

FAMILY BUSINESS & CLOSELY HELD COMPANIES

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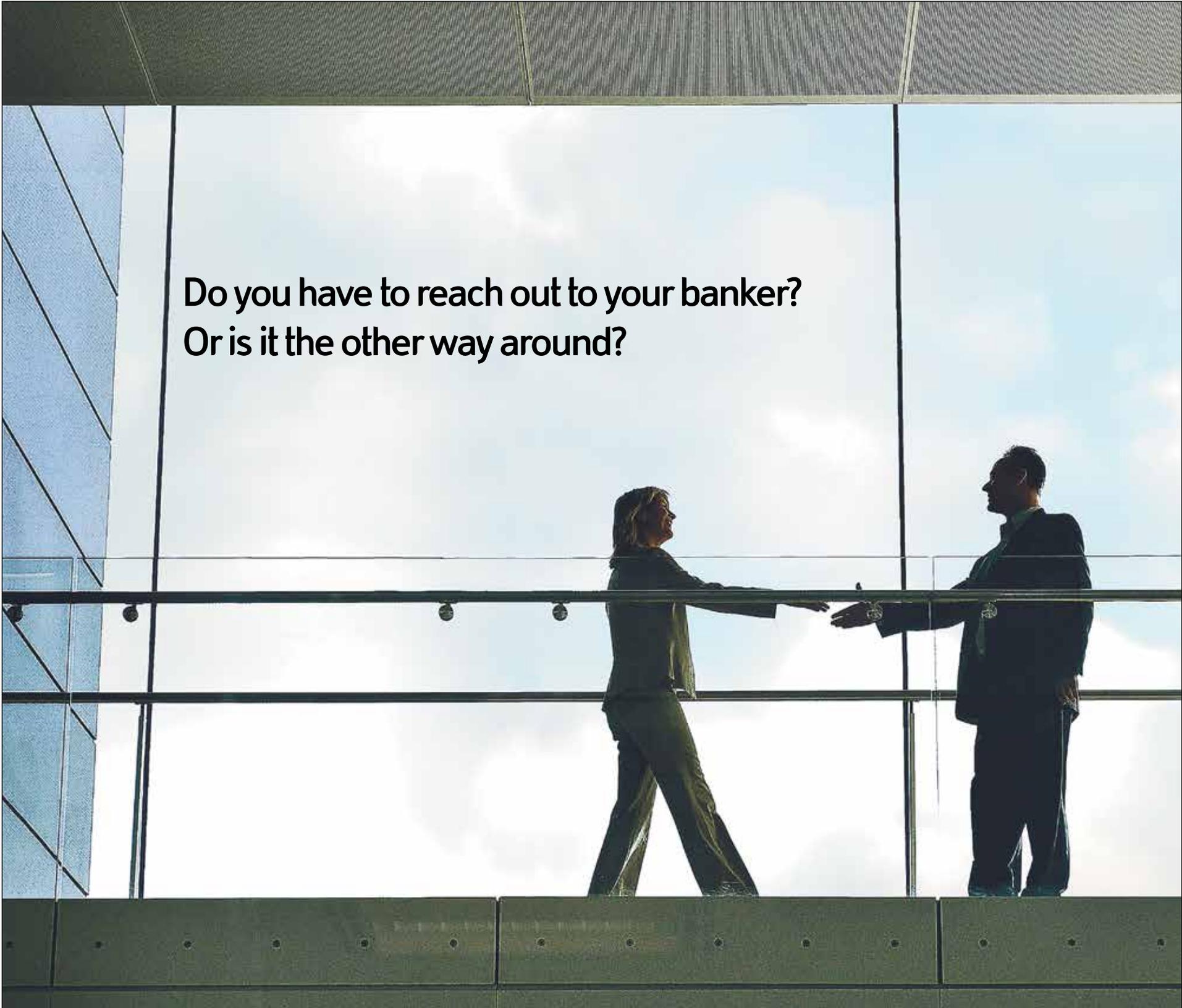


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Proud sponsor of the Pacific Coast Business Times' Family Business Awards.

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Family Business Awards honor history

For the eighth annual Pacific Coast Business Times' Family Business & Closely Held Company Awards, we are adding a new way of recognizing longstanding members of our business community that have reached significant milestones.

For 2013 we are bestowing our inaugural "Legacy" awards on TWIW Insurance Services, which celebrates 90 years in business this year. We're also honoring Harrison Industries, a previous Family Business Award winner, on reaching 80 years of success in the trash hauling and recycling business.

These two "Legacy" winners will join nine other honorees at our annual Family Owned & Closely Held Company awards luncheon on March 14 at Crowne Plaza Ventura Beach. This is an especially important program for the Business Times because it recognizes a very special type of business that literally forms the backbone of the free enterprise system in the Tri-Counties.

We define a family owned business as a company where two or more family members are actively involved as owner-managers. They can be husband and wife, siblings, cousins or parent and child. Alternatively, we define a family owned business as one where a singly family has been in control for two or more generations of ownership.

Finally, we defined a closely held company as one where a small group of individuals, possibly including family members, own the business.

This year, as in the past, we are pleased to honor a diverse lineup of companies from San Luis Obispo, Santa Barbara and Ventura counties. We have identified large, medium and small family business winners based on number of employees, from across our three-county circulation area. As is traditional, we



HENRY DUBROFF
Editor

also are honoring a large company, a Family Business Titan: Oxnard-based Gills Onions, a leader in the introduction of green practices to the agribusiness section.

Family Business & Closely Held Company awards began in 2003 as a single category within our Spirit of Small Business Awards. What we quickly discovered was that many of the businesses that were nominated were simply too large to meet our size standard of 100 or fewer employees. Since we started our Family Business & Closely Held Companies awards in 2006, we've been introduced to dozens of new companies — many of them the quiet giants of the region's economy. We've been able to tell some remarkable stories.

In 2013 we are again pleased to welcome Union Bank as this section's gold sponsor and Crowne Plaza Hotel Ventura Beach as our silver sponsor. The hotel is the event host — I hope you will join us on March 14 for the 2012 Family Business Awards luncheon from 11:30 a.m. until 1:30 p.m.

Special Reports Editor Dara Barney produced this section and the cover was designed by Advertising Graphic Designer Elizabeth Willhite.

The cover features husband-and-wife team Pam and Rob Sharp, who founded Sharp's Hill Vineyards in Paso Robles. The photo was taken by Senior Editor Stephen Nellis.

For tickets and information about our March 14 luncheon, please contact Director of Marketing Jennifer Hemmy at jhemmy@pacbiztimes.com or at (805) 560-6950, ext. 228, or visit www.pacbiztimes.com/events to buy tickets online.

• Contact Editor Henry Dubroff at hdubroff@pacbiztimes.com.

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A message from our sponsor

Spotlight on fraud prevention

By, Teri Jividen-Wagner, CTP, CAMS, Vice President, Union Bank



Congratulations to the nominees of the Pacific Coast Business Times' Family Business & Closely-Held Companies Awards. We join in honoring these outstanding leaders for their achievements and positive influence in our community.

Managing risks and safeguarding the business are as important as ever in helping to ensure long-term success. Fraud attempts can often come from unexpected sources. It seemed like business as usual when the CFO of a company received an e-mail from his CEO with instructions to pay a vendor with a wire transfer—a transaction request he received frequently. He processed the request as usual only to discover later that he had wired the money to a fraudster—resulting in a significant irretrievable loss.

Scenarios like this happen every day. Criminals infect a company PC with malware, which gives them the ability to impersonate senior leaders—like the CEO—and send/receive e-mails that look identical to the real thing. And this is just one of many schemes that are resulting in huge losses for companies around the world.

Be on the lookout

Corporate employees often assume there are no security threats when they're on the company system. But that's far from true. Protecting your company against fraud starts by creating awareness of the problem throughout your organization, and educating employees about common schemes. Here are just a few:

- Additional pages or pop-up pages displayed during or after the sign-on process.
- System prompts to re-enter your User ID and Password or token passcode after you have already entered the correct information.
- A phone call is received during an online session from someone claiming to be a bank representative asking for passwords and/or token passcodes.

Alert everyone at your company to contact your information security group and run a virus

scan immediately if they think there may be malware on their computer. And remember, Union Bank will never call or contact anyone at your company online to ask for passwords or security credentials. If employees experience any suspicious activity, tell them to hang up and terminate their online banking session immediately.

Make sure your company has a strategy in place

With cyber criminals becoming more creative every day, your company needs a well thought-out strategy for protecting data and maintaining online security. If you don't already have one, contact a corporate IT security specialist who can evaluate your current systems and safeguards, and help you select the right security solutions.

Count on Union Bank for specialized fraud prevention solutions

- We help our clients manage risk with specialized solutions designed to prevent fraud before it happens. Several proven tools include:
- **Positive Pay** provides early fraud detection and prevention when issuing checks, and allows you to block payment of unauthorized checks.
 - **ACH Debit Block** places blocks on accounts that are not supposed to have ACH activity.
 - **Electronic Payment Authorization** permits allowable ACH debit activity.
 - **Universal Payment Identification Code (UPIC)** allows you to receive electronic payments without disclosing confidential account information.
 - **Information Reporting** enables review of all transactions posted to your account daily.
 - **View Image** allows you to view images of paid checks.
 - **IP Address Restrictions** help ensure that access to your company's accounts can only come from IP addresses that you approve.

To help prevent your company from becoming a victim of fraud, take steps today to protect your data, systems, and assets, and talk to your relationship manager about how Union Bank can help.

10 ways to protect your company against fraud

1. Carefully review your statements for unauthorized activity or missing deposits.
2. Closely scrutinize employee entitlements. Allow access to only those services necessary to perform the job. And separate employee duties whenever possible; for example, payables personnel should not be responsible for reconciling bank accounts.
3. Use security tokens for online sign-on. You can request tokens from your bank.
4. Use IP address restrictions to limit online access to your bank information based on IP addresses you provide your bank.
5. Use dual control for making online payments, such as wires and ACH, and use Union Bank's Online Business Center dual control feature to provide additional security when managing your online products, services, and user entitlements.
6. Set up dedicated computers for online banking, keep the computers in a secure location, and limit access.
7. Install a reputable vendor security software suite that includes firewall security, anti-virus, anti-spyware, and malware and adware detection. Keep it up-to-date and run periodic scans.
8. Routinely install new patches for your operating system and browser software and hardware, or use automatic update features.
9. Educate employees on good cyber security practices, such as not opening any attachments or clicking any link in an e-mail from unknown senders.
10. Engage a security expert to test your network or run security software to help close known vulnerabilities.



Teri Jividen, CTP, CAMS, Union Bank

Teri Jividen-Wagner, CTP, CAMS, is Union Bank's vice president and treasury relationship manager serving middle market and corporate clients in Santa Barbara, Ventura, and the San Fernando Valley. She has more than 10 years banking experience. Teri can be reached at 213-236-5408 or teri.jividen@unionbank.com.

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TITAN



Gills Onions co-founder Steve Gill stands with two varieties of onions before they are prepped, sliced or diced. Steve co-founded the company with his brother, David, in 1983. Gills Onions was featured on Discovery Channel's "Dirty Jobs" with Mike Rowe in February. The company is based in Oxnard.

ALEX DRYSDALE/PHOTO

No tears, just 30 years of sweet onion success

By Dara Barney
Staff Writer

Thirty years ago, brothers Steve and David Gill made the leap from vegetable growing to onion processing. Today, Gills Onions is one of the largest family owned businesses in the Tri-Counties with 350 employees.

"It started as a farming family, Rio Farms, our sister company in 1959, growing various vegetable crops. One of those crops happened to be onions," said Nelia Alamo, daughter of co-founder Steve Gill.

Steve founded Gills Onions with his brother, David Gill.

Steve manages Gills Onions and Rio Farms operations in Oxnard, and David manages farming and processing operations in Monterey County.

Alamo is the director of sales and marketing at Gills Onions. She also has two sisters who work at the company — Nikki Rodoni is the director of sustainability and Stacy Mann is the packaging purchasing manager.

"A salsa manufacturer asked Steve and David if they could dice the onions, pre-cut them for the salsa. Steve and David said, 'sure we can do that,' and tried it," she said. "It started with one customer, then turned into more with pre-cut onions for soups and other salsa companies, which they still supply for."

Steve told the Business Times it all started with a demand for prepped onions.

"It started over 30 years ago in produce, growing peppers and tomatoes. A salsa company, La Victoria, asked us about growing and peeling onions for them. We started out very small, at 16 employees, and now we are close to 350," he said.

With a 30-year anniversary in store for Gills, father, daughter and family take great pride in the company's history.

GILLS ONIONS

Family members:
Steve and David Gill

Founded: 1983

Headquarters: Oxnard

What they do: Grow and process onions

FAMILY BUSINESS TITAN

"I've been with the company this year going on 17 years. I started right after I got done with college, and we are a very different company now than we were then," Alamo said. "It is a great opportunity to be involved as the company has evolved over the years. I started in a sales role when we had limited products, which is now completely different."

When it comes to onions, Steve and Alamo agreed vertical integration sets them apart from other businesses.

"I try to run a successful business that happens to be working well, with vertical integration," Steve said. "We grow our own product in California, and sell it nationwide and to Canada, a sliced-and-diced food service."

He said Gills claims sole "custody" of the onion from farm to table.

"We control the feed, the variety of planting, fertilizing schedule and monitor storage and transfer. We have our own company transportation and track the product all the way to the consumer end, the user. We have full custody of the onion from start to finish," he said.

Alamo said vertical integration makes Gills Onions

unique.

"We were farmers first, starting as a farming family. So we understand the needs at that level, that in itself grew from farming to processing, that basic crop becomes a finished product, pre-cut and packaged. That is a real advantage," she said.

After 30 years of bringing onions to consumers across the U.S. and Canada, this family business titan doesn't forget where its roots lie.

"Beyond us [family owners], our company and our employees are part of a family, too. It is a really unique dynamic, a lot of people and history working with us. The business has also been run to evolve over time," Alamo said. "The family here is even beyond blood, and we are excited to share this with the whole company and community."

As for the employees, job security is important at Gills Onions.

"They like it. It's year-round employment, steady work. The work force is steady here, when usually ag industries go up and down seasonally with things like vegetable crops and berries," Steve said.

Alamo also credited her father for his ability to look forward, and described him as an early adopter of new technology.

"He has embraced change as the company has evolved. His vision and his openness to new technology helped us remain relevant, be successful, grow and expand our product," she said.

With 30 years in business, the Gill family looks to the future.

"Overall, it is a real sense of pride for me. I am grateful for the opportunity my dad allowed me to have in the company, my role in it. So far I have been with the company 17 years, and am looking forward to being proud of the next 30," Alamo said.