

## FOR THE WEEK

+36.13  
8,799.26DOW JONES INDUSTRIALS  
Change from previous: +0.4%+9.38  
1,858.80NASDAQ COMPOSITE  
Change from previous: +0.7%+6.12  
946.21STANDARD & POOR'S 500  
Change from previous: +0.5%

BY GEORGE

GEORGE  
CHAMBERLINSan Diego  
County,  
the 51st  
state?

A midyear economic update sponsored last week by the University of San Diego raised some interesting prospects for the local region and for California.

Sponsored by the Burnham-Moores Center for Real Estate, the event had a focus on the housing market but some of the most interesting conversation focused on the economy, the mess we're in, and how things are likely to settle out.

Kelly Cunningham, an economist for the National University Institute for Policy Research, posed an interesting concept: What if San Diego County separated from the rest of California and became the 51st state?

His theory has some merit. Population-wise, San Diego County is larger than 20 other states in the union. Heck, there are eight states that have less than 1 million people. San Diego County's population now tops 3.1 million and will come close to 4 million by the year 2030.

Despite its problems, California is still a global power. It has a gross domestic product of \$1.8 trillion, which makes it the seventh-largest economic entity in the world, ahead of countries such as Canada, Spain, Russia, India, South Korea and Mexico.

Cunningham also pointed out that, in many ways, San Diego County has weathered the downturn better than the rest of California. Not that we haven't had problems. So far this year, the region has lost 45,000 jobs. However, based on the overall drop in employment statewide, we should have lost 60,000 jobs on a pro-rated basis.

Interestingly, the employment data for the county does not include the impact of the military. With the Navy transferring more ships to the region and, eventually, more Marines returning from Iraq and other war zones, that impact is impressive.

An extensive report released last year by the San Diego Military Advisory Council found that 27 percent of all jobs in the region are related to the Department of Defense and the overall economic impact of military operations in San Diego County tops \$24.6 billion a year.

Large construction projects at Camp Pendleton — including a new hospital and several housing sites — will pump billions into the economy and create sorely needed construction jobs.

Another economist at the event, Marney Cox from the San Diego Association of Governments, proposes that California and San Diego County will benefit from the old economic adage of "first in, first out."

Many suggest that the real estate collapse in California was a trigger for the national recession that we find ourselves in right now.

When the recovery ultimately arrives, it is likely that California will be the first out of the malaise.

So, what about San Diego County divorcing itself from the rest of California? Of course it's not going to happen, but you can only hope. Sure would be nice to keep our tax dollars here without having to wash them through Sacramento to first.

George Chamberlin is a financial journalist. He also appears on NBC 7/39. Contact him at georgeccsd@yahoo.com.

## Should the new GM start with a new name?

Rebranding has produced positive results for other companies emerging from setbacks

By EMILY FREDRIX  
Associated Press

ValuJet was reborn as AirTran. Philip Morris rechristened itself Altria. Blackwater became Xe.

Would a name change work for beleaguered General Motors?

It would mean casting aside a brand that stood for almost a century as a symbol of American industrial might, but some marketing experts say it might be just the thing to help the once-mighty automaker make a fresh start.

"If the goal is to try and put this company on a mas-

sive diet and just turn it into a smaller car manufacturing operation, I'm not sure there'd be that much harm in rebranding," said Jean-Pierre Dube, a University of Chicago marketing professor.

"The brand isn't in good shape," he said, "so they have little to lose."

With GM tarnished by its bankruptcy and its reputation for building cars no one wants, wiseacres have had no trouble coming up with new names.

There's Groveling Motors, after GM's appetite for federal bailouts. And General Money-pit. And,

"The brand isn't in good shape, so they have little to lose."

JEAN-PIERRE DUBE  
Marketing professor

perhaps most popular, Government Motors — after the taxpayers' major ownership stake.

With GM still righting itself, "it's just too soon" to think about a name change, company spokes-

woman Susan Garontakos said. But she acknowledged the idea is part of discussions within the company.

"We know we want to reinvent the company and want to build it so that it's something that will show that GM is going to be the company of choice," she said.

In April, not long after taking the reins of GM from its ousted former leader, CEO Fritz Henderson was asked about the possibility and said it was

"not something that's high on my list of things to do." "Actually I haven't

spent too much time worrying about the name of the company," he said. "We've only got so much time on our hands trying to get the brands right."

GM's misery has company among other big businesses that changed their names after tough times.

ValuJet, devastated when one of its planes crashed into the Florida Everglades in 1996, killing all 110 people aboard, took the name AirTran after buying that company's fleet a year later.

It survives under that

See Name, Page D3



Rhonda and Nigel Farrar stand on the lot in Escondido where their energy-efficient dream home will be built.  
JOHN KOSTER | For the North County Times

## GREEN DREAMS

Couple's custom-built home to meld environmentalism, comfort

By BRADLEY J. FIKES  
bfikes@nctimes.com

ESCONDIDO — On a two-acre parcel overlooking Lake Hodges, Rhonda and Nigel Farrar are building their dream home.

To be constructed over the next year, the 3,000-square-foot, 4-bedroom home is being designed to be open, airy and comfortable.

It's also intended to be a model of environmental efficiency.

Environmental responsibility doesn't have to mean a lower standard of living, say the Farrars, who want their home in unincorporated Escondido to be an example for others.

San Diego Gas & Electric Co. is

assisting as one of its case studies in energy-efficient homes.

The home will be more expensive than a traditionally constructed one, Farrar said, but in the long run it will save money.

Physically, the home is now just markings on the ground for the construction crew.

Nearly all the work lies ahead. As the home is built, the North County Times will be following the Farrars through the project.

## The opportunity

The Farrars, who live in Poway, recently purchased the empty 2-acre parcel in Escondido.

The decision took some thought, Farrar said, because it was a major commitment.

"Building houses is a lot of effort, but we really wanted a small house on a big lot, and in this day and age that's very rare to find," she said.

"Most developers build these McMansions. We're building a much more modest home by San Diego standards, although still a large home. I live in a neighborhood of 2-acre parcels, and some of these homes are 12,000 square feet," she said.

While relatively small, the home won't be Spartan.

It will have a room for guests, exercise, laundry, dining, family time and it will also have a breakfast nook.

See Green, Page D3

GOLF  
DOESN'T  
HAVE TO  
BE PRICEYHall of Famer Lee  
Trevino says one  
need not break  
the bank to playBy CANDICE CHOI  
Associated Press

NEW YORK — Golfing isn't only for the rich. Just ask Lee Trevino.

The legendary Mexican-American golfer was born on a cotton farm in Texas to a single mother who worked as a housekeeper. He honed his game hitting balls into cow pastures and sneaking onto private courses.

One reason golf is thought to be so expensive is that people get hung up in appearances, said the 69-year-old, two-time U.S. Open winner.

"They're spending \$2,000 or \$3,000 on the visor, the shoes, the shirt and the best clubs," he said.

For those just getting started in the game, however, he said none of that is necessary.

While pricey clubs and balls can boost performance, the cheaper options are just fine for beginners, Trevino said.

"If you don't like it, then you didn't lose a lot of money," he said.

These days, you won't need to go to the extremes Trevino did to get some tee time.

To attract players amid the recession, public courses and even high-end resorts across the country are

See Golf, Page D4

## Delinquent dues sending some into foreclosure

By PAUL J. WEBER  
Associated Press

IRVING, Texas — Thousands of Americans who have generally kept up with their mortgages are still in danger of losing their homes because they made a fateful trade-off in this shaky economy — they let their homeowner association dues slide.

Many homeowners are learning to their surprise that condo and neighborhood associations that oversee security patrols, mow lawns in common areas, plant flowers and clean the community swimming pool may have the right to foreclose when

dues aren't paid. That right is often written into the purchase agreement signed by the homeowner.

Among those who have been threatened with foreclosure is Lacey Pilat, who lost her job catering lavish corporate parties and nearly lost her two-story house in this Dallas suburb.

"Basically, our landscaper was foreclosing on the house," said Steve Pilat, her husband. "That's the way we looked at it."

These foreclosure actions do not necessarily pit neighbor against neighbor. Many homeowner associations have turned the job of collecting member dues

over to outside management companies. And to them, it's strictly business, not personal.

Homeowner association boards and their management companies defend the practice, saying maintaining the neighborhood preserves everyone's property values.

"We have compassion for those folks. At the same time, we feel for the rest of the homeowners who are paying their dues," said Andrew Schlegel, executive vice president for Merit Property Management, which manages more than 140,000 California homes in community associations.

See Dues, Page D4



Lacey Pilat, left, and her husband, Steven, stand outside their home in Irving, Texas. Thousands of Americans who have kept up with their mortgages still could lose their homes because they let their homeowner association dues slide. Associated Press

## Green

Continued from Page D1

A courtyard will take the place of a living room. Other amenities include a pool and spa, outdoor barbecue and fireplace, fountains and wells.

### Planning it out

As an SDG&E case study under its Advanced Home Program, the Farrar home qualifies for \$10,000 in assistance, as well as advice in making the best choices in construction techniques, said April Bolduc, a spokeswoman for the utility.

"They are only the third case study that we've done this year," Bolduc said.

One of the others is the home of actor Richard Dreyfuss in Encinitas. To qualify for the program, homes must be 40 percent more energy-efficient than required under Title 24 of the California building code.

"Some of the things they would want to do is use high-efficiency equipment, put in better windows, have a more energy-efficient air conditioning, and make sure the sun doesn't hit the windows directly," Bolduc said.

SDG&E suggests those building homes call the utility before construction begins, whether or not they are applying for the program. The utility can be reached at 866-631-1744.

"We can give you recommendations on how you should orient your house, because that has a lot to do with how energy-efficient the home is," Bolduc said.

### From materials to generation

To design the home, the Farrars tapped Hubbell and Hubbell, a family-owned firm in San Diego that specializes in environmentally friendly design. James Hubbell is an artist; his son Drew is an architect.

Renewable and recycled materials such as bamboo and cork will be used whenever possible. A geothermal system will provide temperature control. Electricity



The Farrars stand on the lot in Escondido — overlooking Lake Hodges — where they're going to build their dream home. JOHN KOSTER | For the North County Times

will be supplied through solar panels and perhaps through wind turbines, if feasible.

Some of these features, such as using bamboo and properly orienting the home won't cost any more than traditional building techniques, Drew Hubbell said.

But the solar panels and geothermal system will add to the cost.

The solar panels, which convert sunlight into electricity, typically cost from about \$20,000 to \$40,000, but the investment is recouped over about eight years from lower electricity bills, Hubbell said.

The geothermal system is more ambitious. It will send loops of liquid-filled pipes

about 200 to 250 feet below ground, cooling the house in the summer and in the winter, warming it from the ambient air temperature.

Overall, the green construction techniques are expected to add from 10 to 20 percent to the cost of the house, Hubbell said.

Farrar said the extra expense is an investment that will pay for itself down the road.

"We are basically prepaying for all of the heating, cooling and electricity that our home, and, hopefully, our cars will require for our lifetime," Farrar said.

### Home grown

And materials produced locally or nearby can be

just as good as more famous products from far away, she said.

"The La Cantina folding doors for our home will be made here in Oceanside," Farrar said.

"They are not only beautiful, but gentle on the environment and our pocketbook because they are shipped locally. Instead of shipping Travertine tiles from Italy, we are considering tiles made in nearby Mexico that are less expensive and stunningly beautiful," she said.

The surroundings will provide their own environmental contributions. A small farm supplied with well water will provide fresh food for the Farrars

and for neighbors.

Instead of driving to the grocery for produce, they'll just walk outside, Farrar said.

"I'd like to be her neighbor to take advantage of that," said Drew Hubbell, the architect.

Another planned benefit is that the vegetation will absorb carbon dioxide, which many climate scientists believe is causing global warming.

"The biggest draw is the possibility of it being carbon-neutral," Farrar said.

In environmental jargon, that means the home and its surroundings will sequester, or take in, as much carbon as released into the air.

"It's a new concept by today's standards, but several generations ago that's how everything was, it was all sustainable, and pretty much carbon-neutral," Farrar said.

Of course, Farrar doesn't intend to hand-wash her clothes by a river or churn her own butter.

The home will have modern appliances, certified as energy-efficient by the federal government's Energy Star program.

"We're going back in history, but in a very comfortable and modern way," Farrar said.

Call staff writer Bradley J. Fikes at 760-739-6641. Read his blogs at bizblogs.nctimes.com.

## Name

Continued from Page D1

name today.

More recently, security firm Blackwater Worldwide, changed its name to Xe — pronounced like the letter Z — earlier this year to distance itself from its operations in Iraq, including a deadly 2007 shooting that killed several civilians.

Name changes often reflect how a company wants its business to be perceived. Philip Morris Cos. changed its name to Altria Group in 2003 because the company, which was also then the owner of food maker Kraft, wanted to shed its tobacco image.

But it's an effort not taken lightly. Experts warn that rebranding a corporate identity can take years and hundreds of millions of marketing dollars, drawing attention to how the automaker is spending money under government control.

And such a colossal effort still might not win over drivers, or investors. Although the company may want to distance itself from its past, its past is not all negative. GM used to be known by other names over the years, including General Motors — a nod to the company's benefits package for workers and retirees.

Of course, that generosity helped push the company under. Ballooning labor costs made GM uncompetitive against foreign automakers such as Toyota and Honda.

GM is already starting to rename parts of its business. Its investment-management arm, General Motors Asset Management, is now Promark Global Advisors. The banking arm of auto finance company GMAC Financial Services last month changed its name to Ally Bank.

And, on paper at least, the "new GM" — separated from the "old GM" in the Chapter 11 bankruptcy process — is already operat-

ing under a different name in court filings: Auto Acquisition Corp.

In the meantime, GM is plowing ahead with its reinvention campaign. A new television ad called "Chapter 1" promises a stronger and leaner company. GM is looking to shed its Saturn, Hummer, Pontiac and Saab brands.

Allowing the GM name to take the heat makes it a kind of shield for its individual brands, such as Chevrolet, GMC, Cadillac and Buick, that are more closely associated with individual cars, Mike DiGiiovanni, GM's executive director of global market and industry analysis, said during a monthly sales conference call in April.

"What we're seeing is

the GM brand gets dinged big time in terms of considering a GM vehicle," he said. "But when you look at Chevrolet, Cadillac and our other brands, they haven't changed."

If it did opt for a name change, GM could wait and pick a new name to highlight how its business is reshaping, said William Lozito, president of Strategic Name Development, a brand naming company based in Minneapolis.

That's what the electronics company known as Lucky Goldstar did in 1995 by changing its name to LG Electronics. The company kept the letters L and G but gave them new meaning — "Life's Good" — as it moved from making toasters to making televisions.

The Web site Automotive News offered other ideas in a poll — Chevy Inc., The Cadillac Motor Car Co., U.S. Motors and Renaissance Car Co., among others.

And then there's Lozito's suggestion for a name, with a nod to GM's small-car future: Great Mileage.

## Hit the Job Jackpot!

### Now Hiring:

- Cook
  - 2006 Best Employer Nominee
- Please see our ad on the front page of the classified section.

Apply online at [valleyviewcasino.com](http://valleyviewcasino.com)

VALLEY VIEW CASINO  
San Diego's Favorite

It pays to have fun!



# HOT off the PRESS

TO PLACE AN AD  
Call: 1.800.600.5454  
Online: [nctimes.com/admarket](http://nctimes.com/admarket)

<p><b>10010 Help Wanted</b></p> <p>ADVERTISING SALES - The Hello Company, Inc. Welcome New Families. Flexible Hrs., Work from home. Self starting personality. Strong desire for success. Advertising sales to local business owners. Training provided. Call: Laura 760-949-4115 Email: lforster@thehellocompany.com</p>	<p><b>10045 Jobs Wanted</b></p> <p>CAREGIVER AVAILABLE TO WORK FOR YOU 8am-4pm, \$16/hr in No. County. High exp. license references. 760-720-9680</p> <p><b>DOG SITTING</b> Up to 50lbs enclosed backyard, safe surroundings, training available. \$15-18 a day * 760-579-3303</p>	<p><b>Plumbing</b></p> <p>A-WAIVE-IN - THE-WATER</p> <p>Plumbing Repair Low Prices! Senior Discounts! 24 Hour Emergency Service 760-489-9724</p>	<p><b>15330 Condos &amp; Townhouses for Rent</b></p> <p>CARLSBAD-\$1675 MO Del Mar/2.5ba, 2 car garage, W/D h/kups, pool/spa. No pets No Smoking. 760-434-7516</p> <p>ENCINITAS-\$2150 3br/2.5ba</p>	<p><b>14960 Dogs</b></p> <p>GERMAN SHEPHERD PUPS</p> <p>Pure, rare black, family protection dogs Born 01/04/09. Ready for home 06/24. Shots &amp; ready to go! \$500 Victor. 951-600-8246 or 951-415-1969</p> <p>MINPIN, YORKIE MIX READY TO GO! Parents on site. Shots included. YORKIE-POOD-Tiny Just born. 760-591-4402</p>
<p><b>BOOKKEEPER</b> Monday-Friday 9/5 Knowledge of MRL ac. (Salary Based on Exp.) Please apply in person Pacific Place Retirement 3500 Lake Blvd. Oceanside No phone calls please</p>	<p><b>10050 Business Opportunity</b></p> <p>POOL ROUTE - NORTH COUNTY. Will sell to suit, great PT job or career opportunity, will train. Call Bob 760-390-9002</p>	<p><b>Massage</b></p> <p>DELIGHTFUL MASSAGE * Swedish, * Light Touch, &amp; Deep Tissue with Hot Oil Shower Available 760-415-8155</p>	<p><b>14610 Antiques &amp; Collectibles</b></p> <p>\$ BAIL OUT \$ Funds Available GOLD / ESTATES Morgan Dollars Antique Firearms/Swords Leonard 760-519-9633</p>	<p><b>15370 Houses for Rent</b></p> <p>ENCINITAS-\$1300 2br, 1.5ba, approx. freshly painted, ample parking. Near beach &amp; shopping. No pets. 760-877-5309</p> <p>MURRIETA-\$2150 Rancho Bella Vista 3,800sqft, 5br, 3.5ba, 3car gar., near shops and shops, Hwy 102/15, Avail 7/5. Deposit required. Call Emma 760-583-8379</p> <p>OCEANSIDE-\$1200 Oceanside 55+, Quiet 2br/1.5ba, patio all appls, new paint, nr pool/spa, El Camino Real &amp; Mesa, 760-529-4951, 520-490-6909.</p> <p>SUN CITY-\$1300 New remodeled 4br, 4ba, 1700 sq ft, 2 car garage. Pets ok. * 29807 Avenida De Real. Call 310-365-7525</p>
<p><b>PART TIME</b></p> <p><b>SUMMER JOB FOR TEENS!</b> (16 years old &amp; up)</p> <p>4 HOURS PER DAY</p> <p>\$100 to \$400 per week</p> <p>Temecula and Murrieta Area only</p> <p>Transportation Available</p> <p>CALL Eric Roberts 951-541-4561</p> <p>THE CALIFORNIAN A Division of The Southern Company</p>	<p><b>11000 - Announcements</b></p> <p><b>12000 - Garage Sales</b></p> <p><b>Electrical</b></p> <p><b>BRADFORD ELECTRICAL</b> ✓ Ceiling Fans ✓ Troubleshooting ✓ Panel Upgrades ✓ Free Estimates ✓ 23 Yrs Exp. ✓ Lic. #863899 760-443-6602</p> <p><b>General Contractor</b></p> <p><b>MARK BELL CONSTRUCTION</b> Home Repair * Remodeling/Additions Doors, Windows Kitchen, Baths 30 Years Experience Residential / Commercial * References Available Lic. #514194 / Insured 760-822-7690</p> <p><b>Landscaping &amp; Gardening</b></p> <p><b>ADKINS MAINTENANCE</b> Since 1976 Specializing in Irrigation Residential/Commercial Lawn Maintenance Programs Referrals Welcome! 760-598-8001</p>	<p><b>14920 TVs, VCRs &amp; DVD Players</b></p> <p><b>MITSUBISHI 45" BIG SCREEN.</b> Great for video games &amp; or Theater room. Xirt Cond. \$350 also, delivery avail for sm. s. * 760-214-4127</p>	<p><b>14920 Rooms for Rent</b></p> <p>CARLSBAD-\$ 895 Avilara, Furn'd, pvt. Ba w/cbl. sinks, lg. bonus rm, w/wmored closets. No smks. Female preferred. 858-892-2671</p> <p>CARLSBAD/OLDE-\$ 650 Beautiful Home! Inc. util. Pvt decks, fplc, LG yard. Near beach, hwy &amp; shops. No smk/pets. 760-755-4774</p> <p>OCEANSIDE-\$ 675 Includes utilities. Master Ste, b/cnry, view! Nicc eat-in. Kitchen privs. 760-583-8067</p> <p>TEMECULA-\$ 400 - Util. Redhawk. Room in newer home w/house privileges. W/D. No pets/sm. Near Pecharanga. * 951-377-9321.</p>	<p><b>CALL TODAY, AND PUT YOUR AD INTO ACTION!</b></p> <p>Reach thousands of Buyers every day. Place your ad in the Classifieds! To place an ad that works, call one of our professionals today!</p> <p>(800) <b>600-5454</b></p> <p><b>NORTH COUNTY TIMES</b></p>
<p><b>North County's PUBLIC NOTICE Solution</b></p> <p>We're your one-stop-shop for public notices</p> <p>Fictitious Business Name Trustee Sales Name Changes Alcoholic Beverage License Notices Probate</p> <p>• Notices Publish 7 days a week • Efficient, we will file your affidavit of public notice for you.</p> <p><b>Call Today!</b> Jane - 760.901.4126 <a href="http://www.nctimes.com">www.nctimes.com</a></p> <p><b>NORTH COUNTY TIMES</b> Real News • Really Local</p>	<p><b>YOUR HOME ONE STOP PLACE TO SHOP!</b> Call today <b>800-600-5454</b></p> <p><b>NORTH COUNTY TIMES</b></p>			