



GREEN BUSINESS
Carlsbad Green Business Network
helps you go green

3

VOL. 37, NO. 1

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CARLSBAD



BUSINESS

JOURNAL™

AN AWARD-WINNING, MONTHLY PUBLICATION OF THE CARLSBAD CHAMBER OF COMMERCE



**FINANCIAL
PREPAREDNESS**

7

JANUARY 2020

CalChamber Vote Records: Major Bills 2019

The Carlsbad Chamber of Commerce consistently tracks legislation that may impact the business community. In addition, thanks to the California Chamber of Commerce, the Chamber is able to easily follow the voting record of its elected officials. This summary shows how Senator Patricia Bates and Assemblymember Tasha Boerner-Horvath voted for the first year of the 2019–2020 legislative session and focuses on these California legislators' floor votes on California Chamber of Commerce priority bills.

PRIORITY BILLS

Agriculture, Food and Natural Resources

• **AB 1783 (Robert Rivas; D-Hollister)**
Farmworker Housing.
CalChamber Opposed.

• **SB 347 (Monning; D-Carmel)**
Warning Labels.
CalChamber Opposed.

Banking and Finance

• **AB 857 (Chiu; D-San Francisco)**
Significant Risk to Taxpayer Dollars and Community Investment. CalChamber Opposed/**Former Job Killer 2019.**

Climate Change

• **AB 1195 (O'Donnell; D-Long Beach)** Encourages Technological Innovation.
CalChamber Supported/**Job Creator 2019.**



THE TOP 10 LIST of most common New Year's Resolutions include things like: exercise more, lose weight, quit smoking, get organized, travel more and live life to the fullest. As the 2020s arrive, we, here at the Carlsbad Chamber Of Commerce have a list of "new" things we want to accomplish as well. Here is our list of all things new in 2020:

PROGRAMS:

We have several new programs that are launching in 2020. In January, we are initiating a North County CEO Forum, in collaboration with our Chamber neighbors across the 78-corridor. This will be a great chance for executives and/or owners from companies with 50 employees or more to come together for breakfast once every quarter in order to network and learn best practices from fellow exec's in the trenches with them. Also in January, we will be starting a *North County Nonprofit Forum*. This will provide the countless number of nonprofits in the region the opportunity to come together quarterly for lunch to learn from great guest speakers and network with each other to share best practices. We are also starting a *Realtor Series* in early 2020 to help equip our residential realtors with great content to help them enhance their knowledge of all things north county. More details to follow.

CARLSBAD BUSINESS JOURNAL:

Lastly (for now), our award-winning Carlsbad Business Journal is getting a fresh layout in 2020. Check out the February issue to see our new look. Here's to the new year, new decade, new you, and new us! Cheers!

COMMITTEES:

We are starting two new committees in January: *Military Affairs Committee* and *Membership Committee*. The *Military Affairs Committee* will meet monthly to interface and interact with Camp Pendleton itself as well as with other organizations that serve the military and their spouses/families. This committee will meet on the fourth Friday of the month at 8:00am at the Chamber. The first meeting set for January 24. The *Membership Committee* is a great committee for anyone in outside sales or professionals seeking "face time" with our members. They will extend the reach of our staff by visiting existing members of the chamber to check in on them. This is a great chance for those volunteers to glean valuable information for their own purposes as well that they can follow-up with later. The *Membership Committee* will meet on the fourth Wednesday of the month at 11:30am, beginning on January 22.

BOARD MEMBERS:

In 2020 we say goodbye to some great chamber champions who have served the board for many years and now are "termed out" of our board. A sincere thanks to Frank Idris from **LEGOLAND® California Resort**; Deb Beddoe from **Your Ops Manager**; Lupe Hairston from **Freedom Window Cleaning**; Mike Howes from Howes, **Weiler, Landy Planning & Engineering**; and Carolyn Grant from the **Museum of Making Music**. Thank you all for helping make my first year here so engaging. And with the turning of the calendar, we welcome the following new board members to our board of directors: Laura Henderson, **North County HR**; Rachel Ivanovich, **Easy Life Management**; Claude Jones, **Walmart Labs**; Mel Landy, **Howes, Weiler, Landy Planning & Engineering**; Eduardo Moya, **LEGOLAND® California Resort**; Carl Streicher, **Cornerstone Home Lending**; AJ van de Ven, **Calsense**; and Bob Westfall, **SOL-ATUBE International**. Welcome all and thank you for being willing to serve.

BUSINESS SPOTLIGHT

A new IT company comes to Carlsbad

WHO IS CMIT?

We're the leading provider of IT services for SMBs (Small Businesses), particularly those that employ between 5 and 99 employees. CMIT Solutions provides services through a nationwide system of more than 200 franchise locations and operates on a managed services model that offers proactive outsourced IT services and management services at affordable, consistent monthly rates. Our subscription model allows small business owners to effectively budget and foresee IT expenses, saving them money and time in the long run.

WHAT WE DO

We defend your network. We protect your data. We partner with only the best companies, and we vet their products and services to assure we deliver what you need. We use what we sell, too



Mark Cristobal recently opened his business - CMIT Solutions - in November of 2019. They serve the areas of Carlsbad, Encinitas, Solana Beach and Rancho Santa Fe.

— we don't recommend anything unless it works. We know that you need more solutions than you realize. So we craft the infrastructure you need to make your

business succeed. CMIT Solutions makes a promise to all our customers to provide a natural balance between proactive day-to-day services and a high-level

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A GOOD FIT

GAVCO was searching for technology solutions that would help its business run smoothly. Owner Ken Lorenz tried five local IT companies and found them

SEE CMIT, Page 4

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Five tips to prepare your finances for 2020

It is a great honor to have the opportunity to introduce myself and serve as the incoming Chair-Elect of the Carlsbad Chamber of Commerce. My name is Matt Leonard and I have had the privilege of a Chamber membership since 2007. I have been involved in many committees including the Ambassador and the Education committees. I have had the opportunity to serve on the Board of Directors and the Executive Board of Directors. What I have enjoyed the most as a member of the Carlsbad Chamber is being part of the business voice of our community. I have really enjoyed being part of a Chamber that is not



Chairman Elect
CARLSBAD CHAMBER OF COMMERCE

only impactful in Carlsbad, but also impacts the greater county of San Diego. This month's Carlsbad Business Journal focuses on financial preparedness. As a financial advisor, I would like to share a few basic tips on financial preparedness.



Maintaining an emergency savings can help you during times of need.

- 1) Document your goals:** Understand where you are today in relation to where you want to be in the future. Monitor and make adjustments to your plan based on whether you are right on track of your goals, ahead of schedule, or behind. Make sure your goals are documented and revisit your progress and consider adjustments at least once per year.
- 2) Pay yourself at the beginning of the month:** Treat your savings goals as though they were bills and pay yourself at the beginning of the month. Don't wait until the end of the month to fund your goals. Pay yourself first.
- 3) Maintain an emergency savings:** Never under estimate the power of an emergency savings account. During times of need many American who do not have an emergency savings account are forced to use assets that were designated for long term goals such as retirement. Accessing these accounts can not only have unintended tax

- consequences and penalties, but more importantly it reduces your ability to achieve your goals on the terms that you have set for yourself. In general, strive for 3-6 months of living expenses in your emergency savings.
 - 4) Surround yourself with a team.** Can you imagine a professional athletics team without coaches? Consider who you need on your team such as legal guidance, tax guidance, financial guidance, and banking services. Make sure that the team is communicating with each other to help you achieve your goals.
 - 5) Protect your assets.** Make sure you take care of your greatest assets, your health and your relationships. Invest in these to make the achievement of your financial goals all the better once you achieve them.
- Thank you for the opportunity to have introduced myself to you. I hope you find this month's CBJ full of great information to help you prepare for the new year and decade!



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CHAMBER PURPOSE

The Carlsbad Chamber of Commerce acts as a regional economic catalyst, leadership convener and community champion.

CHAMBER MISSION

The Carlsbad Chamber promotes business through member services, economic and community development, and public policy that balances economic prosperity with quality of life.

SAVE THE DATE

GREEN BUSINESS EXPO2020

WEDNESDAY, APRIL 15, 2020 @ The Carlsbad Flower Fields

This event will be held in conjunction with Happy Hour 2.0

CARLSBAD CHAMBER OF COMMERCE

SAVE THE DATE for the 2020

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at the THE WESTIN CARLSBAD RESORT & SPA

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Nominations being accepted through January 31

Do you know someone in the City of Carlsbad who deserves special recognition for outstanding community involvement?

For a nomination form, visit www.carlsbadca.gov or call 760-434-2830.

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MEMBER DIGEST

SPECIAL SECTION

FINANCIAL PREPAREDNESS

Carlsbad Green Business Network helps you go green

Studies have shown that more and more consumers seek to do business locally with businesses that respect the environment. That is one reason why the City of Carlsbad and the Carlsbad Chamber of Commerce are proud to continually partner to encourage our local business community to consider the environment when making business decisions. Long-term sustainability is vital for our future, and the city and Chamber's Green Business Committee have worked diligently with local businesses to strike the right balance among economic, environmental and social interests.

To help in this endeavor the city recently established the **Carlsbad Green Business Network**, which works with small and medium-sized businesses to build a strong economy through environmental sustainability. Participating in the network will help our local businesses to create healthier and more livable communities while conserving resources and saving money.

The Carlsbad Green Business Network is part of the statewide California Green Business Network, which encompasses more than 4,000 businesses in 40 cities. The City of Carlsbad is the first city in San Diego County to join. The California Green Business Network links together



MIKE GRIM
Climate Action Plan Administrator
CITY OF CARLSBAD

local programs operated by counties and cities throughout California to build a strong community of environmentally conscious businesses.

"The Carlsbad Chamber of Commerce is committed to helping our members and businesses in general increase their sustainable business practices," said Bret Schanzenbach, President and CEO of the Carlsbad Chamber.

"Our Green Business Committee and our **Green Business Expo** both champion this effort on an ongoing basis, and we ourselves are currently pursuing our Green Business Certification. Our entire staff is committed to doing whatever we can to keep Mother Earth healthy," Schanzenbach said.

Practicing sustainability may be easier than you think, and it often helps your bottom line. Getting certified as a green business shows your community and customers that you care about the environment and are committed to a sustainable future.



Mike Grim, City of Carlsbad, Timaree Nelson, Environmental Innovations and Bret Schanzenbach, Carlsbad Chamber of Commerce, do a site visit as part of becoming certified with the Carlsbad Green Business Network.

Reducing water consumption through low-flow devices saves both money and resources. Upgrading lighting to energy-saving fixtures can help cut costs over the long term. Reducing waste, using environmentally friendly cleaning products and cutting down on the use of toxic chemicals can help your business and your community.

If your business is committed to sustainability, it's easy to get certified through our local administrator with whom the city has contracted Environmental Innovations, Inc.

Go to the California Green Business Network

website at <https://green-businessca.org/> and click the "Get Certified" button to start the process. After you've filled out the application someone from Environmental Innovations will contact you to arrange a visit and discuss the program.

Certified Green businesses exceed all environmental regulations and implement specific practices to reduce pollution, save water and energy, and protect human health. As a certified business you will receive personal attention from the public agencies and utilities that serve you and gain access

to promotions, financing and rebate programs that can help you go green.

Joining the Carlsbad Green Business Network also provides a way to market your business as an environmentally friendly business that cares about your local community. Once your business is certified, the Carlsbad Green Business Network will promote you as an environmentally friendly business committed to sustainability, and businesses in the network help each other by attracting and referring customers.

The California Green Business Network is

making great strides in creating healthier communities. Here are some accomplishments to date:

- Reduction of more than 800,000 metric tons of greenhouse gas emissions, the equivalent of planting over 40,000 urban acres of trees every year for ten years
- Conservation of enough kilowatt-hours to power 25,000 houses for an entire year
- Diversion of more than 400,000 metric tons of waste from landfills, eliminating approximately 60,000 garbage truck trips
- Conservation of 124 million gallons of water
- Elimination of 28,000 gallons of hazardous waste

In December, the city approved an agreement by which it can receive a \$30,000 grant from the California Environmental Protection Agency to help launch our Green Business Network. Our goal is to enroll 15 businesses by the end of February to receive the grant. Carlsbad is committed to an environmentally sustainable future, and the Carlsbad Green Business Network is another tool to help us achieve that end.

We look forward to welcoming you and your business to the City of Carlsbad's Green Business Network community.

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The weekly certified organic State Street Farmers' Market - which happens every Wednesday, celebrated its 25th anniversary last year.

An exciting year ahead

Carlsbad Village is a vibrant downtown. With retail, services, art galleries, restaurants, entertainment, and the beach just two blocks away, the Village has truly become a place for everyone. As we like to say, "From beaches and theaters to fine dining and taco shops, Carlsbad Village is your North County destination of choice." With everything so close by, the Village is possibly the most walkable downtown in North County. And, if you hop on the Coaster for a ride into the Village, it lets you off in the heart of downtown with shopping and dining just steps away. How convenient is that?

The Carlsbad Village Association (CVA) is pleased to host numerous events throughout the year



CHRISTINE DAVIS
Executive Director
CARLSBAD VILLAGE ASSOCIATION



to help make the Village even more enjoyable and fun. Except for the Taste of Carlsbad Village, all of CVA's events are free and open to the entire community. With its weekly certified organic State Street Farmers' Market (Wednesdays), that just celebrated its 25th anniversary, to the 14 events it manages, plus ten Village Voices business networking meetings for Village businesses, CVA helps keep Carlsbad Village on the move.

Whether you come to Carlsbad Village to enjoy the long stretches of sandy

beach, to shop the latest trends, to grab a selfie at the oversized public art chair at the fountain, or to enjoy a great cup of coffee at a local cafe that roasts its own beans, we trust you will enjoy the unique and enduring Village charm on every visit.

Carlsbad Village Association 2020 Events:

- 02/08 - Blood Drive
- 04/25 - Spring Shop Hop
- 06/28 - 22nd Annual Art in the Village
- 07/09 - 08/13 (Thursdays) Flicks at the Fountain
- 10/08 - Taste of Carlsbad Village
- 10/31 - Halloween in the Village
- 11/28 - Small Business Saturday
- 11/28 - Musical Kickoff To The Holidays
- 12/05 - Makers Market
- 12/05 - Pets on Parade

CMIT

Continued from Page 1

increasingly unprofessional, incompetent, and incompatible with his business. Not to mention the price — other providers were giving Ken proposals for a basic technology refresh on a budget of \$17,000, a high price to pay for subpar service and shoddy work. Ken reached out to his network and found CMIT Solutions. He had heard from a mutual friend that CMIT was professional, competent, and committed to client service, things that had been sorely lacking in GAVCO's existing IT support. After an in-person meeting, Ken decided to give CMIT a try. CMIT gave GAVCO a price that was almost a third of what he was quoted by other competitors for a total tech refresh, a factor that sweetened the deal and made him question what exactly he had been paying for.

IMPLEMENTING ELITE SERVICE

After assessing GAVCO's needs, CMIT determined that the CMIT Ultra Service package was a right fit. Not only does

GAVCO get the preventative IT that it needs, but when problems arise, as they inevitably do with computers, GAVCO knows that CMIT Solutions will take care of issues in a timely manner. Like many businesses, GAVCO uses critical central software that's essential to the entire operation. If a problem occurs with this software, the entire company grinds to a standstill waiting for the issue to be resolved. Unfortunately, computer problems never seem to happen at a convenient time, but Ken at GAVCO knows he can call CMIT at 6:00 AM on a Sunday for assistance and the problem will be resolved as soon as possible. For example, a building maintenance worker once came in with a vacuum cleaner and mistakenly knocked the cover off the server, which caused the entire system to go down. Even though it was a Saturday morning, CMIT Solutions helped get everything up and running right away, meaning no loss of business for GAVCO and no interruption in service for customers.

For more information about CMIT Solutions of Carlsbad visit cmitsolutions.com/carlsbad/

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Educating students in the real world

Touring a manufacturing facility, testing the acidity levels in lagoon waters, creating an engaging video for a business partner, or meeting with City officials to share perspectives—such real world experiences are a hallmark of our educational program at Carlsbad Unified. Our purpose is to prepare our young people for rewarding employment in the future, and we're committed to providing world-class opportunities for students, in partnership with Carlsbad industry, business, and community leaders, and the **Carlsbad Educational Foundation (CEF)**.

The contributions of the Carlsbad community are too numerous to mention, but here's a rundown of some of the programs our community makes possible for our students:

- This year our first graders will experience an "on-site field trip" to the San Diego Children's Discovery Museum, as it visits each elementary school with a mobile exhibit and five interactive labs to engage young students.
- In second grade, all students study an exciting twelve-week coding and robotics curriculum with the support of **LEGOLAND® California Resort**.
- Third graders will visit the **Agua Hedionda Lagoon Foundation Discovery Center** three times this year to learn about our



local natural habitat and the indigenous peoples who once lived here. They also will study environmental science at the **San Diego Botanical Gardens**. And they will learn about local government through the City Stuff program, which culminates in a trip to City Hall to meet our local elected officials.

- In fourth grade, some of our students will visit the Leo Carrillo ranch for a day of art activities.
- A highlight of the year for fifth graders will be a trip to Junior Achievement's Biztown, where they will explore careers and learn about personal finance.
- Seventh graders will take part in Next Generation Science Standards-aligned activities such as testing lagoon water samples for salinity and microplastics through a grant from the Agua Hedionda Foundation and Carlsbad Education Foundation.
- High school students will take part in a multitude of career pathways activities, such as mentorships, site tours, job shadowing, and classroom



In second grade, all students study an exciting twelve-week coding and robotics curriculum with the support of LEGOLAND® California Resort.

presentations by local professionals.

- At Carlsbad High School, our Internship Academy places over 100 student interns in local businesses each year. At Sage Creek High School, students tap the rich resources in the community for expertise as they create their Genius Projects.
- **Nordson Corporation** continues to support the Tech Time STEM essay challenge for all middle schoolers, robotics at middle and high school, and the SEMI Hi Tech

Uprogram, a three-day career exploration program that features STEM team challenges, practice and mock interviews with industry professionals, and a visit to UCSD. In addition, **Viasat** employees over the last few years have dedicated over 2,000 hours of volunteer time to mentor students in our Science Olympiad program. And Thermo Fisher supports elementary and middle school science days and an 8th grade DNA lab for our students.

The glue that holds all of these impactful activities

together is the Carlsbad Educational Foundation (CEF), which works with local companies to find ways to support our schools through donations of time, talent, and treasure. With the substantial financial support of partners such as Nordson, Legoland, **Omni La Costa, Gelson's, ViaSat, Thermo Fisher, SDG&E, and Erickson Hall Construction**, and many others, CEF funds music programs at every elementary school, science teachers for 4th and

5th grades, Project Lead The Way at Calavera Hills Elementary and Middle Schools, K-12 robotics, high school science assistants, the International Baccalaureate program at Jefferson Elementary, musical theater at the high schools, and much more.

Beyond that, our partnership with **MiraCosta College** allows students to earn college credit for articulated career pathway courses, receive free tuition for college courses, and gain access to work-based learning experiences. **Cal State San Marcos** provides guaranteed admission for qualified students, a variety of support services under the Alliance agreement, and Manufacturing Day, where 100 students are given the opportunity to visit a local manufacturer and talk to industry professionals.

And I am happy to acknowledge the numerous campus fundraisers supported by local eateries, the school silent auction donations, the career day visits, the parents and friends who give their time and contributions, and the three pages of local companies that gave discounts to kids during Red Ribbon Week.

Our Carlsbad students are fortunate to have the strong support of this community in countless ways. This support will have a profound impact on their lives for years to come. We couldn't do it without you.

Cougar Career Closet continues to aid CSUSM students

Cal State San Marcos student assistants who work at the Cougar Career Closet have become accustomed to correcting a common misconception.

"When students first hear about it, they ask, 'So I have to return the clothes?'" said Sophie Cruz, a career peer in the Career Center and a third-year psychology student. "When we tell them it's completely free, they're kind of taken aback by it. Anything free is great for college students, especially professional wear, which is so expensive for students."

The Cougar Career Closet was founded by the *Latin@ Business Student Association* in spring 2017 to provide free professional clothing for any CSUSM student needing proper attire for career-related events. While the LBSA is still heavily involved with marketing and acquiring donations, CSUSM's Career Center now runs the daily operations.

The closet was an immediate success and has continued to grow each year, serving 469 students in 2017-18 and 538 in '18-19. More than 200 students have already been helped this academic year.

"Students are extremely happy with the program, and it's very beneficial for them," said Christina Marquez, lead student assistant in the Career Center and a criminology and justice



studies student who will graduate in May.

Donors provide all of the clothing for the Cougar Career Closet, from men's suits to women's blazers and much more. While the closet has an impressive inventory, it is always in need of additional clothing to ensure a wide variety of sizes and options for students. Donors don't even need to leave their car to make a donation – they can simply call the Career Center when they arrive at Craven Circle and a student assistant will come out to their car to collect the clothes.

Student Services Coordinator Monica Gillie notes that while some may think of the closet as geared toward students preparing to interview for post-graduation jobs, it is an invaluable resource for all students.

"Your first year here, you might not be thinking, 'I need business professional clothes for a job or an internship,'" Gillie said. "But a lot of times there are



Christina Marquez, lead student assistant in the Career Center, says of the Cougar Career Closet, "Students are extremely happy with the program, and it's very beneficial for them."

class presentations. So we tell students to also come get professional attire to wear for class presentations or whatever their need may be."

The Cougar Career Closet opened as a single room located in the Career Center (Craven Hall 1400). It has since expanded to two rooms, and an unused restroom was converted into a dressing room and storage space. But as inventory and demand continue to increase, the student assistants say they could use even more space.

For the first time, students this semester are enjoying expanded

shopping times through a new appointment-based system. Students simply make an appointment

through Handshake, and one of the Career Center's student assistants helps them navigate the

clothing options. Students are allowed up to four items per academic year, and they can even take advantage of the offerings for six months after graduating.

"The best thing for me is when you can see that sense of relief in students," said Julia Sanz, a student assistant majoring in women's, gender and sexuality studies. "They came in and had no idea what they were looking for and you can help them find an outfit and they just think, 'OK, one less thing I have to think about.' Now they can focus on their interview or presentation because they feel comfortable and confident."

For information on donating gently used professional attire, contact the Career Center at careers@csusm.edu or 760-750-4902.

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A photograph of the Palomar Forum Business Park building, a modern, single-story commercial structure with large windows and a flat roof. There are some trees and landscaping in front of the building.

Today’s arts students, tomorrow’s stellar employees



Editor’s Note: This month’s column by a local educator focuses on the arts as a key part of a student’s education. Formative experiences with the arts helps learners to develop creative problem-solving skills. 72 percent of business leaders say that creativity is the number one skill they are seeking when hiring. Businesses understand that arts education strengthens problem-solving and critical thinking skills and develops quality task performance and goal-setting—all skills needed to succeed in the classroom and beyond.

The Carlsbad Unified School District recognizes the importance of a comprehensive arts education program as an integral part of every student’s education. The District uses a variety of resources to provide a wide range of educational experiences in the arts, including instruction in dance, music, theatre, and visual arts.

At the elementary school level, all sites have, or are in the process of developing, STEAM (Science, Technology, Engineering, Arts, &



5th graders at Calavera Hills Elementary designed pumpkin book characters.

Mathematics) labs. These allow students to experience these subject areas in creative and innovative ways. Each school has a dedicated music teacher funded through a generous grant from the **Carlsbad Educational Foundation**. Every kindergarten through fifth grade class receives weekly music lessons, including both instrumental and choral music. Many of the elementary schools also fund a visual arts teachers through their Parent-Teacher Associations to provide students with supplemental instruction in this area. While the majority of arts instruction at elementary is in music and visual arts, classroom teachers integrate dance, media arts, and theatre into other subject areas throughout the year. The focus is to build awareness and foster a love of the arts to encourage students to pursue these as electives when they move into secondary schools.

Once students enter

middle and high school, classes in the arts are offered as elective pathways. Students can select courses and pathways to build on an area of strength as well as learn a new skill. There are also many opportunities for students to showcase their talents, including performances, competitions, and showcases in the areas of art, theater, dance, band, orchestra, and choir. CUSD has an award winning secondary visual and performing arts programs which has earned numerous awards each year and is constantly recognized for their excellence. Our VAPA classes also work with local community organizations and industry professionals which allows students to learn about professions in the arts as well as refine their skills with feedback from professionals. We are grateful for the support of the Carlsbad Educational Foundation who continues to support the arts in middle and high school via grants for teachers or programs.



What your nails say about your health

Fingernails help protect the delicate tops of fingers from injury -- and come in handy when you want to peel an orange or scratch an itch. Healthy nails are strong with pink nailbeds, but problems such as white spots, ridges, thickening and other changes to the color or texture of your nails are common.

“Most of the time, these are harmless changes often due to lifestyle or to a nail injury,” says Midori Rivera, MD, a family medicine physician at Scripps Coastal Medical Center Escondido. “However, in some cases they may be a sign of health issues such as nutritional imbalances or thyroid problems.”

Here’s an overview of the most common nail changes, what may be causing them, and when to see a doctor.

TEXTURE CHANGES

Thin or soft nails

Thin or soft nails break or tear easily or may bend before breaking. Often, these changes are due to exposure to chemicals such as detergents or nail polish remover. Low levels of B vitamins, calcium or iron also may be to blame.

Cracked or split nails

Usually, nails split or crack because they are dry or brittle. Surprisingly, dry nails can result from frequently soaking your nails in water while washing dishes, bathing kids or swimming. Nail polish, nail polish remover, and alcohol-based hand sanitizers may also contribute. Dry, cracked nails may be linked to thyroid disease; if the problem persists, contact your doctor.

Peeling nails

Nails may peel off in layers in response to trauma, such as using your nails as tools to open packages, scrape hard surfaces or pick at old nail polish. Oversoaking nails also can lead to peeling.

Pitted nails

Do your nails look like someone took an icepick to them? Tiny indentations in the nails may be related to conditions including psoriasis, which also causes dry, scaly skin patches, or to alopecia areata, an autoimmune disease that causes hair loss.

Spoon nails

If your nails look “scooped out” like a spoon, you may have anemia, hypothyroidism or liver problems. Contact your doctor to find out what’s causing the condition.

Ridges or ripples

Lines that run lengthwise along your nail are harmless. Horizontal lines or grooves that run across the nail indicate that your nail growth slowed or stopped; common reasons include high fever, stress, damage to the cuticle or base of the nail, and some medications. In some cases, diabetes or peripheral vascular disease may be the cause. If the condition persists, check with your doctor.

Curved nails

Curved or “clubbed” nails happen when the fingertips enlarge and the growing nails curve around them. This is a gradual process that often develops over several years and may be inherited, or may be associated with lung disease, inflammatory bowel disease, cardiovascular



Family Medicine
SCRIPPS COASTAL MEDICAL CENTER

disease or liver disease. Call your doctor to have clubbed nails evaluated and rule out underlying disease.

Ram’s horns

Thick, overgrown nails that resemble the horns of a ram may be hereditary or caused by conditions including psoriasis or poor circulation.

“People with this condition should not attempt to trim their nails at home,” says Dr. Rivera. “They need to be trimmed with special instruments to prevent further injury or infection, and treatment is also needed.”

Nail separates from nailbed

Nails may separate from the nailbed because of injury or infection. The detached nail may turn white with a yellow or greenish tint and may be tender or painful. In some cases, a separated nail may be linked to psoriasis or other illnesses. If the nail does not grow out normally, see a doctor for diagnosis and treatment.

COLOR CHANGES

Very pale nails

Healthy nails are generally pink. Very pale nails may indicate illnesses such as anemia, congestive heart failure or liver disease. Poor nutrition also may be a culprit. It’s a good idea to have them checked by a doctor.

White spots

Random white spots that appear on the nails are generally harmless and caused by injury, such as striking the fingertip or repeated trauma to the nails from frequent manicures. Other potential causes include a zinc deficiency, fungal infection or allergic reaction.

Blue nails

Nails may take on a bluish tinge if the body lacks adequate oxygen; heart disease and emphysema may cause this. If you aren’t under a doctor’s care for an oxygen-related condition, make an appointment to find out what is causing the color change.

Yellow nails

Yellow nails are common and may have various causes ranging from dark nail polish stains and smoking to an infection. A fungal infection may cause the nails to thicken, crumble or detach from the nail bed. More serious possibilities include rheumatoid arthritis, respiratory disease, thyroid disease and diabetes. If the condition persists or worsens, call your doctor.

Dark lines underneath the nail

Dark lines that appear beneath the nail may be caused by melanoma, a serious type of skin cancer. Have these checked out by a doctor as soon as possible.

Having any of these changes does not mean you have an underlying health condition. However, if you are concerned about your nails, play it safe and call your doctor.

Please call for further information about our upcoming February Health Fair

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"Life is 10% what happens to you and 90% how you react to it. And so it is with you...you are in charge of your attitude." Charles Swindoll

Attitude

In my role as a wealth manager, I have the opportunity to work with a diverse group of clients that have very different backgrounds and unique personalities. It always amazes me how regardless of circumstances, people have the ability to forge their own path in life. I have observed over the years in working with and being exposed to so many successful people, is they tend to have one shared personality trait...a positive attitude. That's not to say that haven't seen at least a few grumpy folks find success but that is generally the exception.

A few years back a client sent me a hand written letter that included a quote about attitude. She has a gift for sharing valuable information she's learned during her life and passing it on to others. That quote resonated with me and I keep it visible on my desk to this day. For your enjoyment.

Attitude is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than successes, than what other people think or say or do. Attitude is more important than appearance, giftedness, or skill. Attitude will make or break a company, a church, a home. The remarkable thing is, you have the choice every day

regarding the attitude you will embrace for that day.

You cannot change the past...you cannot change the fact that people will act a certain way. You cannot change the inevitable. The only thing you can do is play on the one string you have...and that is your attitude.

Life is 10% what happens to you and 90% how you react to it. And so it is with you...you are in charge of your attitude. Charles Swindoll

What I take from this each time I read it is that I am in control of my attitude. We all face daily challenges and even times of great loss or sadness. How we respond and react is purely in our hands. This is a lesson that my clients have taught me and it impacts how I approach each day. If I can pass on that message, and lead by example, than I get to perpetuate the "gift" that my client gave to me with that note. She happens to be 89, lives independently, volunteers 30 hours a week, and continues to spread wisdom to those around her. She may be onto something...

Carl Pinkard
Partner
Aldrich Wealth, LP

For more information contact (760) 431.8440.



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- Educating their children and grandchildren.
- Creating a legacy strategy.

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Michael Hurwitz,
K. Neal Truck and Business Center

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LendSpark specializes in equipment financing, working capital and real estate loans.

Traditional Lending vs. Alternative Lending - Which loan is right for your business?

TRADITIONAL LENDERS

Since banks use your money to lend to others and are able to earn revenues by other means than loans, they offer lower interest rates compared to alternative lenders. This feature makes them an attractive first option to many business owners. However, for many small businesses, traditional lenders’ requirements are more difficult to meet.

ALTERNATIVE LENDERS

When business owners are unable to meet the rigorous requirements of their local bank for a business loan, alternative lenders can help. Because alternative lenders must rely on investors or their own funds, the interest rate charged is higher, however, there are many attractive features that alternative lenders can offer such as:

LARGER CREDIT BOX & RESOURCES

give options traditional lenders can’t provide. The requirements for financing are usually more business friendly, such as a lower required credit score.

STREAMLINE APPLICATION AND APPROVAL PROCESS

allows customers to apply with limited financial information. The decision-making process is quick, and in some cases, customers can receive funding in the same day after submitting an application.

CREATIVE FUNDING SOLUTIONS

are an advantage of working with an alternative lender. These lenders can offer tailored options that traditional banks cannot.

When traditional banks can’t or won’t provide funding, LendSpark is here to help. Specializing in equipment financing, working capital and real estate loans, LendSpark helps businesses find the right financing solution. To learn more about alternative lending and how to get a loan in days, not weeks, contact LendSpark at info@lendspark.com or 760-202-5431.



By protecting your assets in a properly funded trust, your family will avoid the costs and fees incurred with the probate process.

Preparing your finances for the future

Do you have an estate plan? If you are like most Americans, then probably not. According to a recent survey, nearly 60% of Americans do not have a will or an estate plan in place. It is important to note that everyone in California needs an estate plan of some sort. Further, if you own real property or have minor children, a revocable living trust is essential to your plan. Read on to discover three good reasons why you need a trust!

1. AVOID PROBATE

Probate is the legal process of transferring assets of a decedent to his or her heirs. The probate process can be expensive in terms of both time and money. In California, an average probated estate will take up to two years from date-of-death to the final distribution of assets.

2. SAVE MONEY

Probate can be expensive due to court costs and legal fees, all of which are determined by law and non-negotiable. By

protecting your assets in a properly funded trust, your family will avoid the costs and fees incurred with the probate process.

3. PRIVACY

One of the biggest differences between a will and a trust is the privacy offered. A Trust is a private document and a Will becomes public record after your passing.

A common concern from clients is the cost of establishing an Estate Plan. Our office is proud to accept legal insurance from Hyatt Legal Plans that allows us to serve teachers, nurses, pilots, home improvement store employees, and many more for little to no fee.

If your employer does not offer a legal insurance plan, we are still happy to serve you. Chamber members and referrals receive a \$275 discount (not to be combined with legal insurance). To learn more about our services and to schedule a consultation, contact us today at (760) 438-0558.

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DO YOU HAVE CHILDREN? OWN YOUR OWN HOME?

Ensure your legacy passes to your loved ones without the hassle and cost of Probate by setting up a Revocable Living Trust today.



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What to know before seeking a small business loan in 2020

Small businesses in California employ about half of the states workforce, driving our local economy forward, according to the San Diego Regional Chamber of Commerce. If you're an entrepreneur, with growing financial needs, you're likely to seek a small business loan. Before you borrow, here's what you need to know:

Your credit score and the credit profiles of your business partners: These will be evaluated when you request a small business loan or line of credit.

If your business handles cash, be ready to explain where your cash originates and how funds flow: This a growing area of scrutiny as banks and regulators work to curb money laundering.

Don't be overly aggressive on tax deductions: It's tempting to maximize tax deductions to minimize reportable income. However, it's incredibly important to

appropriately report your income as that is used to determine your ability to repay a loan.

Consider a business credit card: They are an increasingly popular tool for business owners to separate business expenses and cover unforeseen business costs that may not warrant a traditional loan.

Each business situation is unique, so your best first step is to contact an expert. Torrey Pines Bank, a division of Western Alliance Bank, Member FDIC, offers a full suite of services tailored to small businesses in Southern California.

For more information, call our Carlsbad office at (760) 444-8400 or visit TorreyPines-Bank.com.

**All offers of credit are subject to approval.*



“Customer service and relationships are our claim to fame.”



...So it makes sense that we would want a bank that has the same approach.”

—Norma Diaz, CEO, Community Health Group

Bank on Accountability

torreypinesbank.com | **WAL Top 10 - Forbes Best Banks**

Torrey Pines Bank, a division of Western Alliance Bank. Member FDIC. Western Alliance ranks top ten on Forbes' Best Banks in America list, four years in a row.



Year-end resources such as annual bank statements and 12-month credit card summaries, can help you review spending and set new financial goals for 2020.

Resolve to Make More Money in 2020

The new year is a great time to review your financial status and budget. Not only is it traditionally a season for self-reflection and goal-setting, but you can use year-end resources, such as annual bank statements and 12-month credit card summaries, to review spending.

Looking to make some financial New Year's resolutions for the coming year? Here are three money resolutions to consider:

Step One: Shift Mindset

Your money mindset is your feelings and thoughts you subconsciously develop around money.

Recognizing self-sabotaging thoughts like “I’ll never get out of debt” or “I’ll never be able to afford that” and replacing them with affirmations like “I am a money magnet” and “I am an excellent money manager” will help you to believe in yourself, take risks and develop the confidence to become more decisive.

Step Two: Cancel Subscriptions

Automate saving money through a service like asktrim.com. Trim will analyze your spending, finding recurring subscriptions and determine where you can save money. Trim cancels your subscriptions, negotiates cable bills and can even find better car insurance.

Step Three: Seek Education

Your Chamber of Commerce, Meet Up groups and other workshops will support you in becoming more self-directed as it relates to your finances.

Start today by going to moremoneyin2020.com to download the 20 Money Resolutions for 2020 guide so you start the year off with clarity and abundance!

Dawn Doherty is the Founder of Simplified Squared. She provides money coaching, business coaching, training and workshops to individuals, couples and businesses. For more information contact Dawn Doherty at 917-392-5500 or at Dawn@dawnd.com

20 Money Resolutions for 2020

Now more than ever, it's essential that you create your blueprint for what's next.

Download our free report to get your money situation on the right track and gain the confidence you need.

MoreMoneyin2020.com



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Dawn Doherty Master Trainer, Advisor, Coach
email dawn@dawnd.com / phone 917.392.5500

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Saving your money is just one part of the equation to get you to your ideal retirement.

Can your retirement plan withstand these five threats?

BY BRETT GOTTLIEB AND JOHN MC KEAN

Saving your money is just one part of the equation to get you to your ideal retirement. Have you made a plan to safeguard your nest egg from these often ignored threats?

1. The headache of healthcare costs
Without a health insurance plan from an employer, adequate coverage is typically more expensive and harder to find. Even with Medicare, there could be significant out-of-pocket expenses and treatments that are not covered.
2. Withdrawing money without a plan
There is no one-size-fits-all plan to withdraw your funds so they last the rest of your life, so you should consider your time horizon, risk tolerance, asset allocation, and unexpected living expenses.
3. Ignoring your investments
While you can’t eliminate risk from your portfolio entirely, you can cushion the blow

if things go south by diversifying your investments.

4. Forced early retirement
More than 4 in 10 retirees are forced to retire earlier than planned. The loss of income during the final years of your career could spell financial disaster.¹

5. Premature loss of a spouse
Losing a spouse during the final years of their career can be dangerous for the surviving spouse’s financial plan and well-being since retirement and long-term care costs may increase without a spouse to share costs and provide care.

Want to Learn More? Check out the full article on our website at www.comprehensiveadvisor.com, email us at info@ComprehensiveAdvisor.com or call (760) 813-2125 to start planning for these threats today!

¹ www.ebri.org/docs/default-source/rcs/2019-rcs/2019-rcs-short-report.pdf



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Currently, there is more focus on investing in clean energy, electric vehicles, energy efficiency, organic foods and companies that treat employees well while also having good corporate governance.

Investing in our planet

Back in 1998, Scott Smith started to work at a big bank investment firm. He was doing well - promoted after his first year going from Sales Assistant to Investment Specialist, receiving an award for Rookie of the Year in the year 2000 and making a good salary. However, as his awareness of the world’s environmental challenges increased, Scott began to think more about what he was getting people invested in. After doing some research into the mutual funds he was recommending, he noticed a common theme: The top holdings tended to be oil, pesticides and tobacco. Did he really want to give more power to these companies by having more people buy their stock?

He took some time off to reevaluate his impact in the world, did some research, traveled, and came to learn about Socially Responsible Investing (SRI). SRI has been around for some time and it basically involves adding a social and environmental awareness to the financial decision-making process. Scott realized that there is a focus on clean energy, electric vehicles,

energy efficiency, organic foods and companies that treat employees well while also having good corporate governance.

Furthermore, the research shows that SRI improves financial performance. The University of Sydney and the University of Iowa examined many studies over several decades and concluded that there is a positive correlation between social performance and financial performance. Additionally, another large study from the UK Environment Agency confirmed an extremely high positive correlation between environmental performance and financial performance. SRI increases the Triple Bottom Line: Financial, Social and Environmental.

Conscious Investment Services, LLC was formed to help others align their values with their investments to improve long term returns. As a Portfolio Manager at Conscious Investment Services, Scott Smith helps clients to benefit financially while not having to compromise their values. Learn more at consciousinvserv.com



If you have young children, you can invest in their future by saving for their education.

Invest in your family and community

Why do you invest? You do it because you want to retire comfortably. But there are other good reasons to invest – namely, to support your family and your community.

How can you invest in your family's future? If you have young children, you could start by saving for their education. You might consider a 529 savings plan, which offers potential tax advantages and can be used for college, vocational school or other postsecondary education.

Another way to invest in your family is to help your adult children avoid feeling obligated to provide financial assistance to you. So, for instance, you could get insurance to protect yourself against the devastating costs of long-term care, such as an extended nursing home stay.

Moving beyond your family, you may want to invest in the social fabric of your community by contributing to local charitable, civic, educational or cultural groups. Your tax advisor can help you determine if charitable gifts can offer you tax benefits.

Saving for your retirement will always be important. But don't forget about investing in your family and your community – because these investments can provide satisfying returns.

This is Justin Peek, your Edward Jones financial advisor located at 3451 Via Montebello, Suite 196 Carlsbad, CA 92009 phone: (760)635-1097.

Member SIPC



Setting up SMART goals can help you stay on track financially in 2020.

Is your business ready for the New Year?

New Year means new resolutions, in personal life as well as in business. The difference between them is that in business they're not called New Year's resolutions but "goals", "objectives", "targets", "strategies" etc. Your goals for 2020 are probably already set, however the following shows some simple tools you can use to help you achieve them.

These tools can be applied to any process, whether your business is transactional or manufacturing or you're providing a service.

SMART GOALS

All of your goals should be SMART goals. SMART stands for Specific, Measurable, Achievable, Realistic, Time based. So instead of "Increase sales this year" a SMART goal would be "Increase sales revenue from \$XX to \$YY by September 30, 2020."

5S

5S is a simple tool from the "lean world" that often is also referred to as "spring cleaning". The 5Ss stand for Sort, Set in Order, Shine, Standardize, Sustain. Apply 5S to any of your processes or departments to streamline and optimize workflow and efficiencies.

Sort – separate, tidy up: separate what is needed from what is not needed

Set in order – organize: a place for everything and everything in its place

Shine – clean: "spring cleaning", thorough deep cleaning

Standardize – make it official: make the current state the standard and communicate it

Sustain – maintain: ensure current state is maintained

8 WASTES

Another Lean tool are the 8 Wastes. They are: Defects, Overproduction, Waiting, Non-utilized talent, Transportation, Inventory, Excessive motion, Extra processing. Identify what wastes occur in your business processes and eliminate as many of them as possible.

There is a lot of information available on how to improve your business performance, and you'll get ten different opinions asking eight people. The key is to find what works for you and your business. Your business is unique and there is not a "one size fits all" approach. Rentschar Consulting can help you find what works for you to help you achieve your goals and improve your performance.

For more information go to: www.rentscharconsulting.com

What I Offer: A Cup of Coffee and a Second Opinion



As it relates to your retirement investments:

- Do you have a portfolio or a *strategy*?
- Do you know exactly how much money you're going to need to retire comfortably—and *remain* comfortably retired?
- How have you prepared for the *next* Bear market?

At no cost and no obligation,
you're invited to sit with me and figure this out.



A Financial Advisor with over 15 years answering these questions for Carlsbad residents.

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The deadline for initial compliance with FEHA requirements was originally Jan. 1, 2020, but under new amendments enacted in the fall, the initial deadline is extended to Jan. 1, 2021.

California expands sexual harassment training law

In 2018, California enacted the Fair Employment and Housing Act (FEHA) which broadly prohibits all workplace harassment and requires trainings for owners and employees. Employees, applicants, unpaid interns, unpaid volunteers and anyone providing services under a contract in the workplace are all protected under the law. The deadline for initial compliance with FEHA requirements was originally Jan. 1, 2020, but under new amendments enacted in the fall, the initial deadline is extended to Jan. 1, 2021.

- The appropriate training must be completed by each employee within six months of assuming his or her job.
- Each employee must receive the appropriate training once every two years.
- Special requirements will apply for seasonal and temporary employees. For these employees the required training must be completed within 30 calendar days.

CARLSBAD CHAMBER MEMBERS
At the end of last year, **KingBenefits** partnered with the Carlsbad Chamber to provide all members with an exclusive insurance benefits program with MetLife, a Benefits Administration platform, and HR and Compliance Services. We are pleased to announce that the mandatory FEHA Sexual Harassment training is now included in all new Carlsbad Chamber memberships at no cost. The trainings and additional benefits are also available to current Chamber members at a discounted rate! For more details please call KingBenefits today at (760) 438-8850.

OVERVIEW OF CHANGES EFFECTIVE JAN. 1, 2019
Under FEHA, as of January 1st, 2019, employers with five or more employees must do the following:

- Require each supervisory employee with at least two hours of sexual harassment training; and
- Require each nonsupervisory employee with at least one hour of sexual harassment training.



We have been valued partner of the Carlsbad Chamber for over 30 years.

We have partnered with the Chamber and MetLife to offer special plans and rates, HR and compliance resources, the CA mandated sexual harassment training and more.

Contact us today to learn more!



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California Expands Sexual Harassment Training Law! Contact us today to learn more about the required training and how to save by becoming a member of the Carlsbad Chamber!

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MEMBER DIGEST

VOL. 37, NO. 1

AN AWARD-WINNING, MONTHLY PUBLICATION OF THE CARLSBAD CHAMBER OF COMMERCE

JANUARY 2020

Introducing the Carlsbad Young Professionals (CYP)

I often get asked about Carlsbad Young Professionals (CYP), specifically why do I and the rest of the steering committee put in so much time and effort? The answer is simple: we are connecting and developing relationships of the up and coming leaders in Carlsbad, North County, and our entire region! The connections we create now are the foundation for what will become the next generation of trailblazers! We create this strong network of peers in a number of ways: events, community support, and education.

Events are the heart and soul of generating genuine connections. We have found that this demographic tends to shy away from the old-fashioned, simple happy hour type networking. We

plan our events keeping this in mind and gear our events more to the demographic we serve; typically an activity that allows people to bond while breaking the ice followed by a happy hour. An example is our NetWork-out event at **Fortis Fitness and Strength Training & YOGALUX**, in which we all do a group workout class together followed by light fare, beer and wine! It is amazing how quickly bonds can be made while sharing a unique experience. Hearing folks ask about each other's employment, career aspirations, and goals while in the middle of doing a crunch is really something to behold. Other examples include a team building scavenger hunt at **Dave and Busters**,



ADAM JACOBS
GENERAL MANAGER
FORTIS FITNESS AND STRENGTH TRAINING
& YOGALUX

a group driving range experience at **The Crossings**, and so much more!

We also focus heavily on giving back to our local community. Every year during the holidays we get together and wrap gifts in conjunction with the Boys & Girls Club. What better way to bond than over making a child's day by providing them a gift that they otherwise would

not have had the opportunity to receive.

Education is a key piece of CYP. Many of our steering committee members come from different backgrounds, both professionally and socially. We share those experience to help each other learn and grow. We plan events to bring in speakers who are entrepreneurs and innovators in their field and were once up and comers like us.

While I am proud to be the chair of the CYP, I am even more proud of the group of leaders and professionals we have amassed on our steering committee. All of our success and accomplishments are because of their hard work!



CARLSBAD YOUNG
PROFESSIONALS

JAN 30 • 5 - 7 PM

GelatoLove
5661 Palmer Way Suite C,
Carlsbad, CA 92010

Join the Carlsbad Young Professionals as we learn all about the **GelatoLove** making process + network with fellow young professionals, drinks and appetizers!

Visit carlsbadyoungprofessionals.com



JAN 10 • 7 - 9 AM

The Westin Carlsbad Resort & Spa
5480 Grand Pacific Dr. Carlsbad, CA 92008

Our own **Carlsbad Mayor, Matt Hall**, will speak on the **State of Business 2020**. Come learn what city and county-wide issues may affect how you do business in the new year. The mayor will explore topics which may need to be addressed immediately and topics which may affect business in the future. Be prepared by knowing and understanding the matters facing our city and the county. Discover informed ways to respond to the complex and critical business problems of today.

Mayor Hall has been mayor of Carlsbad since 2014 and has served on the city council since 1994. He has owned and operated a business in Carlsbad since 1970. He is a member of the Chamber of Commerce and a lifetime North County resident.



Fortis Fitness
and Strength Training & YOGALUX
2712 Gateway Rd. Carlsbad, CA 92009

Come celebrate the new decade with us at **Fortis Fitness and Strength Training & Yogalux**. Party like *The Great Gatsby* at this *Roaring 20s* themed Happy Hour 2.0! Flapper dresses and *Great Gatsby* outfits encouraged! Enjoy hors d'oeuvres, a cash bar, opportunity drawings and fantastic opportunity to CONNECT with over 100 local professionals!

Note: Tickets go offline at 5 PM the day before. After that, walk-in price goes up to \$20 for members.

CHAMBERNET10

JAN 14 • 11:30-1:00 PM

Carlsbad Chamber of Commerce
5934 Priestly Dr. Carlsbad, CA 92008

Relationships, Referrals & Revenue

**Presented by Lucy Kelleher,
Keep Them Loyal**

Learn the #1 mistake you as a business owner are making that can derail your efforts and deplete your sales funnel.

Plus – 10 tips you can use right now that will optimize the value of your relationships, referrals, and revenue results.

\$10 - Members | \$20 - Future Members



JAN 23 | 11:30am – 1:30pm

Carlsbad Chamber of Commerce
5934 Priestly Dr. Carlsbad, CA 92008

Join Technology Advisor Committee, Exceptional Presenters and Panelists for TechBytes: A Technology Series to Help Grow Your Business at the Carlsbad Chamber of Commerce.

TECHBYTES SERIES SESSION | Let's Get Social: How Social Media Changes the Business Landscape by Alex Renee Poelstra, ALL MAVEN



Congratulations to our November Rising Stars of the Month: Cavaughn Higgs - Sage Creek High School, Jamie Polmar – Carlsbad High School, Dylan McVeigh - Carlsbad Village Academy, Chloe Wayne – La Costa Canyon High School and Colton Powers – Army and Navy Academy. Thank you to all the businesses and community leaders who continue to support this program, especially the Carlsbad Educational Foundation.



Congratulations to our December Rising Stars of the Month: Juan Zacarias Francisco - La Costa Canyon High School, Elaine Shi - Sage Creek High School, Mia McCarthy - Pacific Ridge School and Edward Gardner - Carlsbad High School. Thank you to all the businesses and community leaders who continue to support this program, especially the Carlsbad Educational Foundation.

NEW MEMBERS

Automobile Service & Repairs

TJ Crossman’s Auto Repair, Inc.
TJ Crossman
1148 N. Melrose Dr., Ste. A
Vista, CA 92083
(760)842-1633
tjcrossmansautorepair.com
TJ Crossman’s Auto Repair, an award winning auto repair shop with a ‘yes’ attitude that supports their community.

Coffee & Tea

Coddiwomple Coffee
Jason Leonard
Carlsbad, CA 92009
(951)312-3575
Coddiwomple Coffee is a traveling vintage trailer, with the purpose of delivering goodwill and local organic coffee towards where the day calls us!

Ground Up Cafe

Gaetano Ciccioiti
550 Grand Ave.
Carlsbad, CA 92008
(760)715-5360
cafegroundup.com
Ground Up Café brings Old-World Italian style to the Village of Carlsbad.

Computer IT Solutions

CMIT Solutions of Carlsbad
Mark Cristobal
701 Palomar Airport Rd., Ste. 300
Carlsbad, CA 92011
(760)607-6722
cmitsolutions.com/carlsbad
CMIT Solutions partners with small business owners in the community to optimize their technology and help their business grow. We are your trusted technology advisor!

Credit Unions

Frontwave Credit Union
Chip Dykes
2454 Vista Way
Oceanside, CA 92054
(760)631-8700
frontwavecu.com
Helping members achieve financial goals by offering an extensive selection of products and services. Memberships open to all San Diego, San Bernadino and Riverside County residents.

Education - Learning Programs & Tutoring

Kumon La Costa Oaks
Claudia Perez
3263 Camino De Los Coches, Ste. 103
Carlsbad, CA 92009
(858)375-3918

The Kumon Method empowers children and young adults to become self-learners which naturally develops their confidence. Each student progresses at his or her own pace through an individualized lesson plan. Kumon’s Math and Reading program is unlike any academic program you’re likely to have experienced!

Event & Party Planning

The Sweet Kindred
Kacie Bluhm
5205 Avenida Encinas, Ste. A
Carlsbad, CA 92008
(619)850-7833
thesweetkindred.com
The Sweet Kindred simplifies event planning by curating pop up parties in a box, making it easier to host a party at home or in the office.

Financial Planning & Investment Services

Advantage Financial Group, LLC
Thomas Hurt
5857 Owens Ave., Ste. 300
Carlsbad, CA 92008
(760)494-6223
afg-llc.net
We offer investment, insurance, retirement planning and advisory services. We have over 30 years of

experience in helping clients reach their financial goals.

Health & Fitness

sq.fit
Julia De Luca
6790 Embarcadero Lane
Carlsbad, CA 92011
(858)353-0484
Sq.fit
sq.fit rents fully equipped fitness spaces to fit-entrepreneurs looking to be completely autonomous in a space that is meant to feel like their own.

Health Organizations & Education

Vista Community Clinic
Betsy Heightman
1000 Vale Terrace
Vista, CA 92084
(760)631-5000
vistacommunityclinic.org
Located in the cities of Vista and Oceanside, Vista Community Clinic is a private, non-profit health care center, focusing on those facing economic, social or cultural barriers.

Human Resources Consultants & Services

High Performanceology LLC
Jamie Latiano Jacobs

6790 Embarcadero Dr.
Carlsbad, CA 92008
(949)981-0834
highperformanceology.com
High Performanceology is an advisory firm committed to building high performing HR & Executive teams that inspire organizations, deliver on business strategies, and create winning cultures.

Office Products, Equipment & Furniture

Staples Copy and Print Center
Erica Vargas
2712 Loker Ave. W.
Carlsbad, CA 92010
(760)476-1476
staples.com

Quilts

JND Designs
John Hoskins
Chino, CA 91710
(909)517-9202
jnd-Designs.com
JND Designs offers Certified Long-arm Quilting, Custom Embroidery, Heat Transfer designs and Custom-made clothing and accessories for your business or personal needs

Real Estate Developers

Hitzke Development Corp.
Ginger Hitzke
PO Box 1700
Temecula, CA 92593
(760)798-9809
hitzkedevelopment.com
Affordable housing development company specializing in North County.

Retailers

OShop for the Arts
Carol Ward
Anaheim, CA 92801
(714)262-2737
pinterest.com/theoshopmerchandise

Solar Energy

SunPower by Stellar Solar
Ana Diez-Bickford
265 Via Del Monte
Oceanside, CA 92058
(866)787-6527
stellarsolar.net
Stellar Solar, in business in San Diego since 1998, with over 10,000 residential and commercial installations. A SunPower Master Dealer, and voted ‘Best Solar Company’ by the UT Readers Poll.

RIBBON CUTTING



Cortica Inc. (“Cortica”), a leading provider of advanced neurological therapies for children with autism, speech and language delays, sensory processing disorder and other conditions that impact brain development, held its official grand opening and ribbon-cutting ceremony of their new offices in Carlsbad. The center is located at 5870 El Camino Real. corticacare.com/carlsbad

MEMBER RENEWALS

Aurora Spine	Felix’s Creative Flavors Catering & Events	OPUS Productivity Solutions
Beach Terrace Inn	Foundations for Reading & Learning	Packard Dental Partnership
Caliber Home Loans (Julie Vincent)	Freedom Window Cleaning	R & D Pest Services, Inc.
Carlsbad Integrative Medical Center Incorporated	GlenBrook Health Center	Rancho Carlsbad Owners’ Association
Carlsbad Library and Arts Foundation	Golden Care	San Diego County Credit Union - La Costa Town Square
The Coast News Group	HM Electronics	San Diego Tourism Authority
Comprehensive Advisor LLC	Herold & Sager Attorneys at Law	Scratch Media, Inc.
Diamond Environmental Services	The Klassy Kernel	Bill Slattery & Assoc., Inc.
Estate and Trust Law, Professional Law Corporation	MiraCosta College	Strategic Results Group
Faith Community Church	Mohnacky Animal Hospital of Carlsbad	Techbilt Companies
	NGS, LLP	White Construction
		Willes Orthodontics

MEMBERS ON THE MOVE

Sandra L. Kerl Appointed General Manager of the San Diego County Water Authority

The San Diego County Water Authority Board of Directors has approved a contract with Sandra L. Kerl to be the new general manager of the region’s wholesale water agency, following a months-long national search. Kerl fills the position vacated by longtime General Manager Maureen Stapleton, who retired in March. Kerl has served as the agency’s acting general manager since Stapleton’s departure, working closely with the Board to lead a staff of approximately 250 employees at offices in Kearny Mesa, Escondido, the Imperial



SANDRA L. KERL

Authority Board Chair Jim Madaffer. “Her creativity and collaborative approach ushers in a new era of partnerships and progress that has marked her work over the past eight months.”

RCBA Chair named Assistant Director of Emergency Services for Carlsbad

Emergency Preparedness Manager and Chair of the Ready Carlsbad Business Alliance (RCBA) David Harrison, will now be the city’s Assistant Director of Emergency Services.

“Emergency preparedness plays a critical role in our ability to deliver on the City of Carlsbad mission. In fact, this function is specifically called out in our municipal code, as are



DAVID HARRISON

announced Carlsbad City Manager Scott Chadwick. Congratulations David. We are lucky to have you as a leader in our Chamber!

chamberplaces

KEVIN SHARRAR | (760)274-4710 **KIM SHEA |** (619) 466-0370
Jan 3 @ 11:30-1pm **Jan 15 @11:30-1:15pm**

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Happy New Year!

2019 VOTING RECORD

Senator
Patricia Bates (R)
Assemblymember
Tasha Boerner Horvath (D)

AB 1783 Farmworker Housing	AB 347 Warning Labels	AB 857 Public Banks	AB 1195 Tech Innovation	AB 23 Workforce Coordination	ACA 14 Jeopardizes Workforce	AB 1451 Petition Signatures	AB 1083 Energy Policy	AB 161 Paper Receipt Ban	SB 1 Hurts Water Management	AB 731 Health Care Rate Review	SB 329 Rental Mandate	AB 628 Uncapped Leaves	AB 1478 Leave Expansion	AB 51 Arbitration Agreements Ban	AB 749 No-Rehire Provisions	AB 25 Employment Data	AB 874 Clarifies Privacy Act	AB 1395 Smart Speakers	AB 1080 Recycling Regulation	SB 54 Recycling Regulation	AB 1066 Unemployment Insurance	In Accord with CalChamber	Not in Accord with CalChamber	Not Voting or Absent
N	N	N	Y	Y	N	N	Y	Ω	N	N	N	▫	N	N	N	Y	Y	*	▷	N	N	18	0	0
Y	◊	N	N	Y	Y	Y	Y	Y	Y	Y	N	•	N	Y	Y	Y	Y	Y	Y	†	Y	8	12	0

Key to This Section

- Y means voted for bill.
- N means voted against bill.
- means not voting “aye” on a CalChamber-opposed bill.
- NV means not voting.
- means absent.

Boldface type indicates votes in accord with CalChamber position.

Red columns are Job Killers.

Green columns are Job Creators.

CALCHAMBER

Continued from Page 1

Education

- AB 23 (Burke; D-Inglewood) Workforce Coordination. CalChamber Supported/Job Creator 2019.
- ACA 14 (Gonzalez; D-San Diego) Jeopardizes State Workforce Goals. CalChamber Opposed.

Elections

- AB 1451 (Low; DCampbell) Prohibits Compensation on a Per Signature Basis. CalChamber Opposed.

Energy

- AB 1083 (Burke; D-Inglewood) Promotes Transparency. CalChamber Supported.

Environmental Regulation

- AB 161 (Ting; D-San Francisco) Paper Receipt Ban. CalChamber Opposed.
- SB 1 (Atkins; DSan Diego) Negatively Impacts Water Management and Increases Litigation. CalChamber Opposed/Job Killer 2019.

Healthcare

- AB 731 (Kalra; D-San Jose) Larg Group Rate Review. CalChamber Opposed.

Housing and Land Use

- SB 329 (Mitchell; D-Los Angeles) Costly Rental Mandate. CalChamberOpposed.

Labor and Employment

- AB 628 (Bonta; D-Oakland) Uncapped New Leave of Absence for Employees and Their Family Members. CalChamber Opposed/Job Killer 2019.
- AB 1478 (Carrillo; D-Los Angeles) Expansion of Job-Protected Leave. CalChamber Opposed.

Legal Reform and Protection

- AB 51 (Gonzalez; D-San Diego) Ban on Arbitration Agreements. CalChamber Opposed/Job Killer 2019.

- AB 749 (Mark Stone; D-Scotts Valley) Ban on No-Rehire Provisions. CalChamber Opposed.

Privacy and Cybersecurity

- AB 25 (Chau; D-Monterey Park) Largely Exempts Employment Data. CalChamber Supported.
- AB 874 (Irwin; D-Thousand Oaks) Provides Two Clarifications of CCPA's Definition of “Personal Information.” Support.
- AB 1395 (Cunningham; R-San Luis Obispo) Creation of Onerous and Unnecessary Burdens for “Smart Speakers.” CalChamber Opposed.

Recycling

- AB 1080 (Gonzalez; D-San Diego)/SB 54 (Allen; D-Santa Monica) Unprecedented Product Regulation in California.

Job killer status removed due to September 6, 2019 amendments, but CalChamber still opposes. CalChamber Opposed/Former Job Killer 2019.

Unemployment Insurance

- AB 1066 (Gonzalez; D-San Diego) Unemployment During Trade Disputes. CalChamber Opposed/Job Killer 2019.

For more details about the bills and voting records of other representatives, please go to: advocacy.calchamber.com/wp-content/uploads/2019/10/Vote-Record-Major-Bills-2019.pdf

Ω Held in Senate Appropriations Committee Suspense File. ◊ In Assembly Health Committee.
▫ Failed passage in Assembly. † On Assembly Floor.
* In Senate Judiciary Committee.
▷ Senate Inactive File.



LUNCH 'N LEARN

LEARN EXCEL

JANUARY 17, 2020
12:30 pm - 2:00 pm | \$15 – \$25

PRESENTED BY:
Bhavin Mehta | Fusion Factor Corporation

- Spreadsheet Basics
- Creating, modifying and formatting Workbooks

REGISTER:
carlsbad.org/events



LUNCH 'N LEARN

CYBERSECURITY

JANUARY 17, 2020
11:30 am - 1:00 pm | \$20 – \$30

PRESENTED BY:
Bhavin Mehta | Fusion Factor Corporation

■ Why firewalls and anti-virus software give you a false sense of security – and what it REALLY takes to protect your organization against new threats and today's sophisticated cybercrime rings.

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carlsbad.org/events



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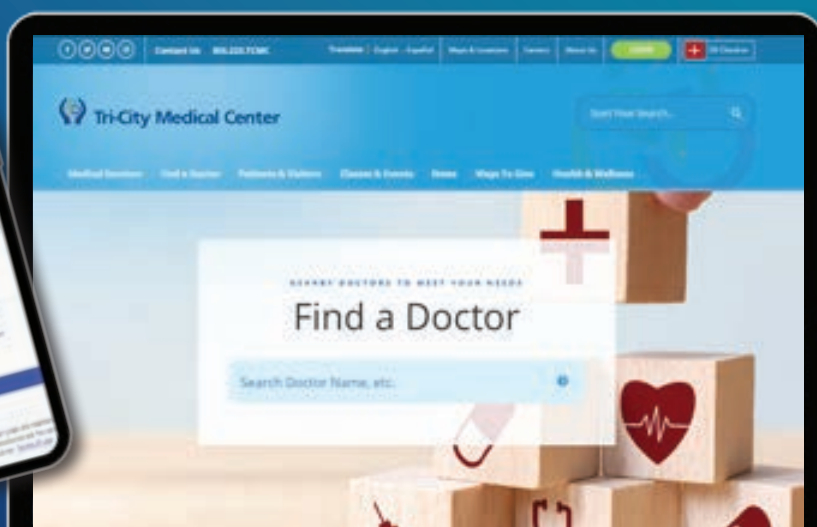
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