

now offer slow-roasted port tacos and grilled lean steak tacos. What hasn't changed is Rubio's commitment to quality and freshness. Freshly made salsa, beans, quacamole and chips are a cornerstone of Rubio's. The story of Rubio's goes back to Ralph Rubio's college days when he and his buddies would head for the Baja village of San Felipe. One night, a hungry Ralph spotted a taco shop with an unusual specialty advertised in the window: fish tacos. He ordered one, took a few bites, and was hooked. Over time Ralph became pals with Carlos, the man behind the counter. Carlos showed Ralph how his fish tacos were made. Ralph came back to San Diego and perfected a recipe of his own. Several years later and with his father, Ray, as a partner, he opened his first restaurant — a walk-up stand in Mission Bay. Since that day in 1983, Ralph, with the help of a lot of great people, has sold more than 50 million tacos.

## Rancho Santa Fe Insurance

### Rancho Santa Fe Insurance

Craig Edwards founded Rancho Santa Fe Insurance over 25 years ago and today it remains the pre-eminent boutique insurance agency in San Diego County. RSF Insurance specializes in high value homeowners, auto, collections, yachts, aircraft and umbrella insurance. The firm represents Chubb Insurance, ACE Private Risk Services, Firemen's Fund and Chartis Private Client Group. As an independent broker, RSF Insurance is able to shop policies to find the most comprehensive coverage in the industry at the most competitive prices. Providing their clients with exceptional customer service and thorough annual reviews are its top priority. Without compromising coverage, it is able to provide options regarding scheduling, umbrella limits, credits, deductibles and premium management.

One of the agency's clients calls Rancho Santa Fe Insurance

"the Rolls-Royce of insurance companies and John Moores added, "I wanted someone with honor and integrity, someone I can trust and believe in to handle my insurance affairs. Craig Edwards provides that for me."



### San Diego County Credit Union

With \$5 billion in assets, SDCCU is the largest locally-owned financial institution in San Diego. It is a non-for-profit, wholly owned and operated by its members. Unlike most financial institutions, SDCCU does not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to members in the form of lower loan rates, higher dividends on deposits and lower fees. SDCCU serves over 213,000 members and continues to thrive as one of San Diego's premier

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## Sustainable Solutions You Can Trust.

Waste Management is proud to be named one of San Diego's Most Trusted Brands. We continually seek out innovative solutions and forward thinking strategies to make San Diego cleaner and greener. This is our commitment to you.

**THINK GREEN®**



## Most Trusted Brands

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institutions. It operates 28 branches in three counties – San Diego, Orange and Riverside. San Diego County Credit Union is a community leader. It is the title sponsor of the San Diego County Credit Union Poinsettia Bowl, presenting sponsor of the San Diego Big Bay Balloon Parade and the Make-A-Wish Foundation. SDCCU was originally chartered in 1938 as San Diego Employees Credit Union. It has been voted the Best Credit Union in San Diego for 11 years straight by the *San Diego Union-Tribune* as well as having been honored with the top slots as BEST in Financial Planning, Home Loan Provider and Place To Work categories. The company's growth remains steady. Two new branches in Kearny Mesa and Oceanside were opened in 2010. Several new eServices were added this year, including person-to-person payments, SDCCUdirect, Live Chat and Money Tracker. Also, a number of deposit-taking ATMs have been installed in select locations to enhance member convenience.

SCHUBACH AVIATION



### Schubach Aviation

Henry Schubach, who personally pilots chartered flights, founded Schubach Aviation in 1992 to create a chartered flight business from Carlsbad's Palomar Airport. Schubach is San Diego's most experienced charter company and the county's largest charter fleet. Schubach Aviation has flown more San Diegans to more destinations than any other charter service. All aircraft are meticulously inspected, maintained and flown by seasoned professionals. The company's flawless track record reflects the knowledge and talent of its pilots, maintenance and ground support staff. Its dedicated maintenance team represents many decades of cumulative aircraft maintenance experience. Its ground support staff has over 150 combined years of aviation industry experience. Schubach's impeccable track record reinforces the fact that private air charter is one of the safest modes of

transportation in the world. Schubach has earned an ARG/US Gold rating, exceeding safety, equipment and crew standards for FAA charter operations. The company makes it a priority to build and maintain long-term relationships since repeat customers form the core of its business. Its highly experienced team is dedicated to providing a seamless travel experience, down to the smallest detail. The company's goal is to make the Schubach flying experience efficient, comfortable and hassle-free.



### Waste Management

Waste Management of San Diego provides residential, commercial and industrial trash collection, recycling services and dumpster rentals in three local cities — San Diego, El Cajon and Santee — from its yard in El Cajon. It also operates a buyback center in El Cajon, where people can bring recyclables to redeem, donate other recyclables or to dispose of e-waste. "Your streets are our streets too," the company states. "Our drivers traverse them every day, and look out for them just like you do. Your neighborhoods are our neighborhoods as well, which is why our drivers are partnering with the San Diego Police Department as part of our 'Waste Watch' program to help support their crime-fighting efforts. We breathe the same air you do, and the quality of that air is important to us. That is why we are so proud of our 120-truck fleet of trash and recycling collection vehicles, powered with low-emitting liquid natural gas (LNG); the reductions in emissions achieved by this fleet is the equivalent of removing 9,000 from San Diego streets every day. The LNG fuel itself has been converted from trash turned to methane at our Altamont facility and is just one example of our pioneering, sustainable closed-loop solutions." The company uses solar power to compact municipal waste — reducing fuel use, greenhouse gas emissions, collection frequency and overall costs.



### Willis Allen Real Estate

Willis Allen Real Estate's local roots are as deep as the Pacific Ocean that laps at San Diego's pristine shores. Independent and family-owned, Willis Allen has been guiding clients in the home ownership process since its founding 95 years ago by Frederick I. Brown of La Jolla. Brown built the company on timeless values that are as important to their clients today as they were in 1914 — superior service, knowledgeable agents and ethical business practices. Willis Allen helped found the Real Estate Broker's Association of La Jolla, created to promote industry ethics and professionalism. In 1940, the company's namesake, Willis Allen Sr., bought the business, changed the company name and grew with the city. Under his strategic stewardship, the company opened its second location in Rancho Santa Fe in 1952 and expanded to Del Mar in 1973. Andrew E. Nelson, Willis Allen's current president and CEO, took over the leadership of the company in 1981. A former Naval officer who flew in the back seat of F-4 Phantom fighter jets, Nelson drew on that leadership experience and training to help the company flourish, even in trying economic times. Willis Allen has doubled in size since Nelson bought it outright in 1995. The company opened a Point Loma office in 1988, a Coronado branch in 2002 and expanded to a revitalized Downtown San Diego in 2004. Most recently, the company has expanded north and east, adding a Fallbrook location in 2007 and acquiring an office in Santaluz in 2008.



### Scripps Health

A leader in the prevention, diagnosis and treatment of disease, Scripps was named by Thomson Reuters as one of the Top 10 health systems in the United States for providing high quality, safe and efficient patient care. Scripps was founded more than 80 years ago in La Jolla, but the health system now extends