Diego Natural History Museum lead free guided nature hikes. *San Diego Natural History Museum, 1788 El Prado, Balboa Park. Through Feb. 28. 619-232-3821. Free.*

Lux @ Night Lux Art Institute presents a late night of cocktails and music. *Lux Art Institute, 1550 S. El Camino Real, Encinitas. Through Feb. 18. 760-436-6611, luxartinstitute.org. Free.*



EVENTOS LATINOS

SAN DIEGO

LIVE SHOWS

"Tango Argentines: A Celebration of Astor Piazzolla": Tango dance and music show. Perry L. Meyer Fine Art Gallery, 2400 Kettner Blvd., in Little Italy. Saturday at 6:30. \$50. (619) 231-3702 or camarada.org.

"Deportation Nation": A cultural series that deals with deportation in the United States, sponsored by Centro Cultural de la Raza and the Trans-Border Institute at the University of San Diego. Today at 6 p.m., movies about immigration will be screened at Warren Auditorium, 5998 Alcala Park. Tomorrow at 7 p.m. there will be a poetry and performance night at the San Diego Central Library Auditorium, 820 E St. Then, on Saturday at 8 p.m., local bands will "sing to justice" at the USD University Center, 5998 Alcala Park. All the events are free. sandiego.edu/tbi.

Elefante: Latin rock. House of Blues, 1055 Fifth Ave., 8 p.m. Wednesday. \$35 to \$40; package of four tickets, \$105. (619) 299-2583.

EXHIBITIONS

"Visual Migrations": Exhibition on contemporary immigration is part of the series of cultural events called "Deportation Nation." Centro Cultural de la Raza, 2125 Park Blvd., Balboa Park. Saturday through March 8. Free. centroculturaldelaraza.org.

Mexican art: A new gallery dedicated to Mexican art features an exhibit of works from the late 19th century and early 20th century at the Museum of Art San Diego, Balboa Park. (619) 232-7931 or sdmart.org.

"Gods & Gold": Pre-Columbian treasures from Mexico to Peru. San Diego Museum of Man, Balboa Park. (619) 239-2001 or museumofman.org.



SAN DIEGO CITY BEAT

February 18, 2009

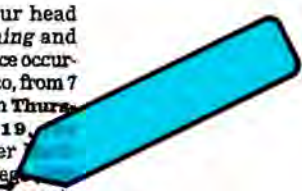
BEHIND THE BORDER

If you're trying to wrap your head around the *why's it happening* and *what's it all about* of the violence occurring in Mexico, from 7

Lectures

ring in Mexico, from 7 to 9:30 p.m. on Thursday, Feb. 19.

Trans-Border Institute at the University of San Diego (Alcala Park in Linda Vista) presents **Mexico Under Siege**. An eight-person panel of experts—including four *L.A. Times* reporters behind the ongoing article series of the same name—will discuss Mexico's struggle to get drug-cartel violence under control. Free. www.sandiego.edu/tbi.



Other

SAN DIEGO DAILY TRANSCRIPT

February 2, 2009

USD's international studies recognized

By ELIZABETH MALLOY, Daily Transcript

The University of San Diego was recognized by the Institute of International Education for undergraduate student participation in study abroad programs.

In the Open Doors 2008 report, USD ranked sixth among the nation's top 40 participating doctoral institutions ahead of the universities of Notre Dame, Duke, American and Georgetown. USD's ranking was up from 26th in the previous study.

Since 2006, USD has seen a nearly 20 percent increase in study abroad participants bringing the number to approximately 700 undergraduate students per year, according to the school. This growing number ensures that approximately 60 percent of USD's undergraduate students will have participated in some sort of study abroad program before graduating from USD.

SAN DIEGO DAILY TRANSCRIPT

February 3, 2009



USD's int'l studies recognized

The University of San Diego was recognized by the Institute of International Education for undergraduate student participation in study abroad programs.

In the Open Doors 2008 report, USD ranked sixth among the nation's top 40 participating doctoral institutions ahead of the universities of Notre Dame, Duke, American and Georgetown. USD's ranking was up from 26th in the previous study.

Since 2006, USD has seen a nearly 20 percent increase in study abroad participants bringing the number to approximately 700 undergraduate students per year, according to the school. **Source Code: 20090202czk**

LARGEST EMPLOYERS

Ranked by number of local employees as of Jan. 1, 2009

Rank (last year)	Company Address Web site	Telephone Fax Toll-free number	Number of local employees: +2008 -2008 +/- % change (loss)	Full-time employees: +2008 -2008	Part-time employees: +2008 -2008	Company description	+Local executive(s) + Title(s)	Personnel manager	+Parent company + Location	Year established locally
1 (2)	Federal Government (various locations) www.usa.gov	(800) 968-9688	41,800 ⁽¹⁾ 43,800 2	na na	na na	Administration of federal functions, services and agencies	NA	NA	NA	1950
2 (1)	State of California 1350 Front St., #6054, San Diego 92101 www.ca.gov	(818) 625-4641 (619) 625-4640	41,600 ⁽¹⁾ 41,400 0	na na	na na	Administration of state functions, services and agencies	NA	NA	NA	1850
3 (3)	UC San Diego 9500 Gilman Drive, La Jolla 92093 www.ucsd.edu	(858) 534-2230	29,387 30,078 7	17,490 16,775	11,857 11,303	Higher education, research and health care	Marye For na	Thomas Lee	na La Jolla	1960
4 (4)	County of San Diego 1600 Pacific Highway, San Diego 92101 www.co-san-diego.ca.us	(619) 531-5100 (619) 531-6076	18,566 16,303 2	16,327 16,566	178 237	Municipal and regional government services	Walter Eard chief administrative officer	Carole Aranz	na San Diego	1850
5 (5)	San Diego Unified School District 4100 Normal St., San Diego 92103 www.sandi.net	(619) 725-8000 (619) 291-7192	14,555 15,800 ⁽²⁾ 1,245	na na	na na	Public education	Terry Gier superintendent of schools	Sam Wong	na San Diego	1854
6 (6)	Sharp HealthCare 9695 Spectrum Center Blvd., San Diego 92123 www.sharp.com	(619) 496-4000 (619) 498-1140 (619) 427-4277	14,400 14,390 10	9,260 9,326	5,120 5,064	Health care, hospitals, medical groups, health services, health plans	Mike Murphy president, CEO	Janel Wilkison	na San Diego	1946
7 (7)	Scripps Health 4275 Campus Point Court, San Diego 92121 www.scripps.org	(619) 678-7200 (619) 678-6767 (619) 723-4777	12,822 11,860 962	9,715 8,571	2,909 3,119	Hospitals, medical offices and clinics, home health services	Chris Van Gender chief administrative, CEO	Vic Bucathers	na na	1924
8 (8)	City of San Diego 202 C St., San Diego 92101 www.sandiego.gov	(619) 238-6400 (619) 238-6515	11,067 11,054 13	9,469 9,495	1,618 1,559	Municipal government-public agency	Jerry Sanders mayor	Hadi Dehghani	na San Diego	1850
9 (9)	Qualcomm Inc. 5775 La Jolla Village Drive, San Diego 92121 www.qualcomm.com	(619) 597-1121	9,690 ⁽²⁾ 8,444 1,246	na na	na na	Develops, delivers digital wireless communications products and services	Paul Jacobs CEO	Daniel Sullivan	Qualcomm Inc. San Diego	1986
10 (10)	Kaiser Permanente 6647 Zee Ave., San Diego 92120 www.kp.org	(619) 528-5000 (619) 528-7335 (619) 464-4000	7,818 7,808 10	3,532 4,262	4,066 3,246	Health care, hospital, outpatient surgical centers, urgent care clinics	Nathaniel Oubre Jr. senior vice president	Charlie Sampson	Kaiser Foundation Hospital/Health Plan Oakland	1957
11 (11)	San Diego State University-SDUC 5300 Campanile Drive, San Diego 92182 www.sdsu.edu	(619) 594-6200	6,088 6,228 140	3,723 2,583	2,365 4,370	Higher education	Stephen Weber president	Arlene Gibbs	na na	1988
12 (12)	U.S. Postal Service, San Diego District 11251 Rancho Carmel Drive, San Diego 92138 www.usps.com	(619) 674-5420 (619) 275-4777	5,787 6,854 1,067	6,729 5,885	942 969	Provides worldwide mail service, handling 44 percent of world's mail volume	John Platt San Diego District manager	Berinda Dixon	U.S. Postal Service Washington, D.C.	1859
13 (13)	San Diego Community College District 3375 Camino del Rio S., San Diego 92108 www.sdccd.edu	(619) 598-8500 (619) 388-9919	4,770 4,950 180	2,099 2,073	2,671 2,877	Community college offering associate degree in academic and vocational majors	Cecelance Carroll chancellor	Kim Myers	na San Diego	1914
14 (14)	General Dynamics Nazawa 2780 E. Harbor Drive, San Diego 92115 www.nazawa.com	(619) 544-3400 (619) 544-7605	4,750 4,700 50	4,750 4,700	0 0	Design, construction and repair of oceangoing vessels	Fred Harris president	Donald Deme	General Dynamics Falls Church, Va.	1959
15 (15)	Northrop Grumman Corp. 9228 Spectrum Center Blvd., #2121, San Diego 92123 www.northropgrumman.com	(619) 514-8000 (619) 489-0100	4,616 4,190 426	4,616 na	0 na	Command and control and communication solutions	John Pettit corporate head executive	Rudy Lozano	Northrop Grumman Corp. Los Angeles	1939
16 (16)	SAIC 10260 Campus Point Drive, San Diego 92121 www.saic.com	(619) 828-8000	4,279 4,150 129	4,171 na	108 na	Provides scientific, engineering, systems integration and technical services and solutions	Ken Dahlberg chairman	Berrie Theule	SAIC San Diego	1968
17 (17)	General Atomics P.O. Box 95508, San Diego 92198 www.ga.com	(619) 439-9900 (619) 439-9900	4,217 3,716 491	4,182 3,663	35 51	Defense and energy systems	J. Blue CEO, chairman	Kath Yates	General Atomics San Diego	1955
18 (18)	AT&T 101 W. Broadway, San Diego 92101 www.att.com	(619) 592-3355	3,900 4,400 500	na na	na na	Wireless, television, high-speed Internet and voice services	Tammi Terrell vice president, general manager Mark Leslie vice president, external affairs	na	Dallas (formerly San Antonio)	1906
19 (19)	Rady Children's Hospital - San Diego 3020 Children's Way, San Diego 92123 www.rchsd.org	(619) 576-1708 (619) 966-4967 (619) 798-9929	3,617 3,516 101	2,550 2,324	1,267 1,192	Health care for children of all ages, regional pediatric trauma center	Kathleen Eddick president, CEO	Lora Mitchell	Rady Children's Hospital & Health Center San Diego	1954
20 (20)	University of San Diego 5696 Alvarado Circle, San Diego 92119 www.usd.edu	(619) 280-4600	3,286 3,230 56	1,447 1,429	1,839 1,801	Private university	Mary Lyons president	Gregory Poppe	na San Diego	1946
21 (21)	Palomar Community College 1140 W. Allison Road, San Marcos 92068 www.palomar.edu	(760) 744-1150 (760) 744-8123	3,199 ⁽²⁾ 3,199 0	768 768	2,431 2,431	Community college	Robert Deagan na	John Terlarola	na na	1946
22 (22)	Palomar Pomerado Health 15255 Innovation Drive, San Diego 92128 www.pph.org	(619) 675-5100 (619) 675-5132 (619) 628-2880	3,035 3,016 19	2,400 2,357	835 659	Inpatient hospital services, outpatient services, home care, health education	na	Janel Wortman	na na	1950
23 (23)	Barona Valley Ranch Resort & Casino 1822 Wildcat Canyon Road, Lakeside 92040 www.barona.com	(619) 443-2300 (619) 722-7662	2,987 3,100 113	2,983 na	34 na	Gaming and hospitality	Nick Salinas general manager	Karl Setcove	Barona Band of Mission Indians Lakeside	1981
24 (24)	Veterans Affairs San Diego Healthcare Systems 3350 La Jolla Village Drive, San Diego 92037 www.sandiego.va.gov	(619) 562-6585 (619) 552-7509 (619) 331-8367	2,573 2,714 141	2,292 2,218	381 499	Health care for veterans in inpatient and outpatient settings	Cynthia Abel acting director	Stephanie Wright	Veterans Health Administration Washington, D.C.	1972
25 (25)	L-3 Communications 9020 Balboa Ave., San Diego 92123 www.l-3.com	(619) 664-7500	2,500 2,394 106	na na	na na	Contractor in CS&R; government services; aircraft modernization and maintenance and specialized products	Burt Smith president	na	na San Diego	1961

In case of a tie, employers are ranked alphabetically.
na Not available
NA Not applicable
[N/A] Not ranked
Source: The compiler and the California State Employment Development Department.

It is not the intent of this list to endorse the participants nor to imply a company's size or essential rank indicates its quality.
(1) Employment figures are as of December 2008, and obtained through the California State Employment Development Department.
(2) Figures provided by San Diego Unified School District Web site.
(3) Qualcomm said in the Business Journal's Jan. 26 edition that it had domestic employment of 12,900.
(4) Number is an estimate, figures are finalized at the end of February.

LARGEST EMPLOYERS

Ranked by number of local employees as of Jan. 1, 2009

Rank (last year)	Company Address Web site	Telephone Fax Toll-free number	Number of local employees: +2008 +2008 (% change (base))	Full-time employees: +2008 +2008	Part-time employees: +2008 +2008	Company description	+Local executive(s) +Title(s)	Personnel manager	+Parent company +Location	Year established locally
26 (NR)	United Parcel Service 7625 Romeo Road, San Diego 92111 www.ups.com	(619) 641-2381 (619) 541-2389 (602) 742-5877	2,444 2,178 12	1,123 974	1,321 1,201	Transportation and supply chain services	George Wills Vice president, Southern California District	Carl Wesley	UPS Atlanta	1974
27 (35)	Tri-City Medical Center 4002 Vista Way, Oceanside 92065 www.tricitymed.org	(760) 724-8411 (760) 940-5792 (609) 679-6282	2,284 2,216 3	1,425 1,388	276 273	Full-service, acute-care medical center	Arthur Gonzalez president, CEO	Donna Sackerson	Tri-City Hospital District Oceanside	1981
28 (35)	Cox Communications Inc. 5189 Federal Blvd., San Diego 92105 www.cox.com	(619) 282-1122/ (760) 698-8060	2,200 2,300 (4)	na na	na na	Telecommunications services	Bill Seppert Senior VP, general manager	Larry Heller	Cox Communications Inc. Atlanta	1981
29 (NR)	Sony Electronics 16530 Via Esprillo, San Diego 92127 www.sony.com	(619) 942-4700 (619) 942-8166	2,000 2,200 (6)	na na	na na	Audio/video electronics and information technology provider	Stan Glespou president	Donna Kaplan	Sony Corp. Tokyo	1972
30 (NR)	Goodrich Aerostructures 850 Laguna Drive, Chula Vista 91910 www.aerostructures.goodrich.com	(619) 691-4111 (619) 691-3630	1,982 2,024 (2)	1,982 2,021	0 3	Aircraft parts manufacturer	Greg Peters president	Ralph Rorer	Goodrich Charlotte, N.C.	1940
31 (34)	Scipio Research Institute 10650 N. Torrey Pines Road, La Jolla 92037 www.scipio.edu	(619) 784-1000	1,912 2,371 (19)	1,623 2,290	289 381	Biomedical research	Richard Lamer president	Judith Moroz	La Jolla	1948
32 (NR)	Viejas Enterprises 5000 Wilcox Road, Alpha 91901 www.viejas.com	(619) 445-6400 (602) 847-6537	1,900 2,000 (9)	1,855 1,942	45 87	Tribeally owned casino, outlet center, entertainment and other related businesses	Lyn Baxter CEO	Clyde McGivern	Alahe	1981
33 (NR)	Premier Food Services 7365 Ajaya Drive, San Diego 92126	(619) 521-5151 (619) 521-5155	1,681 1,494 13	341 418	1,340 1,076	Food-service management operating restaurants and banquet facilities	George Karvas president	Elean Bauer	San Diego	1985
34 (44)	City of Chula Vista 278 Fourth Ave., Chula Vista 91910 www.chulavista.gov	(619) 691-6596 (619) 438-5448	1,540 1,696 (3)	1,057 1,105	658 590	Police, fire, recreation, library, streets, sewer	Cheryl Cox mayor	Marion Reahn	Chula Vista	1911
35 (NR)	ViaSat Inc. 8155 D Camino Real, Carlsbad 92009 www.viasat.com	(760) 476-2200 (760) 922-3041	1,108 1,358 (4)	1,088 1,124	20 35	Satellite and digital communication products	Mark Dankberg CEO	Steve Erbes	Carlsbad	1986
36 (NR)	San Diego Marriott Hotel & Marina 333 W. Harbor Drive, San Diego 92101 www.marriott.com/sand	(619) 234-1500 (619) 234-8678 (602) 228-9250	1,103 1,167 (6)	837 807	274 360	Hospitality	Ray Warren na	Stacie Meier	West Marriott San Diego	1988
37 (50)	Kyocera Wireless Corp. 10300 Campus Point Drive, San Diego 92121 www.kyocera-wireless.com	(619) 882-2000 (619) 857-3628 (602) 546-4188	1,065 1,173 (9)	1,055 1,173	0 0	Telecommunications equipment, document solutions, semiconductor packages, solar energy, optical components	Rodney Lathoms president	Robert Stevens II	Kyocera Corp. Kyoto, Japan	1971
38 (NR)	Alvarado Hospital 8455 Alvarado Road, San Diego 92120	(619) 287-3270 (602) 256-2723	1,070 1,072 (0)	740 736	330 334	Emergency, heart, cancer, spine, neurology, general surgery and rehab services	Harris Koenig CEO	Denton Grzeski	Plymouth Health Inc. Boston	1972
39 (49)	Life Technologies Corp. 5791 Van Allen Way, Carlsbad 92008 www.lifetechnologies.com	(760) 803-7300 (760) 828-7223 (602) 955-6286	1,050 1,200 (13)	na na	na na	A provider of innovative life science research and discovery solutions	Gregory Lucker chairman, CEO	na	na	1987
40 (NR)	Renesas Defense & Space Inc. 8404 Chatsworth Drive, San Diego 92123 www.renesas.com	(619) 560-1301 (619) 506-3136	980 937 5	880 927	0 0	Microwave and RF electronics company	Dave Schmitz president	John Schlerer	Cobham Inc. San Diego	1988
41 (NR)	La Costa Resort and Spa 2100 Costa del Mar Road, Carlsbad 92009 www.lacosta.com	(760) 438-6111 (760) 438-9007 (619) 854-5000	979 1,041 (6)	713 1,047	266 259	Luxury resort and spa	April Shute vice president, general manager	Shaun Nixon	KSL Resorts San Diego	1965
42 (NR)	Four Seasons Resort Avana 7100 Four Seasons Hotel, Carlsbad 92011 www.fourseasons.com/avana	(760) 803-8900 (760) 803-8901	921 1,022 (9)	743 809	188 106	Luxury resort offering spa, golf, fine dining and tennis	Robert Ciria regional vice president, general manager	Aki Maushima	Four Seasons Hotels & Resorts Toronto	1997
43 (NR)	Gen-Probe Inc. 10210 Genetic Center Drive, San Diego 92121 www.gen-probe.com	(619) 410-8000 (619) 410-8625 (602) 823-5001	899 900 (3)	896 896	4 2	Development, manufacturing and marketing of nucleic acid probe-based products	Carl Hull Henry Nordhoff president, CEO chairman, CEO	na	na	1983
44 (NR)	City of Carlsbad 1636 Fandrey Ave., Carlsbad 92008 www.carlsbad.gov	(760) 822-3440 (760) 822-8554	851 851 0	714 711	137 140	Municipal government, public agency	Lisa Hildebrand na	Julie Clark	na	1952
45 (NR)	Nuclear Industries Inc. 1840 Diamond St., San Marcos 92069 www.nuclearindustries.com	(760) 744-5240 (760) 744-7461	726 713 2	726 713	8 8	Sprinklers, valves and controllers for irrigation	Richard Hunter president, CEO	Jane Hopkins	San Diego	1981
46 (NR)	Cobus Inc. 12381 Conchita Circle, Poway 92064 www.cobus.com	(619) 848-8000 (619) 848-8185	677 825 (17)	674 820	3 0	Leading supplier of last-handling solutions used by semiconductor industry	James Donahue president, CEO	na	Cobus Inc. Poway	1947
47 (NR)	AMN Healthcare Services Inc. 12400 High Bluff Drive, San Diego 92130 www.amnhealthcare.com	(619) 871-8519 (602) 282-0300	657 830 (3)	635 862	22 18	Health care staffing company	Susan Nowakowski president, CEO	Julie Fincher	na	1965
48 (NR)	National University 11255 N. Torrey Pines Road, La Jolla 92037 www.nyu.edu	(602) 628-8648 (619) 842-8769 (602) 628-8648	656 863 17	588 500	63 92	Adult education	Dane Gibson na	David Blake	National University La Jolla	1971
49 (NR)	American Specialty Health Plans of California 777 Front St., San Diego 92101 www.ashcompanies.com	(619) 578-2000 (619) 237-3832 (602) 848-3555	658 586 13	621 657	17 9	ASH offers health products and wellness, fitness/exercise, and clinical services	George DeVries CEO	Kristin Bragg	American Specialty Health Inc. San Diego	1987
50 (NR)	Bricomare Group 9218 Fairmont Ave., San Diego 92120 www.bricomaregroup.com	(619) 281-8887 (619) 282-7431	619 658 (10)	619 658	0 0	Commercial landscape maintenance and construction	Glen White division manager	Cyndi Usher	Bricomare Group Gaithersburg, Md.	1972

In case of tie, employees are ranked alphabetically.
na Not available
NA Not applicable
NR Not ranked

Source: The companies and the California State Employment Development Department.
It is not the intent of this list to endorse the participants nor to imply a company's size or numerical rank indicates its quality.
(1) Formerly Interlog Corp.

Researched by Kevin Black

Today is: Tue, Feb 03, 2009

Life in Nicaragua - a student's viewpoint

Updated: 2009-01-31 20:33:38



group of Nicaraguan children surround Courtney Holtz during her recent mission trip. Holz visited areas where the children were terrified of seeing a white person for the first time.

Courtney Holtz, now a junior at the University of San Diego in California, describes her recent semester break as quite an experience. She had traveled with her friend Gabe De Anda on a 17-day mission trip to Nicaragua. They paid their own way accompanying De Anda's great uncle and aunt, Phil and Sue Wheaton who, having lived in Latin America, organized the humanitarian projects in the villages they visited through the auspices of a church in Tacoma Park, MD, adjacent to Washington, D.C.

The university that Courtney attends has a focus on international studies and a mission of fostering cultural diversity and peace and ranks sixth in the nation as a doctorate institution offering undergraduate participation in study abroad.

In a letter to her grandmother Alice Holtz, Courtney reported, "It was interesting. :) It definitely wasn't what I expected, and I don't think that I ever want to go back there, but it was definitely an experience."



A group of villagers gather with Phil Wheaton, pictured extreme right. Wheaton has been revered for organizing many humanitarian projects in the economically depressed Latin American country of Nicaragua.

his is Courtney's story:

Nicaragua is a very sad, poor, and oppressed country, and I could feel the heaviness just being in the midst of it. I learned a lot about the history of political oppression and the terrible dictator named Somoza. Now, the revolutionaries called the Sandanistas (also known as the FSLN) are in control, but it is still an oppressed country because, once in power, many of the revolutionaries became corrupt as well. As for poverty, Nicaragua is the second poorest nation in the Western Hemisphere behind Haiti.



People in the village were self-sufficient. At left, a woman cooks on a clay stove. At right, a potter creates household items.



I didn't sleep much on the trip because I was so scared!! There were spiders as big as my hand (I'm NOT exaggerating), scorpions, fleets of mosquitoes, armies of ants, snakes, and so much more. Augh! I was eaten alive by mosquitoes and ants. We learned not to squish ants. The dead ones would give off a pheromone that would attract more biting ants.

Our accommodations there were also very uncomfortable: like a bed frame for a bed and dirt floors. Showers were dumping buckets of cold water on your head, toilets were holes in the ground...etc. So, it was the most uncomfortable living I've ever experienced, and there were times that I thought I wanted to go home, but I felt so selfish because that WAS home for so many people...so it was very eye-opening for me.



Teaching English to a group of village children involved the use of boards--putting a Spanish word like "tia" on one of them and the English equivalent, "aunt" on the other.

Our main purpose for going was to help in a small village called Jinocuaao, outside of Chinedega and Somotillo (Jinocuaao is NOT on the map). While we were in the village, Gabe and I team taught a Spanish-English class to the kids and that was so much fun. We had between 15-35 kids each day. We worked so well together and the kids were precious. Other than that, most of our time spent there was in solidarity with the people, just learning and understanding their situations and circumstances and helping them cope, while also learning from them.

It was so amazing to see how much they do with so little and how the village as a community works together. For example, when animals are donated to the village or someone gets some, they give away the first two offspring to other people in the community who then do the same--and therefore spread the wealth throughout the whole community. There were so many other examples of this teamwork that it was truly amazing. We also spent some time at a women's center and multiple hospitality houses.

Another interesting thing, in the village there were many children that had never seen a white person before, so when we got there they started crying! and Gabe is like a giant there so some of the kids were a little scared of him too.



This pathway to the clouds in Nicaragua was a viewpoint near Selva Negra. The area is both jungle and mountainous.

We had a little time to have some fun just traveling around the country. We got to go zip lining through the jungle, go to the beach, see the rain forest, the black jungle, coffee plantations, real chocolate beans, and a lot more cool stuff! So that was fun.

While we were traveling we were stopped by the police multiple times and checked (one time I didn't have my passport with me--so I could have been arrested or deported, but luckily the cop didn't notice he was missing one since we handed him all the passports at one time!) Also, I always had Gabe with me (personal body guard), but one time I wanted to shop at the vendors right next to the hotel so I told him I would meet him back at the hotel and seriously, the second Gabe was out of sight, I was swarmed by a group of people...people were touching me, trying to take my things, and trying to sell me things and I was like "*No me toques*" ("Don't touch me!") and ran back to the hotel!

Scary!! So I didn't leave Gabe's side for the rest of the trip!

Being Americans down there was a little unnerving, especially hearing about all the gang activities in the area involving slitting American's throats and terrible things like that. Yeah....it was definitely an uncomfortable experience.

Getting around the villages was somewhat difficult due to a lack of signage.

Some other notable things...there are no street signs or addresses in Nicaragua! So, as you can imagine, getting around is...difficult to say the least! People just say, "go up to the church and turn left, then go up to the green house and turn right" and stuff like that. Oh and the food was good...LOTS of beans and rice (called *gallo pinto*), and *platanos* (look like bananas but they are vegetables and taste like potatoes, I LOVE them), and chicken (that they butchered earlier that morning).



The weather is also notable. Nicaragua is in the tropics. It was nice and warm--between the 80's-90's with humidity; so it was like a wonderful blanket of heat!

--

In summary, Courtney called her trip "an eye-opener." It definitely was the worst conditions she had ever experienced, but an unforgettable learning experience.

[Go Back](#)

MISSION VALLEY NEWS & VIEWS

February 2009

SPECIAL CONCERT AT THE IMMACULATA UNIVERSITY OF SAN DIEGO CAMPUS



As a part of a year long series of events to celebrate the 50th anniversary of its founding, the Immaculata Catholic church, on the campus of the University of San Diego, will be offering a concert on Sunday, February 15th entitled "Love Revealed - Songs of Awakening".

This concert features a wide variety of music by American composers, all concentrated on the transformative power of love. The choral works will also include two Mozart works commemorating the Blessed Virgin Mary: Alma Dei Creatoris and the Litaniae

Lauretanae. The concert is a collaboration of the Immaculata choirs, members of the USD Symphony, and Sacra/Profana, a new San Diego professional vocal ensemble.

The 5 p.m. concert takes place in the church and is free and open to the public. Parking on campus is free on the weekend. A goodwill offering is suggested. For more information on this and other Immaculata 50th events call

(619) 574-5700

or consult

sandiego.edu/immaculata/50th.php

MIKE WHITMARSH, 1962 - 2009

Beach volleyball star won silver at 1996 Olympics

TONY PERRY
REPORTING FROM SAN DIEGO

Mike Whitmarsh, an Olympic silver medalist in beach volleyball and a star on the professional tour for 16 seasons, was found dead Tuesday morning in the garage of a friend's home in Solana Beach. He was 46.

The San Diego County medical examiner Wednesday afternoon listed the death as suicide from inhalation of carbon monoxide from car exhaust. Whitmarsh lived with his family in San Diego but occasionally stayed with the friend, the medical examiner said.

Whitmarsh was a basketball stand-out in high school, in community college and at the University of San Diego, where he led the Toreros to a West Coast Conference championship in 1984 and was an honorable mention All-American.

He played professionally in Europe for three seasons, was drafted by the Portland Trail Blazers of the National Basketball Assn. and later narrowly missed making the squad with the Minnesota Timberwolves.

It was in two-man beach volleyball that the 6-foot-7 Whitmarsh gained his greatest acclaim. He won 28 tournaments on the Los Angeles-based Assn. of Volleyball Professionals tour and competed into his 40s in a sport that favors the young and lithe. He was a crowd favorite and displayed a flourish in dramatically blocking an opponent's shot high over the net.



Associated Press

Whitmarsh, basketball player, won 28 tournaments on the Los Angeles-based Assn. of Volleyball Professionals tour.

Slowed by injuries, he retired after the 2004 season. With \$1.6 million in earnings, he is listed as the ninth-highest money-winner in the tour's history.

"We are all deeply saddened by the loss of Mike Whitmarsh, a true beach volleyball legend," said Leonard Armatto, the volleyball association's chief executive officer and commissioner.

Whitmarsh was rookie of the year in 1990 — an accomplishment made more remarkable because he had taken to volleyball only in his mid-20s. Whitmarsh and Assn. of Volleyball Professionals teammate Mike Dodd won the silver medal at the Summer

Games in Atlanta in 1996, the first time the sport had been part of the Olympics.

"He changed the game at the net, he was so big and so fast," said Chris McGee, longtime announcer for the association. "He was the complete competitor, whether it was playing cards or watching a game on TV, or golf or tennis. He was always doing something."

Michael John Whitmarsh was born in San Diego on May 16, 1962. He attended Grossmont College in El Cajon before enrolling at the University of San Diego. He received a degree in political science in 1986 and was listed as an Academic All-American.

Whitmarsh liked to tell how he turned to volleyball as a consolation after being cut in the last round of try-outs by the Timberwolves. At first, he would say, he was a terrible volleyball player. But he went to Australia and, with the determination that became his trademark, learned the fundamentals of the game: serving, blocking and spiking.

On the tour, Whitmarsh and Karch Kiraly made a running joke of their ages. Kiraly, along with playing partner Kent Steffes, had bested Whitmarsh and Dodd for the gold medal in Atlanta.

"Whitmarsh and I are Mike shepherds protecting our flock," Kiraly, one year older than Whitmarsh, told a reporter in 2003. "The younger wolves are getting tougher and tougher."

After leaving the volleyball tour, Whitmarsh worked in real estate in San Diego County. Survivors include his wife, Cindy, a fitness and nutritional expert; and their two daughters. Whitmarsh had attributed his longevity as an athlete to his wife's ad-

vice to eat better and avoid weight gain.

tony.perry@latimes.com



BOB GALBRAITH/Associated Press

'HE CHANGED THE GAME AT THE NET'
Mike Whitmarsh faces off against Kent Steffes in the beach volleyball finals of the Summer Olympics in Atlanta. Whitmarsh and Mike Dodd won the silver medal, while Steffes and Karch Kiraly took the gold medal.

Los Angeles Times



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<http://www.latimes.com/sports/olympics/la-me-mike-whitmarsh19-2009feb19.0.1619006.story>
From the Los Angeles Times

Mike Whitmarsh dies at 46; Olympic medalist in beach volleyball

By Tony Perry

February 19, 2009

Reporting from San Diego — Mike Whitmarsh, an Olympic silver medalist in beach volleyball and a star on the professional tour for 15 seasons, was found dead Tuesday morning in the garage of a friend's home in Solana Beach. He was 46.

The San Diego County medical examiner Wednesday afternoon listed the death as suicide from inhalation of carbon monoxide from car exhaust. Whitmarsh lived with his family in San Diego but occasionally stayed with the friend, the medical examiner said.

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Michael John Whitmarsh was born in San Diego on May 18, 1962. He attended Grossmont College in El Cajon before enrolling at the University of San Diego. He received a degree in political science in 1985 and was listed as an Academic All-American.

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

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February 19, 2009

Whitmarsh death ruled a suicide

UNION-TRIBUNE

Olympic volleyball silver medalist Mike Whitmarsh committed suicide by carbon monoxide poisoning after inhaling car-exhaust fumes, the Medical Examiner's Office announced yesterday.

Whitmarsh's body was found Tuesday morning in the

garage of a friend's home in Solana Beach. The friend found him unresponsive and paramedics later pronounced him dead.

Whitmarsh, 46, is survived by his wife, Cindy, who owns a local fitness and nutrition company, and two daughters.

Whitmarsh, a former USD basketball player, won a silver

medal in beach volleyball at the 1996 Games. He also played pro volleyball for many years.

The Medical Examiner's Office said Tuesday that Whitmarsh resided with family in San Diego, but occasionally stayed with the friend in Solana Beach.

Services are pending.

Volleyball, basketball standout found dead

Mike Whitmarsh, 46, medaled in Olympics

By Bill Center
STAFF WRITER

Mike Whitmarsh, an Olympic silver medalist who excelled in college basketball and professional beach volleyball, was found dead in the garage of a Solana Beach home yesterday afternoon.



Mike Whitmarsh

Whitmarsh, a native of San Diego County, was 46.

Teaming with Mike Dodd, Whitmarsh won a silver medal in beach volleyball in the 1996 Olympic Games in Atlanta.

During a professional volleyball career that began in 1990, Whitmarsh won 28 tournaments and more than \$1.6 million.

Before that, Whitmarsh, a product of Monte Vista High and Grossmont College, led the University of San Diego to its first West Coast Conference basketball championship in 1984.

"Everyone is devastated by this shocking news," Dodd said last night, echoing the sentiments of almost everyone who spoke about Whitmarsh.

"Some things make sense; some things are inexplicable," Dodd continued. "Losing Mike is truly impossible to understand. I've never known anyone more positive than Mike."

"He was a great athlete and a great friend and someone who influenced a ton of people in his sports. He left an impact on the younger players on the tour, everyone. This is a horrible day."

In addition to winning the silver medal in 1996, Whitmarsh and Dodd were one of the AVP tour's dominant teams from 1993 through 1997.

The 6-foot-7 Whitmarsh transitioned into volleyball in 1986 toward

SEE Whitmarsh, D4

▶ WHITMARSH

CONTINUED FROM D1

He made transition to volleyball 'effortless'

the end of his basketball career.

Born in San Diego in 1962, Whitmarsh played college basketball at Monte Vista High and Grossmont College. He has an older brother Rusty to USD.

As a senior with the Toreros, Mike Whitmarsh averaged 18.8 points, 7.3 rebounds and 6.0 assists while leading USD to its first West Coast Conference title. In addition to leading the Toreros in all three statistical categories, he set a school record in assists.

Whitmarsh was an honorable mention All-American and missed out on the WCC Player of the Year award to Gonzaga's John Stockton by two votes.

He graduated from USD in 1985 with a degree in political science.

"Mike was an athlete who had all the tools and went about whatever he was doing in an unassuming manner that made his team and teammates better," said Jim Brovell, who coached Whitmarsh during his two basketball campaigns at USD.

"It never surprised me that he became a great volleyball player after basketball. I think he would have excelled in whatever sport he took up next.

"And he just wasn't gifted athletically. No one could imagine how many times he made clutch plays for us, be it scoring a basket, getting a rebound or making a pass.

"Game after game, he seemed to touch the ball and come through in clutch situations."

Drafted in the fifth round by the NBA's Portland Trailblazers in 1984, Whitmarsh played pro basketball for three seasons in Germany before taking a second shot at the NBA in 1987 with Minnesota. He played briefly for the Timberwolves.

Less than four years after he began playing volleyball, Whitmarsh was the AVP Rookie of the Year in 1990. He is one of the few players ranked in the AVP's career top 10 who did not grow up playing volleyball.

"I remember the first time we saw him on the beach," Dodd said. "Although I knew him from basketball in San Diego, our first reaction was, 'Who is that guy and where did he come from?'"

"He was so gifted, everything that you don't expect from a big man in quickness and speed. In addition to being tall, he was able to hang in the air longer than anyone I've ever seen. And in no matter what he did, like in golf as well as basketball and volleyball, he was so good when it was on the line.

"He made the transition from basketball to volleyball, a game that he had never played, effortless."

Whitmarsh is survived by his wife, Cindy, who owns a local fitness and nutrition company, and two daughters.

"We are all devastated by the passing of Mike," Cindy Whitmarsh said in a statement. "His family, friends, teammates and colleagues will miss him terribly."

The county Medical Examiner's Office has not yet scheduled an examination of the body.

Services are pending.

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February 18, 2009



Stunning news in the world of beach volleyball. Olympic silver medalist and pro beach volleyball tour champion Mike Whitmarsh, 46, was found dead at a friend's home in Solana Beach, California on Tuesday morning, February 17.

According to the Medical Examiners Office, a friend found Whitmarsh unresponsive inside a car in the garage of the Shoemaker Lane residence, where he sometimes stayed. The medical examiner's office did not list a cause of death. An autopsy had not been scheduled as of Tuesday evening, according to the office's Web site.

Whitmarsh, who was married, regularly resided with his family in San Diego, but occasionally stayed with the friend in Solana Beach, the Medical Examiners Office said.

He led the University of San Diego to its first West Coast Conference basketball title in 1984. The 6'7" star was drafted in the 5th round by the Portland Trailblazers and was picked up briefly by the Minnesota Timberwolves before playing professionally in Germany for 3 years.

Whitmarsh switched to beach volleyball in 1990 and was named AVP Rookie of the Year, and went on to become one of the top AVP Tour players. In 1996, Whitmarsh teamed with Mike Dodd to win a silver medal in the Atlanta Olympics. He won a total of 28 pro beach volleyball tournaments and won nearly \$1.6 million during his career.

His wife Cindy Whitmarsh, owner of a local fitness and nutrition store, provided the following statement: "We are all devastated by the passing of Mike. His family, friends, teammates and colleagues will miss him terribly. We appreciate your thoughts and prayers during this most difficult time. It means more than we can express."

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Olympic silver medalist Mike Whitmarsh, 46, found dead
Thu Feb 19, 2009 By FIVB

COLORADO SPRINGS -- The FIVB is deeply saddened to learn of the death of Olympic beach volleyball silver medalist Mike Whitmarsh.

According to published reports, Whitmarsh, 46, was found dead Tuesday, February 17, in Solana Beach, Calif.

"We are shocked and saddened by the sudden and unexpected passing of Mike Whitmarsh," USA Volleyball CEO Doug Beal said. "The Olympic Volleyball Family and all of USA Volleyball have lost a wonderful person and remarkable athlete and performer.

"Our deepest sympathies and heartfelt condolences go out to his family for their loss at this tragic time."

Whitmarsh and partner Mike Dodd won the silver medal in the inaugural Olympic beach volleyball competition in 1996 in Atlanta. They lost to fellow Americans Karch Kiraly and Kent Steffes in the gold-medal match.

"Olympic Volleyball players are a unique and special collection of people and we always feel very deeply when that special family is touched by tragedy," Beal said.

Dodd said, "The best way for me to put it is that we played together for six years. When you play together for that long on the beach, you go through everything together.

"In the end, you are much more like a brother than a friend or a fellow competitor. Mike was like my brother," said Dodd, who initially partnered with Whitmarsh in 1993.

Kiraly said, "I don't know if you will find in all of sports someone who was better liked by all of his peers, meaning competitors. That's very rare to find, especially in a sport like Beach Volleyball when everybody is going after each other for prize money.

"He was really a big part of the growth of Beach Volleyball in the late '80s and early '90s. He was a part of a group of guys who were truly compelling to watch and riveted fan attention."

Whitmarsh earned more than \$1.4 million in his domestic pro Beach Volleyball career, winning 25 titles, which placed him sixth on the U.S. career earnings list. Whitmarsh was the AVP Rookie of the Year in 1990 at age 28 and was named its Best Blocker in 2002.

Additionally, Whitmarsh won more than \$150,000 and had three first-place finishes along with six silvers and one bronze in 18 FIVB Beach Volleyball events. Whitmarsh ranks ninth in the overall career-earnings list (international and domestic).

In 2003, USA Volleyball named Whitmarsh to its 75th Anniversary Beach Volleyball All-Era Team. The AVP presented him with a Lifetime Achievement Award in 2004.

"He was an incredible athlete," Dodd said. "He was getting up higher and hanging longer and doing more things at the net than anyone. But what was really incredible was his quickness and speed."

Whitmarsh played his final FIVB event in 2003 and his last AVP matches in 2004 at age 42.

In January 2008, Whitmarsh was one of five Olympians to go on the U.S. Army Olympic Heroes Goodwill Tour of Afghanistan and Qatar.

The 206-cm Whitmarsh was born in San Diego and attended Monte Vista High and Grossmont College in California before transferring to the University of San Diego. In 1984, he led the school to its first West Coast Conference basketball championship. He was drafted by the NBA's Portland Trailblazers and played briefly with the Minnesota Timberwolves before beginning his pro Beach Volleyball career.

Along with Dodd, Whitmarsh partnered with Canyon Ceman, Brian Lewis, Jon Stevenson and Brent Frohoff among others during his beach career.

"When we first saw him we all thought, 'Oh my God, who is this guy?'" Dodd said. "He was taller and longer and jumped higher than anyone we had seen. But he didn't know how to play Volleyball. He didn't have an arm swing. He moved to Manhattan Beach and paid his dues."

Kiraly said, "He started with a real disadvantage. "But picking up the sport as late as he did to become one of the best in the world is a mind-boggling accomplishment.

"At 6-foot-7, he was one of the original big men in what used to be a sport with no big men," Kiraly said. "He paved the way for the Phil Dalhausers, Mike Lamberts, Matt Fuerbringers and Jeff Nygaards. He gave hope to big men everywhere."

Whitmarsh is survived by his wife, Cindy, and two daughters, Jaden and Kendall. Funeral arrangements are pending.



By: AP Photo

Mike Whitmarsh, left, and Mike Dodd acknowledge the crowd following their silver medal finish in the men's beach volleyball finals at the 1996 Olympic Games in Atlanta.



Beach Volleyball Medalist Found Dead

By R. Stickney

NBCSanDiego.com

updated 10:21 p.m. PT, Tues., Feb. 17, 2009

Professional volleyball player and Olympic medalist Mike Whitmarsh has died, according to San Diego County Sheriff's Dept.

The San Diego native was found dead in a home Tuesday in Solana Beach, deputies said.

Whitmarsh was born in San Diego in 1962 and earned more than \$1.6 million in his career, winning 28 titles, according to an online beach volleyball database.

He played basketball for University of San Diego and even in the NBA for the Portland Trailblazers and Minnesota Timberwolves. Volleyball called to him in 1986 and he went on to win a number of honors in the early 2000's.

Whitmarsh teamed up with Mike Dodd to earn silver at the 1996 Atlanta Olympic Games.

Just after 5 p.m. Tuesday, Whitmarsh's wife released this statement:

"We are all devastated by the passing of Mike. His family, friends, teammates, and colleagues will miss him terribly. We appreciate your thoughts and prayers during this most difficult time - it means more than we can express. We ask that you respect the privacy of our family so that we may mourn our loved one."

--- Cindy Whitmarsh and Family

URL: <http://www.msnbc.msn.com/id/29245485/>

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Former beach volleyball Olympian dies at 46

15 hours ago

SAN DIEGO (AP) — Mike Whitmarsh, a 1996 Olympic silver medalist in beach volleyball, killed himself through carbon monoxide poisoning in the garage of a friend's home, officials said Wednesday. He was 46.

His body was found Tuesday at a home in Solana Beach, just north of San Diego, said San Diego County Sheriff's Department spokeswoman Jan Caldwell. The medical examiner's office said an autopsy showed Whitmarsh committed suicide with carbon monoxide from car exhaust.

Whitmarsh teamed with Mike Dodd to take the silver medal in the inaugural beach volleyball competition at the Atlanta Olympics. The team lost to Karch Kiraly and Kent Steves in an all-U.S. final.

"We are shocked and saddened by the sudden and unexpected passing of Mike Whitmarsh," USA Volleyball CEO Doug Beal said in a statement. "The Olympic volleyball family and all of USA Volleyball have lost a wonderful person and remarkable athlete and performer."

"Our deepest sympathies and heartfelt condolences go out to his family for their loss at this tragic time."

Whitmarsh also played basketball at the University of San Diego, leading the Toreros to their first NCAA tournament appearance in 1984. He later switched to beach volleyball.

"Mike was a great alum and did great things for the school, and we will miss him greatly," athletic director Ky Snyder said.

Whitmarsh is survived by his wife, Cindy, and two daughters.

Posted on Thu, Feb. 19, 2009

Armstrong's army searches for stolen bike

Daily News Staff and Wire Reports

More than 900 people have joined the search for **Lance Armstrong's** stolen bike.

The custom Trek Livestrong 1274 was taken after Armstrong used it during Saturday's time trial before the first stage of the Tour of California.

Those hunting for the bike enlisted through the Facebook group "1 Million Citizens Looking for Lance Armstrong's Stolen Bike." The search was set up by Gov. **Arnold Schwarzenegger's** communications office.

The editor of *Cycling News* says the bike is worth \$10,000 and calls this the biggest bike theft ever.

Olympics

* **Mike Whitmarsh**, a 1996 Olympic silver medalist in beach volleyball, was found dead in the garage of a friend's home. He was 46. His body was found Tuesday at a home in Solana Beach, just north of San Diego. San Diego County Sheriff's Department spokeswoman **Jan Caldwell** said. The medical examiner's office said an autopsy showed Whitmarsh committed suicide with carbon monoxide from car exhaust. Whitmarsh also played basketball at the University of San Diego.

* The International Amateur Boxing Association voted to move ahead with a bid to include women's boxing in the Olympics, starting with the 2012 Games in London. AIBA president **Ching-Kuo Wu** said the executive committee voted unanimously to introduce women's boxing into the Olympics and that an official application would be submitted to the International Olympic Committee at the end of the month. The IOC would vote on the proposal at its session in Copenhagen in October.

Philly File

* **Jim Talbot**, coach at Chestnut Hill Academy for 27 seasons (1967-93) and winner of nine Inter-Ac championships, has been inducted into the Pennsylvania Soccer Coaches Hall of Fame.

Sport Stops

SAN DIEGO UNION-TRIBUNE

February 20, 2009

Service for Whitmarsh on Monday

A memorial service for Mike Whitmarsh, a former USD basketball and Olympic and pro volleyball standout, will be held Monday from 11 a.m. to 12:15 p.m. at St. Therese of Carmel, 4355 Del Mar Trails Road, San Diego.

Whitmarsh, 46, died Tuesday.

In lieu of flowers, donations can be made to: the Jaden and Kendall Whitmarsh College Fund, c/o Torrey Pines Bank, 12220 El Camino Real, San Diego, CA, 92130; or the Mike Whitmarsh Memorial Basketball Fund, usdtoreros.com (click on the giving link), University of San Diego, 5998 Alcalá Park, San Diego, CA, 92110.

February 13, 2009

SAN DIEGO

Task force aims to spur governments on border ills

By Sandra Dibble
STAFF WRITER

A high-level task force with participants from the United States and Mexico is plunging into thorny cross-border issues such as drug trafficking, illegal weapons sales and clogged border crossings in hopes of influencing government policy on both sides.

The 32-member group, which yesterday launched three days of meetings in San Diego and Tijuana, is made up of former and current government officials, academics, opinion leaders and others with expertise on a wide range of bilateral issues.

The group intends to use its

SEE Border, B3

► BORDER

CONTINUED FROM B1

Drugs, weapons will be key issue at USD session

connections and clout to gain the ear of both the Obama and Calderón administrations on issues vital to the border region.

"By and large, we have a fairly chaotic, badly governed, badly managed situation," said Andrés Rozental, co-chairman of the group and former deputy foreign minister of Mexico. "We want to look at the border in a more cooperative way so that rather than being a point of conflict and tension, it becomes more of a point of cooperation and maybe even joint management."

Spearheading the effort are the Mexico City-based Mexican Council on Foreign Relations, of which Rozental was founding chairman, and the Pacific Council on International Policy, based in Los Angeles. Both are invitation-only organizations made up of civic and government leaders.

Task force members include Jorge Tello Peón, President Felipe Calderón's adviser on secu-

rity issues; Eugenio Elorduy Walther, former governor of Baja California; Alan Bersin, former U.S. attorney in San Diego and task force co-chairman; and Jeffrey Davidow, former U.S. ambassador to Mexico and now president of the Institute of the Americas at UCSD.

Drug and weapons trafficking will be the key topics when members meet at the University of San Diego. The group will focus on immigration and infrastructure during a meeting in Monterrey, Mexico, in April. In June, members will examine issues relating to public health and the environment in Tempe, Ariz.

By shedding unilateral approaches to border management and stressing the interdependence of the two sides, the group hopes to find new ways of dealing with problems such as the flow of weapons from the United States that supply drug trafficking groups in Mexico.

"In an interdependent context, like the U.S.-Mexico border, you also might have to care about what goes out," said Chappell Lawson, a political science professor at the Massachusetts Institute of Technology who is the task force co-director. "We have to care about the southbound flow of

arms, in addition to the northbound flow of drugs."

Another issue the group will address is the long northbound border security measures resulting from increased security measures after the Sept. 11 terrorist at-

Any change in administration in either country provides an opportunity for interested observers and experts to review the bidding," said Bersin, who is currently chairman of the San Diego County Regional Airport Authority.

At each meeting, the group will hear from experts and local leaders. Last night, members met for dinner in Tijuana with Baja California Gov. José Guadalupe Osuna Millán.

The plan is to come out with recommendations by this fall that would be circulated in Mexico City, Washington and the border region.

"I always think that these reports are useful," Arturo Sarukhan, Mexico's ambassador to the United States, said yesterday during an interview with *The San Diego Union-Tribune* editorial board. "They force those of us who have been too long in the government to get fresh air and good ideas. Some of them work, and some of them don't."

SAN DIEGO UNION-TRIBUNE

February 14, 2009

DATEBOOK

Free seminar about living trusts, 7 to 8:30 p.m.

Wednesday, Patrick Henry High School auditorium. Conducted by Jeff Isaac, also known as "The Lawyer in Blue Jeans." This event is a fundraiser for the Patrick Henry instrumental music program. During registration from 6 to 7 p.m., entertainment will be provided by the Patrick Henry Symphonic Winds. RSVP: (619) 889-3286.

La Jolla Garden Club general meeting, 1 p.m. Tuesday, La Jolla Lutheran Church, 7111 La Jolla Blvd. Guest speaker will be Leon Vogel from the San Diego Iris Society. Visitors welcome. Information: (858) 551-8272.

San Diego State University's annual Hansen/Hostler Distinguished Lecture Series presents: **"Into the War Zone: Iraq and Afghanistan"** with reporter Tony Perry of the *Los Angeles Times*. 7 p.m. Thursday, Hardy Tower, Room 140, SDSU. Information: sdsu.edu.

Phil Verleger, one of the nation's leading authorities on energy economics, will speak on **"Why the Price of Oil Should Never Exceed \$80 a Barrel."** A specialist in energy commodity markets, Verleger is frequently called upon for congressional testimony about energy. 7:30 p.m. Thursday, UCSD Faculty Club. Information: (858) 822-0510.

The San Diego Public Library, Media Arts Center San Diego and the Persian Cultural Center will host a **preview showing of "Arusi Persian Wedding,"** a film by Iranian-American Marjan Tehrani. A discussion follows the screening. 6:30 p.m. Wednesday, third floor auditorium of the Central Library, 820 E. St.

downtown. Free and open to the public. Information: pccsd.org.

The San Diego Youth Symphony and Conservatory holds its **63rd annual Winter Ovation Concert, 4 p.m. tomorrow, Copley Symphony Hall, \$5 students, \$20 seniors/military/music educators, \$25 adults. Information: (619) 233-3232 or sdys.org.**

The African Arts Council of the San Diego Museum of Art presents **author and lecturer Bennetta Jules-Rosette speaking on "Josephine Baker: Icon and Image," 3 p.m. tomorrow, San Diego Museum of Art Board Room. Jules-Rosette will discuss Baker, the performer who paved the way for African-American women in early to mid-20th-century Hollywood. Information: (619) 298-1098.**

The San Diego Chapter of the Explorers Club presents Gary L. Peterson speaking on "The Cryogenic World of Triton." 6 p.m. Tuesday, Miramar Marine Corps Air Station. Triton is a moon-sized satellite of Neptune. \$30 for dinner and presentation. RSVP required. Information: (619) 298-1098.

Midge Raymond will read from her short story collection, "Forgetting English," 7 p.m. Monday, the Ink Spot, 710 13th St., downtown. "Forgetting English" won the Spokane Prize for literature. Information: (619) 284-1343 or sandlegowriters.org.

Retired Adm. William "Fox" J. Fallon will discuss the value and opportunities of U.S. leadership in 2009 and beyond. 6:30 p.m. Thursday, Shiley Theatre, Camino Hall, University of San Diego. Free. RSVP: (619) 260-2288.

SAN DIEGO DAILY TRANSCRIPT

February 23, 2009

BUSINESS CALENDAR

EVENTS

TUESDAY, FEB 24 - WORKSHOP

LEASING STRATEGIES TO PROTECT YOUR BOTTOM LINE

This workshop will provide you with specific tactics you can use for lease provisions, options if you are a nontraditional company, strategies to limit your exposure, and ways to better protect your bottom line. **Organization:** CONNECT/ FrameWorks **Information:** Bethany Kraynack (858) 964-1312 bkraynack@connect.org **Cost:** \$45.00- \$55.00 **When:** Hours: 8:00 AM - 10:30 AM **Where:** Cooley Godward Offices, 4401 Eastgate Mall, San Diego, 92121, Venue Phone - (858)550-6000

TUESDAY, FEB 24 - SEMINAR

THE ART OF NETWORKING

Join us as we reveal the secrets of great networking from three PR pros who know how it's done and have the networks and business connections to prove it. **Organization:** Public Relations Society of America (PRSA) **Information:** www.prsasandiego.org **Cost:** \$8.00- \$10.00 **When:** Hours: 6:00 PM - 8:00 PM **Where:** Downtown Information Center, Broadway & 4th Ave., San Diego

WEDNESDAY, FEB 25 - EXPO

CONNECT SPORTS INNOVATORS

San Diego is home to over 600 action and sport companies embracing the latest high tech, clean tech and online technology. Join us for the coolest gear and the latest demos in the action sports industry! **Organization:** CONNECT **Information:** www.connect.org **Cost:** \$15.00- \$65.00 **When:** Hours: 5:00 PM - 7:00 PM **Where:** Sheppard Mullin, 12275 El Camino Real, San Diego, 92130

WEDNESDAY, FEB 25 - FORUM

FAMILY BUSINESS FORUM

In this forum, Peg Eddy, President of Creative Management, Inc., will discuss what can be done to avoid a recurrence of our current economic crisis for the next generation. **Organization:** University of San Diego **Information:** (619) 260-7699 www.sandiego.edu **Cost:** No Details Available **When:** Hours: 5:00 PM - 7:30 PM **Where:** USD Manchester Conference Center, 5998 Alcalá Park, Linda Vista

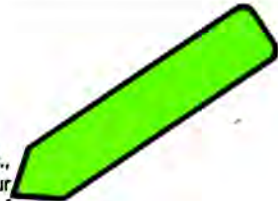
SAN DIEGO DAILY TRANSCRIPT

February 19, 2009

WEDNESDAY, FEB 25 - FORUM

FAMILY BUSINESS FORUM

In this forum, Peg Eddy, President of Creative Capital Management, Inc., will discuss what can be done differently now to avoid a recurrence of our current economic crisis for the next generation. **Organization:** University of San Diego **Information:** (619) 260-7699 www.sandiego.edu **Cost:** No Details Available **When:** Hours: 5:00 PM - 7:30 PM **Where:** USD Manchester Conference Center, 5998 Alcalá Park, Linda Vista



SAN DIEGO DAILY TRANSCRIPT

February 12, 2009

WEDNESDAY, FEB 25 - FORUM

FAMILY BUSINESS FORUM

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Organization: ~~University of San Diego~~ **Information:** (619) 260-7699
www.sandiego.edu **Cost:** No Details Available **When:** Hours: 5:00 PM - 7:30 PM **Where:** USD Manchester Conference Center, 5998 Alcalá Park, Linda Vista

SAN DIEGO READER

February 5, 2009

CALENDAR

FILM

"Les Lutins du Court Métrage"

Film festival boasting "the best brief French flicks of the year," hosted by Alliance Française de San Diego. Films are in French with English subtitles, intended for adult audience. "French Short Movies Festival 2008" screenings begin at 5 and 8 p.m. in Salomon Lecture Hall of Maher Hall, 858-254-2253. Saturday, February 7, 5 p.m. and 8 p.m.; \$10-\$12. University of San Diego, 5998 Alcalá Park. (LINDA VISTA)

SAN DIEGO DAILY TRANSCRIPT

February 3, 2009

Budget delays hoist minimal costs on colleges for now

By REBECCA GO, The Daily Transcript

Local colleges are covering some costs while Gov. Arnold Schwarzenegger and California lawmakers wrangle over a budget, putting worries over state funding on hold for at least another month.

The state has doled out more than 80 percent of the money used for state financial aid, a relief for students and school officials who feared a repeat of last semester's Cal Grant delays.

Some schools already had prepared to advance all of the money to their students while waiting for the Cal Grant checks and were glad to loan less out-of-pocket.

The San Diego Community College District, for example, will tap its reserves for only \$180,000 as opposed to \$1.2 million, said district spokesman Richard Dittbenner.

More than 1,700 students in the district receive Cal Grants.

"Last year, we had to advance the full amount," he said, adding that the district was one of 11 California districts — out of 110 — that chose to do so.

State controller John Chiang initially said that all Cal Grant funds would be among payments deferred for 30 days.

San Diego State University and the University of San Diego also elected to cover the funds for their students.

For SDSU, the aid amounts to approximately \$8.9 million for 5,100 students, said Chris Collins, SDSU's associate director of financial aid.

A USD spokeswoman said the university is optimistic that full funding will come through for its 500 Cal Grant recipients, but the institution will use internal net assets to fund the balance if this is not the case.

For the University of California, San Diego, the quarter system ended up being a benefit.

The UCSD spring quarter does not begin until March, and university officials are hopeful that the stalemate will not delay payments past then.

Roughly one-third of UCSD students receiving financial aid are under the Cal Grant program, said Ann Klein, UCSD director of financial aid.

A budget resolution will not signal the end of public education woes, however. Dittbenner said the community college district is anticipating more cuts when Gov. Schwarzenegger finally puts pen to paper. The district has axed \$11 million from its budget this year so far, eliminating around 600 classes and filling empty full-time positions with adjunct faculty, Dittbenner said.

County services

Some county services also will be holding their breath, as the controller's 30-day delay also extends to a few programs under the county's Health and Human Services Agency.

February checks already have been distributed, said agency executive finance director Terry Hogan, but longer deferrals could affect an estimated \$20.6 million of the budget.

Any delays would most notably affect welfare-to-work, foster care, and aid to adoptive parents under the CalWorks umbrella, Hogan said.

A few other areas, including a children's mental health program and some alcohol and drug programs, may also be affected.

The agency receives \$537 million in state funding, which makes up 30 percent of its budget.

A few public works programs may also be affected, said county chief financial officer Don Steuer.

The county board is reviewing its options in case of more delays, Hogan said.

Send your comments to Rebecca.Go@sddf.com

SAN DIEGO DAILY TRANSCRIPT

February 4, 2009

Budget delays hoist minimal costs on colleges for now

By **REBECCA GO**
The Daily Transcript

SAN DIEGO — Local colleges are covering some costs while Gov. Arnold Schwarzenegger and California lawmakers wrangle over a budget, putting worries over state funding on hold for at least another month.

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See **Budget** on 5A.

Budget

Continued from Page 1A

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rebecca.go@sddt.com

Source Code: 20090203czl

Tom York >> SDBJ INSIDER

Seven Handy Tips While Looking for Work



Well, times are tough, and many of us are out looking for work, or worrying about our next job. Career coach **John M. McKee**, who is the local

author of "**Career Wisdom, 101 Proven Ways to Ensure Workplace Success**," offers seven tips for those suddenly on the jobless lines. **No. 1.** Consider going solo. Given the amount of dramatic changes affecting organizations and businesses across all sectors, it may be extremely difficult and perhaps impossible to replace your job when it's lost. **No. 2.** Understand the outsourcing threat. Lawyers, journalists, accountants, radiologists and other professionals are finding out that they're no longer "safe." **No. 3.** Do a self-SWOT, or Strengths, Weaknesses, Opportunities and Threats, analysis. For decades, this analysis has provided strategic direction to organizations worldwide. **No. 4.** Update your skill set. Take seminars, course work or leverage other skill enhancement vehicles to get on the leading edge and, thus, maximize your personal value with prospective employers. **No. 5.** Create a personal action plan. Even in difficult times, there are many who thrive despite economic downturns, business closures and other tumultuous events solely because they have defined goals and strategies. **No. 6.** Network online. Join social networking sites such as **LinkedIn, Plaxo** and **Facebook** to network with peers and hiring managers. **No. 7.** Establish new relation-

ships and cultivate existing relationships while out and about, which could result in an unexpected opportunity or inspired business idea ... Be there or be square. **North Park Nights** kicks off March 21. The event encourages local businesses to share resources during this time of crisis. San Diego artists will also display their works, so it's a melding of the left and right brains ... A group of three dozen entrepreneurs from the United States, Ireland and Australia launches **Hug It Forward**, as part of Hug It Forward International Day on May 13 ... Leaders are trained, not born. Local executive leadership training organization **Lead San Diego** launches its three-day senior executive program March 26. Details at leadsandiego.com ... On your toes! **City Ballet of San Diego** schedules two historic ballets to be performed for the first time: "The Four Temperaments" and "La Source." Performances are scheduled for March 5, 7 and 8. Tickets and information at cityballet.org ... Well, these guys aren't monkeying around while the economy struggles. More than 250 zoo, botanical garden and aqua leaders attended the annual **Institute of Museum and Library Services** conference at the **University of San Diego** Feb. 19-20 to discuss such issues as dealing with budget cuts ... Sometimes you have to laugh about it all. "A government that robs Peter to pay Paul can always depend on the support of Paul," or so says **George Bernard Shaw** courtesy of PR man **Tom Gable**.

Contact Tom York with items for this column at sdbjinsider@sdbj.com.



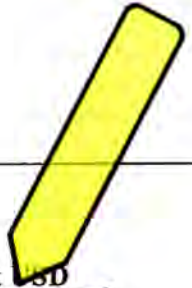
DAILY BUSINESS REPORT

February 26, 2009


San Diego Metropolitan & Uptown Examiner

EDUCATION

Some 500 San Diego junior and senior high school girls and 50 parents will converge at USD this Saturday for a day-long 2009 Expanding Your Horizons Conference, a program encouraging math and science education for future engineers. The organizer, **Expanding Your Horizons San Diego**, is a 501c nonprofit organization. The girls will meet with engineers and scientists, attend some of the 41 workshops and participate in hands-on activities. While the registration deadline has passed, **Sandi Wong McKellips** has more information at sandra.mckellips@navy.mil.





Powered by  Clickability

Girls Gone Wild for Science

Video

KUSI's Lena Lewis was at the USD science workshop for girls.

To view this segment, click on the video icon above.

For more info, visit www.hunterforcongress.com

Story Created: Feb 28, 2009 at 12:14 PM PST

Story Updated: Feb 28, 2009 at 12:14 PM PST

Find this article at:

<http://www.kusi.com/news/goodmorning/40477722.html>

Check the box to include the list of links referenced in the article.

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SAN DIEGO UNION-TRIBUNE

February 9, 2009

AROUND TOWN

.....

Around Town is a weekly calendar of business-related events. Deadline for calendar items is three weeks in advance. Mail them to: Around Town, The San Diego Union-Tribune, P.O. Box 120191, San Diego, CA 92112-0191 or e-mail them to financial@uniontrib.com.

TOMORROW

• "Close-up on our economy: Turning global challenges into regional opportunities," panel discussion, 7:30 a.m. to 12:30 p.m., University of San Diego, Joan B. Kroc Institute for Peace and Justice. Sponsor: San Diego Regional Economic Development Corp. Cost: \$65 members, \$75 non-members. Information: (619) 615-2969.

WEDNESDAY

• "Maximizing value through strategic product management," workshop, 8 to 11 a.m., National University South Building, Room 123, 11255 N. Torrey Pines Road, La Jolla. Sponsor: Connect. Cost: \$45 pre-registered, \$55 at the door. Information: (858) 964-1312.

Athletics

TIME TO SHINE

USD expects big things from Dorr

Story by TOM SHANAHAN • FOR THE NORTH COUNTY TIMES

SAN DIEGO
Gonzaga South had a nice ring to it last year as a sobriquet for the University of San Diego men's basketball program.

Bill Grier, a Gonzaga assistant for 16 years, brought the Zags' successful model with him from the Spokane, Wash., school when he was named the Toreros' head coach in March 2007.

Then, in his first season at USD, he guided the Toreros to the 2008 West Coast Conference tournament title — upsetting Gonzaga in the final — and a surprise win over Connecticut in the first round of the NCAA tournament.

Gonzaga South also seemed to fit when Grier's second recruiting class included Matt Dorr, a shooting guard from Spokane Community College by way of Mt. Spokane High.

"I was born there, my parents keep stats at Gonzaga volleyball games and they used to do it for basketball games," said Dorr, a 6-foot-4, 195-pound sophomore. "I went to all the (Gonzaga) camps as a kid, and I used to play (pickup games) with (Gonzaga senior guard) Jeremy Fargo and other guys."

Grier envisions Dorr as a potential star WCC shooting guard who consistently knocks down 3-point field goals.

"I think he can have a good career here," Grier said. "Do I think he can average 20 points a game? No. But I think he's capable of games when he scores 20 points. He just has to get stronger and more aggressive."

Dorr finishes an interesting first WCC regular season against his hometown school. No. 17 Gonzaga (22-5, 13-0 WCC) faces USD (15-14, 6-7 WCC) at 4:35 p.m. today in an ESPN2 game at Jerry Craig Pavilion.

Dorr has had his moments, such as Thursday night when he led USD with 17 points in the Toreros' 66-60 upset of second place Portland. He hit 3-of-4 field goals from 3-point range and made all six free throws, including four in the final moments to clinch the win when the Pilots were forced to foul.

But he has also had to play far more than Grier planned due to a season-ending injury to guard Brandon Johnson, a nagging injury that kept junior guard De'Jon Jackson out of seven games early in the season and two suspensions that led to sophomore point guard Trumaine Johnson leaving the program last week.

Dorr, who hadn't played point guard since seventh grade, got forced into that role in December until Trumaine Johnson returned, and Grier later replaced Johnson at the point with Jackson.

Dorr, slated to come off the bench at the start of the season, has started 27 of 28 games and been on the floor more minutes than anyone on the



HAYNE PALMOUR IV / STAFF PHOTOGRAPHER

USD sophomore Matt Dorr will face his hometown team today when the Toreros host Gonzaga.

team. He has played 907 minutes, averaging 31.3, and no one else has topped 800.

"I thought he'd average about 15 minutes a game, but we've had to throw him into the fire," Grier said. "Overall, that's going to help his growth and understanding of the game the next couple years. He's a cerebral player with a good feel for the game."

Dorr originally received an appointment to Army out of high school for the opportunity to play Division I college basketball. He spent his first year at West Point's prep school.

But he realized a military career wasn't for him. He also

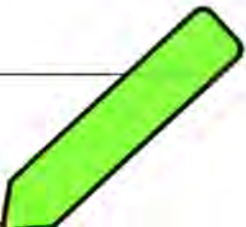
came to understand that with an older brother having served in Iraq and slated for a second tour, the prospect of him being sent into such future conflicts was too much stress on his mother, Julie.

Since Dorr qualified academically for a four-year school out of high school, he was eligible to accept USD's scholarship offer after one season at Spokane Community College under Mike Burns, who is now a USD assistant.

As for that Gonzaga South label, Dorr welcomes it.

"I'm ecstatic to be down here playing in the West Coast Conference," Dorr said.

Brown makes most of all his time at USD



By Hank Wesch
STAFF WRITER

Ask USD senior Danny Brown about his academic situation and this is the rundown:

On track to graduate in May with a double major, the first in communications with an emphasis on media and culture, the second in sociology with an emphasis in crime, justice, law and society. A minor in art history.

"I'm planning on taking the LSAT course which USD offers and hopefully scoring well with the intention of applying to law schools for next spring," Brown says.

And USD basketball fans probably thought Brown was only here to bomb away from three-point range, break zones and put points on the scoreboard.

Toreros followers will get their last home opportunity to see Brown do his thing, and fellow senior Gyno Pomare do his, when USD hosts No. 17 Gonzaga this afternoon in the regular season finale at the Jenny Craig Pavilion.

Ask Brown to summarize his USD career, and he says it has gone by quickly and has been a good one. Albeit not with the amount of playing time, or glory, that he and USD fans might have envisioned when he arrived from DeSoto High School in Olathe, Kan., after averaging 23 points and eight rebounds a game his senior year.

USD was the only West Coast school showing interest in the 6-foot-4 guard. The fact that Brown's brother, T.J., was on the staff of then-USD coach Brad Holland had something to do with Danny being on the Toreros' radar.

He averaged 9.1 minutes of playing time and 2.4 points per game as a true freshman, 11.8 and 2.9 as a sophomore. And at the end of his sophomore season, his basketball world was rocked with the dismissal of Holland and his entire staff, including T.J., and the hiring of Bill Grier and an entirely new staff.

"I thought it was great to play where my brother was a coach," Brown said. "He was a great point guard in his day and I thought there was a lot I could learn from him."

"When the administration here decided to go a different direction, through that whole ordeal I kept an open mind. From my standpoint, there wasn't any personal resentment. I was more interested in them bringing in a coach of the caliber that could take us to the next level, which (Grier) has



More playing time has given Danny Brown a chance to show the Toreros what he can do. He's also set to graduate in May. 2007 file photo/U-T

shown he can do with the success of last season."

Holland is now an assistant at UC Santa Barbara, the rest of the staff found jobs in or out of college basketball. T.J. Brown is head of security for a downtown San Diego nightclub, runs youth basketball programs and is on the basketball staff at La Jolla High.

USD won the West Coast Conference Tournament and defeated Connecticut in the first round of the NCAA Tournament last season, a special experience for Danny and the rest of the Toreros, as well as the entire campus community.

"I'd be hard-pressed to find a guy on this team with higher character than Danny," Grier said this week. "He's a terrific young man, great with his teammates and when we have a recruiting weekend he's very good about seeing things get done right."

"Those things don't make the stat sheets, but they're very important."

Brown averaged 8.4 minutes and 2.5 points per game as a junior. Those numbers are 13 minutes and 3.0 points this season. More playing time than might have been expected, actually, since injuries and suspensions have reduced what started as a deep chart at the guard positions.

"There can be two different Danny's on the court," Grier said. "One's aggressive and confident when he shoots. The other is tentative and hesitant on his shot."

"I like the aggressive one." For Brown and Pomare, their USD careers have come to a final 40 minutes at home.

"I felt like coming here really gave me the opportunity to

grow as a person," Brown said. "I can look back and say I wish I had played more or played a bigger role, but as long as my team is winning games, that's what I'm happy with."

Hank Wesch: (619) 293-1853; hank.wesch@uniontrib.com

SAN DIEGO UNION-TRIBUNE

February 28, 2009

COLLEGE BASKETBALL TODAY

USD men vs. NO. 17 GONZAGA

Site/Time: Jenny Craig Pavilion / 4:30 p.m.

TV/Radio: ESPN2 / 1090-AM

Records: USD 15-14, 6-7 WCC; Gonzaga 22-5, 13-0

Outlook: Just another conference monster of a Gonzaga team, bent on running the table in league play for the third time in the last six years. The Zags have secured the WCC regular-season title, the No. 1 seeding and a bye into the semifinal round of the conference tournament that starts Friday in Las Vegas. A victory would boost USD into a tie for fourth and, depending on results of other games, likely secure a No. 4 seeding and bye into the tournament quarterfinal round. The game sold out, and USD officials have advised fans to come early and follow signs and guides to the four parking lots on and around campus.

SDSU men at TCU

Site/time: Daniel-Meyer Coliseum / 5:30 p.m. PST

TV/radio: Ch. 4, The Mtn. / 600-AM

Records: SDSU 18-8, 8-5 MWC; TCU 14-14, 5-9

Outlook: The Aztecs, currently

fourth in the MWC, are looking to avoid their first three-game losing streak since February 2008, a skid that began at TCU. The Horned Frogs have dropped eight of their last nine but are 10-4 at home. A victory would give coach Steve Fisher his 350th career win.

SDSU women vs. TCU

Site/Time: Cox Arena / 2 p.m.

Records: SDSU 19-6, 10-3 MWC; TCU 19-8, 11-3

On the Web: goaztecs.com

Outlook: With three games remaining, the Aztecs have secured at least a No. 3 seed in the MWC Tournament. But SDSU is only a half-game out of second behind the Horned Frogs, and only one loss separates the Aztecs from league-leading Utah.

USD women at GONZAGA

Site/Time: McCarthy Athletic Center / 2 p.m.

Records: USD 16-11, 7-6 WCC; Gonzaga 23-6, 11-2

Outlook: The Toreros might not be able to prevent the Bulldogs from winning their fifth straight WCC title. However, USD has won two in a row and a victory over Gonzaga on the road, coupled with a Loyola Marymount loss, could still result in a No. 4 seed in the WCC Tournament next week.

NORTH COUNTY TIMES

February 28, 2009



Toreros Report

Toreros vs. Gonzaga

Tipoff: 4:35 p.m. at **Jimmy Craig Pavilion**

Records: No. 17 Gonzaga 22-5, 13-0 West Coast Conference; USD 15-14, 6-7

TV/Radio: ESPN2/1090 AM

At a glance: USD is a heavy underdog against WCC regular-season champion Gonzaga, ranked No. 17 in The Associated Press and ESPN/USA Today polls. ... If USD, which is tied with Santa Clara, finishes fourth, the Toreros would open the WCC tournament against Portland or Saint Mary's. If the Toreros finish fifth, they'll face San Francisco or Loyola Marymount. ... Gonzaga has already clinched its ninth straight WCC regular-season title. The Bulldogs were 8-4 at one point, but have won 14 of their last 15 games. ... Three Gonzaga players average double figures, and a fourth, senior G **Jeremy Pargo**, last year's WCC player of the year, averages 9.6 ppg. Senior C **Josh Heytvelt** leads the Bulldogs with 15.5 ppg. Junior G **Matt Bouldin** averages 13.6 ppg and sophomore F **Austin Daye** is at 13.0 ppg with a team-leading 7.0 rpg.

— Tom Shanahan

NORTH COUNTY TIMES

February 8, 2009

FEB. 28

Men's college
basketball: Gonzaga and USD square
off at Jenny Craig
Pavilion;
usdtoreros.com.



February 27, 2009

Jackson does it all in USD win



By **Hank Wesch**
STAFF WRITER

The job of primary point guard for the USD men's basketball team has come down to De'Jon Jackson almost by default.

But with Brandon Johnson (injury) and Trumaine Johnson (transfer) gone, it's in the hands of the junior from Fresno for better or worse.

Last night, in a 66-60 victory over Portland before 2,984 at the Jenny Craig Pavilion, the operative word was better.

Jackson had 13 points, three rebounds, six assists against one turnover, a block, a steal and was the lead defender on T.J. Campbell, the point guard catalyst in the Pilots' turnaround season.

Campbell was held to six points as USD won its second straight overall and ended a three-game conference losing streak.

It was the kind of across-the-board performance that prompted USD coach Bill Grier to call Jackson the glue that holds this team together during the end-of-the-season 12-3 run of a year ago. And while the Toreros (15-14, 6-7 WCC) have struggled for the past month, last night's game boosted the team's hope and confidence.

"Coach told me this is my time to take over the team. This is a big part of my life, I live for it and I'm enjoying it," Jackson said. "I'm real comfortable right now handling the ball and finding my teammates when they get open. That's what me and Coach have been talking about a lot — taking care of the ball and playing as a team."

Playing one of its more efficient halves of the season, USD opened as much as a 12-point lead in the first 12 minutes of the game and went to the halftime break with a 31-24 advantage.

Gyno Pomare (14 points, five rebounds) and Rob Jones (11 and four) worked hard inside all night. Sophomore guard Matt Dorr, who led the Toreros in scoring with 17 points, provided the necessary perimeter shooting to keep the Pilots defense honest.

Dorr hit his first three shots, two of them three-pointers, as USD built its first-half cushion. Another Dorr three-pointer and his 6-for-6 shooting from the free throw line in the late going helped turn back Portland after the Pilots (18-10, 9-4) had tied things up in the first six minutes of the second half.

An aggressive Toreros defense resulted in 17 Portland turnovers and the Pilots, No. 3 in the nation for three-point shooting, were 7-for-17 from beyond the arc. USD was outrebounded for the ninth time in the past 10 games, 38-26, but it didn't prove fatal because of the Pilots' turnovers and less-than-devastating three-point shooting.

USD hosts Gonzaga tomorrow in the WCC regular-season finale.

NORTH COUNTY TIMES

February 27, 2009

Toreros on guard in upset of Pilots

TOM SHANAHAN
FOR THE NORTH COUNTY TIMES

SAN DIEGO — For what seems like the third or fourth time, the University of San Diego men's basketball team regrouped and showed signs that it can still finish the season as a unit with the sum equaling more than the parts.

The Toreros, disrupted by suspensions all season, used steady guard play to win their second straight game, a 66-60 West Coast Conference upset of Portland before 2,984 fans at the Jenny Craig Pavilion.



**Toreros 66,
Portland 60**

Up next

Saturday:
Gonzaga at USD,
4:30 p.m.
TV/Radio:
ESPN2/1090 AM

Junior guard De'Jon Jackson, switched to point guard because of Trumaine Johnson's decision to transfer following his second suspension, directed an offense that featured four players scoring in double figures.

Jackson finished with 13 points with six assists. Sophomore guard Matt Dorr led USD 17 points, senior forward Gyno Pomare (El Camino High) added 14 points with five rebounds and five blocked shots, and sophomore forward Rob Jones had 11 points.

"De'Jon has done a really nice job and played a couple

of really good floor games in a row," USD coach Bill Grier said. "He had six assists, only one turnover, a block and a steal. He's a tough player."

USD improved to 15-14 overall and 6-7 in the WCC by beating a team that handled the Toreros easily, 69-55, in the first meeting at Portland.

"We feel together now with no more distractions," Dorr said. "We're a team that knows its roles and we're playing together and for each other."

Dorr, a 6-foot-4 transfer from Spokane Community College, had been switching back and forth from point guard to shooting guard when Brandon Johnson was injured and lost for the season and Trumaine Johnson was in and out of the lineup.

But he seems to be settling into the shooting guard role. He hit 4-of-8 shots, including 3-of-4 from 3-point range, and was 6-of-6 from the free throw line when Portland was forced to foul.

Portland (18-10, 9-4) has been the conference's surprise team this year, but the loss might have done more damage than drop the Pilots into a tie for second place with Saint Mary's (23-5, 9-4).

Without claiming the WCC's automatic NCAA by winning the conference tournament, the Pilots will need to finish strongly, starting with Saturday's game at Santa Clara.

Pilots men's basketball team loses to San Diego, muddles the WCC Tournament picture

Posted by [jwahlste](#) February 26, 2009 22:37PM

SAN DIEGO -- The University of Portland men's basketball team might have made its trip to Las Vegas for the West Coast Conference Tournament a little longer and a lot harder.

The Pilots lost to the San Diego Toreros 66-60 on Thursday night to fall into a second-place tie with Saint Mary's, an easy winner over Pepperdine.

Depending on how Saturday's games play out, the Pilots -- who play at Santa Clara -- could drop to third behind the Gaels and lose the first-round bye that goes with a second-place finish.

San Diego's Matt Dorr led all scorers with 17 points, one of four Toreros in double figures, but the Pilots lost this game at the other end of the court. They shot 43.6percent from the field, including 42.9percent in the first half, and finished with 17 turnovers.

"I give San Diego all the credit for backing us off and being the aggressor, getting us out of our offense," Pilots coach Eric Reveno said. "I'm disappointed with our response to that, but they didn't let us find our way either."

The Pilots got 13 points from junior guard Nik Raivio, 12 off the bench from sophomore guard Jared Stohl, and 10 from junior forward Robin Smeulders. But junior guard and team sparkplug T.J. Campbell was held to six points, more than five off his average. Half of Campbell's points came on a meaningless three-pointer with five seconds to play. He was scoreless in the first half.

"(De'Jon) Jackson did a nice job against him," Reveno said. "He's a fair amount taller. They put a lot of pressure on T.J. to make great plays. I didn't see him miss a lot of open shots. They just challenged us."

The Pilots (18-10, 9-4 WCC) had won three in a row and nine of 11 entering Thursday's game. Now they must win Saturday and hope things fall right to earn the first-round bye.

"It's not going to be easy," Raivio said. "We just have to come out and stay hungry."

Down by seven after a cold-shooting first half, the Pilots came out in the second half and hit three three-pointers to tie the score 39-39. It was still tied at 41-41 when the Toreros hit two consecutive baskets for a 46-41 lead. Portland would not get that close again.

"I looked up (and saw the tie) and felt like we had the momentum, and all of a sudden they hit a couple of shots and we just couldn't get back into it," Stohl said. "They just got really physical tonight, and at the end they threw a zone (defense) at us. They really got physical and bullied us around."

The Pilots could not match their 14-point win in Portland against San Diego (15-14, 6-7), nor could they match the free-throw shooting in that game, when they hit 19 of 24 attempts. Raivio missed all four of his free throws in the first 20 minutes. The Pilots went to the line just 11 times in this one, making five.

"I don't know what it is," Raivio said of the misses. It's just something I've got to work on."

The Pilots came out cold and got colder, going through a nearly four-minute scoreless stretch to fall behind by as many as 12 on two occasions in the first half.

"The first half, I thought the (12) turnovers really hurt us," Reveno said. "Again, they don't happen in a vacuum, give them some credit. But at the same time, we're a good basketball team and we should be able to handle that."

Portland was getting handled inside while on defense, so Reveno installed 7-foot freshman John Hegarty at one point, and Hegarty responded with a layup off a Smeulders pass to cut the deficit to 27-19 with 1:46 remaining in the half.

Raivio hit a three-pointer with 10 seconds left in the half, but the Pilots gave up a short jumper with two seconds remaining to allow the Toreros to take a 31-24 lead into halftime.

Only 11 of Portland's first-half points came from starters, seven of those from Raivio and four from Smeulders.

Now it's on to Santa Clara.

"It's not how far you get knocked down, it's how you respond that makes all the difference," Reveno said.

-- *Boyce Garrison, 760-207-5120; boyce.garrison@gmail.com*

Categories: [College Basketball](#), [Men's Basketball](#), [Sports](#), [University of Portland](#)

Comments

[datruochin](#) says...

Not to split hairs, but 3rd place gets a first round buy... 2nd place gets a first AND second round bye. JUST saying!!

Next Up
Portland at Santa Clara
When: Saturday, 3 p.m. TV:
CSN, Comcast 37 Radio:
KCMD 970

SAN DIEGO UNION-TRIBUNE

February 26, 2009

Portland's rise no shocker to Grier

By **Hank Wesch**
STAFF WRITER

Coach Eric Reveno's Portland Pilots have been the surprise team of West Coast Conference men's basketball this season to many people.

But USD coach Bill Grier, whose team hosts Portland tonight at the Jenny Craig Pavilion, is not one of those people.

"When I talked to Eric over the summer, I felt like they were on the verge," Grier said. "If they got a good point guard with some quickness, which is mainly what they were lacking last year."

The player is junior T.J. Campbell, a transfer from Glendale, Ariz., Community College who ranks 16th in the WCC in scoring (11.4 ppg), second in assists (4.96 per game), fourth in assist-to-turnover ratio (1.84), first in three-point field goal percentage (55.2) and fourth in three-pointers per game average (2.37).

Portland has gone from 9-23 overall and 3-11 in WCC play last season to a current 18-9, 9-3. After a dozen years of relegation to low finishes in the WCC standings, the Pilots are in a heady second behind Gonzaga — unbeaten and with the regular-season championship clinched — with two games remaining. "The addition of Campbell has really solidified their lineup," Grier said.

"From a confidence standpoint they're a lot like we were at this time last year. They have some good wins and they're going out and playing, and shooting the ball, with a lot of confidence."

Led by junior guard Nik Raivio (16.0 ppg), Portland has four players averaging in double figures. The Pilots rank No. 3 in the nation for three-point shooting percentage (41.5 percent).

USD went through a month-long three-point shooting slump, averaging slightly more than 27 percent, but has shown signs of emerging by going 15-for-26 (57.6 percent) in the last two games.

The Toreros, picked third in pre-season WCC polls, are tied for fifth and facing the likely prospect of a second-division finish and opening-round assignment when the conference tournament begins in Las Vegas a week from tomorrow.

Grier said he isn't looking that far ahead.

"The biggest thing we have to do now is just take care of ourselves," Grier said. "We've played much better the last two games than we had been, and we're getting our confidence back."

"We have to get back to the bottom line, which is to go out with confidence, compete hard and play to win."

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NCAA Game Summary - University of Portland at San Diego

Updated 10:00 PM PST, Thu, Feb 26, 2009

Related Topics: [Portland Pilots](#) | [San Diego Toreros](#) | [West Coast Conference](#) | [Western Athletic Conference](#)

San Diego, CA (Sports Network) - [Matt Dorr](#) tallied a game-high 17 points, leading four players in double figures, as the San Diego Toreros recorded a 66-60 win over the [University of Portland Pilots](#) in [West Coast Conference](#) action at Jenny Craig Pavilion.

[Gyno Pomare](#) posted 14 points, five rebounds and five blocked shots for the Toreros (15-14, 6-7 WCC) as they won their second in a row. [De'Jon Jackson](#) contributed 13 points and six assists, followed by [Rob Jones](#) with 11 points off the bench.

The Pilots (18-10, 9-7 WCC) were paced by [Nik Raivio](#) with 13 points, followed by [Jared Stohl](#) and [Robin Smeulders](#) with 12 and 10 points, respectively, the latter clearing a team-best nine rebounds as the team had a two-game win streak snapped.

USD shot only 2-of-7 behind the three-point line in the first half, yet still managed to come up with a 31-24 advantage at the break.

Related Stories

- [Dorr, Jackson Lift San Diego to Win](#)
- [Toreros Snap Three-Game Losing Streak](#)
- [NCAA Game Summary - Pacific at San Diego](#)

In the second half the Toreros sealed the win with a 15-of-19 effort at the free-throw line.

In addition to turning the ball over 17 times Portland was outscored at the charity stripe, 18-5.

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Find this article at:

http://www.nbcsandiego.com/sports/basketball/university_of_san_diego/40404922.html

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SFGate.com

Dorr, Jackson lift San Diego to win over Portland

Thursday, February 26, 2009

(02-26) 21:08 PST SAN DIEGO, (AP) —

Matt Dorr scored 17 points and Gyno Pomare had 14 to lead San Diego to a 66-60 win over Portland on Thursday night.

San Diego (15-14, 6-7 West Coast) used a 14-2 run midway through the first half to take a 21-9 lead that it never relinquished. Rob Jones scored six consecutive points in the run as the Toreros built a 31-24 halftime lead.

Portland (18-10, 9-4) had its two-game winning streak broken as it failed to reach 19 wins for the first time since the 1995-96 season when the Pilots advanced to NCAA tournament.

De'Jon Jackson scored 13 points for San Diego, which held a three-point lead near the midway point of the second half before Jackson hit a 3-pointer, and Dorr and Jackson each made two free throws for a 55-47 lead with 4:40 remaining.

San Diego made 9-of-12 free throws in the final 1:19 to maintain its margin.

Nik Raivio led the Pilots with 13 points and Jared Stohl finished with 12.

<http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2009/02/26/sports/s210808S03.DTL>

SAN DIEGO UNION-TRIBUNE

February 27, 2009



Toreros top Portland

Junior forward **Morgan Henderson** scored 21 points and had 10 rebounds as the Toreros women's basketball team beat host Portland 71-64 in a key WCC game.



Posted on Thu, Feb. 26, 2009

University of Portland (18-9) at San Diego (14-14)

By Sports Network
The Sports Network

GAME NOTES: Even though the regular-season title in the West Coast Conference has already been earned by nationally-ranked Gonzaga, the University of Portland Pilots still have something to prove as they face off against the San Diego Toreros at Jenny Craig Pavilion tonight. Of Portland's three conference losses this season, two have come against the undefeated Bulldogs, the other versus Saint Mary's. More recently the team landed in the win column for the second straight time with a 73-65 victory against Loyola Marymount on Saturday. With the decision, Portland remains alone in second place in the league standings. As for the Toreros, they would like nothing more than to even their WCC mark at 7-7, but they'll need to close out the week with back-to-back wins. Last weekend, the team took a break from conference action to square off against the Pacific Tigers, grabbing a 66-60 win and halting a three-game slide in the process. The Toreros own a 40-22 advantage in the all-time series with Portland, although it was the Pilots who snapped a four-game losing streak versus USD with a 69-55 win in the first meeting of the season last month.

The Pilots had five players score in double figures in the win over Loyola Marymount on Saturday, led by Kramer Knutson with his 19 points. Nik Raivio registered a double-double with 15 points and 10 boards, followed by Jared Stohl off the bench with 13 points, Robin Smeulders had 11 and T.J. Campbell finished with 10 points and a team-best seven assists as the squad sank an impressive 55.3 percent from the field in order to offset 15 turnovers and just 15-of-24 at the free-throw line. Portland has had a different leading scorer in each of the last four games, but when it comes to overall numbers for the season, Raivio is the top man with his 16.0 ppg and he is also first on the glass with better than six and a half rebounds per contest. Campbell has been huge for the program this season with his 11.4 ppg and team-best 134 assists, not to mention his impressive 55.2 percent accuracy behind the three-point line which has lifted the team overall to 41.5 percent out on the perimeter.

Gyno Pomare posted a team-best 16 points, adding five rebounds and three blocked shots for the Toreros as they slipped by Pacific over the weekend. Also hitting for double digits were De'Jon Jackson with 14 points, adding five assists, while Devin Ginty and Matt Dorr tossed in 12 and 11 points, respectively. San Diego finished the contest an impressive 52.4 percent from the field and an even better 60 percent behind the three-point line as Ginty made all but one of his five chances. Pomare has played rather strong in the paint for the Toreros this season with his 14.0 ppg and 6.3 rpg, both of which leads the group, all while shooting 53.7 percent from the field and 75 percent at the free-throw line. Not having Brandon Johnson available because of injury means the program is having to fill in the gaps and it is not easy to come up with his 13.5 ppg.

Having lost a huge piece of the puzzle from earlier this season, San Diego is far less potent, so give the edge to the Pilots even on the road tonight.

Fact Stats

Game Date and Time

Predicted Outcome

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SAN DIEGO UNION-TRIBUNE

February 26, 2009

TONIGHT'S COLLEGE BASKETBALL

USD MEN at PORTLAND

Site/time: Jenny Craig Pavilion /
7 p.m.

TV/radio: Channel 4 San Diego /
1090-AM

Records: USD 14-14, 5-7 WCC;
UP 18-9, 9-3


Outlook: Start of two-game,
regular-season-ending homestand for
Torerros, who have lost seven of eight
since starting WCC play 4-0. Portland,
picked sixth in the preseason WCC poll,
stands second and already has locked
up school's highest win total and league
regular-season finish in 14 years.

USD WOMEN at PORTLAND

Site/time: Chiles Center / 7 p.m.

Records: USD 15-11, 6-6 WCC;
UP 16-11, 9-3

Outlook: USD women are on the road
for the final two games of the WCC
regular season, facing the Pilots today
and league-leading Gonzaga on
Saturday.

.....
 **Online:** USD men's and women's
teams look likely to play on WCC
Tournament's first day. Read Hank
Wesch's column at
uniontrib.com/sports/USD

February 25, 2009

Toreros' Trumaine Johnson won't be back

Suspended point guard, Grier agree to part ways

By Hank Wesch, STAFF WRITER

Sophomore point guard Trumaine Johnson will not return to the team this season and plans to transfer to another school at the end of the academic year, USD basketball coach Bill Grier announced yesterday.

The development ends an apparent clash of wills between the second-year Toreros coach and a player who contributed to last year's

success but this season spent nearly as much time on suspension than on the court.

"Sometimes relationships just don't work out," Grier said. "Whether it's coach/player or a marriage.

"We wish him the best and hope things go well for him in the future. We'll be glad to do whatever we can for him."

Reached last night by phone, Johnson said, "It's just that the relationship between me and Coach Grier was never there. He's a great coach, an awesome coach, but our personalities were never (in sync), except for when we were winning.

"Some people have a perceived image of you

that sticks with them no matter what, and I think that's what happened with me and him."

Johnson, a 6-foot-2, 190-pounder from Kingwood High in Houston, started the last 15 games of the 2007-08 season for the Toreros at point guard.

The Toreros went 12-3 over that period, winning the West Coast Conference Tournament championship and notching an NCAA Tournament victory over Connecticut that was the first-ever for a Division I program in San Diego.

With all five starters returning, there were

SEE TOREROS, D3

► TOREROS

CONTINUED FROM D1

Guard plans to transfer after academic year

high expectations for this season. But suspensions, with the majority involving Trumaine Johnson, and a season-ending injury to Brandon Johnson have resulted in a 14-14 overall record and 5-7 WCC mark entering a two-game homestand to end the regular season that starts tomorrow night against Portland.

Trumaine Johnson was suspended by Grier for the first eight games of the season for what Grier initially termed behavior unbecoming a USD student athlete. Johnson didn't play in four games after the suspension was lifted, then averaged 11.6 points per game in the next 14 contests, 11 of them starts.

He was on the bench for all but three minutes of the second half of a Toreros loss at Pepperdine on Feb. 14. Three days later it was announced Johnson had been suspended for last Thursday's game at Saint Mary's for violating unspecified team rules.

Grier and Johnson met last Friday and the suspension became "indefinite." They met again yesterday and the situation was resolved.

Johnson said that to his knowledge the "conduct unbecoming" suspension was for "missing a class twice," and the most recent suspension was for a minor infraction of team rules.

Of the overall USD experience, Johnson said: "I love USD, I love the time I've been here and I'll love the rest of my time at USD. But playing-wise, I just couldn't see it working out."

SAN DIEGO UNION-TRIBUNE

February 25, 2009

SPORTS

USD transfer

Guard ~~Trumaine~~ Johnson, a big part of USD's basketball success last season when the Toreros went to the NCAA Tournament, has decided to leave USD and transfer to another school because of a personality clash with coach Bill Grier. **D1**

Trumaine Johnson not returning to team and plans to transfer

By Andy Adams | Wednesday, February 25, 2009, 12:58 PM

Point guard Trumaine Johnson, a former Diboll (and Kingwood) high school standout, will not return to the University of San Diego Toreros, according to the San Diego Union-Tribune.

"I love USD, I love the time I've been here and I'll love the rest of my time at USD," Johnson told the newspaper. "But playing-wise, I just couldn't see it working out."

You can find that story here.

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Comments

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Toreros finally on the rebound

Sharpshooters end losing streak

By Hank Wesch
STAFF WRITER

It was only a nonconference ESPN BracketBusters assignment.

A game without great intrinsic value, two days after a West Coast Conference loss at Saint Mary's and five days before a final two-game, regular-season homestand against the top two teams in the league.

But after defeating the University of the Pacific 66-60 yesterday before 2,966 at the Jerry Craig Pavilion, the USD men's basketball team was definitely glad to have played it.

The Toreros ended a four-game losing streak by outbounding an opponent for the first time since Jan. 17, a span of eight games that produced seven losses. And they did it by shaking the permafrost from the team-encompassing three-point shooting that had, from late January to last Thursday, been colder than Anchorage this time of year.

Led by sophomore guard Devin Ginty, the Toreros (14-14) hit 9-of-15 three-pointers in outscoring Pacific (14-11) by nine from long range.

Ginty went 4-for-5 from behind the arc, cashing his first four, in scoring a season-high 12 points. The performance stirred faded memories of his 4-4 on three-pointers in a ca-

USD SUMMARY

USD 66, Pacific 60						
Player	Min	FG	FTA	R	A	F/P
Brown	14	2-5	4-6	0	2	1.0
Wilson	27	4-12	12	3	4	1.4
Ford	21	1-1	0-0	0-2	3	4.2
Smith	24	2-3	0-0	2-4	3	1.5
Riley	22	1-4	0-0	0-2	1	1.3
Troyer	25	3-9	4-4	0-0	3	1.1
Washburn	15	1-2	0-0	0-0	2	3.2
Doran	13	1-4	0-0	1-1	0	1.3
Nedwayer	3	0-0	0-0	0-0	0	0.0
Lebac	28	4-11	8-9	1-4	0	2.10
Waltz	30	20-29	20-22	9-20	0	40.0

Percentage: FG .431, FT .833, 3-point 54.5-61.4, 40% 3-point 2-5, Smith 1-1, Riley 1-2, Brown 1-2, Troyer 1-0, Washburn 1-0, Lebac 1-0, Lebac, Ford, Nedwayer 0, Doran 0, Ford 0, Riley 0, Washburn 0, Lebac 0, Lebac, Lebac 0, Ford 0, Wilson, Riley, Washburn, Pacific News.

Player	Min	FG	FTA	R	A	F/P
Pomare	25	7-10	12	1-5	0	2.16
Jones	8	1-1	0-0	1-1	0	2.2
Naughton	21	0-1	1-4	1-5	1	1.1
Dorr	32	2-5	5-6	4	1	1.1
Jackson	40	4-11	5-8	0-3	0	0.14
Ginty	18	4-5	0-0	0-1	2	3.12
Lewis	17	1-3	0-0	1-3	2	3.3
Brown	22	3-5	0-0	1-1	1	0.7
Matta	17	0-3	0-3	1-4	0	1.0
Waltz	30	12-17	12-18	7-20	0	12.66

Percentage: FG .524, FT .556, 3-point 54.5-61.4, 40% 3-point 4-5, Ginty 4-5, Doran 1-2, Lewis 1-2, Brown 1-1, Jackson 1-0, Washburn 1-0, Lebac 1-0, Lebac, Lebac 0, Ford 0, Wilson, Riley, Washburn, Pacific News.

Pacific: 24, 26 - 40
Shooting: 34, 25 - 46
A-7,966, Officials-Hank Scypiors, Marc Terrazas, Don Berdahl.

reer-high 18-point night as the Toreros upset Kentucky in Lexington in December 2007.

The Toreros had shot 27 percent on threes for a seven-game stretch starting Jan. 22 against Saint Mary's, in which they went 1-for-6, and Ginty was at 31 percent for the season before USD hit 6-of-11 and Ginty went 1-for-1 Thursday night at Saint Mary's.

"It was great to see us finally step up," Ginty said of last night's perimeter work. "It has been frustrating the last few games. I know myself and the other guys the last few weeks have been getting in the gym every day and working hard on our (three-point) strokes, but

West Coast

Team	Conf.		Overall	
	W	L	W	L
Gonzaga	12	0	21	5
Portland	9	3	18	9
Saint Mary's	8	4	22	5
Santa Clara	6	6	14	15
San Diego	6	7	14	14
Pepperdine	5	7	8	20
San Francisco	2	10	10	17
Loyola Marymount	1	11	2	26

Yesterday's Games
San Diego 66, Pacific 60
Saint Mary's 75, Utah St. 64
Portland 73, Loyola Marymount 65
San Francisco 67, Santa Clara 66, 01
Gonzaga 52, Pepperdine 58

Thursday's Games
Portland at San Diego, 7 p.m.
San Francisco at L. Marymount, 7 p.m.
Saint Mary's at Pepperdine, 7:30 p.m.
Gonzaga at Santa Clara, 8 p.m.

about three games."

Gyno Pomare led USD with 16 points, DeJon Jackson had 14 and Matt Dorr (11 points, 2-for-2 on three-pointers) also hit double figures in scoring.

Pomare and Clinton Houston had five rebounds apiece as USD won the battle of the boards 28-26, the first such victory since a 29-27 margin in a 70-59 victory over Loyola Marymount on Jan. 17.

Pomare has averaged 20.5 points and 6.5 rebounds in the past two games.

the shots haven't been falling. "It's a little bit of a relief to be getting into a rhythm in the game and I thought we played very well as a team tonight."

Ginty's two three-pointers in the first half provided part of a 34-24 cushion the Toreros enjoyed at halftime. Two more Ginty three-pointers, in a span of three second-half possessions, helped USD expand a 44-43 lead to 52-45 entering the final eight minutes. The Toreros were able to keep the Tigers of the Big West Conference at bay from there.

"They were the same shots we've had in a lot of games that haven't been falling," USD coach Bill Grier said. "It was good to see our guys step up with confidence and knock them down. For us to hit nine threes the way we had been shooting would have taken



San Diego Toreros End Four Game Skid vs Pacific in BracketBusters



Can history repeat itself for the San Diego Toreros?

Only time will tell.

San Diego (14-14, 5-7 WCC) took their first step in duplicating last year's run to the NCAA Tournament, bouncing back from Thursday's 65-61 loss at Saint Mary's with an ESPNU BracketBusters victory over the University of Pacific (14-11) 66-60.

The Toreros caught fire from beyond the three-point arc and ended a four-game losing streak by outrebounding an opponent for the first time since Jan. 17, a stretch of eight games that produced seven losses.

Led by sophomore guard Devin Ginty, the Toreros hit 9-of-15 three-pointers. Ginty went 4-for-5 from behind the arc, converting his first four, with a season-high 12 points.

"It was great to see us finally step up," Ginty said of the perimeter shooting. "It has been frustrating the last few games. I know myself and the other guys have been getting in the gym every day and working hard on our (three-point) strokes, but the shots haven't been falling.

"It's a bit of a relief when shots start to fall, and I thought we played very well as a team tonight."

Six first-half Toreros' three-pointers led San Diego to a 34-24 advantage at halftime. The Tigers crept back to within one point with 9:53 remaining, but two more Ginty three-pointers expanded the 44-43 lead to 52-45, and San Diego never looked back.

"It was great to see our guys step up with some confidence and knock them down," said USD Coach Bill Grier. "They were the same shots we've had in a lot of games that haven't been falling."

Gyno Pomare scored a game-high 16 points; De'Jon Jackson added 14 and Matt Dorr (11 points, 2-for-2 on three-pointers) also hit double figures in scoring.

After sitting out the first 12 games of the season for a violation of team rules, the Toreros were without the services of Trumaine Johnson, suspended indefinitely for an unspecified violation of team rules.

Johnson, averaging 11.6 points, was held out of practice all week, did not travel to St. Mary's Thursday, and was absent on the USD bench Saturday.

One player that did make the trip to Moraga to take on St. Mary's (22-5, 8-4 WCC) was Geno Pomare, evidently up for the head-to-head challenge with Gaels' 6-foot-11 center Omar Samhan.

Pomare finished with a game-high 25 points and eight rebounds, but Samhan's 20 points and 10 rebounds propelled the Gales' to a 65-61 victory.

San Diego trailed by as many as nine in the second half but climbed within two with 25 seconds remaining after a Chris Lewis three-pointer. But Mickey McConnell hit both free-throws to put Saint Mary's up by four.

The Toreros now face their toughest stretch of the season, squaring off against the top two teams in the West Coast Conference, Portland and Gonzaga.

"We need to do everything we can, battle and compete, to win these next two games so we have some momentum heading into the conference tournament," said Grier.

San Diego, currently tied for fifth place with Pepperdine in the WCC, is one game back of Santa Clara for the coveted fourth place finish. A top-four finish would give the Toreros a first-round bye in the WCC tournament, March 6-9 in Las Vegas.

"I'm always optimistic (about his team's chances)," Grier said. "But I'm also realistic that this is the toughest stretch of the league that we've got coming up right now."

College Sports

TOREROS BUST PAST TIGERS

By *The Record*
February 22, 2009

Sophomore center Sam Willard scored a career-high 14 points with seven rebounds and three assists, but the Pacific men's basketball team suffered a 66-60 loss to San Diego on Saturday in a nonconference game at Jenny Craig Pavilion.

Pacific (14-11) struggled at both ends of the floor, shooting 43.1 percent while allowing San Diego (14-14) to shoot 52.4 percent. The Toreros made 22 of 42 field-goal attempts and 9 of 15 from 3-point range.

"Our defense is really important," Willard said. "We know when we focus on defense we can lock teams up and give ourselves a chance to win, but tonight we didn't do that. I can't stress enough how important defense is for us. We really need to focus on that."

Forward Gyno Pomare scored 16 points to lead four players in double figures for the Toreros. Guard De'Jon Jackson had 14 points and five assists, guard Devin Ginty scored 12 points on 4-of-5 shooting and guard Matt Dorr came off the bench to post 11 points, four rebounds and four assists.

"Pomare is a really effective player," Pacific coach Bob Thomason said. "He's a better player than we have inside. I thought Sam did as well as he could on him, but we didn't do a very good job with their shooters coming off screens."

Willard was one of three players in double figures for the Tigers. Senior guard Chad Troyer scored 11 points on 3-of-9 shooting, and senior forward Bryan LeDuc had 10 points and six rebounds in 28 minutes off the bench.

The game was played as part of the ESPNU BracketBusters series.

The Tigers and Toreros will play a return game next season at Spanos Center.



Posted on Sun, Feb. 22, 2009

Recap: San Diego vs. Pacific

By Sports Network
The Sports Network

Gyno Pomare posted 16 points to lead the San Diego Toreros to a 66-60 victory over the Pacific Tigers in a BracketBuster battle.

De'Jon Jackson added 14 points for San Diego (14-14). Devin Ginty added 12 points on 4-of-5 shooting from three-point range for the Toreros, who got 11 points from Matt Dorr.

Sam Willard had 14 points for Pacific (14-11), which got 11 points from Chad Troyer. Bryan LeDuc contributed 10 points for the Tigers.

San Diego led 34-24 at intermission after shooting 58.3 percent from the floor in the first half, including 6-of-9 from three-point range.

The Toreros sealed the victory with 13 points from the foul line in the second half.

Both teams had 15 assists in the clash, and San Diego earned a 28-26 rebounding edge.

Game Notes

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Pacific 60, San Diego 66

[Recap](#) [Box Score](#) [Conversation](#)

	1	2	T
<u>PAC</u> (14-11)	24	36	60
<u>USD</u> (14-14)	34	32	66

Final

9:00 PM ET, February 21, 2009
Jenny Craig Pavilion
San Diego, CA

RECAP

presented by:



San Diego 66, Pacific 60

WERE YOU THERE?



Did you attend this game? If so, start chronicling your sports memories today with ESPN's Sports Passport. Enter the games you attend, upload your photos and share your memories! [I was there »](#)

Team Stat Comparison

	PACIFIC	SAN DIEGO
Points	60	66
FG Made-Attempted	22-51 (.431)	22-42 (.524)
3P Made-Attempted	6-14 (.429)	9-15 (.600)
FT Made-Attempted	10-12 (.833)	13-20 (.650)
Fouls (Tech/Flagrant)	18 (0/0)	12 (0/0)
Largest Lead	0	10

Game Leaders

	PACIFIC	SAN DIEGO
Points	<u>S. Willard</u> 14	<u>G. Pomare</u> 16
Rebounds	<u>S. Willard</u> 7	<u>G. Pomare</u> 5
Assists	<u>S. Willard</u> 3	<u>D. Jackson</u> 5
Steals	<u>J. Ford</u> 4	<u>D. Jackson</u> 1
Blocks	<u>J. Ford</u> 1	<u>G. Pomare</u> 3

· Team Stats: [Pacific](#) | [San Diego](#)



DATE	GAME	LINKS
· Feb 21, 2009	@USD 66, PAC 60	Recap Box Score

Next 5 Games

PACIFIC (ET)	SAN DIEGO (ET)
02/25 UCD 10:00pm	02/26 PORT 10:00pm
02/28 @CP 10:00pm	02/28 GONZ 7:30pm
03/07 CSN 10:00pm	

· Complete Schedule: [Pacific](#) | [San Diego](#)

Associated Press

SAN DIEGO -- Gyno Pomare scored 16 points and De'Jon Jackson added 14 as San Diego snapped a three-game losing streak with a 66-60 win over Pacific on Saturday night.

Pomare had 10 points in the first half as San Diego (14-14) shot 58.3 percent from the field en route to a 34-24 halftime lead. Pomare finished hitting 7-of-10 shots.

The Toreros, who took a 12-point lead four minutes into the second half, were outscored 15-4 as Pacific (14-11) cut the lead to 44-43 with 9:53 left. But Devin Ginty hit a pair of 3-point shots over three possessions to put San Diego ahead 52-45.

The Tigers sliced the lead to 61-57 on Michael Kirby's 3-pointer with 31 seconds left, but could get no closer.

Ginty finished with 12 points, hitting 4-of-5 3-pointers.

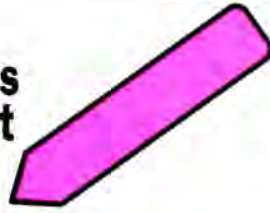
Sam Willard paced Pacific with 14 points and Chad Troyer had 11.

NORTH COUNTY TIMES

February 21, 2009



Toreros Report



Tipoff: 6:05 p.m. at Jenny Craig Pavilion

Records: Pacific 14-10; USD 13-14

Radio: 1090 AM

At a glance: ESPN set up this game as part of its annual Brackbuster series, but the University of San Diego's season has fallen into such disarray that the network has decided not to televise it. USD has lost seven of its last eight games since starting West Coast Conference play with four straight victories. Pacific, too, has slipped a bit after consecutive 20-win seasons. The Tigers are 7-6 in the lightly regarded Big West Conference.

... Toreros PG **Trumaine Johnson** is expected to play after serving a one-game, team-imposed suspension in Thursday's 65-61 loss at Saint Mary's. Senior F/C **Gyno Pomare** (El Camino High) produced 25 points and eight rebounds in that game. ... Pacific is led by senior F **Bryan LeDuc** (11.1 points per game) and senior G **Chad Troyer** (10.6 ppg).

— Tom Shanahan

Grier extends Johnson's suspension to 'indefinite'

Retrieved Thursday night at Saint Mary's, USD men's basketball coach Bill Grier met yesterday with sophomore point guard Tru-maine Johnson, who missed the trip while serving a one-game suspension for a violation of team rules.

The meeting concluded with the suspension being extended to "indefinite," school spokesman Ted Gosen said.

Johnson started the last 15 games of the 2007-08 season in a three-guard alignment with Brandon Johnson and De'Jon Jackson as USD went 12-3, winning the West Coast Conference Tournament and a first-round NCAA Tourna-

ment game against Connecticut.

The Toreros' home contest against Pacific tonight will be the 10th this season that Johnson, from Houston, has missed under disciplinary sanctions for unspecified team infractions.

He was suspended for the first eight and did not play in four additional games after reinstatement.

Johnson has played in 14 games with 11 starts, averaging 11.6 points per game. USD, 13-14 overall, is 7-7 in contests in which Johnson has played.

USD policy is not to make players available to the media while under suspension.

— HANK WESCH

Toreros toppled again

Pomare scores 25 in loss to Gaels

By **Damin Esper**
SPECIAL TO THE UNION-TRIBUNE

MORAGA — The dagger came with two minutes, 44 seconds to go in the game. Saint Mary's Omar Samhan got the ball in the paint, spun and made a turnaround jumper, drew the foul from USD's Matt Dorr, and made the free throw.

That sequence didn't clinch the Gaels' 65-61 victory here last night, but it might as well have. USD had fought back from a second-half deficit, cutting the lead to 56-54. But Samhan's traditional three-point play righted the ship for Saint Mary's. The Toreros fought gamely, but the Gaels stayed in control the rest of the way.

Samhan came up big all night. The 6-foot-11 junior center finished with 20 points and 10 rebounds. USD's Gyno Pomare nearly matched Samhan, scoring a career-high 25 points and grabbing eight rebounds.

However, Pomare's teammates couldn't provide enough backup. Saint Mary's outbounded the Toreros 36-25.

That's been a pattern of late. Over the seven games before last night's, USD was outbounded by an average of 10 per game.

That coincides with the Toreros' current funk — they've now lost seven of their past eight. Last weekend in Los Angeles, when USD (13-14, 5-7 West Coast Conference) lost to Loyola Marymount and Pepperdine, it looked like a shell-shocked team. Last night, the Toreros looked a little better.

"We played a lot harder and competed better than we've competed in maybe five or six games," USD coach Bill Grier

USD SUMMARY

Saint Mary's 65, USD 61

USD	Min	FG-A	FT-A	R	A	P	PTS
Dorr	20	1-3	2-2	1	1	1	6
Pomare	32	10-21	2-2	1	1	1	25
Jones	14	1-4	0-0	1	1	1	2
Jackson	27	5-7	0-0	1	1	1	11
Houston	16	3-5	0-0	1	1	1	9
Billy	18	0-0	0-0	1	1	1	0
Leves	21	0-0	0-0	1	1	1	0
Brown	12	0-0	0-0	1	1	1	0
Smith	10	0-0	0-0	1	1	1	0
Team	200	34-67	14-23	11-26	14	12	65

USD	Min	FG-A	FT-A	R	A	P	PTS
Simpson	13	2-4	0-0	0-1	1	1	4
Hunter	25	4-10	1-4	4-12	1	2	9
Walker	12	4-8	0-2	0-2	4	1	8
McConnell	24	2-5	2-4	1-3	3	1	7
Samhan	36	7-14	6-7	5-10	3	4	20
Hughes	27	2-5	0-0	0-0	2	1	4
O'Leary	25	2-3	4-4	1-4	0	1	8
Smith	8	1-2	1-2	0-3	0	1	3
Team	200	34-67	14-23	11-26	14	12	65

Percentages: FG 47.1, FT 60.9. 2nd half Gaels: 3-11, 2-11 (Walker 2-3, McConnell 1-2, Simpson 0-1, Smith 0-1, Hughes 0-3, Hunter 0-3). Team Rebounds: 1, Richard Smith 4, Cameron J. Walker, Simpson, Terrence 14 (Hughes 3, Hunter 2, Samhan 2, O'Leary 2, McConnell 2, Smith 2, Simpson, Walker). Shots: 6 (Hunter 3, McConnell, O'Leary, Hughes). Technical Fouls: None.

USD 32 29 = 61
Saint Mary's 22 33 = 65
A-3,540, Offshoot-Tom Wood, Ken Mills, David Perry.

West Coast

Team	Conf.		Overall	
	W	L		W
Gonzaga	11	0	20	5
Portland	8	3	17	19
Saint Mary's	8	5	21	5
Saint Clair	6	3	14	14
Pepperdine	5	6	9	18
San Diego	5	7	13	14
Loyola Marymount	1	10	2	25
San Francisco	1	10	9	17

Yosemite Valley 2, Redlands 1
Saint Mary's 65, San Diego 61
Portland 74, Pepperdine 45
Gonzaga 91, Loyola Marymount 54

California's Schedule
Pacific at Saint Mary's, 5 p.m.
USD at Loyola Marymount, 7 p.m.
Loyola Marymount at Pepperdine, 7 p.m.
Saint Clair at San Francisco, 7 p.m.
Saint Mary's at Pepperdine, 8:30 p.m.
Gonzaga at Saint Clair, 9 p.m.

was tied 32-32.

The Gaels (21-5, 8-4) opened some space early in the second half when USD's shooting came back to earth. Grier was tagged with his first technical foul as USD's coach — he wouldn't say if he earned it — and Saint Mary's opened up some breathing room, pushing the lead to 53-44 with just more than eight minutes left.

USD played without guard Trumaine Johnson, suspended for at least one game because of violating team rules. Johnson was suspended for the first 12 games of the season as well.

said. "With that kind of effort last weekend, I think we would have had success."

For a half, at least, USD shook the doldrums, shooting the ball well from both inside and out. The Toreros made 52 percent (13 of 25) from the floor in the first half, including 80 percent from three-point range. Over the previous seven games, USD made just 37 percent on field goals and 27 percent on three-pointers.

"We definitely had some guys knock down some shots and found me in the post, which was nice," Pomare said. "I was struggling but I got a nice e-mail (before the game) from my sister and a couple of friends back home to get me back on track."

The half stayed close and when De'Jon Jackson made a nice left-handed scoop shot in the final minute, it looked like the Toreros might take a lead into the locker room. Then, Diamon Simpson answered with a long jumper of his own in the final seconds, and the game

NORTH COUNTY TIMES

February 20, 2009



USD loses close one to Saint Mary's

ASSOCIATED PRESS

Omar Samhan scored 20 and pulled down 10 rebounds to lead Saint Mary's to a 65-61 victory over the University of San Diego men's basketball team on Thursday night.

It was the 10th double-double of the season for Samhan. Diamon Simpson, the school's all-time leading rebounder, chipped in 12 rebounds to go with his nine points.

With the victory, Saint Mary's (21-5, 8-4) remained a half-game behind Portland in the race for second place and a first-round bye in next month's West Coast Conference tournament.

USD (13-14, 5-7) trailed by as many as nine points in the second half but climbed back within two. The Toreros, who were led by Gyno Pomare's 25 points, could not get any closer, though.



Posted on Fri, Feb. 20, 2009

Recap: St Marys-CA vs. San Diego

By Sports Network
The Sports Network

Omar Samhan notched a double-double with 20 points and 10 rebounds to lead the Saint Mary's Gaels past the San Diego Toreros, 65-61, in West Coast Conference play at McKeon Pavilion in Moraga.

Diamon Simpson scored nine points and hauled in 12 rebounds for SMC (21-5, 8-4 WCC), which won its second game in a row.

Gyno Pomare led San Diego (13-14, 5-7) and all scorers with 25 points and eight boards in the losing effort.

The Gaels led by as many as seven points early on, but the Toreros grabbed a 32-30 lead after making five of their final seven shots of the half. Simpson nailed a long jumper at the buzzer for SMC, sending the teams into the break knotted at 32-32.

SMC took control with a 13-4 spurt in the second stanza and held off San Diego for the four-point win.

The triumph kept the Gaels just a half-game back of Portland for second-place and a first-round bye in the upcoming WCC Tournament.

Game Notes

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Posted on Thu, Feb. 19, 2009

San Diego (13-13) at Saint Mary's-CA (20-5)

By Sports Network
 The Sports Network

GAME NOTES: The Saint Mary's Gaels and the San Diego Toreros will collide in West Coast Conference play this evening at McKeon pavilion in Moraga, California. San Diego has not played well lately, as the team has lost its last two outings and six of the last seven to erase a promising start to WCC play. The Toreros are now 13-13 overall and 5-6 in league action. They are fresh off a 57-52 setback against Pepperdine on Saturday and need to play better at the offensive end to have a chance tonight. Saint Mary's opened the season with wins in 18 of its first 19 games, but an injury to star guard Patrick Mills has changed the fortunes of the team. Mills, who is expected to be out until at least the first week of March, is arguably the best player in the WCC, and his team is now 2-4 in the last six outings. On a positive note, Saturday's clash with the University of Portland did result in a 77-65 win. Saint Mary's crushed San Diego in a 65-42 final back on January 22nd, overshadowing the fact that the Toreros hold a 34-32 lead in the all-time series.

San Diego is scoring only 61.6 ppg this on 43.6 percent shooting from the field. Fortunately, the club has been able to limit its opponents to 60.5 ppg on 41.4 percent field goal efficiency. The top offensive performer for the Toreros is Gyno Pomare, as he is netting 13.5 ppg to go along with 6.3 rpg and 26 blocked shots. Trumaine Johnson adds 11.6 ppg for San Diego, which shot only 33.9 percent from the field in the loss to Pepperdine on Saturday. The Toreros were a dreadful 5-of-22 from three-point range and turned the ball over 18 times. They also suffered a 46-32 rebounding disadvantage, and all of the negatives overshadowed a strong defensive effort that saw them limit the Waves to 36.2 percent field goal efficiency.

Against Portland on Saturday, Saint Mary's connected on 55.6 percent of its field goal attempts and finished with 17 assists against only 10 turnovers. The Gaels got solid contributions from several players, and Mickey McConnell was the best of the bunch, scoring 20 points on the strength of a 4-of-4 effort from three-point range and a 6-of-6 showing from the foul line. Diamon Simpson and Omar Samhan added 17 points apiece, while Carlin Hughes contributed 12 points and eight assists off the bench. Mills was averaging 18.7 ppg and 3.9 apg before the injury, and it is tough to overcome that type of loss. Simpson provides 13.5 ppg and 10.6 rpg, while Samhan checks in with 13.4 ppg and 9.2 rpg. The Gaels are scoring 74.8 ppg while permitting 64.3 ppg to opponents on 40.7 percent field goal efficiency.

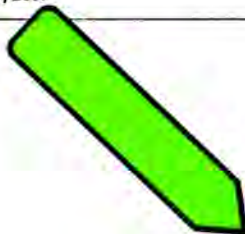
Saint Mary's will win tonight in front of the home crowd. Still, this team has no chance of winning the WCC Tournament if Mills doesn't come back.

Fact Stats

Game Date and Time

Predicted Outcome

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Turmoil is trying USD men's souls

By Hank Wesch
STAFF WRITER

USD men's basketball coach Bill Grier said he came into the season concerned about how his team would handle the success of last season. Toreros fans, if not concerned, had to be curious about the same thing.

Heading into tonight's game at Saint Mary's, Grier must concern himself with how the Toreros handle the persistent failures, and resultant 1-6 record, over the past month. And how they will deal with the latest touch of turmoil, the one-game suspension Grier handed down to sophomore point guard Trumaine Johnson for an unspecified violation of team rules.

USD fans are likely beyond curious about how a season of such promise has reached the low point it has.

Johnson was part of a back-court combination with Brandon Johnson and De'Jon Jackson that sparked USD last year to the West Coast Conference Tournament championship and a first-round NCAA Tournament victory over Connecticut. But Trumaine Johnson missed the team's first eight games for "conduct unbecoming a USD student-athlete" and didn't play in four additional games after the suspension.

In 14 games, 11 as a starter, Johnson has averaged 11.6 points to rank third on the team behind Gyno Pomare and Brandon Johnson, who played just eight games before suffering a season-ending injury.

Trumaine Johnson and Pomare were benched for most of the second half of a loss Saturday at Pepperdine with Grier later expressing displeasure with their "approach" and effort.

Johnson's breach of rules apparently happened later in the weekend. He hasn't practiced this week and the suspension was announced Tuesday.

In two years as head coach, Grier has issued full or part-game suspensions on a half-dozen occasions. Those missing playing time included Trumaine Johnson, Brandon Johnson, Pomare, Clinton Houston and Rob Jones.

"They're painful (decisions)," Grier said. "They're very hard. But I don't want to compromise my principles in what I believe is right and

TODAY'S COLLEGE BASKETBALL

USD MEN at SAINT MARY'S

Site/Time: McKoon Pavilion, Moraga / 8 p.m.

TV/Radio: ESPNJ / 1090-AM

Records: USD 13-13, 5-6 WCC; SMC 20-5, 7-4

Outlook: Toreros have lost two straight and six of seven, and have fallen from a tie for first sixth in West Coast Conference standings. Gaels, 2-4 since loss to injury of standout point guard Patrick Mills, have won 20 in back-to-back seasons for first time in school history.

Online: There are striking similarities between the USD men's and women's teams. Read Hank Wesch's column at uniontrib.com/sports/USD

what is best, long-term, for this program. "I don't expect them to light the way or anything. But I have expectations of players in this program to do things on and off the floor in an appropriate manner with respect to the community and the university.

"These are 18- to 22-year-old men. And it goes back to being accountable."

Specific reasons for the suspensions have not been given. USD policy, spokesman Ted Cosen said, is to not make student-athletes available to the media while they are under suspension. Johnson could be reinstated tomorrow before a home game against Pacific on Saturday night.

A 65-42 trouncing at home by Saint Mary's on Jan. 22, started USD, which began the WCC season 4-0, on its current downward spiral. During the 1-6 span USD has shot just 37.6 percent from the field, 27.1 percent from three-point range, 55.7 from the free-throw line and has been outrebounded by an average of 10 per game.

Starting tonight, USD's three final WCC regular season games are against the third- (Saint Mary's), second- (Portland) and first-place (Gonzaga) teams in the conference.

"I'm always optimistic (about his team's chances), but I'm also realistic that this is the toughest stretch of the league that we've got coming up right now," Grier said.

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San Diego St. Mary's: Toreros Try To Shed Positive Light on Dim Season



Flashback to this time last year.

The San Diego Toreros currently find themselves in familiar territory.

After a 54-61 loss at St. Mary's, San Diego put together six straight wins, including a victory over No. 22 ranked Gonzaga in the West Coast Conference championship and first round upset special in the first round of the NCAA Tournament over fourth-seeded Connecticut.

What is keeping the Toreros from making a similar run this year?

The fact that since early December, their floor general, senior point guard Brandon Johnson, has been doing pregame rehab instead of pregame warm-ups.

In his self proclaimed "low point" in his two years at the helm at USD, head coach Bill Grier saw not only his leader, but possibly their season, slip away when Johnson tore his right Achilles against crosstown rival San Diego State.

To only complicate matters, his replacement, sophomore Trumaine Johnson has been in and out of suspension all season long.

After sitting out the first 12 games of the season due to a violation of team rules, the Toreros again will be without the services of Johnson, suspended for Thursday's match-up at Saint Mary's for a similar violation as San Diego looks to rebound having dropped six out of seven WCC contests.

The only attainable goal at this point for the Toreros is a top-four finish in conference play, earning a first-round bye, but face the undoubtedly tall task of replicating last years' run to the NCAA Tournament.

February 18, 2009



USD suspends guard Johnson

UNION-TRIBUNE

USD sophomore guard Trumaine Johnson has been suspended for tomorrow's WCC game at Saint Mary's for a "violation of team rules," coach Bill Grier announced yesterday.

Johnson, who was suspended for the team's first eight games for "conduct unbecoming a USD student-athlete" and did not play in four additional games after his suspension, is averaging 11.6 points in 14 contests (11 starts).

But he played just three minutes of the second half in USD's most recent game, Saturday at Pepperdine, as Grier benched his top two scorers, Gyno Pomare and Johnson. After the game Grier said the move was about their "approach with their teammates and their approach with playing hard and doing the things that the staff is asking them to do."

Pomare is listed in USD's weekly news release among the five "possible starters" for tomorrow's 8 p.m. game (ESPNU). Danny Brown, who scored a career-high 11 points against Pepperdine, is listed in Johnson's usual spot at guard.

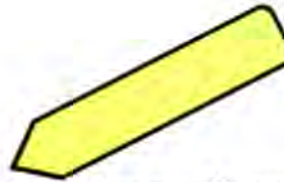
USD has lost six of its past seven games since opening WCC play with four straight wins. At 5-6 (13-13 overall), USD is in sixth place in the eight-team conference.



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San Diego's Free Throw Shooting Costs Toreros a Win, Nearly Two



Despite a disappointing 64-62 loss in overtime to Santa Clara Thursday, San Diego saw their four-game skid come to a halt Saturday, defeating the University of San Francisco 73-63.

The Toreros (12-11, 5-4 WCC) controlled the first half of play against Santa Clara (12-13, 4-4 WCC), as the Broncos had more turnovers (11) than shots (seven) or points (six) with eight minutes remaining. The Toreros had a 19-6 advantage before Santa Clara cut the lead to 25-20 at halftime.

"We did a good job defensively and took advantage of some good opportunities in the first half," said USD coach Bill Grier. "We looked fatigued in the second half and lost our rhythm defensively, but as bleak as it looked we stayed in it."

San Diego managed to hold the Broncos' 6'11", 260-pound senior center John Bryant in check in the first half, limiting the nation's leader in total rebounds (343) to five points and four rebounds. The second half would be an entire different story.

Bryant became a force in the second half, especially after senior forward Geno Pomare was whistled for two quick fouls five minutes in. Bryant finished with 23 points to go along with 20 rebounds and three blocks, marking his nation's-best sixth 20+ rebound game of the season.

San Diego appeared finished after Kevin Foster made it a two-possession game with 41.6 seconds remaining, draining a three-pointer in the left corner on a designed play out of a timeout. Pomare then cut the lead to two on a putback off a Matt Dorr miss with 24.6 seconds remaining.

After James Rahon made the second effort of a double bonus trip, extending the lead to three, Santa Clara fouled to put Trumaine Johnson on the free throw line, a place that would later put a damper on a career night for the sophomore point guard. After Johnson cut the lead to one by making the first but then missing the second attempt, he put back a Pomare miss with two seconds remaining, sending the game into overtime.

With his team trailing 63-62, Johnson stepped to the line with 5.7 seconds remaining in overtime having already tied a career high with 22 points. With a chance to take the lead or at least tie the game, Johnson left two attempts short as the Toreros lost their fourth straight West Coast Conference battle.

Johnson was the Toreros' driving force all evening. Santa Clara struggled to find an answer to stop Johnson, who readily used his quickness to penetrate the Broncos defense and get to the rim.

"I can't tell you what happened," Johnson said of the missed free throws. "I wasn't tired, that's not why I missed them. I wasn't rattled, that's not why I missed them. I've just got to work on my stroke. I've been in that situation many times." Johnson finished 4-8 from the free throw line.

Pomare, USD's all-time leading scorer, finished with eight points and 10 rebounds, giving him 1,600 career points; he remains the program's all-time Division I rebounds leader, now with 829 career boards.

"I give our guys a ton of credit for fighting and battling the way they did, but I feel bad for them," Grier said after the game. "Our confidence is really shaken badly right now. No question this group can get on a roll if we get our confidence back."

The Toreros would make strides towards getting that confidence back in their next matchup against the University of San Francisco (9-15, 1-8 WCC).

The Toreros' starting lineup featured two new faces, juniors Chris Lewis and Roberto Mafra, replacing the team's first and third leading scores, Pomare and sophomore Rob Jones, benched for a "violation of team rules," Grier said.

Pomare and Jones were inserted 3:38 into the game. Pomare finished with 16 points in 18 minutes, while Jones was held scoreless, logging just seven minutes. "I thought Gyno handled it well and Rob didn't," Grier said. "(Jones) wasn't a very good teammate on the bench tonight." Grier said the discipline will not go past this game.

Mafra (12 points, five rebounds) provided a big lift for San Diego and was an integral part of the Toreros' 18-2 run midway through the first half. The 6'9" native of Brazil said he was informed only minutes before tip-off that he would be making the fourth start of his USD career.

"It made me a little bit nervous, but I tried to be more confident in myself and just go strong to the boards and play hard," Mafra said.

Another bright spot in the winning effort for San Diego was sophomore Matt Dorr, the lone Torero to start all 24 games this season. Dorr finished with 13 points and five rebounds, including 3-5 from three-point range.

"Tonight I was trying to focus on taking better shots, and that's what coach Grier has been telling me," said Dorr. "We've got to shoot the ball well from outside so they have to defend us and we can get the ball to Roberto and Gyno inside. Teams have been fronting them really hard and making it tough to get the ball in there."

Coach Grier got a combined 33 points from his three-guard rotation of Dorr (13), De'Jon Jackson (11), and Johnson (nine).

"It was good to come out and play with some energy tonight," stated Grier. "I was really worried about how we were going to be mentally coming off a tough loss to Santa Clara."

San Diego remained dreadful from the free throw line, converting just 16-32 attempts, including missing seven on their last eight to close the game. Apart from free throw shooting, Grier would also like to see his players improve on the glass: "I would like to see some better rebounding from our guards. I think with Mafra and Gyno being such good rebounders, our guards get caught looking."

USF got 22 points and 12 rebounds from junior forward Dior Lowhorn, the WCC's leading scorer with 19.9 ppg.

The Toreros are on the road this week with two WCC matchups. San Diego heads to Loyola Marymount (1-22, 0-7 WCC) Thursday at 7 p.m. and then plays at Pepperdine (5-18, 2-5 WCC) Saturday at 5:30 p.m.

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Ex-Colfax High players still hoopin' it up

Mike Ray



Lauren Maurer



Former Colfax High girls basketball coach Jim Ryan, who bides his time these days in retirement with gardening, playing golf and watching the grandkids play ARD basketball, used to absolutely disdain when the weather turned sunny and warm during the basketball season.

Ryan, whose teams won over 400 games, more league championships than you can count on two hands and also along the way captured five CIF Sac-Joaquin Section crowns, also craved what he termed "basketball weather" during February and March.

"The team's mind-set tends to wander when the weather turns good," Ryan once told this scribe.

With that in mind and a streak of inclement weather hitting the foothills this week, let's turn to some basketball updates on some former Colfax High boys and girls players that are plying their trade at colleges around the state:

Ari Iventosch (CHS '06) — Iventosch, a junior at Dominican University in San Rafael, has returned from a wrist injury suffered in December and is averaging 26 to 30 minutes a game for the Penguins who are 13-10 overall on the season and 10-3 in Pac-West Conference games. Iventosch scored five points and had two assists in a tough 65-64 loss at conference leading Cal-State East Bay Saturday. The Penguins are pointing towards the Pac-West tournament set for Feb. 24-28 with the winner earning a berth in the NAIA National Tournament.

Devin Ginty (CHS '07) — Ginty, a sophomore at the University of San Diego, helped the Toreros snap a four-game loss skid by scoring five points and dishing out one assist in last Saturday's 73-63 win over USF. San Diego, which won the West Coast Conference tournament last season and qualified for the NCAA Tournament, is currently 5-4 in conference action and 13-11 overall. Ginty and the Toreros have a televised game coming up on Thursday, Feb. 19

against St. Mary's in Moraga. Tip off is 8 p.m. on ESPN2.

Scott Krizman (CHS '08) — Is he or isn't he? That's the question that surrounds Colfax's all-time leading boys career scorer as the season winds down. Krizman, a 6-4 true freshman guard, appears to be headed for a red-shirt season despite suiting up and traveling to all of the Tritons' games this season. Krizman, has played in two games for UC San Diego but none after Jan. 1. A chance to be a projected starter next season according to coach Chris Carlson has it more than likely that Krizman will still have four years of eligibility left after this season.

Tyler Divine (CHS '08) — Divine, a freshman guard-forward at Sierra College, has helped the Lady Wolverines remain in the Big 8 Conference title hunt with her stellar play. Divine tallied 15 points in a recent 78-50 win over American River and last Friday hit for 11 points in a 76-55 decision over Cosumnes River. The Lady Wolverines are now 13-5 overall on the season and 9-1 in Big 8 Conference action.

Sarah Briasco (CHS '07), Lauren Maurer ('08) — With only two sophomores on its squad, the women's team at Cuesta College has had a tough time thus far in a 6-17 season. However, Briasco and Maurer have been two bright spots for the Cougars. Briasco is a team leader in scoring and rebounding while Maurer had back-to-back 20 point games before a broken foot sidelined her in December. Rebekah Calvert (CHS '04) — The senior guard erupted for 26 points to lead Jessup to a 68-58 win over Cal State East Bay last week. Calvert also had 21 in an 82-70 setback at California Maritime. Jessup is 7-6 in Pac West Conference action and looking to finish high in the standings for a good seed in the upcoming conference tournament.

Courtney Harrison (CHS '08) — Only one of two true freshman on the Cal State Chico women's team, Harrison has played in four games and appears headed for a red-shirt season. The Wildcats are 14-9 overall on the season and 10-4 in California Collegiate Athletic Association play.

Joel Iventosch (CHS '08) — Joining his brother Ari at Dominican University, the younger Iventosch, an all-Pioneer Valley League player last season in Colfax's 29-4 season, is using his red-shirt season this year for the Penguins.

Keywords

Scott Krizman, Courtney Harrison, Rebekah Calvert, Sarah Briasco, Devin Ginty, Courtney Harrison, Joel Iventosch

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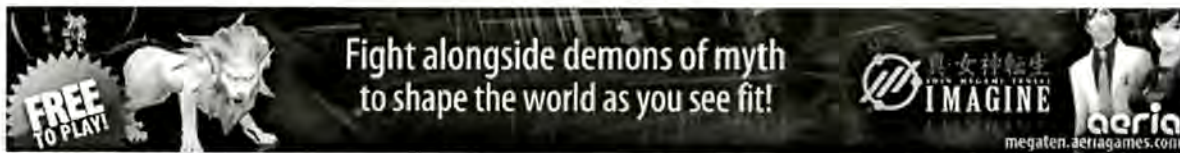


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San Diego Toreros' Season in Turmoil With Losses at Pepperdine, Loyola Marymount



There is a point in a season—unless the opponent has a record of 10-0—where a loss can prove to be beneficial. If another defeat follows, dropping six out seven West Coast Conference games—case in point—there certainly is no such thing as a good loss.

The San Diego Toreros (13-13, 5-6 WCC) handed Loyola Marymount (2-24, 1-9 WCC) their first conference win in Los Angeles Thursday (65-57), as the Lions simply outplayed an unfocused San Diego squad. Dating back to last season, it was only the second win in the last 32 contests for the Lions.

"They just played so much harder than we did from the start," coach Bill Grier said. "I thought our effort over 40 minutes was really poor. I was worried about us coming out with the approach that we did, and I just couldn't shake them out of it."

San Diego got a 14-point, 11-rebound performance from Rob Jones, his third double-double of the season, including nine of those boards on the offensive end. But sophomore guard Vernon Teel paced the Lions' offensive attack, tallying 21 points, nine rebounds, and eight assists. Teel missed the Jan. 17 contest, which San Diego won 70-59.

"Vernon Teel definitely makes them a different team than they were when we played them in San Diego," Jones said.

Jones was not opposed to the idea of taking a one-win team lightly.

"We came out thinking we could just cruise, and even though we got the lead a couple of times, we couldn't put them away."

LMU opened with a 20-11 lead in the first 10 minutes of the game, but the Toreros rallied to go ahead 29-28 before heading into halftime trailing 30-29. The Toreros took their only lead of the second half, 38-37, with 15:05 to play behind a Devin Ginty three-pointer.

Offensive production woes continue to plague the Toreros, as they shot just 36.2 percent from the field, including 4-of-21 from three-point range (19 percent) and 11-of-19 from the free throw line (57.9 percent).

Since sixth-place Pepperdine defeated Santa Clara, San Diego remained in a tie for fourth place with the Broncos, as they looked to rebound at Pepperdine (8-18, 5-5 WCC) Saturday. A much-needed victory would keep the Toreros on pace for a top-four finish in the WCC and a first-round bye in the WCC conference tournament.

San Diego came out firing from tip-off, as the Waves were at low tide, and opened up a 19-8 advantage. Guard Danny Brown made the third start of his USD career in place of Trumaine Johnson and provided a big lift during the opening stretch, converting back-to-back three-pointers.

Forward Geno Pomare was magnificent early on, scoring eight points in the opening seven minutes. But Pomare's picture and last name would be found on the back of a milk carton for the remainder of the game, as Pomare finished with those eight points and got just four minutes of run in the second half. Johnson sat alongside Pomare, tallying just three minutes of court time in the second half.

"I'm going to play guys who are going to play hard and compete," Grier said. "(Pomare), for whatever reason, hasn't been. He's going to have other opportunities, but he's got to show that he really wants to play hard and be the kind of player that he has been."

Missed shots and turnovers were the theme for San Diego for the remainder of the first half, as Pepperdine went on a 16-4 run to close heading into the break leading 30-28.

San Diego could not penetrate the swarming Waves' zone defense and trailed for the majority of the second half. With 2:20 remaining, the Toreros appeared all but through before putting on a stifling full-court press. The press, led by Rob Jones (13 points, seven rebounds), troubled the Waves, as they got the ball past half court just once for the remainder of the game.

Trailing 54-52 with 16 seconds remaining, the Toreros got yet another steal, and with a chance to take the lead, De'Jon Jackson found an open Danny Brown in the corner, who came up long on a three-point attempt.

Freshman guard Keion Bell, who got better as the night went on, turned in a quality effort, leading the Waves with 18 points, 10 rebounds, five steals, and four assists.

Returning southbound on Interstate 5 winless was certainly not what San Diego envisioned heading into this road trip. The remainder of conference play toughens for San Diego, as their next three matchups are against the top three WCC teams—St. Mary's, Portland, and Gonzaga—plus a BracketBuster non-conference matchup against Pacific University (14-9).

February 15, 2009

Lost cause for Toreros in A.A.

By Hank Wesch
STAFF WRITER

COLLEGE BASKETBALL
TODAY

MALIBU — The USD men's basketball team completed three lost days in Los Angeles County by falling to Pepperdine yesterday.

Pepperdine 57 USD 52

Now, in addition to dealing with the emotional trauma of defeats at 1-22 Loyola Marymount on Thursday and

Pepperdine, an opponent against whom the Toreros had won nine straight, they also have some internal issues to address before facing the top three teams in the West Coast Conference while closing out the regular season in the next two weeks.

Coach Bill Grier opted for his third different starting lineup in as many games in yesterday's 57-52 defeat before 2,496 at Firestone Fieldhouse, giving senior guard Danny Brown his third start of the year and sophomore forward Clinton Houston his first.

But after getting off to a good start, the Toreros (13-13, 5-6 WCC) sputtered, squandered a lead that reached 11 points in the first half, and lost for the sixth time in seven games.

Through all but four minutes of a close second half, All-WCC senior forward Gyno Pomare sat unused at the end of the bench. Sophomore point guard

SDSU WOMEN at WYOMING
Site/Time: Arena-Auditorium in Laramie, Wyo. / 1 p.m.

On the Web: goaztecs.com

Records: SDSU 17-5, 8-2 MWC; Wyoming 11-11, 3-6

Outlook: The Aztecs have won their past four games, but have struggled in Laramie. SDSU is hoping to win there for the first time since 1997.

Trumaine Johnson also was relegated there for all but three minutes of the second half.

"I'm just going to play guys who are going to play hard and compete," Grier said. "(Pomare), for whatever reason, hasn't been. He's going to have other opportunities, but he's got to show that he really wants to play hard and be the kind of player that he has been.

"He was great early when they were in man (to man defense). But when they went to zone he wasn't posting up very hard. Part of the problem is we're not getting the ball to him, I know, but he's also kind of quit posting.

"And that's a bad combination."

Regarding Pomare and Johnson, Grier said:

"It's about their approach. Their approach with their team-

SUMMARY

Pepperdine 57, USD 52

USD	Min	FG-A	FT-A	R	A	F	Pts
Pomare	19	2-3	4-4	0-1	0	0	8
Jones	31	6-10	0-0	3-7	1	4	13
Houston	15	2-3	0-0	1-6	2	5	4
Brown	25	4-15	0-0	0-0	1	1	11
Jackson	35	2-10	2-4	0-3	5	3	7
Ginty	8	0-1	0-0	0-1	0	0	0
T.Johnson	13	0-2	1-2	0-2	1	1	1
Lewis	9	0-1	0-0	0-0	0	1	0
Harbour	1	0-0	0-0	0-0	0	0	0
Dorr	29	1-6	0-0	1-5	2	0	2
Mafra	15	2-5	2-2	1-3	0	2	6
Totals	200	19-46	9-12	9-32	12	17	32

Percentages: FG .339, FT .750. 3-Point Goals: 5-22, 2-27 (Brown 3-11, Jones 1-1, Jackson 1-4, T. Johnson 0-1, Dorr 0-5). Team Rebounds: 4. Blocked Shots: 6 (Mafra 4, Brown, Jones). Turnovers: 18 (Jackson 5, Jones 4, Dorr 2, Lewis 2, Houston 2, Mafra, Brown, Ginty). Steals: 10 (Brown 2, Jackson 2, Dorr 2, Jones 2, Houston 2). Technical Fouls: None.

PEPPERDINE	Min	FG-A	FT-A	R	A	F	Pts
Thompson	26	0-7	0-0	3-8	1	2	0
Darby	28	0-4	3-4	1-4	1	1	3
Moore	16	3-4	0-0	2-3	0	3	6
Bell	32	7-16	4-5	3-10	4	2	18
Holmes	31	6-9	3-4	1-2	3	1	17
Suttle Jr.	14	1-5	3-3	0-3	1	2	5
Dupre	12	2-7	0-0	2-4	0	0	4
Hornbuckle	17	1-4	0-0	0-0	1	0	2
Clardy	18	1-1	0-2	2-6	0	3	2
Shannon	6	0-1	0-0	0-1	0	0	0
Totals	200	21-58	13-18	16-46	11	14	57

Percentages: FG .362, FT .722. 3-Point Goals: 2-11, 1-82 (Holmes 2-3, Hornbuckle 0-1, Thompson 0-2, Suttle Jr. 0-2, Bell 0-3). Team Rebounds: 5. Blocked Shots: 2 (Shannon, Thompson). Turnovers: 19 (Thompson 6, Bell 6, Clardy 2, Dupre, Moore, Hornbuckle, Suttle Jr.). Steals: 10 (Bell 5, Holmes 2, Suttle Jr., Clardy, Thompson). Technical Fouls: None.

USD (5-6, 13-13)	28	24	52
Pepperdine (5-5, 6-18)	30	27	57

A-2,496. Officials-Mark Reischling, Brian Rood, Michael Greenstein.

WCC

	Conf.		Overall	
	W	L	W	L
Gonzaga	10	0	19	5
Portland	7	3	16	9
Saint Mary's	7	4	20	5
Santa Clara	6	5	14	14
Pepperdine	5	5	8	18
USD	5	6	12	13
Loyola Mary.	1	9	2	24
San Francisco	1	10	9	17

Yesterday's Games

Pepperdine 57, USD 52
Gonzaga 70, San Francisco 73
Santa Clara 69, Loyola Marymount 64
Saint Mary's 77, Portland 65

Thursday's Games

USD at Saint Mary's, 8 p.m.
Loyola Marymount at Gonzaga, 6 p.m.
Pepperdine at Portland, 7 p.m.

Saturday's Games

Pacific at USD, 6 p.m.
Utah State at Saint Mary's, 2 p.m.
Loyola Marymount at Portland, 7 p.m.
Santa Clara at San Francisco, 7 p.m.
Pepperdine at Gonzaga, 8 p.m.

mates and their approach with playing hard and doing the things that the staff is asking them to do. I don't think (Johnson) has been playing that well for the last five or six games, and it really showed against LMU. So I had to make a change."

Pomare and Brown connected for USD on the first four shots of the game, Brown's coming from three-point range, and three minutes in the Toreros led 12-2.

USD maintained a double-digit margin until 5:26 remained before halftime. Then the Toreros missed shots, committed turnovers and allowed some open shots that the Waves (8-18, 5-5) capitalized

on, and Pepperdine led 30-28 at the break.

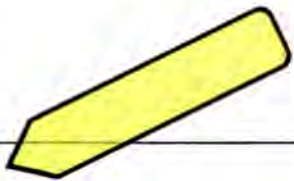
After scoring 24 points in the first 14:34 of the game, USD scored 15 in the next 17 minutes yet trailed only 41-39. Pepperdine outscored USD 11-4 in the next seven minutes to lead 52-43 entering the final 2:20 of the game.

USD then put on a full-court press and with Rob Jones (13 points, seven rebounds) making big plays, cut the lead to 54-52 with 33 seconds to play.

The Toreros got a steal and had a chance to take the lead with 16 seconds left, but Brown was long with an open three-point attempt and Pepperdine made 3-of-4 free throws to set the final score.

The Mercury News

MercuryNews.com



Pepperdine defeats San Diego 57-52

The Associated Press

Posted: 02/14/2009 07:14:04 PM PST

MALIBU, Calif.—Keion Bell scored 18 points and Ryan Holmes added 17 points as Pepperdine snapped a nine-game losing streak by defeating San Diego 57-52 on Saturday.

The Waves, picked to finish last in the West Coast Conference, won their third straight game improving to 8-18 overall and 5-5 in league play.

Rob Jones had 13 points and seven rebounds and Danny Brown scored 11 points for San Diego (13-13, 5-6), which has lost six of its last seven games.

The Toreros pulled as close as 54-52 when Rob Jones made a 3-pointer with 34 seconds remaining.

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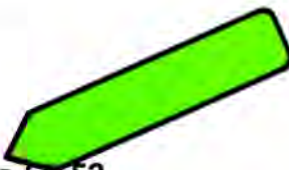
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INTERNATIONAL
Herald Tribune



Pepperdine defeats San Diego 57-52

The Associated Press

Sunday, February 15, 2009

MALIBU, Calif.: Keion Bell scored 18 points and Ryan Holmes added 17 points as Pepperdine snapped a nine-game losing streak to San Diego with a 57-52 victory on Saturday.

The Waves, picked to finish last in the West Coast Conference, won their third straight game improving to 8-18 overall and 5-5 in league play. The team previously had nine

Rob Jones had 13 points and seven rebounds and Danny Brown scored 11 points for San Diego (13-13, 5-6), which has lost six of its last seven games.

The Toreros pulled as close as 54-52 when Rob Jones made a 3-pointer with 34 seconds remaining.

Correction:

Notes:

IHT

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NORTH COUNTY TIMES

February 15, 2009

Toreros' tailspin continues with defeat at Pepperdine

ASSOCIATED PRESS

MALIBU — Keion Bell scored 18 points and Ryan Holmes added 17 as Pepperdine beat the University of San Diego men's basketball team 57-52 on Saturday.

The Waves, picked to finish last in the West Coast Confer-

Pepperdine 57, USD 52. The Toreros won their 11th straight game, improving to 8-18 overall and 5-5 in league play. Rob Jones had 13 points and seven rebounds and Danny Brown scored 11 points for USD (13-13, 5-6), which has lost six of its last seven games.

Tuesday, Feb 17, 2009

Posted on Sat, Feb. 14, 2009

San Diego (13-12) at Pepperdine (7-18)

BY SPORTS NETWORK

GAME NOTES: The San Diego Toreros resume their three-game road trek with a visit to Firestone Fieldhouse tonight, as they meet up with the Pepperdine Waves in West Coast Conference play in Malibu. The fading Toreros' road trip couldn't have gotten off to a worse start, as they dropped a 65-57 decision on Thursday to a Loyola Marymount club that had gone just 1-22 prior to that game. It was certainly an embarrassing result for San Diego, which was expected to be one of the top teams in the league. Losers of five of their last six games, the Toreros now stand at a level 5-5 in within the conference. As for Pepperdine, it has struggled for a majority of the season, but the team has shown some signs of life in recent weeks. The Waves enter the tilt with two straight wins and three in their last four games, including a 66-60 upset of Santa Clara on Thursday. With the recent success, Pepperdine has pulled itself to an almost respectable 4-5 in the WCC. The Waves also lead the all-time series with San Diego, 52-31, but the Toreros have won the last nine meetings.

Poor shooting did in the Toreros on Thursday, as they made just 36.2 percent of their attempts from the floor in a shocking loss at LMU. The team didn't have much success from long range (4-of-21) or at the foul line (11-of-19) either. Rob Jones notched a double-double with 14 points and 11 rebounds to guide San Diego, while Gyno Pomare and Trumaine Johnson each chipped in with 10 points. On the season, Pomare leads the Toreros in scoring at 13.8 ppg and he is also pulling down a team-high 6.5 rpg. Johnson chips in with 12.3 ppg for San Diego, which has seen its scoring average drop from 62.0 ppg to 58.8 ppg in conference play.

The Waves rallied from a 15-point second-half deficit courtesy of a 16-0 run the carried them to a 66-60 win over Santa Clara on Thursday. It was gritty performance by Pepperdine, who shot 42.9 percent from the floor and held a 39-31 advantage on the boards. Jonathan Dupre led the charge with 16 points off the bench, while Keion Bell and Mychel Thompson posted 14 points apiece. Bell leads the Waves in scoring with 12.5 ppg on the season and he also has a team-high 38 steals to his credit. Thompson turns in 10.5 ppg for a Pepperdine team that is committing 16.7 turnovers per game and is shooting just 39.7 percent from the floor this season.

Although it appears these two teams are headed in opposite directions, San Diego is still the more talented group and it should be able to get back on track with a win tonight.

Fact Stats

Game Date and Time

Predicted Outcome

NORTH COUNTY TIMES

February 14, 2009



Toreros Report

Today: at Pepperdine

Tipoff: 5:05 p.m. at Pepperdine Fieldhouse, Malibu

Records: USD 13-12, 5-5 West Coast Conference; Pepperdine 7-18, 4-5 WCC

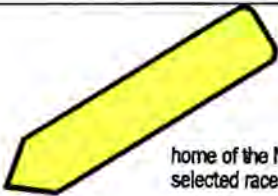
TV/Radio: FSN/1090 AM

At a glance: USD found out its disappointing season had yet hit rock bottom. It finally did on Thursday with defeat at the hands of hapless Loyola Marymount on the first half of the Toreros' Los Angeles-area road trip. LMU was on its way to a winless season in conference play until the Toreros came out flat and rolled over. ... Outside shooting has been USD's nemesis this year since the loss of PG **Brandon Johnson** on Dec. 6 for the season with a ruptured Achilles' tendon. There have been signs of a possible turn around, like when sophomore PG **Thumaine Johnson** returned to the lineup from a suspension to start the season and then sophomore G **Matt Dorr**, a junior college transfer, showed solid shooting touch. But against a weak LMU lineup, the Toreros shot only 36.2 percent as a team. Johnson was 4-of-15 from the field and 0-for-3 from 3-point range. Dorr was 1-for-8 and 0-for-5. ... The lack of an outside game is affecting the play inside of senior F/C **Gyno Pomare** of El Camino High. The school's career scoring leader finished the LMU game with only 10 points and three rebounds. In losses against Gonzaga and Santa Clara, he failed to reach double figures. ... USD defeated Pepperdine the first time around at Jenny Craig Pavilion. ... Freshman G **Keon Bell** leads the Waves at 12.5 ppg and sophomore F **Mychael Thompson**, son of the former NBA player of the same name, is second at 10.5 ppg.

— Tom Shanahan

NORTH COUNTY TIMES

February 13, 2009



College hoops

■ The San Diego State and University of San Diego men's basketball teams are both on TV Saturday. The Aztecs host Wyoming at 7 p.m. on the mtm, while the Toreros are at Pepperdine at 5 p.m. on FSN. The USD-Pepperdine game features a pair of former North County prep stars — USD's **Gyno Pomare** (El Camino) and Pepperdine's **Taylor Darby** (Mission Hills).

■ Arizona, with former La Costa Canyon High Star **Chase Budinger**, hosts UCLA in a 10 a.m. game Saturday on CBS. USC is at Arizona State at 7 p.m. Sunday on FSN.

■ ESPNU announced the matchups for its "BracketBusters" games to be played Feb. 20 and 21. USD, which was on the original schedule, has been dropped.

There are two games Feb. 20 and 11 on Feb. 21, starting at 8 a.m. and ending with George Mason at Creighton at 6:30 p.m.

■ The surging San Diego State women's team is at Wyoming for a 1 p.m. game Sunday on the mtm.

Calling all cars

■ The NASCAR Sprint Cup Series goes full throttle this weekend with Fox's coverage of the Daytona 500. Fox, which has the first 13 races of the NASCAR season, will use **Mike Joy** as its race announcer along with analysts **Darrell Waltrip**, **Larry McReynolds** and **Jeff Hammond**.

■ TNT has the middle six races of the NASCAR Sprint Cup Series, while ESPN/ABC has the final 17 races.

■ ESPN2 has flag-to-flag coverage of the NASCAR Nationwide Camping World 300 at Daytona at 9 a.m. Saturday. Dr. **Jerry Punch**, **Dale Jarrett** and **Andy Petree** are the lead announcers. ESPN2 is the

home of the Nationwide Series with selected races on ESPN and ABC.

Ratings game

■ Proving that football is king, last Sunday's NFL Pro Bowl on NBC drew a 5.8 rating with 4.5 million viewers, while the Lakers-Cavaliers NBA game on ABC did a 5.0 rating with 3.8 million viewers. The Pro Bowl was down 16 percent from last year, while the NBA game was up 72 percent from last year's Lakers-Magic game in the same time slot.

■ The PGA Tour's Buick Invitational from Torrey Pines last week, drew a 2.1 rating with 1.6 million viewers on CBS. Without **Tiger Woods**, that rating was down 54 percent from last year.

■ Proving that Notre Dame has lost its national magic, last Saturday's Notre Dame-UCLA men's college basketball game on CBS did an 0.8 rating with 616,000 viewers. That's down 50 percent from last year's Boston College-Duke game in the same time slot.

Around the diamond

■ Turns out popular Padres Spanish-language announcers **Eduardo Ortega** and **Juan Avila** were working last week's Caribbean Series, but not for the MLB Network. Ortega was working for ESPN Deportes, while Avila — the voice of the Mexican team in Mazatlan — was working local radio. Ortega is now the primary announcer for ESPN Deportes, working the All-Star Game and World Series.

■ The Dodgers announced 100 games in the 2009 season will be carried on FSN Prime Ticket. **Vin Scully** works games west of Colorado, while **Steve Lyons** steps in for games east of Colorado.

— John Maffei

Coming off upset loss, USD men try to bounce back at Pepperdine

By Hank Wesch
STAFF WRITER

LOS ANGELES — Thursday night's loss at 1-23 Loyola Marymount was the sixth in seven games for the USD men's basketball team.

If that doesn't mean the Toreros are at a crisis point coming into this evening's game in Malibu against Pepperdine, it will certainly do until a crisis point comes along.

"I hope this doesn't turn the season (into a full-blown downward spiral)," sophomore forward Rob Jones said after the 65-57 loss. "I hope we're stronger than that."

Coming into the three-day trip to Los Angeles to play LMU and Pepperdine, it looked, on paper, to be a third straight year for a USD sweep. But in light of the Toreros' loss and the stunning

upset by Pepperdine (5-18, 4-5 WCC) of Santa Clara on Thursday, the Toreros could be swept.

Pepperdine brought back prodigal coaching son Tom Asbury this season, 15 years after he departed following a six-year run as head coach that was among the most successful in school history. The Waves won West Coast Conference regular-season championships from 1992-94 and WCC Tournament crowns in 1991, '92 and '94.

Asbury, who was head coach at Kansas State for six years and most recently served four years as an assistant at Alabama, filled his Pepperdine staff with people who were around for the glory years.

And after a rocky preconference experience, the Waves appear to be coming

around to Asbury's precise and controlled style, a marked contrast to the helter-skelter of Vance Walberg's largely unsuccessful teams the past two years.

Pepperdine went on a late 16-0 run to pull out the victory over Santa Clara after trailing by 15 in the second half.

USD prevailed 62-47 against Pepperdine a month ago in San Diego. But obviously, things have changed since then.

USD coach Bill Grier was disappointed in his team's intensity and effort against LMU.

"We're struggling (offensively) when we can't get something off our first action," Grier said. "And by this point in the season in league, teams have you scouted so well, they know how to play the first option pretty well."

NORTH COUNTY TIMES

February 13, 2009

Hapless Lions deal USD stunning loss

ASSOCIATED PRESS

LOS ANGELES — Vernon Teel had 21 points, nine rebounds and eight assists to lift Loyola Marymount to a 65-57 win over the University of San Diego on Thursday.

Loyola Marymount (2-23, 1-8 West Coast Conference) had lost eight straight and 30 of its last 31 games before Teel se-

cured the win with a 3-point-er, four free throws and a steal down the stretch.

The Toreros (13-12, 5-5) trailed 30-29 at halftime and held a brief 38-37 lead after Devin Ginty hit a 3 with 15:01 left.

Loyola Marymount held USD to 36 percent shooting and led by as many as 10 late in the second half.

Rob Jones led the Toreros with 14 points and 11 rebounds.

February 12, 2009

Grier: No decision on lineup vs. LMU

Front-line tandem back from discipline

By Hank Wesch
STAFF WRITER

The starting front line for the USD men's basketball team will remain a mystery until near the 7:05 tipoff time for tonight's West Coast Conference game at Loyola Marymount.

In Saturday's victory over San Francisco, coach Bill Grier went with Roberto Mafra at center, Chris Lewis at forward and the usual three-guard complement of Trumaine Johnson, De'Jon Jackson and Matt Dorr. Mafra and Lewis replaced regular starters Gyno Pomare and Rob Jones, who were withheld briefly for an infraction of team rules.

Afterward, Grier indicated all was forgiven and forgotten regarding Pomare and Jones. But the play of Mafra (12 points, 5 rebounds) and reserve forward Clinton Houston (5 points, 6 rebounds) was memorable in sparking the win that ended a four-game losing streak.

So who starts tonight?

"I don't know. We'll have to see how it goes today in practice," Grier said yesterday. "Actually, all of the inside kids have had a pretty good week."

Once the mystery is over, the Toreros will be tasked to drain as much drama as quickly as they can from the first of two contests in the Los Angeles area in three days against two of the WCC's weakest teams.

LMU started with a roster heavy on youth. The group had to deal with the

shock of coach Bill Bayno taking a leave of absence for medical reasons on Nov. 24, one week into the season, and then, resigning Jan. 12 to be replaced by assistant Max Good.

Throw in an inordinate amount of injuries and the result is a 1-23 overall record and 0-8 WCC mark.

Of course, true to the coaching code, Grier approaches the game against a team USD defeated by 11 on Jan. 17 at the Jenny Craig Pavilion with wariness.

"LMU has a guy back (6-4 guard Mon Teel) they didn't have when we played them the first time," Grier said. "He's a strong-bodied and active wing. And I'm sure they'll have some confidence because they played us pretty close down here."

"We'll have to play a lot better (tonight) against them than we did the first time." Grier expects LMU and Saturday's opponent, Pepperdine (6-18, 3-5), to try to overcome matchup problems by employing zone defenses. The Toreros have been working this week on offense against a zone and on rebounding.

USD lost the battle of the boards 39-32 and the game in overtime a week ago against Santa Clara. The Toreros were outrebounded by San Francisco 37-31 on Saturday.

USD is 9-2 this season when it outrebounds an opponent, 4-9 when it doesn't.

"We haven't been rebounding well and it's partly technique and partly our approach," Grier said. "We've got to get back to being the more aggressive team on the boards."

"And our guards have got to do a better job of helping out. Our big men have been doing their part, but we haven't gotten as much rebounding from the guards as we need."

In his second year at USD, Grier hasn't lost to LMU or Pepperdine. Under Grier the Toreros are 3-0 against LMU and 4-0 against Pepperdine.

Hank Wesch: (619) 293-1853;
hank.wesch@uniontrib.com



Dave's College Basketball Picks, Feb.12: San Diego at Loyola Marymount



San Diego (13-11, 5-4) at Loyola Marymount (1-23, 0-8)

Line: San Diego -13

San Diego won 73-63 on Saturday against San Francisco to stop a four-game losing streak that has all but taken them out of the running for the conference title. It would have been a tall order to outlast Gonzaga, but the Toreros now find themselves in fourth place and facing a three-game road trip.

Loyola lost to Pepperdine in the latest of a string of defeats that is the Lions season. It has been a tough season of losing by 20 points most nights.

ATS:

San Diego is 9-11-1 against the spread including 7-4 on the road

Loyola Marymount is 8-12 against the spread including 2-6 at home

See the rest of the article including Dave's free prediction at cbbplace.com

FEEDBACK

Thursday, Feb 12, 2009

Posted on Thu, Feb. 12, 2009

San Diego (13-11) at Loyola Marymount (1-23) BY SPORTS NETWORK

GAME NOTES: Still the only program in the West Coast Conference without a league victory this season, the Loyola Marymount Lions give it yet another shot tonight as they host the San Diego Toreros at Gersten Pavilion in Los Angeles. On Saturday, the Lions bowed in their eighth consecutive game and for the 23rd time this season as they fell to Pepperdine at home, 58-43. Of the team's 24 outings this season, only the one with Cal State Bakersfield turned out favorable back on January 4th as the Lions snared a 72-69 triumph. As for the Toreros, a team that was again expected to challenge for the top spot in the WCC standings, they recently suffered through a four-game slide, included in that run were losses to both Saint Mary's and Gonzaga. More recently USD took care of San Francisco on Saturday with a 73-63 win, giving the Toreros a 5-4 mark in conference. San Diego has won three in a row over the Lions, including a 70-59 final just last month at Jenny Craig Pavilion. As a result of the minor streak, the Toreros have locked up the all-time series at 38-38.

Coming off the bench for a change, Gyno Pomare accounted for a team-best 16 points and cleared four rebounds in a mere 18 minutes on Saturday, helping give San Diego the double-digit win. Matt Dorr added 13 points, Roberto Mafra 12 and De'Jon Jackson 11 points as he dealt with four personal fouls. The Toreros turned the ball over a mere seven times, but that great effort was almost nullified by a meager 16-of-32 shooting display at the free-throw line. In conference games, USD is producing just 59 ppg, but that's exactly the same number being surrendered by the group as well. Pomare's 12.9 ppg and 6.9 rpg pace the unit, but those numbers still don't disguise the fact that he has a mere six assists in nine league outings. Trumaine Johnson responds with 11.8 ppg and makes up for Pomare's passing deficiencies with his 30 assists thus far.

The Lions took a three-point lead just a couple of minutes into their meeting with Pepperdine over the weekend, but with just six total field goals in the first half that quickly disappeared in what became a 15-point home loss for LMU. Vernon Teel converted 7-of-17 from the floor to come up with 17 points, but he was the only player to score in double figures for the Lions. Kevin Young generated a team-best 13 rebounds, but that did not cover up his mere 3-of-12 from the floor. What's worse is that Jarred DuBois was given the green light time and time again and ended up a miserable 3-of-20 from the floor. Before Teel (15.4 ppg) made his way back from injury the offense relied heavily on DuBois (12.8 ppg) and yet if it were not for his 39-point game versus Cal State Bakersfield his numbers would look worse than they are. Right now DuBois is shooting a woeful 30.8 percent from the field, dragging the rest of the program down to only 34.3 percent, which represents one of the lowest numbers in all of college basketball entering this week.

With Teel coming back for the Lions they were supposed to be a bit more competitive, but DuBois proved over the weekend that the shots just aren't falling for the team this season no matter how hard they try.

Fact Stats

Game Date and Time

Predicted Outcome

SAN DIEGO UNION-TRIBUNE

February 12, 2009



COLLEGE BASKETBALL TONIGHT

USD MEN at LOYOLA MARYMOUNT

Site/time: Gersten Pavilion, L.A. /
7:05 p.m.

Radio: 1090-AM

Records: USD 13-11, 5-4 WCC; LMU 1-23, 0-8

Outlook: Toreros broke a four-game losing streak with 73-63 home win Saturday over San Francisco. USD prevailed over LMU 70-59 on Jan. 17. Lions' only win this season was over CS Bakersfield, 72-69, on Jan. 4.

LOYOLA MARYMOUNT at USD WOMEN

Site/Time: Jenny Craig Pavilion / 7 p.m.

Record: USD 14-9, 5-4 WCC, LMU 15-7, 5-3

Outlook: With one place separating them from the Lions in the standings, the Toreros need a win to not only avenge an earlier loss at LMU, but climb back into the top half of the league standings.

NORTH COUNTY TIMES

February 12, 2009



Toreros Report

Today: at Loyola Marymount

Tipoff: 7 p.m. at Gersten Pavilion
In Los Angeles

Records: USD 13-11, 5-4 West
Coast Conference; Loyola Mary-
mount 1-23, 0-8

Radio: XPRS (1090 AM)

At a glance: University of San Diego coach **Bill Grier** last week reminded his players of their late-season run last year that culminated in a West Coast Conference tournament championship and a first-round upset of Connecticut in the NCAA tournament. Two days after that reminder, the Toreros ended a four-game losing streak with a sound defeat of San Francisco. Now USD heads to the Los Angeles area for games against West Coast Conference also-rans Loyola Marymount and Pepperdine that could further restore confidence in a team that won its first four conference games. USD defeated both teams earlier this season in San Diego.

— Tom Shanahan



Revamped USD rights itself with win

By Hank Wesch
STAFF WRITER

USD men's basketball coach Bill Grier didn't change the starting lineup for last night's game with the purpose of shaking up a team on a four-game losing streak.

But it had that effect. Senior center Gyno Pomare and sophomore forward Rob Jones were on the bench for the opening tipoff against San Francisco at the Jentry

**TOREROS 73,
USF 63**

Craig Pavillon for disciplinary reasons as the result of a "violation of team rules," Grier said.

In the absence of the team's first and third-leading scorers and top two rebounders, their replacements — junior center Roberto Mafra and sophomore forward Clinton Houston —

played important parts as USD went on an 18-2 run midway through the first half in the West Coast Conference game.

And despite some late-game free-throw shooting horrors reminiscent of Thursday's loss to Santa Clara, the Toreros downed USF 73-63.

Mafra, who had been averaging 12.2 minutes per game backing up Pomare, logged 21 minutes and had

SEE TOREROS, D4

► TOREROS CONTINUED FROM D1

Backups' energy sparks key win

12 points and five rebounds. Houston, limited to 5.2 minutes in 12 games after missing the first part of the season on suspension, played 24 minutes and had five points and six rebounds.

Mafra and Houston combined to score six of the final nine points in the big first-half run and Mafra's offensive rebound of his own miss set up Matt Dorr's three-pointer for the rest.

Mafra, a 6-foot-9, 235-pound native of Brazil who transferred from Southeastern Community College in Iowa said he was informed only minutes before the game that he'd be making the fourth start of his USD career.

"It made me a little bit nervous, but I tried to be more confident in myself and just go strong to the boards and play hard," Mafra said.

Pomare and Jones were inserted 3:38 into the game.

Pomare wound up playing 18 minutes, finishing with a team-high 16 points on 7-for-10 field goal shooting and four rebounds. Jones was on the floor for seven minutes, missed the only shot he took and ended with one rebound and one steal.

Grier said the discipline would not go beyond last night's game. What the lineup would be for Thursday night's game at Loyola Marymount, however, remains to be determined.

"I thought Gyno handled it well and Rob didn't," Grier said. "(Jones) wasn't a very good teammate on the bench

tonight. We'll have to see what happens in practice this week.

"Those two guys, Berto and Clinton, it has been hard for them. They haven't been getting much playing time because they're playing behind two very good players.

"Tonight, they played with a lot of energy and really gave us a lift. When I got those two in there with three guards, we really got clicking on offense."

USD (13-11, 5-4) got a combined 33 points from the guard trio of Dorr (13), De'Jon Jackson (11) and Tru-maine Johnson (9). Dorr provided a spark with two three-pointers in the first half and had one more in the second.

"(Perimeter players) hadn't been coming off screens aggressively enough, looking for our shots and having confidence," Dorr said. "We were better at that, and played better as a team than we had (during the losing streak).

"We've got to shoot the ball well from outside so they have to defend us and we can get the ball to Roberto or Gyno inside. Teams have been fronting them really hard and making it tough to get the ball in there."

USF (9-15, 1-8) got 22 points and 12 rebounds from Dior Lowhorn and 15 points from Manny Quezada. The Dons trailed by 12 at halftime and didn't cut the margin to single digits until the final minute of the game, when USD missed seven of eight free throws.

USD SUMMARY

USD 73, San Francisco 63

San Francisco	Min	FG	FT	R	A	P	PTS
Wallace	27	1-4	2-2	6-4	0	0	4
Lowhorn	33	7-14	7-8	5-12	1	3	22
Taylor	19	8-4	1-2	2-4	0	1	17
Vaughn	25	1-7	4-4	4-4	0	2	7
Muscala	29	3-4	6-8	0-0	1	2	15
O'Brien	14	3-4	0-0	0-0	2	2	6
Bryant	17	3-4	0-0	4	1	5	9
Hernandez	10	1-2	0-0	0-3	1	3	3
Morgan	11	0-1	0-0	2-2	1	5	0
Callahan	15	0-0	0-0	1-2	0	2	0
Totals	200	16-49	22-26	13-27	10	21	68

Penalties: SF 207, 17 246. 3-Point Goals: 5-16. SF 313. Over/Under: 1-2. Hernandez 1-2, Vaughn 1-2, Bryant 1-1, Lowhorn 1-0, O'Brien 0-2, Wallace 0-2. Team Rebounds: 6. Blocked Shots: 3 (Morgan 2, Lowhorn). Turnovers: 13 (Taylor 3, Bryant 2, Quezada 2, O'Brien, Vaughn, Hernandez, Morgan, Lowhorn, Wallace). Steals: 3 (Callahan, Bryant, Hernandez). Technical Fouls: None.

USD	Min	FG	FT	R	A	P	PTS
Loeb	9	0-0	2-2	0-0	0	2	2
Jackson	26	3-6	5-10	0-1	2	4	11
Mafra	21	5-10	2-4	3-5	1	3	12
Johnson	25	4-8	0-2	2-4	4	1	9
Dorr	32	6-11	2-4	1-5	2	3	13
Gryll	8	0-2	0-0	0-0	2	0	0
Bryant	11	1-3	2-2	0-0	1	2	3
Pomare	18	7-10	2-4	1-4	0	4	16
Jones	7	0-1	0-0	0-1	0	0	0
Houston	24	3-5	1-2	5-6	1	3	5
Totals	200	29-56	16-22	19-31	14	22	73

Penalties: USD 464, 17 520. 3-Point Goals: 5-14. SF 357. Over/Under: 1-5. Bryant 1-3, Liddens 1-2, Jackson 0-1, Gory 0-2. Team Rebounds: 3. Blocked Shots: 2 (Houston, Pomare). Turnovers: 7 (Johnson 2, Dorr 2, Jackson, Gryll). Steals: 4 (Pomare, Pomare, Jones, T. Johnson). Technical Fouls: None.

San Francisco	35	37	63
USD	38	35	73

A-Lite, Giffels-Kelle Paterson, Randy Beckert, Steven Espinosa.

USF's Smith misses homecoming game

■ **Toreros roll past Dons as former Escondido star sits**

JOHN MAFFEI
STAFF WRITER

SAN DIEGO — Peter Smith couldn't wait to get home.

After accepting a basketball scholarship to NCAA Division II Morehouse College in Atlanta, the former Escondido High star decided to walk on at the University of San Francisco, the same school where his famous fa-



Toreros 73, USF 63

Up next

Thursday: USD (13-11, 5-4 WCC)

at Loyola Marymount (1-23, 0-8), 7:05 p.m.

TV/Radio: None / 1090 AM

ther — former NBA star Phil Smith — played.

And after limited playing time early in the season, Peter Smith broke into the starting lineup at the start of West Coast Conference play, earning a scholarship along the way.

But he injured his hip when he was undercut driving

► TOREROS, C-6

► TOREROS

Continued from C-1

for a layup against Pepperdine 10 days ago.

So Smith could only watch as the University of San Diego rallied from an early seven-point deficit to beat San Francisco 73-63 on Saturday night at Jenny Craig Pavilion

USD (13-11, 5-4) snapped a four-game losing streak. San Francisco (9-15, 1-8) is 3-14 since December.

"It's frustrating just watching," Smith said. "I hoped to be back for this game, but the trainers said it needed a few more days. It's discouraging because I really wanted to play here."

USD's Gyno Pomare, a former El Camino High star, and guard Rob Jones didn't start for the Toreros. Coach Bill Grier cited a "violation of team

rules" for the benchings.

Pomare came off the bench 3½ minutes into the game and hit 7-of-10 shots in 16 minutes, finishing with 16 points and four rebounds.

Jones played only seven minutes, missing his only shot.

"I thought Gyno handled it very well," Grier said. "Rob didn't. He wasn't a good teammate on the bench."

Pomare's transgression gave 6-foot-9 Brazilian Roberto Mafra a chance to start. And the junior responded with 12 points and five rebounds in 21 minutes.

"I didn't find out until just before the game that I was starting," Mafra said. "I was a little nervous, but I tried to be aggressive and play with confidence."

"I haven't played as much as I'd like, and it has been frustrating. I think I can help the team more. Tonight, I got some minutes and tried to be aggressive."

Grier told guard Matt Dorr to be more aggressive.

The coach felt the sophomore from Spokane, Wash., was passing up too many good shots.

"He was seeking out his shots," Grier said. "He hasn't been aggressive shooting."

He stepped up and hit a big shot."

Dorr was only 4-of-11 from the field, but he was 3-of-5 from beyond the 3-point arc.

It was Dorr's 3-pointer with 6:30 to play that pushed USD's lead back to 17 at 57-40 after San Francisco had cut a 19-point deficit to 12.

"I had been kind of passive," Dorr said. "On that shot, Tru-maine (Johnson) penetrated, sucked the defense to him and kicked it back to me. I was wide open."

"I have to step up and shoot well to open things up down low for Berto (Mafra) and Gyno."

San Francisco's Dior Longhorn, the leading scorer in the WCC with 19.9 points a game, led all scorers with 22 points. He also grabbed 12 rebounds.

Toreros End Losing Streak

By [JIM STONE](#)

Updated 5:30 AM PST, Sun, Feb 8, 2009

Related Topics: [San Diego Toreros](#) | [San Francisco Dons](#) | [West Coast Conference](#) | [Western Athletic Conference](#)



Getty Images

Toreros end their four-game losing streak with a win at home over San Francisco 73-63.

It had been awhile since the Toreros of USD had won a game. They ended their four-game losing streak on Saturday night with a win at home over San Francisco 73-63.

San Diego, now 13-11 overall and 5-4 in the West Coast Conference, got off to a slow start against the Dons. Once they got it going offensively though, they dominated.

Related Stories

- [NCAA Game Summary - San Francisco at San Diego](#)
- [San Diego, Bucked by the Broncos](#)
- [NCAA Game Summary - Santa Clara at San Diego](#)

Gyno Pomare had 16 points to lead USD. Matt Dorr, Roberto Mafra, and De'Jon Jackson were also in double figures.

The Toreros swept the season series from USF, and have won five straight over the Dons.

Find this article at:

<http://www.nbcsandiego.com/sports/basketball/Toreros-End-Losing-Streak.html>

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San Diego beat San Francisco 73-63

The Associated Press

Posted: 02/07/2009 08:36:36 PM PST

SAN DIEGO—Gyno Pomare scored 16 points to help San Diego beat San Francisco 73-63 on Saturday night and end a four-game losing streak.

The Toreros (13-11, 5-4 West Coast Conference) also got 13 points from guard Matt Dorr, 12 from center Roberto Mafra and 11 from De'Jon Jackson.

Dior Lowhorn, the leading scorer in the WCC, had a game-high 22 points for USF (9-15, 1-8). He also had a game-high 12 rebounds. Manny Quezada scored 15 points as the only other Dons player to score in double figures.

The Toreros swept the season series from USF and have won five straight games against the Dons.

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San Francisco (9-14) at San Diego (12-11)

By Sports Network
The Sports Network

GAME NOTES: The San Diego Toreros try to snap a four-game slide tonight as they host the San Francisco Dons in a West Coast Conference showdown at Jenny Craig Pavilion. On Thursday night, the Toreros came close but failed to work their way past Santa Clara in what was a 64-62 overtime setback at home. With the loss, USD is now just 4-4 in conference and a single game over .500 on the season at 12-11. Meanwhile, the Dons had a rough outing two nights ago as well, but in their case it wasn't nearly as close as the team bowed to Saint Mary's in Moraga by a final of 79-58. The loss was the seventh in the last eight games for a team that is only 1-7 versus the rest of the conference. The Toreros have won four straight in the series with USF, including a 65-50 decision in the first meeting of the season last month. As a result, USD is now ahead in the all-time series by a count of 32-30.

San Francisco surrendered the first points of the game on Thursday night and never recovered versus the Gaels, trailing by as many as 34 points in the middle of the second half before SMC called off the dogs. Dior Lowhorn tallied a team-best 12 points, but over the course of 25 minutes he ended up shooting only 5-of-16 from the floor, while Kwame Vaughn tacked on 11 points in an effort to make up for Blake Wallace who was ejected for a flagrant foul and was held scoreless in 21 minutes of work. In eight conference games this season, the Dons are being outscored by more than 12 points per game, shooting a mere 39.2 percent from the floor. Lowhorn has been carrying the program as much as possible with his 19.1 points and 7.4 rebounds per outing, although his mere four assists and 55.2 percent accuracy at the free-throw line in eight conference starts show some glaring weaknesses in his game.

Shooting just 2-of-14 behind the three-point line and 10-of-19 at the charity stripe on Thursday, it was inevitable that San Diego would come up short versus Santa Clara somehow. Trumaine Johnson tried to keep the home team close with his team-best 22 points, while DeJon Jackson and Rob Jones chipped in 15 and 12 points, respectively. Before fouling out, Gyno Pomare responded with eight points and 10 boards as well. Pomare has been a solid performer in conference play this season with his 12.5 points and 7.3 rebounds per outing, although his mere six assists in eight league bouts could stand some improvement. Johnson is now up to 12.1 ppg in WCC action, in spite of his 58.8 percent effort at the free-throw line which falls far below the team's 70.5 percent accuracy. Struggling to find an offense at times, the Toreros are putting up just 57.2 ppg, but also allowing only 58.5 ppg at the same time.

Expect to see the Toreros find an answer to their shaky shooting performance from Thursday night as they bounce back against a slumping group of Dons.

Fact Stats

Game Date and Time

Predicted Outcome

More News

- Chattanooga (11-13) at Samford (11-12)
- Furman (5-17) at Elon (7-14)
- Wofford (10-11) at UNC Greensboro (4-18)
- (16) Kansas (19-4) at (17) Missouri (20-4)
- Big 12 showdown pits Jayhawks against Tigers
- Boise State (16-6) at Fresno State (9-14)
- West Virginia (16-7) at (4) Pittsburgh (21-2)
- Mountaineers come calling on Panthers in heated rivalry
- Big Ten brawl pits Boilermakers against Fighting Illini
- Seton Hall (12-9) at Rutgers (10-13)
- No. 5 Louisville hits Big Apple for clash with St. John's
- Recap: Illinois vs. Purdue
- Recap: Gonzaga vs. Memphis
- Recap: Virginia Tech vs. NC State
- Recap: San Diego St vs. Air Force
- Recap: Portland State vs. Sacramento St
- Recap: Loyola Marymount vs. Pepperdine
- Recap: Georgia Tech vs. Maryland
- Recap: Long Beach State vs. Pacific
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NORTH COUNTY TIMES

February 7, 2009



Toreros Report

Today: vs. San Francisco

Tipoff: 6:05 p.m. at Jenny Craig Pavilion

Records: San Francisco 9-14, 1-7 West Coast Conference; USD, 12-11, 4-4

TV/Radio: Ch. 4/ 1090 AM

At a glance: The glaring reason for USD's 64-62 overtime loss on Thursday against Santa Clara was missed free throws (10-of-18), as well as crucial misses down the stretch of both regulation and in overtime. But USD coach **Bill Grier** and junior G **De'Jon Jackson** also said afterward that the game should have been put away in the first half. USD's full-court defense effectively frustrated the Broncos. Midway through the first half, Santa Clara had taken only five shots and had committed 10 turnovers. But USD was only 3-of-13 from the field during that span and led only 12-4. As a result, the Toreros led only 25-20 at halftime. ... USD continues to need to find some outside shooting. Sophomore G **Trumaine Johnson** tied a career high with 22 points, but many of his baskets were drives and scores in the open court. The Toreros were only 2-of-14 from 3-point range.

— **Tom Shanahan**



February 6, 2009

Toreros just can't buck the Broncos

SANTA CLARA 64, TOREROS 62 (OT)

By Hank Wesch
STAFF WRITER

USD sophomore guard Trumaine Johnson stepped to the free throw line with 5.7 seconds remaining in overtime, a career-high tying 22 points already scored, his team trailing Santa Clara 63-62, and two shots to put the Toreros ahead.

And missed both.

"I can't tell you what happened," he said after the 64-62 loss before 2,360 last night at the Jenny Craig Pavilion. It was the Toreros' fourth straight loss after a 4-0 start to their West Coast Conference season.

"I wasn't tired, that's not why I missed them," Johnson said. "I wasn't rattled, that's not why I missed them. I've just got to work on my stroke. I've been in that situation many times, all through high school. But that's completely different."

Minutes earlier, Johnson had been the driving force as USD came back from four points down with 36.7 seconds remaining in regulation. Johnson's rebound and putback of a missed jump shot by Gyno Pomare with two seconds left gave USD the needed reprieve to send the game to overtime.

But Santa Clara (12-13, 4-4 WCC) partayed five rebounds and three free throws from John Bryant, and baskets by Marc Trasolini, Kevin Foster and Perry Petty to outscore USD 9-7 in overtime and help Santa Clara prevail in the latest in the series of close games between the schools.

USD had won the past three matchups by a total of 11 points.

"It's always close with these guys, that's exactly what coach (Kerry Keating) told us in the locker room at

SEE TOREROS, D3



Toreros guard Devin Ginty gets fouled on a drive in the team's overtime loss to Santa Clara.
Earnie Grafton / Union-Tribune

► TOREROS

CONTINUED FROM D1

Chance to pull out win lost at free-throw line

halftime," Bryant, the Broncos' 6-foot-11, 260-pound senior center said. "All week we practiced situations where we were down one or up one with 30 seconds to go, we worked hard at them and I think that helped us win the game."

Bryant had 23 points and 20 rebounds, his fourth 20-20 game of the season and 18th double-double. He is battling Oklahoma's Blake Griffin for the top spot nationally in several rebounding categories.

And it looked for the better part of the first half last night like Bryant wouldn't get out of single figures in either points or rebounds.

In the first 12 minutes of the game, Santa Clara had more turnovers (11) than shots (7) or points (6) and USD opened up a 19-6 lead. Through that span Bryant had hardly touched the ball. When he eventually did, he missed his first two shots and didn't score until 3:44 remained in the half.

"When you turn the ball over like we were, you can't get into a rhythm on offense, you can't do anything and they get transition buckets," Bryant said.

"Being the big man, running up and down the court is not an easy thing. And when you're turning the ball over and you get to half court and have to turn right back around and go to the other end, it's definitely frustrating."

But the Broncos took advantage of brief USD lulls in defensive intensity and trimmed the lead to 23-20 in the final half-minute of the half. Johnson's driving layup just before the buzzer gave the Toreros a 25-20 edge at the break.

Bryant had five points and four rebounds at halftime but became a force in the second half, especially after Pomare was whistled for two fouls in the first 4:34 and had to be taken out.

Santa Clara took its first lead, 34-33, with 12:48



USD's De'Jon Jackson, who scored 15 points, trips and loses the ball after a steal in the first half of last night's game against Santa Clara.
Earnie Grafton / Union-Tribune

remaining. The game was tied five times and there were two more lead changes in regulation.

USD took a 60-59 lead when De'Jon Jackson (15 points, 2 assists, 2 steals) made one of two free throws with 2:05 left in overtime. The Toreros had a chance to tie things at 63 with 46 seconds remaining but Jackson missed a free throw that would have completed a three-point

play.

Johnson's misses forced the Toreros to foul Bryant after he rebounded the second, and Bryant made one of two with 4.1 seconds left. Johnson missed a running jumper at the buzzer.

USD (12-11, 4-4 WCC) was 10-for-19 at the free-throw line for the game, 3-for-8 in the overtime period.

Thursday, Feb 5, 2009

Posted on Thu, Feb. 05, 2009

Santa Clara (11-13) at San Diego (12-10) By Sports Network

GAME NOTES: The San Diego Toreros try to halt a three-game slide tonight as they host the Santa Clara Broncos in a West Coast Conference showdown at Jenny Craig Pavilion. On Saturday, the Toreros suffered a tough 64-47 loss to Gonzaga on the road, a decision that followed up losses to both Saint Mary's and the University of Portland in conference play. As a result, USD is now 4-3 in WCC action and just two games over .500 on the campaign. As for the Broncos, they've gone from having lost six in a row to begin the calendar year to taking four straight wins. Saturday saw the squad trip up the Pepperdine Waves in a 64-52 final, marking the fifth straight game in which SCU held an opponent to less than 60 points. Santa Clara leads the all-time series between the teams by a count of 32-28, but the first meeting of the season fell in favor of the Toreros last month by a score of 55-50. With the victory USD has now won three in a row over the Broncos.

Once again, John Bryant had a magnificent game in the paint for the Broncos on Saturday, generating 19 points and a game-high 17 rebounds to lead the team in the win over the Waves. Bryant made 7-of-9 from the field and added a pair of blocked shots along the way, while Kevin Foster (15 points), Calvin Johnson (12) and James Rahon (11) all had a hand in the win as well. At the start of the week Bryant had more total rebounds (312) than anyone in the nation, but on average he is second in the country behind Oklahoma's Blake Griffin with his 13.6 rpg. A 60 percent shooter from the field who also has a good touch at the free-throw line (.748), Bryant is tops on the team with 17.1 ppg and 64 blocked shots. Foster and Rahon account for another 13.5 and 11.4 ppg, respectively, as the squad comes up with 64.8 ppg.

The Gonzaga defense barely let the Toreros breath over the weekend at the McCarthy Athletic Center in Spokane, limiting USD to just 33.3 percent shooting from the field. Not a single player for the Toreros managed to score in double figures on the afternoon, with Danny Brown coming the closest with his nine points off the bench before fouling out. Matt Dorr and De'Jon Jackson both chipped in eight points apiece. Failing to provide much of an effort in that meeting versus the Bulldogs was USD leading scorer Gyno Pomare who is posting 14.1 ppg this season and is also first on the unit with better than six and a half rebounds per contest. In conference games his scoring dips to 13.1 ppg and his accuracy from the floor goes to 49.2 percent from 53.4 percent overall. The team as a whole is coming up with just 61.7 ppg, while limiting the opposition to 60.2 ppg over the course of 22 outings.

Clearly, if the right defense comes along the Toreros can be shut down, and considering how well Bryant operates in the paint for Santa Clara that could be the case tonight.

Fact Stats

Game Date and Time

Predicted Outcome

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265



Friday, Feb 6, 2009

Posted on Thu, Feb 05, 2009

Recap: San Diego vs. Santa Clara

By Sports Network

John Bryant racked up 23 points and 20 rebounds to lift the Santa Clara Broncos over the San Diego Toreros by a 64-62 final in overtime of a West Coast Conference battle.

James Rahon and Kevin Foster added 10 points apiece for Santa Clara (12-13, 4-4 WCC).

Trumaine Johnson scored 22 points in defeat for San Diego (12-11, 4-4). The Toreros also got 15 points from De'Jon Jackson and 12 points from Rob Jones.

San Diego led 25-20 at intermission despite shooting only 39.3 percent from the floor in the first half.

Santa Clara played strong defense in the second stanza, but Johnson hit a jumper with two seconds remaining in regulation to tie the scorer at 55-55 and force overtime.

In the extra session, San Diego did hold a 60-59 lead, but back-to-back jumpers by Perry Petty and Foster enabled the Broncos to take control of the game.

An 18-10 edge in points from the foul line played a major role in the victory for Santa Clara.

Game Notes

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posted 1 hour ago in [NCAA B Free Picks](#)

Home Spoilers - Santa Clara at San Diego

by Charles Jay

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BetUS NCAA Basketball Betting Odds: SAN DIEGO - 5.5

Here are some of the NCAA basketball online betting trends as they relate to this matchup:

- * SC has won its last four games SU
 - * SC has covered three of its last four games
 - * SC has played five of its last seven games UNDER the total
 - * SC has lost its last six road games SU
 - * SC has covered two of its last six road games
 - * SC has played four of its last six road games OVER the total
 - * SD has won six of its last nine games SU
 - * SD has covered one of its last five games
 - * SD has played four of its last six games UNDER the total
 - * SD has won four of its last six home games SU
 - * SD has covered one of its last seven home games
- Also...**
- * SD has won six of the last eight meetings SU
 - * SD has covered four of the last six meetings
 - * SD has won four of the last five meetings SU as the home team
 - * SC has covered seven of the last nine meetings as the road team
 - * SC has had the shooting edge in four of the last five meetings
 - * SC has had the rebounding edge in each of the last five meetings
 - * SD has made more three-pointers in six of the last nine meetings

San Diego's story is well-know to readers of this space. The Toreros, who play a slow, deliberate style implemented by Bill Grier, the former Gonzaga assistant, rallied to win the West Coast Conference title last season, beating out Gonzaga and Saint Mary's, and beat U-Conn in the first round of the NCAA tournament. Expectations were high (admittedly on the part of this reporter as well) as they returned four starters from that team. Unfortunately, the most significant of those starters, guard Brandon Johnson was lost to the team for the season with a ruptured Achilles tendon.

It must be noted that San Diego wasn't playing that well even with their star in the lineup. They suffered losses by 15 points to Wisconsin and 35 points to Miami, and weren't looking anything like the team that played everyone tough last season. After the injury, things got worse. Trumaine Johnson came on to replace Brandon and the Toreros went on a six-game winning streak, but when the conference schedule got a little tougher San Diego did not respond. In consecutive games they have lost by 23 points to Saint Mary's, 14 points to Gonzaga and 17 points to Portland, which has now become the likely #3 in the WCC behind Saint Mary's and Gonzaga.

Another team that is threatening to overtake San Diego in the WCC pecking order is Santa Clara, which is on a four-game winning skein. There is the painful memory of a January 11 loss, however, where the Broncos held a one-point lead with 40 seconds left but collapsed in the final seconds and lost by five, despite out-shooting San Diego by a 49%-38% margin. This time around they like to think they can improve on their 1-for-8 shooting from beyond the arc in that one.

Trumaine Johnson is not the factor he was in the first four games he played for the Toreros, as

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Tech	110				U 110½
Florida	-9½	-	-450	132 {	O 110½
State	110				U 110½

Feb 5 2009 7:00PM

Penn State	+4½	-	+165	132 {	O 110½
Michigan	-4½	-	-200		U 110½

Feb 5 2009 7:00PM

Northern Illinois	+13½	-	131½ {	O 110½
Illinois	110			U 110½

NORTH COUNTY TIMES

February 5, 2009



Toreros Report

Today: vs. Santa Clara

Tipoff: 6:35 p.m. at Jenny Craig
Records: Santa Clara 11-13
Coast Conference: USD 12-10, 4-3
Radio: XPRS (1090 AM)

At a glance: It has only been two weeks since the University of San Diego last played a home game, but to the struggling Toreros it must seem like two months have elapsed. USD entered an ESPN2 nationally televised game against Saint Mary's on Jan. 22 with a 4-0 record in conference play, but the Toreros weren't competitive in that game and haven't been in their two losses since. A 65-42 loss to Saint Mary's was followed by a 69-55 loss at Portland and another disappointing ESPN2 performance with a 64-47 loss at Gonzaga. After starting their losing streak in a three-way tie for first place in the conference standings, the Toreros need a victory over Santa Clara to avoid slipping into a fourth-place tie with the Broncos. Santa Clara has won four straight games, including three in conference play. ... USD head coach **Bill Gier** has blamed much of the downturn on a lack of offensive production from his guards. Defenses are focusing on stopping senior F/C **Gyno Pomare** (El Camino High), who averages a team-leading 14.1 points and 6.6 rebounds per game. Gier wants to see his guards hitting more perimeter shots and coming off screens more efficiently for open shots. Sophomore PG **Thurmaine Johnson** is averaging 12.8 ppg, but the outside shooting of sophomore G **Matt Dorr** has been inconsistent, and junior G/F **De'Jon Jackson** has been playing with pain in his knee. ... USD came from behind to win at Santa Clara 55-50 on Jan. 11. ... Santa Clara senior C **John Bryant** (6-foot-11, 275 pounds), who is considered an NBA draft prospect, is second in the conference in scoring at 17.1 ppg. He is first in the conference and second in the nation in rebounding at 13.5 ppg. ... Freshman G **James Rahon**, a Torrey Pines High alum, is third on the team in scoring with 11.4 ppg.

— Tom Shanahan



USD head basketball coach Bill Grier is disappointed in the Toreros' three-game skid but prefers to focus on getting back to basics and restoring lost confidence. Peggy Poeltje / Union-Tribune.

Grier sees promise in his struggling Toreros

By Hank Wesch
STAFF WRITER

Halfway through the West Coast Conference season, the question of whether the glass is half empty, or half full, for the USD men's basketball team depends on how one chooses to look at it.

Half empty: The Toreros are on a three-game losing streak, with the average margin of defeat in those games being 18 points.

Half full: The first loss, at home, was to Saint Mary's, which was nationally ranked and at full strength but has since lost star point guard Patrick Mills to injury. The next two losses came on the Pacific Northwest trip to Portland and No. 18 Gonzaga, where none of the WCC teams from California have produced a victory this season.

A disappointing run, yes. Disgraceful and disheartening? Not really.

Half full: The next four games, starting tonight against Santa Clara at the Jenny Craig Pavilion, are against the teams that occupy the lower half of the WCC standings and against which USD produced a 4-0 record to start the conference season.

After that, the Toreros will have two of the final three WCC games, against Portland and Gonzaga, at home, and a Saint Mary's without Mills on the

Online: Two games and an injury tilt the balance of power in the WCC toward the Pacific Northwest. Read Hank Wesch's column at uniontrib.com/sports/USD

road to complete the league season.

Half empty: Santa Clara has won four straight and has, in, 6-foot-11, 260-pound senior center John Bryant, the league's third-leading scorer (17.1 ppg) and the nation's leader in total rebounds (323) and No. 2 in rebounding average (13.5).

USD needed the benefit of a last-minute technical foul on Santa Clara junior guard Perry Petty to come from behind in the last 38.7 seconds and win Jan. 11 at Santa Clara.

A loss tonight would drop the Toreros into a tie for fourth with Santa Clara in the WCC standings, further aggravate an already tender team psyche and accelerate the spin on an already downward spiral.

Half full or half empty? USD head coach Bill Grier doesn't see it as half anything.

"Before the Saint Mary's game, we had won six in a row and seven out of eight," Grier said yesterday. "But in sports, things can turn on you real quick."

"I'm disappointed that we've lost the three games and even more disappointed in the way

we competed against Saint Mary's and Portland.

"But I think it's more mental than anything. This is the same team that went on the road and beat Mississippi State, the same team that started out 4-0 in conference."

Mississippi State is currently in second place in the Southeastern Conference Western Division and is fresh from a victory at Kentucky.

Getting back to the basics of playing solid defense and rebounding, and rebuilding lost confidence on offense, are the points of emphasis at the moment, Grier said.

USD (12-10 overall, 4-3 WCC) is fourth in the league, three games behind unbeaten Gonzaga, one behind Saint Mary's and one ahead of Santa Clara.

The top two teams in the regular season receive byes into the Sunday (March 8) semifinal of the WCC Tournament in Las Vegas. The third- and fourth-place teams jump in at the Saturday quarterfinals, while the bottom four have opening-round assignments on Friday (March 6).

"I don't see Gonzaga dropping (from first place), so we're all kind of playing for seeding in the tournament," Grier said.

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February 1, 1989



USD's Rob Jones slams it home, but it's of little consequence in the Toreros' loss to WCC-leading Gonzaga. *Rafael Boss / Associated Press*

USD outplayed by Gonzaga; loses 3rd in row

No. 20 GONZAGA 64, TOREROS 47

By Dan Thompson
SPECIAL TO THE UNION-TRIBUNE

SPOKANE, Wash. — A hostile crowd antagonized the powerful and talented Gonzaga men's basketball team faced up to against them.

The USD Toreros, and especially their coach, Bill Grier, knew what awaited them yesterday at McCarthey Athletic Center. And they could only tolerate the hostile environment for so long.

For the third straight contest, USD was outrebounced, outshot and outplayed by a West Coast Conference foe. This time it was 20th-ranked Gonzaga, which handed San Diego a 64-47 defeat in front of a sellout crowd of 6,000.

"You can know what they're going to do; you still have to stop it," said Grier, who spent 16 seasons as an

SEE TOREROS, D4

► TOREROS

CONTINUED FROM D1

Grier sees pluses in USD's play in loss to Zags

assistant at Gonzaga before taking over USD's program two years ago. "They're really, really good."

Sophomore Austin Daye paced Gonzaga's balanced offense with 17 points, and his fellow post player, senior Josh Heytvelt, added 13 points as the Bulldogs (16-4, 7-0) methodically mitigated the Toreros' inter- or presence.

Gonzaga outscored USD 28-16 in the paint and won the rebounding count 44-25. The latter stat included 16 offensive boards, which the Bulldogs converted into 17 points.

Rebounding poorly has become an unfortunate trend for the Toreros (12-10, 4-3). In consecutive losses to Saint Mary's, Portland and Gonzaga, they have been outrebounced by a total of 115-74.

"We stressed rebounding. We just didn't go out and execute tonight," said USD senior forward Gyno Pomare, who scored all six of his points in the game's first six minutes and had two rebounds. "We can't win games like that."

To compensate for their size disadvantage inside — Daye and Heytvelt both are 6-feet-11 — the Toreros prowled the perimeter and attempted 22 three-pointers, their second-highest total this season. They sank eight of those attempts but hit only nine field goals inside the arc and finished 17-of-51 (33.3 percent) from the field.

Gonzaga made 21-of-50 field-goal attempts, including 4-of-11 three-pointers.

"We were having a tough time with their (height) getting the ball inside," said USD sophomore Matt Dorr, a Spokane native. "We were down, and they're a hard team to come back on, so we had to try and score some points in a hurry."

Dorr was referring to the second half, at the start of which the Toreros trailed 27-18. They whittled the deficit to seven points early in the half but never got closer.



Gonzaga's Micah Downs contends with USD's Danny Brown for a loose ball in the Bulldogs' convincing win. *Associated Press*

West Coast

	Conf.			Overall		
	W	L	Pct.	W	L	Pct.
G'zaga 7	0	1,000	16	4	1,000	
Portland 6	1	857	15	7	682	
SM 5	2	714	10	3	867	
USD 4	3	571	12	10	546	
SC 3	4	429	11	13	458	
P'rdue 2	5	266	5	18	217	
SF 1	6	143	9	13	499	
LN 0	7	000	1	22	044	

Yesterday's Games

Gonzaga 64, San Diego 47
Portland 84, Saint Mary's 66
San Francisco 73, Loyola Marymount 53
Santa Clara 64, Pepperdine 52

Thursday's Games
Santa Clara at San Diego, 3:30 p.m.
Gonzaga at Portland, 8 p.m.
San Francisco at St. Mary's, 8:30 p.m.

USD SUMMARY

No. 20 GONZAGA 64, USD 47														
USD	pts	FGA	FTA	R	A	F Pct	pts	FGA	FTA	R	A	F Pct		
Pomare	28	2-6	2-2	1-2	1	1	6	24	1-5	0-0	1-4	0	4	2
Johnson	24	1-5	0-0	1-4	0	0	4	27	1-6	0-0	2-3	3	3	3
Dorr	27	3-7	0-0	1-3	3	2	8	Jackson	25	2-9	0-0	1-3	0	3
Johnson	32	3-9	1-3	0-2	2	0	7	Lawk	6	0-0	0-0	0-0	2	0
Brown	21	4-8	0-1	2-0	0	0	5	Houston	4	0-0	0-0	0-0	0	0
Houston	4	0-0	0-0	0-0	0	0	0	Nicks	6	1-1	2-2	0-0	0	0
Totals	200	17-41	8-8	8-20	8	20	47							

Percentage FG .410, FT .592, 3-Point .400
Jed Heytvelt 1-1, Daye 1-1, Downs 1-2, Perry 1-3, Soule 0-1, Gray 0-1, Team Rebounds 5, Blocked Shots 5 (Daye 2, Gray, Heytvelt, Downs), Turnovers 14 (Perry 3, Daye 3, Soule 2, Heytvelt 2, Downs 2, Gray), Steals 7 (Perry 4, Goodson, Soule, Heytvelt).
Technical Fouls None.

Other WCC games

Nik Raivio scored 27 points and Portland extended its best start in WCC history with an 84-68 win over No. 22 Saint Mary's. Portland (15-7, 6-1) moved into second place, while the Gaels (18-3, 5-2) played without injured star Patrick Mills. . . . Santa Clara improved to 11-13, 3-4 WCC with a 64-52 win over Pepperdine (5-18, 2-5) . . . Loyola Marymount (1-22, 0-7) lost to USF (9-13, 1-6) 73-53, becoming the lone WCC team without a league win.

The Associated Press contributed to this report.

No. 20 Gonzaga takes Toreros to school



**Gonzaga 64,
Toreros 47**
Up next

Thursday: Santa Clara (10:13, 24 WCC) at Toreros (12:10, 4-3), 6:30 p.m.
TV/Radio: 4 SD / 1090 AM

NICHOLAS K. GERANIOS
ASSOCIATED PRESS

SPOKANE, Wash. — The best defense in the West Coast Conference managed to slow down the No. 20 Gonzaga men's basketball team, but that's about all it did.

Austin Daye scored 17 points and the Bulldogs still beat USD 64-47 on Saturday in the kind of defensive slugfest that the Toreros prefer. Gonzaga's 64 points matched a season low, and were just above the 60

points that USD typically gives up.

"They want to play that style and tempo," Gonzaga coach Mark Few said. "Not everyone comes in here and runs up and down."

Good thing the Bulldogs are versatile.

Gonzaga (16-4, 7-0) responded with one of its best defensive efforts of the season, holding the Toreros to 33 percent shooting and outrebounding them 44-25.

Gyno Pomare, USD's top scorer, was held to six points — eight below his average — and Tru-

maine Johnson scored seven, five below his average.

Danny Brown led USD (12-10, 4-3) with 11 points.

USD coach Bill Grier is in his second season with the Toreros after spending 16 years as an assistant with Gonzaga. Any insider knowledge didn't help much, though.

"You can know what they are going to do, but you still have to stop it," he said.

Grier pointed to Gonzaga's 16 offensive rebounds, which led to 17 points, as a key factor.

"We gave them too many of-

fensive rebounds," he said.

Josh Heytvelt added 13 points and nine rebounds for Gonzaga, which has won eight straight after losing three in a row in late December.

► TOREROS, C-8

Gonzaga's Demetri Goodson, top, and USD's Devin Ginty struggle for possession during the first half on Saturday.

RAJAH BOSE
ASSOCIATED PRESS



RAJAH BOSE / ASSOCIATED PRESS

Gonzaga's Austin Daye (5) blocks a shot by USD's Trumaine Johnson during the second half Saturday in Spokane, Wash.

► TOREROS

Continued from C-1

The Zags completed their first swing through the West Coast Conference with barely a challenge, beating league foes by an average of more than 20 points per game. Their closest game was a 69-62 win over No. 22 Saint Mary's on Thursday.

"It was a very, very good weekend for us," Few said. "We beat two good teams competing for the conference championship."

Few praised the defensive work by Heytvelt on Pomare, who made just two of six shots.

"We fronted him all night," Heytvelt said. "We did frustrate him."

The Zags dominated at the free throw line, making 18 of 26 shots. USD was 5-of-8 from the foul stripe.

Gonzaga missed its first six shots and fell behind 6-2 before holding the Toreros scoreless for nearly 7 minutes. The Bulldogs ran off 14

points with just over 7 minutes left in the half, with Daye scoring five during the spurt.

Gonzaga led 27-18 at halftime, the fewest points the Bulldogs have scored in the first half all season. The Zags made only 34 percent of their shots in the first, while USD was 6-of-19 from the field.

Daye scored the first three baskets of the second half for Gonzaga, which extended its lead to 37-23 by making five of its first seven shots. Heytvelt's 3-pointer capped a 7-0 run that lifted the Zags to a 47-28 lead with 10 minutes left.

USD sank four 3-pointers over the next five minutes to close to 53-40, but could get no closer. Gonzaga has held seven of its past eight opponents below 40 percent shooting.

Few is 252-64 in 10 seasons at Gonzaga, and is tied with his mentor Dan Fitzgerald for second on the all-time win list at Gonzaga. Hank Anderson leads with 290 wins.

TODAY'S LOCAL NEWS

February 1, 2009

El Camino's Pomare pacing Toreros hoops

El Camino grad Gyno Pomare continues to lead the University of San Diego basketball team in points (14.5 points per game) and rebounds (6.9 per game).

In the West Coast Conference, Pomare ranks fourth in field goal percentage (52 percent), fourth in free-throw percentage (79.5), sixth in scoring and seventh in rebounding.

Pomare is also sixth in the league in blocked shots (1.15 per game).



El Camino grad Gyno Pomare has been a force in the paint for the University of San Diego. John R. McCutchen | Union-Tribune

College notebook: Near its end, Herman's collegiate career seems to her like it just started

By Kurt Zimmer
Columbian staff writer

Bay graduate plays her last game at Portland tonight

Kiva Herman made her college choice to join a program without a coach, playing a sport she had only picked up as a high school student newly arrived in the United States.

The Hudson's Bay High School graduate, who came to Vancouver from the Caribbean island nation of St. Lucia, picked up basketball rather quickly.

A wing in the University of San Diego's three-guard offense, Herman is the second-leading scorer in the West Coast Conference.

The Toreros are 15-11 this season, 6-6 in WCC games, after blasting Saint Mary's 94-52 at home Saturday. USD lost to the Gaels in double overtime the first time the teams met.

"I think it's going pretty good," Herman said. "We're getting better as the season goes along. There was a stretch where we lost a few in a row, but I think the Saint Mary's game is going to give us some good momentum going into this week with our last two games."

Herman is averaging 17.8 points a game, second in the WCC to Gonzaga's Heather Bowman, and going into last week's games was third in the conference in field goal percentage and fourth in free throw percentage. She has scored 20-plus points 10 times this season and was named WCC player of the week once.

The Toreros conclude the regular season this weekend with the WCC Northwest road trip, playing today at Portland (7 p.m. at the Chiles Center) and Saturday at Gonzaga.

"I'm pretty excited, because my family will be there," Herman said. "My parents were just down here because it was our senior night on Saturday."

"I'm pretty excited, but it's crazy to think that it's already my last road games as a senior before going to the conference tournament. It's really flown by. I even remember my visit like it was yesterday. Time has really gone by, but I've enjoyed my four years at USD."

After picking up the game quickly at Bay, Herman chose who she wanted to play with — not for — in college.

The USD program was in transition following the resignation of Kathy Marpe, who had coached the Toreros since the program began in 1980. The assistant coach who recruited Herman was seeking the job, but did not get it and did not remain at USD when Cindy Fisher was hired.

"If I didn't like it, I might not have stayed here," Herman said. "I really like coach Fisher and the team. ... They didn't have a coach, so I came here because of the team. They were just like a close-knit family, and I really liked that. That's helped me over the years, too."

Herman was expecting to redshirt as a freshman, but played because of injuries to other players. Meanwhile, Fisher changed the high school post player into a wing.

"I think in the first couple of years, I was kind of getting into the flow because I hadn't been playing basketball that long," she said. "I started in high school, so I was just learning more things every day and

just learning the college system. As the years have gone by, I've just become a lot more comfortable. ... I really like playing the guard. I like it out there better than being on the block."

Herman was the team's second-leading scorer last year at 12.7 points a game. USD finished 19-13, falling to California in the first round of the NCAA Tournament.

The Toreros were 21-9 when Herman was a sophomore, the best record in program history. Last year, they were the surprise winners of the WCC tournament title. Herman hopes the Toreros will have a stamp to put on this season.

"We're hoping to win these last two games and take our momentum into the conference tournament and do again what we did last year: Just have fun and keep playing," she said. "I think some people were surprised last year, especially after our start. We started 0-5 in conference last season, and ended up winning the conference tournament."

The WCC tournament is March 3-6 in Las Vegas, the first time the event has been held at a neutral site.

Herman said it will be "sad and very emotional" when her collegiate career concludes, but she hopes to play overseas.

G. Fox women finish regular season 25-0

George Fox University freshman Keisha Gordon scored a game-high 18 points as the Bruins completed the regular season 25-0 with a 73-51 victory Saturday over Pacific Lutheran.

The Heritage High School graduate has been named the Northwest Conference student-athlete of the week three times this season and the Bruin Athletic Association women's athlete of the week twice. She garnered both honors most recently for the week of Feb. 2-8.

George Fox completed its Northwest Conference championship season unbeaten in 16 games. The Bruins are the school's first athletic team to post an undefeated season while competing in a national organization — the NCAA, NAIA or AIAW — since the mid-1960's. George Fox is tied for No. 2 in the latest WBCA national poll and is ranked No. 3 by D3hoops.com.

George Fox will host Whitman College (18-7, NWC 10-6) in the semifinals of the Northwest Conference tournament at 7 p.m. Thursday.

Porter posts D-II qualifying mile time

Western Washington sophomore Sarah Porter broke her own school record in the women's mile at the Great Northwest Athletic Conference Indoor Track and Field Championships held Saturday in Nampa, Idaho.

The Hockinson High School graduate placed fourth in the mile with a time of 4 minutes, 56.37 seconds. Porter's time is an automatic qualifier for the NCAA Division II championships, March 13-14 at Houston.

Porter also teamed with Rachael Johnson, Courtney Olsen and Ellie Siler as the Vikings finished second to Seattle Pacific in the distance medley relay.

Also for the Vikings, Mountain View High School graduate Lauren Breihof placed fourth in the 5,000 meters.

NORTH COUNTY TIMES

February 24, 2009

Women's basketball

■ USD senior center **Amber Sprague** was named the West Coast Conference player of the week after scoring 23 points in a 94-52 win over Saint Mary's.

■ Palomar College the state's No. 4-ranked team, defeated Imperial Valley 71-54 behind 20 points and seven rebounds from **Katie Gilten** and 14 points and 11 rebounds from **Kristin Marquardt**. The Comets (26-4) closed their second straight unbeaten Pacific Coast Conference season at 14-0. The Comets ran their conference winning streak to 31 games.

■ **Michelle Osler** and **Alexis Gaskin** scored 18 points apiece to lead No. 13 UC San Diego to a 70-50 victory over visiting Cal State Monterey Bay on Saturday at RIMAC Arena. The Tritons sewed up the top seed heading into the CCAA tournament beginning March 3. UCSD (24-3, 17-1) picked up its 17th win in the last 18 games. The Tritons, who will host a conference tournament first-round game in two weeks, finished the regular season 12-2 at home.

Tennis

■ The University of San Diego women's team earned its third straight win to open the 2009 season, upsetting Arizona 5-2 on Saturday. Junior **Justine Perl** (Torrey Pines) is a key member of the USD squad.

■ San Diego State beat Arizona 4-3 Thursday. The Aztecs play at USC today.

■ The UC San Diego women's team won its 50th straight California Collegiate Athletic Association match on Saturday, defeating Cal State L.A. 8-1.

■ The NAIA No. 8-ranked Point Loma Nazarene women lost 5-4 at No. 4 Azusa Pacific

on Saturday. **Kristin Strimple** (Santa Fe Christian) won her match at No. 1 singles for PLNU and teamed with **Kimberly Haynes** to win in No. 1 doubles.

Softball

■ San Diego State fell to No. 18 Louisiana 5-0 Sunday on the final day of the Mardi Gras Classic in Lafayette, La. The Aztecs (5-8), playing their fourth straight game without senior All-American **Erin Floros** (Mt. Carmel), managed just two hits against Louisiana pitcher **Donna Bourgeois** (8-1). Floros is out with appendicitis. **Brittany Knudsen** (Escondido) is hitting .365 and leads the team in doubles (four), runs (five) and stolen bases (three). San Diego State hosts USD at 6 p.m. Wednesday.

■ UC San Diego (8-4) split two games against regional opponent Grand Canyon on Saturday, winning 5-4 and losing 10-2. **Lauren Chastain** threw a complete game to give UCSD a win over the Antelopes.

— John Maffei

LOCAL COLLEGES

Waves crash Toreros' house party

with WCC women's basketball victory

UNION-TRIBUNE

Despite trailing by only four at halftime and having three players score in double figures, USD fell to West Coast Conference rival Pepperdine 66-56 last night at the Jenny Craig Pavilion.

Kiva Herman led USD (14-11, 5-6) with 17 points, Sam Child added 14 and Dominique Conners had 11. Amber Sprague had eight points and 10 rebounds.

As a team, USD shot 32 percent from the floor and was outrebounded 43-38. Miranda Ayim had 17 points and Alex

Jarrell 12 for the Waves (13-11, 5-4).

More basketball

PLNU led 34-21 en route to a 73-56 GSAC women's win over visiting Azusa Pacific. Colleen Planeta scored 26 points with seven blocked shots for the Sea Lions (20-4, 14-2). Katilyn Trotter had 12 points and 11 rebounds against APU ... Visiting Cal State San Bernardino handed host UCSD a 64-59 loss in a women's game — the first loss for the Tritons (22-3, 15-1) in California Collegiate Athletic Association play this season.

UCSD was held to just 35 percent shooting for the game. Alexis Gaskin scored 22 points and had 10 rebounds and Michelle Osier added 12 points and 10 rebounds against CSUSB (9-13, 7-9) ... Dorchella James scored 15 points in San Diego Christian's 58-41 loss in women's GSAC play at Biola. The Hawks are 4-19, 1-14 ... No SD Christian men's basketball player reached double figures in scoring but the Hawks (9-15, 4-11) were able to eke out a 56-54 GSAC win over host Biola ... PLNU led 36-29 at halftime but visiting Azusa

Pacific came way with a 90-83 GSAC victory. Craig Austin led all scorers with 27 points for the Sea Lions (14-12, 7-9), with teammates Curtis Carlson adding 19 and Nate Van Weelden adding 17.

February 13, 2009

LMU press turns tables on Toreros

By Nicole Vargas
STAFF WRITER

The USD women's basketball team entered last night's game against Loyola Marymount fully aware of the Lions' potential to change games with their full-court press.

LMU	65
USD	59

But even having seen it, both on the court and on film, something about LMU's endline-to-endline effort seemed to put the Toreros on their heels.

Not even a late surge to close a gap that grew to 14 midway through the second half was enough as the Toreros fell 65-59 to the Lions at Jenny Craig Pavilion in front of 445.

"For whatever reason, the press really bothered us," said Toreros head coach Cindy Fisher, whose team finds itself in a three-way tie for fourth place in league play. "For some reason, we just got really, really tentative. I'm not exactly sure what that's all about."

Four players — Sam Child, Kiva Herman, Dominique Conners and Amber Sprague — scored in double figures for USD (14-10, 5-5), but it wasn't enough to counter the pressure of third-place LMU (16-7, 6-3).

For the better part of the game, the Lions offense ran through guards Renahy Young and Cassidy Moore, who finished with 39 of their team's points.

Fisher finished the game without Sprague in the lineup, opting to sit the team's No. 2 scorer, who to that point had just 10 points in 14 minutes.

"I thought they did a really nice job on her," Fisher said. "I thought they frustrated her. She's got to look at that and see what they did and try to have a different attitude about it."

USD's Child and Conners came up with clutch shots late, and Kelly Winther, Nya Mason and Kaila Mangrum contributed valuable minutes off the bench.

"We've just got to build on it," Fisher said. "We've got to look at the last eight minutes of that game (when USD closed a 12-point lead to four). That's one of those games where you can take that film and learn so much. They'll learn from it and make adjustments from it."

NORTH COUNTY TIMES

February 10, 2009

Baseball

■ UC San Diego had its week-end series with the Academy of Art postponed due to inclement weather. No make-up date has been set. The Tritons' next home date is today, weather permitting, a doubleheader against Grand Canyon. First pitch is 11 a.m. UCSD is off to a 2-0 start, a 9-6 win over San Diego Christian College and a 4-1 win over Point Loma Nazarene. With several seniors on UCSD's club, many Tritons are making runs at school records. **Matt Cantele** enters 2009 with 48 career home runs, which is second in school history. The top mark is held by **Bob Natal** (1984-87) with 53. Cantele entered the year with 105 career walks. With three in UCSD's first game against SDOC, he became the all-time career leader. **Garrett Imeson** entered the year with 227 career hits and is within striking distance of all-time hits leader Natal, who had 257.

■ Palomar College is 4-2-1. Right-hander **Bobby Shore** (Oceanside) is 2-0 with a 1.64 ERA in two starts. Catcher **B.K. Sarty** (Rancho Bernardo) is hitting .538 (7-for-13). **Anthony Renteria** — son of Padres first-base coach **Rick Renteria** — is hitting .500 (4-for-10) and **Leland Sleco** leads the team with seven RBIs.

Men's basketball

■ UC San Diego scored 12 of the game's first 15 points en route to a 71-60 victory Saturday night over Cal State L.A. **Kelvin Kim** scored 15 points to lead the way for the Tritons, who snapped a two-game losing streak. UCSD improved to 12-8 overall and 9-5 in the California Collegiate Athletic Association. The Tritons remain tied with Cal Poly Pomona for fourth place in the conference standings with six games remaining.

Women's basketball

■ Palomar College rolled to its 27th consecutive Pacific Coast Conference victory on Saturday afternoon at the Dome, routing San Diego Mesa 71-38. **Kristin Marquardt** (11 points, eight rebounds) and **Nicole Pedrotti** (11 points, seven rebounds) led the Comets, who are 22-4, 10-0 in conference. Coach **Sheri Jen-**

num's state No. 4-ranked team is at Highway 78 rival MiraCosta College at 7 p.m. Wednesday, then hosts Southwestern at 3 p.m. Saturday in a Pink Zone breast cancer awareness game.

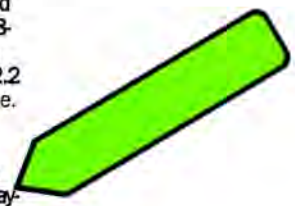
■ UC San Diego, ranked No. 12 in the NCAA's Division II, won its 14th straight game Saturday, 84-66 victory over Cal State L.A. **Michelle Oaler** led all scorers with 25 points, while **Lellani Martin** finished with a season-high 17. UCSD is 21-2 overall and remains unbeaten in California Collegiate Athletic Association play at 14-0. The Tritons, who have already locked up a spot in the CCAA Tournament, are two wins shy of tying the program's all-time mark for consecutive victories — 16 — that was set in 1997-98.

■ The NAIA No. 11-ranked Point Loma Nazarene Sea Lions won their 15th straight game — 11th in conference — with a 57-45 triumph over Fresno Pacific on Saturday afternoon. Point Loma Nazarene is 18-3 overall, 12-2 in conference. **Colleen Planta** scored 25 points and grabbed 12 rebounds. **Liah Ector** had seven points. **Bonnie Zabitzky** (Valley Center), **Kaitlyn Trotter** and **Amanda Franz** each scored six points.

■ Senior **Craig Austin** (El Camino) scored 20 points and grabbed eight rebounds, but Point Loma Nazarene (14-10) dropped an 81-79 decision to NAIA No. 8-ranked Fresno Pacific (19-4) on Saturday. Austin is averaging 12.2 points and 5.5 rebounds a game.

■ **Kiva Herman** scored 15 points against Santa Clara on Wednesday to become just the 11th University of San Diego player in school history to eclipse the 1,000 career point mark. Paced by a 17-point performance from senior center **Amber Sprague**, the Toreros snapped a four-game losing skid. The Toreros are 14-9 overall, 5-4 in the West Coast Conference. The Toreros return to action Thursday, hosting Loyola Marymount at 7 p.m.

— **John Maffei**



SAN DIEGO UNION-TRIBUNE

February 8, 2009

... UCSD's women's team led 51-26 at halftime and cruised to an 84-66 win over host Cal State Los Angeles in California Collegiate Athletic Association play. Michelle Osier scored 25 points and Leilani Martin added 17 for the Tritons (21-2, 14-0). CSULA falls to 3-18, 2-12 ... PLNU's women's team took off from a 25-25 halftime tie to beat Golden State Athletic Conference rival Fresno Pacific 57-45 at FPU. Colleen Planeta was the lone Sea Lions player to score in double figures, with 25. PLNU is 18-4, 12-2; FPU is 9-11, 5-8 ... Dorchella James scored 15 points for San Diego Christian (4-17, 1-12) but the Hawks fell to host The Master's College 76-41 in women's GSAC action. TMC is 11-11, 6-7 ... Fresno Pacific fought back from a 46-42 halftime deficit to edge PLNU 81-79 in a GSAC men's game. Curtis Carlson scored 22 points, Craig Austin added 20 and Rhett Beal had 17 points for the Sea Lions (14-10, 7-7). FPU is 19-4, 12-1 ... Kelvin Kim had 15 points, Alan Husted added 11 and Jordan Lawley scored 10 points as the UCSD men's team (12-8, 9-5) beat host CSULA 71-60 in CCAA action. CSULA is 10-11, 5-9.

Elsewhere

Kiva Herman scored a game-high 21 points as USD's women's team beat West Coast Conference foe USF 68-49 at San Francisco. Sam Child added 17 points for USD (13-9, 5-4), while Dominique Conners added 11 against the Dons (6-17, 2-6)

SAN DIEGO UNION-TRIBUNE

February 1, 2009

WOMEN'S COLLEGE BASKETBALL ROUNDUP

Aztecs win close one; Toreros fall

FROM STAFF AND NEWS REPORTS

Senior Jennifer Layton-Bailes hit the game-winning basket with three seconds left as the San Diego State women's basketball team edged visiting Colorado State 62-61 yesterday in a key Mountain West Conference game.

"At the end of the day, our growth (after this game) was that we were poised enough to make plays," SDSU coach Beth Burns said. "We really played well down the stretch and never got unnerved when they started to get a little scary separation around the five-minute mark. We stayed with our stuff, got two (points) at a time and got stops and made plays when we needed to."

Sophomore Paris Johnson (San Diego) had her fourth straight double-double with 20 points and 12 rebounds plus four assists, four blocked shots and two steals for the Aztecs (14-5, 5-2). The Rams fall to 7-14, 2-3.

Meanwhile, despite 22 points from Kyla Herman and 18 from Amber Sprague, host USD lost its fourth consecutive game, 109-73, to West Coast Conference leader Gonzaga. USD is 12-9, 3-4 while the Bulldogs move to 19-4, 7-0.

SAN DIEGO UNION-TRIBUNE

February 28, 2009

Pacific pounds No. 11 Toreros as locals shine

UNION-TRIBUNE

In a game loaded with players with San Diego area ties, Pacific had 17 hits en route to a 14-0 victory over No. 11-ranked USD yesterday in the USD Tournament.

Grossmont High alum Nick Longmire (3-for-5, double, two runs scored), Fallbrook High alum Kurt Wideman (3-for-5, double, triple, two runs scored, three RBI) and USDHS alum Mike McKeever (2-for-3, HR, five RBI) led the way on offense for the Tigers. Meanwhile, starter Joey Centanni, a USDHS alum, earned his first win of the season for Pacific (2-3).

Centanni allowed just one earned run on four hits over seven innings. He also went 2-for-3 with a double, two runs scored and one RBI.

Victor Sanchez and Chris Engell had two hits apiece for the Toreros (3-3).

Sports

LOCAL ROUNDUP -- PUBLISHED FEB. 28, 2009

PACIFIC BASEBALL TEAM UPSETS SAN DIEGO

By *The Record*
February 28, 2009

Pacific's Mike McKeever and Joey Centanni had grand homecomings Friday.

McKeever did his damage at the plate, while Centanni took command on the mound and also contributed with his bat, as the Tigers beat No. 11 San Diego 14-6 in the second day of the University of San Diego Tournament. McKeever went 2 for 3 with a grand slam and five RBI, and Centanni allowed one run on four hits in seven innings. Pacific plays San Diego State in a doubleheader at 2 p.m. today.

High School baseball Chavez 7, Edison 3

At Edison, David Walker went 3 for 4 with three RBI, and Matt Hernandez had two hits, including a double, to lead the Titans (1-2). Steve Fields gave up six hits for Chavez. Angel Maldonado went 2 for 4 with a double, and Joe Guadan had a triple for Edison (1-1).

Buhach Colony 3, Lincoln 0

At Lincoln, Dillon Floro struck out 15 and allowed two hits as the Thunder (1-1) defeated the Trojans (0-1). Joey Yamuni singled for Lincoln.

West 5, Lodi 3

At West, Jonathan Townsend went 2 for 3 with a run for the Wolf Pack (3-0). The game was called after six innings due to darkness.

Central Valley 7, Ripon 4

At Ceres, Francisco Gustin went 2 for 4 and scored a run, for the Indians.

Central Catholic 3, Linden 1

At Linden, James Lagorio struck out 11 and gave up three hits in six innings but took the loss the Lions (1-1). He also had two hits, including a home run.

COLLEGE SOFTBALL Pacific splits in Florida

At Gainesville, Fla., the Tigers went 1-1 in their first day at the Florida Tournament, beating Illinois 11-2 with a 20-hit attack, before losing to No. 2 Florida, 10-5. Briana Santos went 2 for 4 with a home run and three RBI against

USD earns victory with comeback

UNION-TRIBUNE

USD rallied from a 5-0 deficit in the second inning to post a 10-7 win over Oklahoma at Cunningham Stadium yesterday, the 16th-ranked Sooners' first loss of the season.

The Toreros, ranked 11th nationally, are 3-2. Oklahoma is 5-1.

In the fourth inning, USD scored six runs on six hits, sparked by a home run by Michael Lugo.

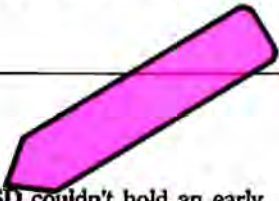
Zach Walters led USD, going 3-for-5 with an RBI. Steven Chatwood went 2-for-3.

The Toreros play tomorrow in the USD Tournament with a 2 p.m. game against the University of the Pacific.

SAN DIEGO UNION-TRIBUNE

February 25, 2009

Other games



• No. 11-ranked **USD** couldn't hold an early 2-0 lead as No. 16 **Oklahoma** (5-0) scored seven runs in the top of the fifth en route to an 11-2 win over the host **Toreros** (2-2). Steven Chatwood was 3-for-4 and Sean Nicol added two hits, including a double. Oklahoma starter J.R. Robinson (1-0) allowed one earned run over six innings. USD starter Darrin Campbell (0-1) allowed five earned runs over four frames.

• **Cal State San Marcos** right-hander Johnny Holtman allowed just six hits and one earned run while walking two over nine innings as the **Cougars** (6-3) beat host **Point Loma Nazarene** 9-1. The sophomore from Vista High struck out two and forced 13 ground outs.



USD's Chris Engel leaps for a high throw as Ryan O'Sullivan steals second base in the second inning. *Cristy Pascual/U-T*

Lavigne tames Toreros in shutout

By Kirk Kanney
SPECIAL TO THE UNION-TRIBUNE

San Diego State junior pitcher Tyler Lavigne, a transfer from College of Southern Nevada, made his first start in an Aztecs uniform created even more anxiety for Lavigne, who said he sometimes needs 20 minutes of pre-game throwing "to get all my adrenaline out." When Lavigne took the mound against the Toreros, he said he was still shaking, although he could have fooled anyone watching.

Lavigne sure fooled the 11th-ranked Toreros, tossing a two-hit shutout in the Aztecs' 3-0 victory as a crowd of 717 looked on under a canopy of clouds at USD's Cunningham Stadium.

"He just threw strikes," USD coach Rich Hill said. "Everything was at the knees. When you locate underneath the kneecaps to both sides of the plate, good things are going to happen. We just pounded the ball into the ground all game long."

Lavigne pitched to just two batters over the minimum through the first six innings. An infield single by Kevin Muno in the fourth inning was the Toreros' only hit before Steven Chatwood's two-out double in the seventh.

"He kept the ball down in the zone all day and threw a good mix of pitches," Muno said. "We couldn't really guess on any pitches."

SDSU (2-1) collected eight hits off three USD pitchers,

and hit six batters. Torres led SDSU with two hits, and teammate Gust had two RBI.

SDSU scored single runs in the third, fourth and sixth innings and could have had more but for two double plays turned by the Toreros (2-1).

It didn't matter the way Lavigne was pitching. He never labored during a 105-pitch outing in which he faced the minimum in six innings — including the eighth and ninth — and never faced more than four batters in an inning.

Lavigne, who struck out five and walked one, said his recipe for success was simple: "Keep the ball low, get ground balls and not stress out too much."

If Lavigne can consistently command his pitches, including a strong sinkerball, he will be a nice complement to hard-throwing Stephen Strasburg and Nate Solow at the top of the SDSU rotation.

That also will ratchet up this rivalry.

USD had dominated the series in recent years, winning nine of 11 games before the Aztecs won three of four games to open the 2008 season.

"It really hadn't been a rivalry until last year," SDSU coach Tony Gwynn said. "USD had pounded us pretty good. Last year, we were able to turn it around a little bit. Anytime these two teams get together, it's going to be competitive and spirited."

The teams meet for a four-game series March 5-8.

Perhaps USD will have figured out Lavigne by then. The Toreros sure had no answers against him yesterday.

San Diego State 3, USD 0

SDSU 001 101 000 — 3 8 2
USD 000 000 000 — 0 2 1

Lavigne and Castro; Jensen, Sewald (4), DeHaan (7) and McCoy; WP—Lavigne (1-0), LP—Jensen (0-1).
Records: SDSU (2-1), USD (2-1).

Newcomer's gem helps Aztecs shut out Toreros

TOM SHANAHAN
FOR THE NORTH COUNTY TIMES

SAN DIEGO — Junior pitcher Tyler Lavigne arrived a promising prospect that San Diego State baseball coach Tony Gwynn saw retire teammates in fall workouts and preseason practices.

University of San Diego baseball coach Rich Hill heard scouting reports that labeled Lavigne a sinkerballer who threw strikes as a College of Southern Nevada sophomore.

But until the bell rings that first day of competition at the Division I level, nobody really knows how a recruit will perform.

Gwynn and Hill — not to mention Lavigne — know a lot more after the right-hander threw a complete-game, two-hit shutout to beat USD 3-0 Sunday before 717 fans at Cunningham Stadium.

"His sinkerball was in the strike zone all day," Gwynn said. "He was ahead on the count. He put the ball in play and we made plays in the field."

Gwynn said he and pitching coach Rusty Filter were looking for only six to seven innings from Lavigne, but with a low pitch count they let him keep working. The 6-foot, 190-pounder threw 105 pitches, 74 for strikes.

The Aztecs improved to 2-1, while the Toreros, ranked No. 11 in the nation by Baseball America, dropped to 2-1. The game wrapped up the season-opening weekend in the Urban Invitational that started Friday and Saturday in Compton.

SDSU spit games with Bethune-Cookman and Southern University, while USD swept the same two schools.

USD and Bethune-Cookman were 2008 NCAA tournament participants and Southern is favored to earn an NCAA bid this year. SDSU

took a step toward such a label if Lavigne turns out to be a strong No. 3 starter behind junior All-American and Olympic bronze medalist Stephen Strasburg, the winner on Friday, and No. 2 starter Jon Bergman, a senior.

"You've got to give Mr. Lavigne credit," Hill said. "He kept the ball low and spotted the ball. It was a great crowd, and hopefully there were a lot of youngsters that saw the value of throwing strikes."

Lavigne had a perfect game through three innings before a leadoff infield single by junior center fielder Kevin Muno.

But SDSU freshman shortstop Ryan O'Sullivan erased Muno with a bang-bang double play. As he shifted to cover second base when Muno broke from first, he made a diving stop of a sharply hit ball by junior catcher Nick McCoy (Westview High), he tagged second base with the ball in his glove and scrambled to his feet to throw out McCoy.

SDSU	3
USD	0

SAN DIEGO UNION-TRIBUNE

February 22, 2009

No. 11 Toreros hang on for win **Aztec's Hall**

For the second straight day, No. 11-ranked USD put on an early lead and needed every bit of it.

The Toreros led by six runs early against Bethune Cookman on the way to a 9-6 college baseball victory yesterday afternoon at the MLB Urban Youth Academy Invitational in Compton.

USD's first three hitters reached base off Bethune Cookman starting pitcher **Eric Thomas**, and all three came around to score to provide an early 3-0 lead for the Toreros (2-0).

Kevin Muno singled to start the game, **James Meador** walked and **Victor Sanchez** followed with a single to score Muno with the game's first run. Meador scored on **Nick McCoy's** grounder to shortstop and Sanchez scored on **Jose Valerio's** sacrifice fly to center field.

Although staked to the early lead, USD sophomore right-hander **Kyle Blair** had troubles of his own in the first inning, hitting three batters. The Wildcats scored one run in the inning to make it 3-1, but Blair avoided further damage by striking out **Alejandro Sanchez** to end the inning with the bases loaded.

Meanwhile, Southern (Baton Rouge, La.) scored twice in the bottom of the sixth inning to erase a 2-1 San Diego State lead on the way to a 4-2 victory. The Aztecs (1-1) and Southern (1-1) both had seven hits in the game but SDSU starter **Jon Berger** was torched for four earned runs over 6²/₃ innings, including a sixth-inning leadoff triple by **Toddrick Stevenson** that led to a run, followed by an RBI double by **Frazier Hall**.

— UNION-TRIBUNE



02/21/09 9:00 PM EST

San Diego wins Invitational slugfest

Toreros hold on to beat Bethune-Cookman after early eruption

By Rhett Bollinger / MLB.com

COMPTON, Calif. -- It was quite the festive atmosphere on Saturday for Day 2 of the Urban Invitational at MLB's Urban Youth Academy.

The Bethune-Cookman University marching band provided extra entertainment by playing in the stands, and the energy seemed to carry onto the field in a high-scoring and exciting game between Bethune-Cookman and San Diego.

And even though it was Bethune-Cookman's band creating the buzz off the field, it was the San Diego Toreros who held on for a thrilling 9-6 win, their second victory in the Urban Invitational.

"It was an awesome atmosphere," San Diego head coach Rich Hill said. "I can't remember a better atmosphere in my 22 years as a coach. My son's a trumpet player, so I'm a band dad. I'm into this stuff."

San Diego, which is ranked No. 11 by Baseball America, jumped on Bethune-Cookman with seven runs in the first four innings, including home runs in the fourth inning by center fielder Kevin Muno and third baseman Victor Sanchez.

"The offense did a great job," Hill said. "Offensively, we've really come to play this early in the year."

San Diego starter Kyle Blair suffered from control problems, as he hit four batters and walked two more in five innings of work. He allowed just one hit in the first three innings, but allowed five runs in the fourth as the Wildcats got within one run of the Toreros.

"Our team kept fighting, and we got back into to the ballgame," Bethune-Cookman head coach Mervyl Melendez said. "But the bottom line is we've got to make quality pitches. You've got to give their hitters credit for hitting those mistakes."

San Diego added two insurance runs in the eighth, and right-hander Matt Thompson earned the save by pitching four scoreless innings in relief.

It was third game of the five-game tournament at the Academy that spotlights historically black colleges and universities such as Bethune-Cookman and Southern (of Baton Rouge, La.).

It helps give the schools national exposure.

Saturday also featured a battle of the bands between three local high schools -- Compton, Crenshaw and Jordan -- with the students also getting a chance to interact with the band members from Bethune-Cookman and Southern.

"The kids were very excited," said Compton band director Roy Thomas. "They loved every bit of it. And they had almost like a seminar with the college bands."

The high school students were also treated to a college fair, with admissions counselors from several colleges setting up information booths.

"I think the coolest thing for me is seeing the kids at the college fair afterwards," said Jordan band director Damian Graham. "There was such a diversity of schools, and they could physically see their college choices."

The Bethune-Cookman "Marching Wildcats" and Southern's "Human Jukebox" entertained the crowd after the game with a



02/21/09 1:20 AM EST

Solis makes a splash at Invitational

Left-hander dominates, fanning 11 for San Diego

By Rhett Bollinger / MLB.com

COMPTON, Calif. -- With all the talk about San Diego State's top prospect, Stephen Strasburg, at the Urban Invitational college baseball tournament, the University of San Diego's left-hander Sammy Solis decided to make a splash of their own on Friday.

Solis followed Strasburg's dominating, 11-strikeout performance with a gem of his own, striking out a career-high nine batters in six-plus innings in San Diego's 6-4 win over Southern University in the second annual Urban Invitational at MLB's Urban Youth Academy.

"I felt strong, and everything was working, so it was nice to have one of those nights," said the 6-foot-5 Solis. "It's the first game, with a little pressure and all that, but it worked out well."

It was Game 2 of the Academy's five-game tournament, which spotlights such Historically Black Colleges and Universities (HBCUs) as Southern and Bethune-Cookman.

The two San Diego schools used dominating pitching performances to win the first two games of the tournament.

It was Solis who was the star in the second game, as he allowed just four hits and one run over six-plus innings against the Jaguars.

"Sammy was dominating," San Diego head coach Rich Hill said. "Their coach came to me and told me, 'I like that guy better than Strasburg because he can do more things with that dead-fish changeup, and he can throw that curveball for a strike.' He's a special kid."

And though Solis was pleased to be compared with Strasburg, the sophomore was also humble about it as well.

"That's quite a compliment, to compare with me with Strasburg," Solis said. "He's Strasburg. I mean, he pitched in the Olympics. But maybe someday."

But Southern coach Roger Cador insisted after the game that Solis has a Major League arm.

"We were overmatched by that kid," Cador said. "He's big league. I loved the lefty. I think he's got a chance to do some real big things. There's no way we face a better pitcher than him all year."

Solis lasted until the seventh inning but was relieved with a runner on first base. Reliever Matt Hauser allowed the inherited runner to score.

Hauser struggled in the inning, allowing three runs to score, although two of the runs were unearned because of an error.

The Toreros, who are ranked No. 11 by Baseball America, jumped on the Jaguars early, scoring four runs in the first inning, including a two-run double by third baseman Tony Strazzarra.

San Diego added a run in the second on an RBI single by Sean Nicol, who also drove in a run in the first inning.

That forced Southern starter Kyle Wahl out of the game early. The right-hander allowed five runs on four hits and couldn't retire a batter in the second inning.

Wahl was removed for right-hander James Spear, who allowed just one run over six innings of relief work.

"If I had to do it all over again, I would've started Spear, but Wahl had done well for us," Cador said. "He just wanted to overthrow because it was the first game."

The Jaguars threatened, with the tying runs onboard in the ninth, but the Toreros and A.J. Griffin got out of the jam unscathed to preserve the win.

The game concluded the first day of the Urban Invitational, which is set to resume on Saturday, with San Diego playing Bethune-Cookman at 2 p.m. PT and San Diego State playing Southern at 6 p.m. The event will also host a college fair and a battle of the bands on Saturday.

"It's great," Hill said. "It's like a Regional setting, because all four teams are projected to make the [NCAA] Regionals. It's a really fun atmosphere."

Rhett Bollinger is an associate reporter for MLB.com. This story was not subject to the approval of Major League Baseball or its clubs.

MLB.com

SAN DIEGO UNION-TRIBUNE

February 21, 2009

USD beats Southern

No. 11-ranked **USD** scored four runs in the first inning, then hung on for a 6-4 win over Southern University (Baton Rouge, La.) at the MLB Urban Youth Academy Tournament in Compton.

Left-hander Sammy Solis struck out a career-high nine against the Jaguars, allowing four hits over six innings for the win.

USD closer A.J. Griffin came on with two outs in the seventh after Southern rallied to make it 5-4 and struck out four over the final 2 1/3 innings for the save.

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San Diego holds off Southern in opener

- Advocate news services
- Published: Feb 21, 2009 - UPDATED: 12:05 a.m.

[Comments \(0\)](#)

COMPTON, Calif. — The 11th-ranked University of San Diego baseball team held off a late Southern rally Friday night for a 6-4 victory in the season opener for both teams in the MLB Urban Youth Academy Tournament.

The Toreros (1-0) got a dominating pitching performance from Sammy Solis (1-0), as he allowed one run on four hits, while striking out a career-high nine batters over six innings.

USD scored four runs on two hits in the first inning of SU starter Kyle Wahl. Tony Strazzara two-run double was the key blow.

With San Diego up 5-0 Southern (0-1) put up four runs on three hits in the top of the seventh. The SU runs came on a USD fielding error, a Jessie Olivar sacrifice bunt and a Toddrick Stevensen run-scoring double to move the score to 5-4.

The Toreros added a run in the bottom of the seventh to account for the final score.

Southern next plays San Diego State at 8 p.m. CDT today.

EASTERN ILLINOIS 9, SLU 6: In Hammond, the Lions rallied from an early 6-2 deficit, but dropped its season opener to Eastern Illinois.

With the game tied at 6-6 in the fifth inning, but Eastern Illinois (1-0) pulled away with a pair of runs in the eighth and one in the ninth to secure the win.

Ty Summerlin (2-for-5) and Brandon Street (3-for-5), Josh Cryer (0-for-3, two RBIs), Chris Franklin (2-for-4), Chris Ernest (1-for-3, two runs) led SLU's nine-hit attack.

TULANE 6, LE MOYNE 2: In New Orleans, Conrad Flynn's first career start was a success as he went seven innings and gave up one run on five hits while striking out seven.

Sam Honeck broke the game open with a bases-loaded triple in the bottom of the sixth inning.

The Mercury News

MercuryNews.com

San Diego runs up 94 on SMC

wire services
wire services

Posted: 02/21/2009 10:32:25 PM PST

San Diego — The Saint Mary's women's basketball team dropped its third straight road contest 94-52 to the San Diego Toreros on Saturday. The Gaels fall to 9-18 overall and 5-7 in the WCC and San Diego improves to 15-11 and 6-6 in conference.

Saint Mary's was unable to find a rhythm from start to finish, shooting just 27.3 percent from the field and committing 23 turnovers. San Diego made every shot count in its last home game of the season, knocking down 33-of-65 attempts for a 50.8 shooting percentage.

Only one Gael reached double digits. Louella Tomlinson posted 14 points on 5-of-12 shooting. Senior Maija Lahde added nine points and nine rebounds.

Three Toreros were in the double-digit range, with Amber Sprague finishing with a game-high 23 points on 8-of-14 shooting.

San Diego took advantage of the Gaels' turnovers, converting 31 points on Saint Mary's mistakes. The Gaels were also outscored 28-6 in the paint and were outrebounded 46-40.

The 94 points scored marks San Diego's highest point total against a conference opponent in program history.

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Aztecs, Toreros do their part to build baseball in inner cities

Story by JOHN MAFFEI • STAFF WRITER

In his six years as San Diego State baseball coach, Tony Gwynn has taken the Aztecs to some of the college game's hotbeds: Arizona State, Miami, North Carolina and Oklahoma. But it's games two hours from San Diego that have the Hall of Famer's attention. On Friday, in their home stadium, the Aztecs will play Bethune-Cookman of Daytona Beach, Fla., and Saturday the annual Urban Invitational at the MLB Urban Youth Academy in Compton. In the 6 p.m. nightcap, USD will play Southern University of Baton Rouge, La. The teams will trade op-

COMPTON Urban Invitational
Time: 2 and 6 p.m. today and Saturday
Location: MLB Urban Youth Academy on the campus of Compton College
Tickets: \$5, but seating is general admission and limited to about 1,000 people.
TV: The MLB Network will carry both games live on Saturday.

teams to a broader audience. "Obviously, I understand the significance of this weekend," Gwynn said. "And I've explained the significance to the team." The first game Friday features a pitching matchup between San Diego State's Stephen Strasburg and Bethune-Cookman's Hiram Burgos. Strasburg, a preseason All-American, was 8-3 with a 1.57 ERA last season and is considered the top pitching prospect in the country. Burgos, who was 9-1 with a 1.58 ERA last year, is considered among the top 50 players in the country.

► BASEBALL, C-5

► BASEBALL

Continued from C-1

"This is going to be great exposure for our program and a great experience for the players," Strasburg said. "We're all really looking forward to it."

The Urban Invitational is part of MLB's Reviving Baseball in Inner Cities (REI) program. And it will be played just a few miles northeast of Long Beach, where Gwynn grew up.

"I jumped at the chance to play in this," Gwynn said. "And I'm grateful to Rich Hill at USD for joining us. He had to move some things around on his schedule to make it work, but he, too, saw the importance."

Gwynn is in the minority as it pertains to black college baseball coaches. More than 90 percent of college baseball coaches are white, according to a recent NCAA report.

The Aztecs have six black players: Zach Babitt (son of former major leaguer Shooty Babitt), J.T. Thomas, Josh Chasse, Brandon Meredith, Cory Vaughn (son of former big leaguer Greg Vaughn) and Goldy Simmons (son of former major leaguer Nelson Simmons).

Gwynn said no team west of the Mississippi River has more black players. The NCAA couldn't confirm that, but did say 87.1 percent of college players are white and that college teams average just 1.35 black players per team.

USD has no black players. "I've been going to the San Diego State hitting camps for a few years and felt very comfortable with the Aztecs staff," said Meredith, a freshman infielder from Montgomery High. "I was comfortable with the coaches and the players. And this is close to home."

"Starting my career in an event like this is really a good thing. I haven't thought too much about our opponents, but the significance of the games hasn't escaped me."

The significance, Gwynn said, is exposing college baseball to young black players, showing them that they can play the sport and get an education, too.

"Baseball is losing too many young black players to

Urban Invitational

Pairings: Bethune-Cookman (Daytona Beach, Fla.) vs. San Diego State today at 2 p.m. USD vs. Southern University (Baton Rouge, La.) at 6 p.m. The teams switch opponents and time slots Saturday. San Diego State plays at USD at 1 p.m. Sunday. Bethune-Cookman and Southern play at 1 p.m. Sunday in Compton.

Internet: San Diego State games on www.goaztecs.com; USD games on usdtoreros.com

North County Connections: San Diego State — Mitch Blackburn (Jr., 2B, Palomar College), Matt Parker (So., C, Rancho Bernardo), Erik Castro (Jr., IF/C, Fallbrook), Guy Willeford (Jr., 1B, Palomar College/Ramona), Grant Aldre (Fr., 1B, La Costa Canyon), Chris Wilson (Fr., C, Cathedral Catholic), Kegan Sharp (Jr., RHR Palomar College/Poway), James McLaughlin (Sr., RHR Palomar College/Torrey Pines), USD — James Meador (Jr., Utility, Ramona), Nick McCoy (Jr., C, Westview), Jon Hotta (Fr., IF, Oceanside)

football and basketball," said Gwynn, citing NCAA stats that show 44.1 percent of college basketball players and 33.5 percent of college football players are black.

"There are a myriad of reasons for that. Some kids just like basketball and football better. Some think baseball is boring. And a lot of the baseball kids choose pro ball over college."

"My job is to educate players that there is an opportunity to play and get an education by going to college."

Bethune-Cookman coach Mervyl Melendez enjoyed last year's trip to Compton to play USC and UCLA. But he's really fired up to play Gwynn and the Aztecs this season.

"MLB did it right last year," Melendez said. "I like it because we get to see different teams, different coaches, different strategies. And that helps us in postseason play."

"My players understand how good Tony Gwynn was as a player. I hope they realize what he's giving back to the game."

"I got a chance to have lunch with Tony and Rich Hill at the coaches convention in San Diego, and was blown away by how real they both are. I tried to explain to them how special the atmosphere is in Compton."

"There are all kinds of famous players walking around. And we'll be in the dugout across from one of the most famous, a Hall of Famer."

USD's Hill, who played with Gwynn at San Diego State in 1981, wasn't a Hall of Fame player. But Hill has accomplished things as a coach that Gwynn hasn't.

In 10 seasons at USD, Hill's Toreros are 309-219-3. They've won the West Coast Conference title four of the last seven years and have been to the postseason five of the last seven seasons.

The Toreros open the season ranked No. 11 by Baseball America.

"This is going to be awesome," Hill said of the games in Compton. "It's going to be a great experience. To play teams like Bethune-Cookman and Southern in that type of setting will be great."

"And the fact our games will be on TV Saturday hasn't been lost on Tony and myself. You can't buy that kind of national exposure."

"We're coaches, but we're also educators. So to expose our young men from the West Coast to teams, players and coaches from a different part of the country, different backgrounds than our own is a good thing, a real good thing."

NORTH COUNTY TIMES

February 20, 2009

Loving the exposure

San Diego State's Tony Gwynn and Rich Hill of USD both generally recruit on the West Coast. Both coaches, however, realize the importance of being on national TV on Saturday.

"You can't buy that kind of exposure," Hill said. "You can bet every kid on our recruiting list will know we're on TV."

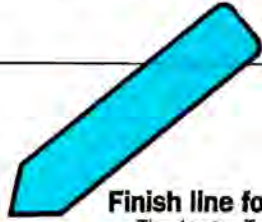
"And you never know who sees us play and might want to come and play for the Toreros. Believe me, being on TV is a good thing — as long as you play well."

The Aztecs boast the top player in college baseball, right-hander **Stephen Strasburg**. But Strasburg will start Friday against Bethune-Cookman.

"No one asked me to save Stephen for TV on Saturday," Gwynn said. "Maybe it would be a good thing to get him national exposure, but Stephen is our No. 1 starter, our Friday guy, and we need to start him on Friday."

"We have a good, young team with a really good pitching staff. Hopefully, we can play well on TV and show people what we're all about."

The MLB Network is available in 50 million homes. The games will be streamed for free on MLB.com.



Finish line for Tour

The Amgen Tour of California — the top cycling event in the United States — will end Sunday with the eighth stage, 96.8 miles from Rancho Bernardo to Escondido. Versus has live coverage at 2 p.m. while NBC has taped coverage at 6:30 p.m.

Friday's stage at 10:30 a.m. on Versus is an individual time trial in Solvang. Saturday's Stage 7 at 11:30 a.m. on Versus is 88.9 miles from Santa Clarita to Pasadena.

The first two stages of the race through Northern California were plagued by bad weather, which limited Versus' coverage at times. Still, the pictures and coverage have been top notch, and broadcasters **Phil Liggett** and **Paul Sherwen** have been entertaining and informative.

HBO special

HBO Sports will debut its latest documentary, "Battle for Tobacco Road: Duke vs. North Carolina," at 9 p.m. Monday.

In typical HBO fashion, this is a can't-miss show for college basketball fans. It chronicles the history of the two programs and highlights the rivalry.

— John Maffei

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February 20, 2009

Black colleges, universities in spotlight

By BRENT WORONOFF
 Staff Writer

When Darrell Miller helped create the Urban Invitational Baseball Tournament last year, he was apprehensive.

"We did our homework," said the senior director of Major League Baseball's Urban Youth Academy in Compton, Calif. "We knew Bethune-Cookman was a high-end team and Southern had a great reputation as well, but I was shocked at how well the tournament turned out."

B-CU and Southern proved that baseball is not necessarily a dying sport at historically black colleges and universities. In the inaugural Urban Invitational last year, the Wildcats played two competitive pitching duels with UCLA and Southern California, falling in the late innings, 2-0, in both games, while Southern University lost a 13-9 slugfest to USC.

"We wanted everyone to know that these HBCU teams can really play," Miller said.

Both HBCU teams return to the second annual season-opening event in Compton this weekend -- this time joined by the University of San Diego and San Diego State in the round-robin format. And Miller is no longer apprehensive.

He's expecting an electrifying weekend of baseball and other activities, starting tonight when the Wildcats take on Tony Gwynn's San Diego State Aztecs and the nation's No. 1 pitching prospect in Stephen Strasburg -- a flame thrower whose fastball has been clocked as high as 103 mph.

"It's exciting to be matched up against the No. 1 pitcher in the country," B-CU coach Mervyl Melendez said. "You don't see too many pitchers throwing 103 miles per hour."

Hiram Burgos, who pitched seven shutout innings against USC last year, will start for B-CU against San Diego State tonight.

"(Burgos) is the real deal too," Miller said. "We have two power pitchers who will set the standard for the tournament."

The invitational serves both ends of the youth academy's two-pronged mission -- to spark a renewed interest in baseball within the African-American community and to help kids graduate high school and go on to college.

"We were looking for ways to get kids excited about college," Miller said of the idea of hosting a college tournament at the academy's stadium on the campus of El Camino College. "African Americans' participation in collegiate baseball as well as professional baseball is at an all-time low. We wanted to let kids know that opportunities exist."

The three-day event includes a college fair -- in which at least 16 schools will provide information on college preparation, financial aid and scholarships -- and a traditional HBCU battle of the bands pitting the Marching Wildcats and Southern's "Human Jukebox."

Last year's invitational attracted about 3,800 spectators for the five games at the youth academy (the final game between the two West Coast schools is played on one of the teams' home fields.) This year Miller expects at least 6,000 fans. But the event also provides a national spotlight for the participating teams. Last year ESPN televised two games. This time, Saturday's games will be broadcast by MLB Network.

Miller said the academy, which opened in 2006, has been an enormous success, providing after-school instruction in baseball and softball as well as sessions in study skills and SAT preparation.

"We found out that if you build it, they will play," Miller said. "We have about 2,000 to 2,500 kids participating. Compton has a rich baseball history, but it had been absent for so long. It's exciting to see it happening again."

The program has been so successful that MLB is building a second academy in Houston and plans to break ground by the end of the year on a third in Hialeah. Two others are in the early planning stages in Philadelphia and New Orleans.

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Tournament Schedule

Urban Invitational at the MLB Youth Academy in Compton, Calif.

TODAY:

- B-CU vs. San Diego State, 5 p.m.
- Southern vs. San Diego, 9 p.m.

SATURDAY:

(Both games televised on MLB Network)

- San Diego vs. B-CU, 5 p.m.
- San Diego State vs. Southern, 9 p.m.

SUNDAY:

- B-CU vs. Southern, 4 p.m.
- San Diego State at San Diego, 4 p.m.

BETHUNE-COOKMAN AT A GLANCE

COACH: Mervyl Melendez, 10th year (276-247)

2008 RECORD: 36-22, advanced to NCAA regionals

KEY PLAYERS: CF Jose Ortiz, Sr. (.319, 45 runs, 18 steals); RF Justin Hoyte, Jr. (.306, 50 runs); C Drew Clark, Sr. (.242); P Hiram Burgos, Sr. (9-1, 1.58 ERA); P Eric Thomas, Sr. (9-1, 2.36)

RETURNING LEADERS: Average -- OF Patrick Jones (.333); Homers -- 3B Emmanuel Castro (5); RBIs -- Ortiz (35); Runs -- Hoyte (50); Steals -- 2B Mark Brooks (19); Slugging percentage -- Hoyt (.429); Wins -- Burgos, Thomas (9); ERA -- Burgos (1.58); Innings -- Burgos (80); Strikeouts -- Thomas (74); Saves -- Concepcion Guzman (2).

STORY LINE: The Wildcats lost their two best hitters -- Jose Lozada and Osvaldo Torres -- who combined for 19 home runs, 129 RBIs and 101 runs last season, but they return two of their top three starters in right-handers Burgos and Thomas. They return four pitchers who were a combined 8-12 in 21 starts, but freshman Ali Simpson, a lefty from Campbell River, British Columbia, will get the first opportunity to win the No. 3 spot.

WHAT CAN GO RIGHT: First baseman Alejandro Jimenez, back from an elbow injury, can return to his 2007 production (.331 average, 6 HRs, .525 slugging percentage). Newcomers, such as Miami-Dade transfer C.J. Lauriello, who will start the season in left field; freshman shortstop Alejandro Sanchez; and closers Justin Dahl (Daytona State College) and freshman Rayan Gonzalez become major producers.

WHAT CAN GO WRONG: Nobody fills the gaping holes left by Lozada and Torres. Like last year the 'Cats don't develop the pitching depth necessary to compete with the top programs. A strong freshman class withers during the season.

DATES TO CIRCLE: Feb. 24 (home opener vs. Stetson); March 7-8 (Michigan State at Jackie Robinson Ballpark); May 8-10 (at Miami); May 14-17 (MEAC Tournament at Daytona Beach)

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Sports Media JAY POSNER

NASCAR going head-to-head with Oscars

If Larry the Cable Guy was nominated for an Oscar — and he did “star” in a “movie” last year, or did you miss “Witless Protection?” — we probably wouldn’t even be having this discussion.

NASCAR would know better than to mess with Larry.

But, in the absence of Larry (or do I call him Cable Guy?) and the likes of Adam Sandler (somehow shut out for “You Don’t Mess with the Zohan”) and Kevin James (not eligible until 2010 for “Paul Blart: Mall Cop”), Fox Sports is ready to take on the Academy Awards.

NASCAR vs. OSCAR
Sunday’s Auto Club 500 in Fontana will begin shortly after 3 p.m. on Fox. The official Oscars Red Carpet show starts at 5 p.m. on ABC, with the ceremony itself beginning at 5:30. The race probably won’t end until sometime between 6:30 and 7.

“I think NASCAR is totally up to the challenge of facing the Oscars,” said Bill Wanger, Fox Sports senior vice president of programming and research. “It’s great counterprogramming. NASCAR is predominantly male (viewers); the Oscars are predominantly female.”

Wanger said he and Fox Sports bosses David Hill and Ed

Goren had discussed the possibility of challenging Oscar for some time, and decided to go ahead after a rain delay in last year’s Fontana race inadvertently gave them a tryout. The race, scheduled for a 1 p.m. start, didn’t get under way until after 3, and there was an additional 67-minute delay after just 22 laps. Racing finally ended because of more rain shortly after 6.

“We learned that NASCAR can hold its own against any competition,” Wanger said. “Our average NASCAR (Nielsen) rating was 5.7 and the race last year was a 6.2 rating. That was with only 87 laps of racing over a three-hour period. We feel confident with more laps and a full race up against the Oscars, we’ll do well.”

“We’re going to be done at 10 (Eastern time). The real big awards happen after that.”

Plus, it’s not like people have been flocking to the Oscars recently, at least compared to past years. Last year’s telecast averaged 32 million viewers, a big audience to be sure, but also the lowest on record for the Academy Awards. (The NASCAR race averaged 10.9 million.) And just two of the 97 highest-grossing movies last year are up for Best Picture, “The Curious Case of

Benjamin Button” (No. 19) and “Slumdog Millionaire” (No. 33).

“The Dark Knight,” which grossed nearly twice as much in 2008 as the five Best Picture nominees combined, might have changed the dynamic, but it’s not up for the big award. No one is saying NASCAR is going to beat Oscar head-to-head, but hey, it’s another option. And there are certainly plenty of people who care more about the race to the checkered flag at Fontana than the race for Best Costume Design.

Oh, and if all else fails, Fox can fall back on “Slumdog Millionaire,” the Best Picture favorite. It was distributed by Fox Searchlight.

Flipping channels

• Fox did “only” a 9.2 rating for the rain-shortened Daytona 500, its lowest rating since it began carrying the race in 2001. Still, average viewership was about 16 million, compared with 7.6 million for the NBA All-Star Game on TNT.

• It took the Golf Channel about 10 seconds after Tiger Woods’ announcement yesterday to display a promo for Woods’ return at next week’s WGC-Accenture Match Play. First-round coverage begins at

10 a.m. Wednesday, and if Woods isn’t playing shortly thereafter, the Golf Channel surely will talk a lot about him until his match begins. The other beneficiary in this is NBC, which has the Match Play next weekend, plus Woods’ two other likely pre-Masters events, at Dorset and Bay Hill, on the second and fourth weekends of March.

• There’s still the matter of the Northern Trust Open at Riviera. The Golf Channel has the second round at noon today, and if yesterday was any indication, expect a lot of Ryo Ishikawa, the Japanese teenager who won the Tiger Treatment in the opening round. Coverage ends at 2 p.m. on Tuesday and Sunday.

• Tomorrow night, a new Mexico baseball game is a rarity in that it will be shown almost anywhere in the country. Fox Sports will show the game on Tuesday night. The game will be shown with ESPN on Wednesday (at 1 p.m. today and 2 p.m. tomorrow and Sunday.)

• There’s TV for SDSU and USD baseball tomorrow, with MLB Network showing the Toreros against Bethune Cookman at 2 p.m. and the Aztecs against Southern at 6. (By the way, Cox

will launch MLB Network HD on Monday on Channel 770, with CNBC HD moving to Channel 762.)

• More programming notes: Highlights from last weekend’s USA Sevens rugby tournament at Peico Park will air from 2-8 p.m. Sunday on ABC, immediately after Celtics-Suns and preceding the Oscars’ Red Carpet Show ... NFL Network is showing hours and hours of workouts and interviews from the NFL Scouting Combine from today through Tuesday ... HBO’s latest sports documentary, “Battle for Tobacco Road: Duke vs. Carolina,” premieres at 9 p.m. Monday.

• Good news for afternoon listeners of XX Sports Radio — if there are any left. The station starts airing Padres games Thursday. That means the talk-show schedule must be altered to make room. For afternoon games, Darren Smith will come on after the game until 5 p.m., leaving just two hours instead of four for Brown’s Bosos. Nothing official yet, but the same is likely to be true during the regular season, with the unlistenable part of the day generally coming from 2-4 p.m.

Jay Posner: (619) 293-1834; jay.posner@uniontrib.com



02/12/09 6:14 PM EST

MLB to host youth baseball tourney

Second annual tournament will be broadcast live on MLB Network

By Ben Platt / MLB.com

COMPTON, Calif. -- Building on the success established last year, Major League Baseball announced on Thursday that the MLB Urban Youth Academy (UYA) will host the second annual Urban Invitational Baseball Tournament from Feb. 20-22 with the games on Saturday, Feb. 21 broadcast live on MLB Network.

The event spotlights Historically Black Colleges and Universities (HBCUs) and their baseball programs in an effort to provide them with national exposure. HBCUs Bethune-Cookman University (Daytona Beach, Fla.) and Southern University (Baton Rouge, La.) will face off against NCAA Division I schools University of San Diego (USD) and San Diego State University (SDSU). Last year, UCLA and USC took part in the initial tournament.

"The Urban Invitational Baseball Tournament is a part of our continued focus on reviving the majesty of baseball in the African-American community," said MLB executive vice president of operations Jimmie Lee Solomon. "This tournament, along with the other programs at the MLB Urban Youth Academy, the Civil Rights Game and many of our other efforts, is reflective of Commissioner [Bud] Selig's and baseball's commitment to diversity, inclusion and engagement of our nation's young people."

For the second straight year, the UYA will also be hosting a college fair on Saturday, Feb. 21, 2009. Over 16 colleges and universities will be represented and provide information to parents and young adults regarding college preparation, undergraduate and graduate degree programs, financial aid and scholarship opportunities.

Tournament games will be played at the UYA beginning Friday, Feb. 20 and continuing through Sunday, Feb. 22. Both games on Saturday, will be played at the UYA and broadcast live on MLB Network with Victor Rojas providing play-by-play and former Major Leaguer Harold Reynolds serving as color analyst.

"With the baseball season fast approaching, we're looking forward to giving our fans more live baseball," said Tony Petitti, president and CEO, MLB Network. "But more importantly, we're proud to help promote [and] grow the game while celebrating the rich history of baseball in the African-American community."

For the second straight year, the tournament will kick off with a live performance from Grammy-nominated recording artist Jeffrey Osborne, who will perform the national anthem.

A major highlight from last year's kickoff was the battle between Southern University's "Human Jukebox" and Bethune-Cookman's "Marching Wildcats," between games of the doubleheader. This year, they bring their timeless rhythmic performance rivalry back to Compton.

A high school All-Star Battle of the Bands will also take place and will feature bands from the local area: Compton, Crenshaw, and Jordan. Southern University and Bethune-Cookman University baseball teams will square off against each other at 1 p.m. PT on Sunday at the Academy.

"On behalf of Southern University, we are honored to be playing in [the] Urban Invitational Baseball Tournament for the second time," says Southern Baseball coach Roger Cador. "This is a first class event at a great facility, and we surely hope that the Urban Invitational Baseball Tournament continues to grow, and with the assistance of Major League Baseball, we are hoping that more of our youth from our urban and inner-city areas are once again exposed to college baseball and Historically Black Colleges and Universities."

"Our program is thrilled to represent San Diego State in the Urban Invitational Baseball Tournament at the Major League Baseball Urban Youth Academy," said San Diego State University's head baseball coach and MLB Hall of Famer Tony Gwynn. "We are honored to play in the event and our players look forward to some great college baseball."

Tickets to the games being played at the UYA will be available for purchase on game day for \$5. Children 12 and under and students with a valid ID will be admitted for free. Proceeds from the ticket sales will benefit the MLB Urban Youth Academy, which is a not-for-profit 501(c)(3) corporation.

Schedule (All Times Pacific):

- **Friday, Feb. 20:** Southern University vs. USD, 2 p.m. at MLB Urban Youth Academy
- **Friday, Feb. 20:** Bethune-Cookman vs. SDSU, 6 p.m. at MLB Urban Youth Academy
- **Saturday, Feb. 21:** USD vs. Bethune-Cookman, 2 p.m. at MLB Urban Youth Academy
 - **High School All-Star Battle of the Bands** - Compton High School, Jordan High School, Crenshaw High School, 10 a.m.
 - **College Battle of the Bands** - Southern's "Human Jukebox" and Bethune-Cookman's "Marching Wildcats," 5 p.m.
- **Saturday, Feb. 21:** SDSU vs. Southern University, 6 p.m. at MLB Urban Youth Academy
- **Sunday, Feb. 22:** Southern University vs. Bethune-Cookman, 1 p.m. at MLB Urban Youth Academy
- **Sunday, Feb. 22:** SDSU vs. USD, 1 p.m. at University of San Diego

Ben Platt is a national correspondent for MLB.com. This story was not subject to the approval of Major League Baseball or its clubs.

MLB.com

Monday, February 23rd, 2009

SHARE

Urban Invitational Promotes National Pastime For Young Players

Story by Sergio Ascencio

It's the return of the "ping!"—you know, that ringing sound an aluminum bat makes when a ball catches the sweet spot? Yeah, well it's February and that means it's time to get used to that rather unique sound at a baseball field near you.

This weekend was a treat for baseball fans everywhere as games took place at colleges coast to coast, from Long Beach to Boca Raton, Florida. And while I was able to catch the Dirtbags' home opening loss to USC at Blair, I spent more of my weekend at arguably the most significant college games in the area, in Compton at the Major League Baseball Urban Youth Academy for the second annual Urban Invitational. The Urban Invitational is a four-team tourney with the rich intention of promoting Historic Black Colleges and Universities' (HBCUs) baseball programs and the game to youths in the African-American community. I was able to attend last season's inaugural tournament and could not pass up the chance to attend this year's tourney.

HBCU schools Southern University (Baton Rouge, LA) and Bethune-Cookman University (Daytona Beach, FL) were back again joined by bitter rivals traveling up from San Diego, the San Diego State University Aztecs and the University of San Diego Toreros.

According to the DeVos Sports Business Management Program's 2008 Race and Gender Report Card for Major League Baseball, the number of African-American players in the Major Leagues reached a new low in 2007 with only 8.2 percent of players being African-American. And that number is expected to be even lower for college baseball level. As that number has declined over the past few seasons, the timing of the Urban Invitation is very significant. The tourney combines the spectacle of baseball with entertainment to enlightened fans in the inner city.

Highlighting this weekend was the number of former players attending (Long Beach native, Padres legend and SDSU's head coach Tony Gwynn threw out the first pitch Friday night, pitching greats Jim "Mudcat" Grant and Dave Stewart threw out the first pitches yesterday) and both HBCU schools' marching bands performed between games Saturday night for a festive crowd at the facility. The weekend also included a college fair and performances by the high school marching bands from Jordan, Compton and Crenshaw. And oh yeah, there was some great baseball being played on the field.

Bethune-Cookman is the defending MEAC conference champions while Southern was on top the Southwestern Athletic Conference Western Division. USD is ranked 11th in the Baseball America and SDSU is a dangerous squad out of the Mountain West. And as it's expected so early in the season pitching was dominant in the tourney, not to mention both San Diego squads are on the Dirtbags' schedule this season (USD at Blair on March 10, at USD March 24 and hosting SDSU April 7, at SDSU April 24).

SDSU and Bethune-Cookman got things underway with one of the premier pitching duels in the country. Projected no.1 pick and lone collegian on last year's USA's Olympic squad, Stephen Strasburg took the hill for SDSU and matched up against Bethune-Cookman's ace Hiram Burgos. Strasburg 1.57 era was ranked third in the country last season, Burgos was right behind him with a 1.58 ERA, and so you knew it was going to be good. Neither disappointed as Strasburg consistently hit 97 mph on the radar gun and

topped off at 100 mph. Burgos is a five-pitch pitcher who pounded the strike zone consistently. SDSU won 6-3 fueled by a homerun from T.J. Thomas—four other Aztecs had RBIs.

In Friday's nightcap USD showed off why they are so highly ranked with southpaw Sammy Solis striking out 11, scattering four hits and one run in six-plus innings of work. USD got on the board in the first on a RBI single by first baseman Jose Valerio and held the lead the entire way to a 6-4 win.

Saturday's games were broadcasted live on the MLB Network helping expose the tournament and the participating teams to a national audience. USD beat Bethune-Cookman 9-6 and Southern won their first game of the season beating SDSU 4-2 in the second game of the double header. Southern ace Jarrett Maloy, who was selected preseason SWAC Pitcher of the Year, went seven innings allowing five hits, one earned run and striking out five.

The tourney concluded Sunday afternoon with Bethune-Cookman raking 11 hits beating Southern 10-4 behind the arm of freshman lefty Ali Simpson. Simpson got out of a no-outs bases loaded jam in the top of the first before settling down and working six-plus innings striking out nine giving up three runs in six hits.

USD and SDSU returned to San Diego to play their match-up at Cunningham Stadium at USD where the Aztecs beat their rival 3-0.

The caliber of baseball displayed this weekend in Compton was nothing short of first class, something that is not new to the Urban Youth Baseball Academy since it opened in 2006. Aside from successfully hosting this tournament for two consecutive years, it is a year-round training facility that offers free baseball and softball clinics and hosts a number of amateur tournaments. In last year's MLB draft, nine players with ties to the Academy were drafted and a number of them returned to catch some of the action for this year's tourney. The Compton facility is Major League Baseball's first Urban Youth Academy and they recently announced new academies will open both in Houston and Miami.

So on the same weekend where HBO premieres its new series "Eastbound and Down" about a washed-up major leaguer forced to coach middle-school gym, and mocking major league character issues (a hot topic on ESPN lately as you've probably noticed), MLB promotes a program hoping to spark interest in the game to a inner-city audience. The Urban Invitational was a proper way to kick in the 2009 college baseball season with its well-played baseball and conscious effort to promote the game. Mix in some Dirtbags baseball and it is safe to say it will be another great year for baseball fans everywhere.

Toreros' Solis, Blair have big cleats to fill

By Kirk Kenney

SPECIAL TO THE UNION-TRIBUNE

USD BASEBALL

Pitchers Brian Matusz and Josh Romanski led USD to a national profile the past three years, particularly last season when the Toreros came within a win of reaching the NCAA Super Regionals.

Nearly half of the Toreros' school-record 44 victories in 2008 came with either Matusz (12-2) or Romanski (9-1) on the mound. Romanski also was one of USD's top hitters.

Now that the left-handers have moved on — Matusz with the Baltimore Orioles organization and Romanski with the Milwaukee Brewers — it is time for someone else to take the ball and throw with it. "You can't replace those guys," said USD coach Rich Hill. "The other guys are going to have to take the opportunity to step up."

"In a tradition-rich program — look to USC football as the model — somebody's ready to step in every single year. At a private school with limited resources like us, it's difficult to do. ... We're not deep. We have a small roster where we pour our scholarship money into a few guys and roll with it."

Sophomores Sammy Solis, a left-hander from Arizona, and Kyle Blair, a right-hander from Northern California, were eased into the mix a year ago and responded well. Ready or not, Solis and Blair will be front and center this season.

The Toreros, ranked No. 11 in *Baseball America's* preseason rankings, open the 2009 season Friday against Southern University at the MLB Urban Youth Academy Tournament in Compton. Solis (3-1, 3.83 ERA, 42 SO/49½ IP in 2008) will be on the mound against Southern. Blair (8-4, 3.86 ERA, 99 SO/74 ⅔ IP) follows the next day against Bethune Cookman.

"They are quite large shoes to fill, but I think everyone

has things that could make or break the season for USD:

1. The schedule is front-loaded with home games (31 of the first 40 are at USD's Cunningham Stadium), so a strong start is not only important, it's expected.

2. Power will not be the offense's strong suit, so the Toreros will have to showcase their speed. CF Kevin Muno led the Toreros last season with 21 stolen bases.

3. Closer A.J. Griffin set a USD record with 14 saves last season. The All-American could see some starts as well this year as well.

— KIRK KENNEY

here is up to the task," Solis said. "Obviously, without Matusz and Romo there are some doubts. But not with us. I think we're stronger than we were last year, and we're excited to get out there."

Blair, staying with the shoe analogy, wants to take it one step further.

"Not just fill the shoes, but make that shoe size a little bigger," he said. "If Matusz wears an 11½, hopefully, I'm going to wear a 12. ... I don't feel any pressure at all. You just go out and do your thing."

The load won't be shouldered entirely by Solis and Blair. Not with the return of two other talented sophomores — Matt Thomson and Darrin Campbell — as well as senior Matt Couch (recovering from Tommy John surgery) and All-America junior closer A.J. Griffin.

But all eyes will be on the Toreros' No. 1 and No. 2 starters. Hill and USD pitching coach Eric Valenzuela will do their best to mold Solis and Blair. But much of it is up to the players themselves.

"Michelangelo used to look at a slab of marble and see the sculpture inside it," Hill said. "That's how every kid is. They are that sculpture inside that marble and they're... unique."



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Feb. 17, 2009

[click here for CBI WCC Preview](#)

San Diego and Pepperdine Share Top Spot in WCC Poll

San Diego and Pepperdine each garnered 45 points to share the No. 1 position in the West Coast Conference Preseason Poll, in voting by the league's head coaches and released by the conference office.

The Toreros received four first-place votes, while the Waves earned three first-place votes. Santa Clara claimed third place with 35 points. Gonzaga got one first-place vote and 30 points for fourth, followed by San Francisco, Loyola Marymount, Saint Mary's and Portland.

USD has won the past two WCC championships. The Toreros, under head coach Rich Hill, reached the title game of the Long Beach Regional a season ago before falling to eventual national champion Fresno State. Junior reliever A.J. Griffin and sophomore starters Kyle Blair (pictured right) and Sammy Solis will anchor the pitching staff, while junior outfielder James Meador will guide the offense.



Pepperdine reached the WCC Championship Series in 2008. The Waves, under skipper Steve Rodriguez, earned an NCAA at-large bid and reached the title game of the Stanford Regional before falling to the host Cardinal. Pepperdine has one of the top relievers in the nation in junior Nick Gaudi. Senior right-hander Nathan Newman was First Team All-WCC a year ago, as were senior infielders Ryan Heroy and Bryce Mendonca..

WCC Preseason Poll

1. San Diego (4) 45
1. Pepperdine (3) 45
3. Santa Clara 35
4. Gonzaga (1) 30
5. San Francisco 26
6. Loyola Marymount 20
7. Saint Mary's 14
8. Portland 9

(photo courtesy of USD Media Relations Office)

REYNOLDS RAP

MLB Network analyst Harold Reynolds is eager for West Coast swing

The key to hiring at the new MLB Network has been versatility. On Saturday, Harold Reynolds — known mostly as a studio analyst — will get a chance to show his versatility when he teams with Victor Rojas to call two games from the Urban Invitational at the Major League Baseball Urban Youth Academy in Compton.



MAFFEI

The games feature **USD vs. Bethune-Cookman**

(Daytona Beach, Fla.) at 2 p.m. and San Diego State vs. Southern University (Baton Rouge, La.) at 6 p.m.

Bethune-Cookman and Southern are two of the nation's historically black colleges and universities. And the Urban Invitational is part of the Reviving Baseball in Inner Cities (RBI) program that is designed to expose more black and inner-city athletes to baseball.

"I'm so looking forward to this," Reynolds said. "I think it's going to be awesome, really cool."

"I really enjoy doing the studio shows, working with the guys, the banter. But this is a chance to get out of the studio, come to the West Coast, call a couple of games and see some good friends."

Reynolds grew up in Oregon and starred at Corvallis High. He was drafted in the sixth round by the Padres in 1979, but chose to play at San Diego State.

"I lasted one semester," Reynolds said. "Jim Dietz (San Diego State's longtime coach) and I didn't get along. I'm not saying anything bad about him because I know guys like Tony Gwynn and Bobby Meacham loved him,



PHOTO COURTESY OF MLB NETWORK

Harold Reynolds will be back on the airwaves this weekend, with the MLB Network covering the Urban Invitational in Compton.

but our personalities clashed. "At that time, it just wasn't the place for me."

So Reynolds, whose brother Don played for the Padres in 1978 and '79, left SDSU and enrolled at Canada College, a junior college in Redwood City. In 1980, the Mariners made him the second pick of the secondary phase of the draft.

By 1983, he was in the major leagues. He played for 10 seasons with the Mariners and one with the Orioles before finishing his 12-year career with the Angels. A two-time All-Star middle infielder, he played in 1,374 games

and had a lifetime .258 average.

In 1987, he was honored with the Roberto Clemente Award for outstanding community service. In 2003, he earned an Emmy Award for his work on ESPN's "Baseball Tonight." Reynolds' game-analyst work has been mostly at the College World Series and the Little League World Series.

"So the college game is nothing new to me," Reynolds said. "It's still baseball. I need to explain a few things, like the difference between wood and aluminum bats, why college coaches have their

cleanup hitters bunt in the first inning, and why college hitters stand on top of the plate and aren't afraid to get hit by a pitch.

"The announcers don't have as much information in a college game as they do in a major league game, but there is still a lot of information out there. The key for me is getting to the games early, watching batting practice, infield practice and talking to the coaches."

Reynolds won't have any problem getting information from Aztecs coach Tony Gwynn. Reynolds and Gwynn attended SDSU at the same time.

"Tony was one of the first people I met when I was being recruited at San Diego State," Reynolds said. "He was the best college hitter I ever saw, and he was a good point guard on the basketball team."

"I spent one spring with Tony, and he's one of the quality guys walking this earth. Looking back, I would have loved to have played with him."

"I haven't seen Tony Gwynn Stadium, but I understand it's state of the art. So I'm looking forward to seeing him and seeing his team play."

Like Tony Gwynn Stadium, the MLB Network has turned out to be first class.

"And that's not a surprise," Reynolds said. "All our guys — Matt Vasgersian, Barry Larkin, Al Leiter, Joe Magrane, Dan Plesac, Sean Casey, Billy Ripken, Mitch Williams — are not only good, but they're versatile, quality people."

"Baseball fans have been craving a 24-hour network, and we hit the ground running. And if you like us now, just wait until the regular season. We're going to have eight hours of highlights and analysis from the first pitch on the East Coast to the last pitch on the West Coast.

"We'll be going all night."

SAN DIEGO UNION-TRIBUNE

February 10, 2009

HIGH SCHOOL REPORT

Appeal denied for second S.D. High transfer

By Brent Schrottenboer
STAFF WRITER

Basketball player Zechariah Smith, who transferred from Oklahoma, has been turned down in his appeal to obtain eligibility at San Diego High.

Smith is the second of three controversial San Diego High basketball transfers to have his appeal turned down by the California Interscholastic Federation's state appeals panel.

LaBradford Franklin from Vista Murrieta, Terrence Boyd from Oklahoma and Smith were ruled ineligible before the season by the CIF's San Diego Section because of allegations of undue influence by coaches related to their moves to San Diego. Franklin's appeal was turned down. The appeal for Boyd, currently ranked as the nation's 50th best college prospect by Rivals.com, was heard last week and is pending.

In an effort to play this season, the players again might seek remedy in San Diego Superior Court. They previously sought a restraining order against the suspensions but were told by the judge to wait until after their appeals were decided. Their attorney, Patty Lewis, didn't return a call seeking comment

Online: High school basketball team pages, schedules, rosters, news and statistics are available at utprepsports.com/basketball

Online: Rankings for basketball, soccer and water polo, as well as schedules for high school sports, are available at utprepsports.com

U-T Multimedia: "U-T Prep Tuesday Report," featuring reporters who cover high school sports for the Union-Tribune, can be heard from 12:30 to 1 p.m. Tuesdays on signonradio.com

.....
yesterday.

The San Diego Unified School District placed Cavers head coach Kenny Roy and assistant Jerome Sherman on administrative leave while investigating the San Diego High basketball program. Both have denied recruiting the players to the team.

Morse baseball

Morse has hired Antonio Perez as baseball coach. The former Eastlake standout played at USD and in the Tampa Bay Rays organization.

Perez was one of five finalists for the

position and went through an interview panel of administrators, players and students.

During his senior year at USD (2003), Perez, a left-handed pitcher and switch-hitting outfielder, set the school record for saves in a season with 13.

Perez is a substitute teacher in the San Diego school district. Morse Principal Todd Irving said a reference call from USD baseball coach Rich Hill weighed heavily on his decision to hire Perez.

presstelegram.com

Softball team looks to rebound at USD

By Frank Burlison, Staff Writer

Posted: 02/19/2009 10:50:02 PM PST

LONG BEACH - The Long Beach State softball team will make another trek into San Diego this weekend, this time for the three-day University of San Diego Tournament.

The 49ers (4-5) won two of the five games they played at San Diego State last weekend during the Campbell/Cartier Classic.

Coach Kim Sowder's club opens play at the USD tournament this afternoon with a game against Colorado State at noon followed by a 2 p.m. clash with Boise State.

They play each of those teams again Saturday and then wrap things up against the USD Toreros on Sunday.

Junior catcher Kristen Pocock was selected the Big West Conference's co-Field Player of the Week Monday after collecting three hits, seven walks and four runs batted in at SDSU over the weekend.

"Both of our catchers have done outstanding jobs for us," Sowder said Wednesday of Pocock and fellow junior Brandi Reyes, who are hitting .353 and .304, respectively.

As a team, the 49ers have a .296 average with 20 extra-base hits.

But the pitching staff - expected to be one of the most effective in the region this season - has a collective earned run average of 5.79 with opponents hitting .321.

"Our staff is coming along a little slower than we expected," Sowder said. "But we certainly know what it is capable of. We're working on making a few adjustments, especially in big pitch situations. But we've played against some teams - Stanford, Washington and Georgia - that have three of the most powerful lineups in the country."

Tennis

Coach Jenny Hilt-Costello's Long Beach State tennis team is back in action this afternoon when the 49ers host Cal State Northridge in a Big West Conference dual match in the Rhodes Tennis Center.

The 49ers improved to 2-3 a week ago today when they knocked off host San Diego State, 4-2.

Senior Hannah Grady, a three-time Big West Player of the Year, was selected the conference's Player of the Week after beating SDSU No. 93 Julia Trunk to open singles' play with the Aztecs.

The Matadors are 2-5.

Saturday morning, the 49ers will travel north on the 605, east on the 91 and north on State

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Hawaii Beat

For Wednesday, February 11, 2009

By Star-Bulletin Staff and News Services

POSTED: 01:30 a.m. HST, Feb 11, 2009

IN BRIEF

QB Club to honor Murakami, others

Former Hawaii baseball head coach Les Murakami, members of the Eldredge family, and many others will be honored at the Honolulu Quarterback Club's annual Banquet of Champions on Sunday at the New Empress Restaurant in the Chinese Cultural Plaza.

Murakami, along with David Eldredge and sons Dave and Pal, will be honored as Legends at the event.

Additionally, retired Punahou athletic director Ralph Martinson will be awarded the Paul Durham Award, senior track and field official Gordon Scruton will receive the Earl Galdeira Officials' Award, and reporter Ann Miller will be given the Les Keiter Award for sports journalism.

The world champion Waipio Little League team and the Hawaii cheerleaders will also be given awards at the event.

The banquet begins at 6 p.m. Tickets are \$45 and available at the door or by calling Herman Stern at 531-9930.

San Diego tops Hawaii in tennis

San Diego's Dean Jackson won his No. 1 singles match against Hawaii's Dennis Lajola, 6-3, 6-3, to lead the Toreros to a 4-3 men's tennis victory over the Warriors.

Jackson also teamed with Chris Coetzee to win at the No. 1 doubles slot.

Sascha Heinemann and Jeff Fitch won singles matches for UH, and Lajola and Andreas Weber won a doubles match.

PACWEST PLACE

Seasiders climb to No. 3 and win

Brigham Young-Hawaii ascended a spot to No. 3 in the National Association of Basketball Coaches Division II poll announced yesterday.

The Seasiders (17-1, 8-0 PacWest) then went out and extended their winning streak to 14 games with a 83-71 victory over Hawaii-Hilo at Hilo.

Lucas Alves scored 25 points to lead the way for BYUH.

NORTH COUNTY TIMES

February 15, 2009

Fast Forward

A glance at local
events scheduled for
the next two weeks

FEB. 22

Fallbrook Food
Pantry benefit:
Musicians at
Fallbrook United
Methodist Church;
(760) 728-7608.

FEB. 23

College tennis
Hawaii crosses
some waters to
play against the
USD Toreros;
usdtoreros.com.

NORTH COUNTY TIMES

February 10, 2009

Swimming and diving

■ San Diego State, behind a pair of first-place finishes from **Jeanette Engzell** and a sweep of both diving events, defeated USD 175-125 Saturday at the USD Sports Center Pool. It was the final dual meet of the 2008-09 season for the Aztecs, who finished 9-6. Engzell took top honors in both the 100 and 200 breaststroke with times of 1 minute, 5.40 seconds and 2:20.55, respectively. The freshman from Sweden has been a force in her specialty, setting the school record in the 200 last weekend. Junior **Jessica Morrill** finished second in both of those events on Saturday to score points for the Aztecs. San Diego State also got first-place finishes from **Allison Hall** in the 200 fly (2:09.09), **Kelsey Diener** in the 200 back (2:05.81) and **Elisabeth Krueger** in the 100 fly (58.65). The 200 medley relay team of **Elena Karpeeva**, Engzell, Krueger and **Alexis McCoy** opened the meet with a first-place in that event in a time of 1:48.97. San Diego State divers went one-two-three in both the 1- and 3-meter events. In the 1-meter, **Caitlin Atkinson** took top honors with a score of 263.48, her best mark of the season. The 3-meter diving was captured by **Alex Barstad**, whose mark of 288.20 was a personal best and the second-best in Aztecs history. San Diego State will have the next two weeks to prepare for the annual Mountain West Conference championship, which will be held Feb. 25-28 in Oklahoma City.

■ USD's **Sarah Gleason** had two first-place finishes in the distance events against San Diego State. She scored a 1,000 freestyle time of 10:22.38 and a 500 freestyle time of 5:05.79. **Sarah Geerdes** took first place in 52.62 in the 100 freestyle and 1:53:00 in the 200 freestyle. Geerdes also took first place in the 200 individual medley in a time of 2:08.43. **Kristen Yoon** had a solid afternoon, finishing in first place in the 100 backstroke at 58.49. The Toreros gear up for the Western Athletic Conference championship on Feb. 25-28 in San Antonio.

Track and field

■ San Diego State continued

its indoor season at the Inaugural New Mexico Classic inside the Albuquerque Convention Center on Saturday, finishing with two event titles and 31 top-10 performances. **Karoline Koehler** turned in three top-five efforts, highlighted by her triple jump championship. The senior won the event with an NCAA provisional-qualifying and facility-record leap of 43 feet, 5 inches to lead an Aztecs group that had six finish among the top 10. Her effort was also good enough to propel her to No. 4 in the nation. Koehler also finished third in the 60-meter dash with a time of 7.48 seconds, which was a personal record and matched the second-best time in school history. Junior **Rachel Williams** won the 3,000-meter run. The junior finished in 10:26.70, turning in the fourth-best effort in program history. In addition to Koehler, senior **Deontae Kaye** provisionally qualified for the NCAA Indoor Championships with her triple jump of 42 feet, 3½ inches as she finished second. San Diego State travels to Azusa for the APU Indoor Qualifier on Saturday.

Golf

■ The Palomar College men's team opened the 2009 season with a bang, winning the two-day Tee-Off Classic at Los Serranos Country Club with an even-par 730. The tourney drew all nine Orange Empire Conference teams, plus Citrus. Palomar shot 362 (2 over) on the par-72 North course and 368 (2 under) on the par-74 South course to beat runner-up Orange Coast by four strokes. The Comets were led by freshman **Vincent Stong** (70-73 — 143), followed by **Chris Stellen** (69-76 — 145), **Chris Freeman** (72-74 — 146), **Tyler Lyons** (74-74 — 148), **Corey Reese** (80-71 — 151) and **Blake Humphrey** (77-76 — 153).

— John Maffei

honoluluadvertiser.com

February 18, 2009

Ching quick to settle in with UC San Diego golf

By Kalani Takase
Advertiser Staff Writer

For many college freshmen, the first year on campus and away from home can be bittersweet. The distance from friends and family, the new-found freedom, and the lack of a home-cooked meal can contribute to a difficult transition.

That hasn't been the case with University of San Diego golfer Alex Ching.

The 2008 Punahou graduate hasn't had time for any of those distractions. That's because much of his time has been spent on the golf course, which is the case again this week as the Toreros take part in the 32nd Annual John A. Burns Intercollegiate, starting today at the Leilehua Golf Course.

Ching and his teammates arrived Monday and played a practice round yesterday at Leilehua Golf Course. The 54-hole tournament, which features 17 teams, begins today at the par-72 course in Wahiawa.

"It'll be nice to be home," Ching said Monday before departing from San Diego. "I'm pretty excited about coming back to Hawai'i."

Leilehua should be a familiar course to Ching, who won the Army Amateur there in August of last year.

"I've played a few rounds there, so I feel pretty comfortable there," Ching said.

Aside from the month he spent here during the Christmas break, Ching returned to Hawai'i in November when the Toreros played in the Kaua'i Collegiate Invitational at Puakea Golf Course in Lihu'e. Ching, who just six months prior to that won the state title, shot 11-under par 205 to finish in a tie for fourth.

"I knew he was going to come in and be a pivotal part of the team, but I didn't expect his scoring average to be as low as it was," USD coach Tim Mickelson said. "He's definitely surpassed my expectations, but I'm not surprised at his success."

Mickelson, who is the younger brother of PGA Tour member Phil Mickelson, said he first took notice of Ching as a Punahou freshman.

"I started watching him when he would make trips to the Mainland for tournaments," Mickelson said. "I noticed how he conducted himself on the golf course and over the years, I saw that he had a very good mentality and he knows how to manage his game on the golf course. After spending some time with him, I knew he was the kind of guy we want in our program."

Ching, who won the 100th Manoa Cup last year, played in all five tournaments during the fall season, averaging 71.53 strokes per round. He also finished eighth at the Sycuan Collegiate in October, where he fired a 7-under-par 209.

"It's been going good so far," Ching said. "It was hard at first with all of the traveling and trying to get enough sleep. It was tough to manage because I was constantly busy so there was no time to miss home, but I came home for Christmas break and that was real nice. I spent a lot of time in the ocean."

Mickelson said the rest came at the right time.

"He got a little burnt out in the fall and when he went home, he wasn't practicing as much as he usually does," Mickelson said. "It was good for him to take some time off."

A refreshed Ching will be playing in front of many familiar faces this week.

"He hasn't said anything to me about it, but I'm sure he's very excited to go home and play in front of his family," Mickelson said. "He's going to be very comfortable at a place where he's had a lot of success."

MORE GOLF

- UCLA freshman Stephanie Kono (Punahou '08 of Honolulu) finished 11th at last week's Northrop Grumman Regional Challenge at the par-71 Palos Verdes Golf Club. Kono shot rounds of 76, 77 and 76 to help the top-ranked Bruins to a third-place finish. Arizona State won the team title by nearly 20 strokes over runner-up Wake Forest. Stanford senior Mari Chun (Kamehameha '05 of Pearl City) finished 13th. Chun shot an opening round of 85, but recovered with a 71 and closed with a 75 to finish 18-over at 231. The Cardinal finished 13th as a team.

LA JOLLA LIGHT

February 12, 2009

ATHLETES

Close to home

Beathard considered other colleges in the Midwest and Northeast, but said he settled on USD because of its combination of a strong academic reputation and an athletic program that fit with his goals. The fact that the campus is just a few miles from home was a bonus.

"It will be great that my parents and my high school football coach will be able to come see me play," Beathard said. "A lot of kids feel like they've got to get out of San Diego because they've grown up here, but for me, it's kind of the opposite. I don't know why anybody

would want to leave."

Beyond football

La Jolla Country Day's Doug Rogers committed to Middlebury College's football program. Lia Sagerman from The Bishop's School signed with the field hockey team at Tufts, and Country Day soccer player Zach Wolfenzon committed to Harvard.

In girls' soccer, Country Day's Sierra Ferreira signed with USD, and Lindsey Holman-Kelley committed to Wake Forest.

Three players from the Bishop's boys' water polo team have committed to play in college without athletic scholarships. Justin Wolfe and Demian Tschirn

will play at UCLA, and Scott Siegel will continue his career in the pool at Cal, Knights coach Doug Peabody said.

"When I visited UCLA, I just fell in love with the coaches and players," Wolfe said. "I liked the environment and could see how I'd be a fit there."

Signing a national letter of intent allows student-athletes to commit to one college athletic program with the guarantee that a position will be open, and it lets coaches fill spots knowing that athletes won't switch to another school at the last minute.

Gregory Ball covers sports for La Jolla Light. He can be reached at ballgregory@yahoo.com.



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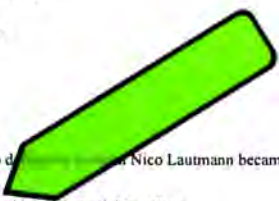
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Lautmann A Torero

By **Brandon Huffman**

Posted Feb 3, 2009



San Jose (Calif.) Bellarmine Prep d... Nico Lautmann became the fifth Bell to make his college commitment.

"Nico committed to San Diego," said A.J. Rangel, his trainer.

Lautmann got a late offer from U.C. Davis, but chose the Toreros, and joined four other teammates in making their college choice.

A two-way player for Bellamine, Lautmann helped the Bells to the CIF-CCS Open Division title.

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MEN: Ben Tilton, Chris Carry Lead San Diego Past UNLV, 17-7

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By Michael Carnow
WSL California Correspondent

SAN DIEGO – Senior attackman Ben Tilton and sophomore middle Chris Carry each registered a co-game-high six points on two goals and four assists to lead San Diego to a 17-7 victory over UNLV in an MCLA Division I game Saturday night.

Freshman attackman Peter DeSantis posted five points on four goals and one assist, and sophomore attackman Timothy Roe and sophomore middle Sean Kammann each had three points on two goals and one assist to help San Diego (3-0) stay unbeaten. Freshman middle Danny Breihan did his part with two points on one goal and one assist.

San Diego senior middle Ryan Brennan won 18 of the game's 25 face-offs and had an assist, and the Toreros used a late six-goal run to put away the game.

"I feel great," Brennan said. "It really wasn't me though. I just hop in there to do face-offs, and my teammates really do all the work. I'm just looking to get in there and pass it."

In defeat, UNLV freshman attackman Kyle Morse posted a team-high three goals for the Runnin' Rebels (0-3). Freshman attackman Steven Herman scored two goals, and junior middle Rich Aquilina and freshman middle Max Schmitz each added a goal.

Defensively, UNLV freshman goalie Mark Day saved 19 shots.

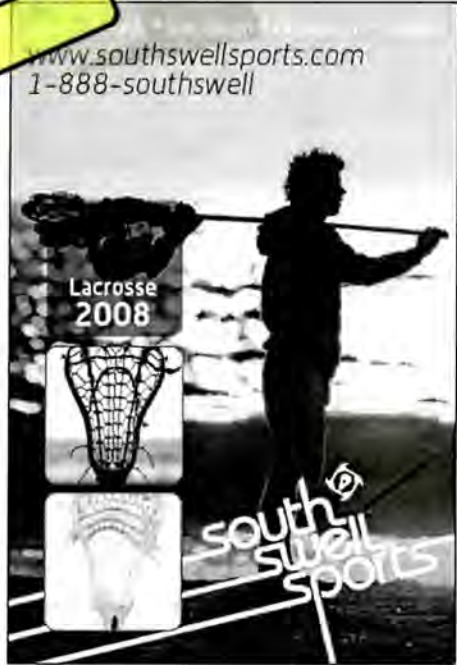
San Diego led 7-6 early in the second half after Aquilina scored his only goal with 10:41 left in the third quarter. But the Toreros finished the evening on a 10-1 run to turn a close game into a rout.

San Diego scored the next four goals, a run capped by Kammann with 10:43 to play in the fourth quarter, to pull ahead 11-6. Morse made it 11-7 with 9:30 remaining, but the Toreros put it out of reach with a game-ending, six-goal scoring frenzy.

DeSantis' fourth goal with 2:38 to play put San Diego ahead 17-7.

"Overall, I think we played great for three quarters and the wheels just fell off in the fourth," said UNLV assistant coach Darren Gagnon, who filled in for head coach Gary Campo on Saturday. "Just one of those days. We didn't have the legs to run for four quarters, but hopefully we can build up that stamina soon."

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