



# BUSINESS JOURNAL

CARLSBAD.ORG

A W A R D   W I N N I N G   P U B L I C A T I O N

JANUARY 2021



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## A fresh start in 2021

I'm Catherine Magaña and am excited and privileged to be your Chairwoman of the Board for this year. I have been an active **Carlsbad Chamber of Commerce**

FROM THE CHAIR



**CATHERINE MAGAÑA**  
CHAIRMAN  
OF THE BOARD  
CARLSBAD CHAMBER  
OF COMMERCE

member since 2012. I serve as a founding member, Managing Partner and Certified Financial Planner™ at **WWM Financial and Savvy Women**

**Wealth Management**, a SEC-registered Investment Adviser.

The Chamber has been an integral part of our business ever since we were incorporated in July of 2011. One of the first things our company did was to join the Carlsbad Chamber of Commerce. As time passed, I realized how important the Chamber really was as I served on several committees including the *Government Affairs Committee* and the *Ambassador Committee*. I have also participated in *NetForce1* for many years.

I learned a lot about the inner workings of the Carlsbad Chamber while serving on the Board of Directors and Executive Board of Directors. I have engaged with many members over the years and am grateful to have built many

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## BEYOND 2020:

# NEW EMPLOYMENT LAWS FOR 2021

*The beginning of a new year is always marked by new legislation, and with the global pandemic there are a significant number of new laws that will impact California businesses. We reached out to labor and employment Attorney, Patrice Nagle, of **Fisher Phillips LLP** to highlight the most important laws that every employer should know.*

STAY INFORMED



**PATRICE NAGLE**  
ATTORNEY AT LAW  
FISHER & PHILLIPS  
LLP

As with everything "2020," last year's California legislative session was one for the books. Not only did the Legislature completely shut down on two separate occasions due to the COVID-19 pandemic, the last few days of the session featured almost all the Republican contingent of the Senate quarantined and debating and voting on legislation remotely via video feed. Bizarre to say the least.

However, that didn't stop the Legislature (and other agencies) from passing some significant labor and employment legislation/regulations. Here's a quick rundown of the top seven (of many) new laws/guidance California employers need to keep front of mind in 2021:

### Cal/OSHA & AB 685 – Employer COVID-19 Reporting Obligations

Cal/OSHA's new emergency standard is related to COVID-19 and imposes significant requirements on California employers. Most notably,



the new standard requires that employees excluded from work for having or being exposed to COVID-19 must continue to be paid while they are off work. Employers must have all required notices and understand OSHA's prescribed timelines to avoid civil penalties. AB 685, effective on January 1, 2021, mandates additional, more stringent notice requirements.

› **LAWS, Page 14**

## BUSINESS SPOTLIGHT

## Is your CPA doing all they can for you? Probably not!

Not all tax professionals are made equal. Can you be sure the person you have entrusted with your taxes is doing everything they can do for you? In other words, how do you know that you have chosen the right one? **RTC Finance, Accounting, and Tax Services** (RTC) believes there are three expectations you should have of your Certified Public Accountant (CPA) this tax year. We hold ourselves to the standards laid out below and provide premiere services here in the Carlsbad area.

In a world full of false promises, there should be benchmarks and standards we afford our tax pros. Businesses face challenges of all sizes and are constantly being confronted with unique situations that can require professional expertise. I'm here to share what role your CPA should play.

### 1 .Year-Round Support

CPAs have a unique perspective into their client's financial situations. We understand our clients on-going needs from a compliance and planning perspective. You should expect your



CPA to anticipate, communicate, and help you throughout the year. If that is the case, then why is the common experience that a CPA disappears after the tax return is filed and pops back into your inbox in February every year? At that point there may not be much you can do to reduce your tax liability. We at RTC have multiple touch points with our clients throughout the year to ensure they are aware of, understand, and execute on the plans discussed during the prior year tax preparation. In addition, we provide complimentary services such as bookkeeping and CFO services allowing us the integration to provide a higher level of assistance in all areas.

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Ryan Lee

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# Hi San Diego!



The Premier Automotive Group expands with two new stores in Carlsbad: Premier Chevrolet of Carlsbad and Premier KIA of Carlsbad! We're proud to serve the Carlsbad and surrounding communities. We bring the Premier Promise to San Diego. With over 25 dealerships nationwide, the Premier Carlsbad stores are some of the most exciting yet! We're open, stocked with tons of new and pre-owned inventory! Premier Chevrolet and Premier KIA will actively partner with Giving Hope, a charity that serves it's communities with groceries to the needy, hungry and food insecure.

2021 CHEVROLET TAHOE



2021 KIA TELLURIDE



5335 Paseo Del Norte, Carlsbad, CA 92008  
760-692-1558 - Sales  
760-692-1549 - Service  
[PremierChevroletOfCarlsbad.com](http://PremierChevroletOfCarlsbad.com)



5331 Paseo Del Norte, Carlsbad, CA 92008  
877-686-6488 - Sales  
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[PremierKiaOfCarlsbad.com](http://PremierKiaOfCarlsbad.com)





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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.

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# A full City Council takes office



As part of the general election held in November, our City Council has returned to a full five-person council. In District 2, Keith Blackburn retained his spot on the council. He is a 33-year resident of the city of Carlsbad and is a retired police officer. Council Member Blackburn served the last 33 years of a 40-year law enforcement career here in Carlsbad. He was originally elected in 2008 and has served since then, having won re-election in 2012, 2016 and now 2020. District 4 will have its first representative in the new district system with Teresa Acosta having won that seat. Council Member Acosta is a ten-year resident of Carlsbad. She raised her child here, started her business, taught community college and more. She is a first-time elected official. I had a chance to catch up with both of them recently to chat about what they see for Carlsbad in the future.

## COUNCIL MEMBER ACOSTA



**What are you most looking forward to as a new city council member in Carlsbad?**

District 4 hasn't had a councilmember on the Carlsbad City Council for ten years, and I'm looking forward to being the voice for South Carlsbad! Our area has unique issues, such as older infrastructure, distance from the historic center of Carlsbad, and four overlapping school districts. I am also looking forward to bringing to the City Council the skills I have developed as a small business owner, including collaboration, consensus-building, and communication.

**What challenges do you see in the community that need attention over the next four years?**

Over the course of my campaign, I have been listening attentively to my neighbors in District 4 to identify our community's top challenges and potential solutions. These are the issues that have risen to the top:

We need to protect our environment and preserve our open spaces.

We need to improve our public infrastructure in South Carlsbad.

We need to support our small businesses and help them weather the challenges brought about by the pandemic.

**What opportunities do you see for Carlsbad in the next few years?**

With the district election system, we have seen greater community engagement from diverse parts of the city, and with that comes an opportunity for us to build a stronger relationship with our residents, businesses, and neighbors.

I also see opportunities for us to actively implement our Community Vision. Through land use policy and infrastructure management, we can ensure we are protecting open space and the natural envi-

ronment, promoting sustainability, and allowing for active, healthy lifestyles, while supporting our diverse economy and workforce.

Lastly, the pandemic has forced many of us to work remotely, leading to opportunities for all of us to incorporate ways to work and gather virtually in the future.

## COUNCIL MEMBER BLACKBURN



**What are you most looking forward to as a re-elected new city council member in Carlsbad?**

I am excited to continue the great work that has been done by this council for the past decades. This council has always been very fiscally responsible, and we are seeing that pay off now with all the challenges coming from COVID-19. Our citizens have not experienced any major drop-offs in service during this pandemic. The city staff all deserve tremendous credit for that.

**What challenges do you see in the community that need attention over the next four years?**

Without a doubt, the COVID backlash will affect our businesses for several years. This recovery is going to be long and challenging.

**What opportunities do you see for Carlsbad in the next few years?**

We have some great things that have been in the works for several years that are making significant progress at this time.

Our fiber optics upgrades at our traffic signals is getting closer to completion. There will be some inconvenience as some streets get torn up to complete this, but in the end, we expect 30% less wait time at red lights in our city. We will also have more abilities to control traffic flow from a command central during peak impacts. That will be a major upgrade to our circulation element.

Having been in public safety for so long, I have long been concerned about the fact that we only have 3 ambulances in our city. A city our size with attractions such as the beach and **LEGOLAND** should have more. We recently received back a study that we commissioned that suggested we add another ambulance to our fleet. There are still details to work out, such as staffing and where to locate it, etc., but this will be a great addition to our fire department and will aid in decreasing response times to emergencies.

Lastly, I am looking forward to moving forward with our plan to "trench the tracks" in Carlsbad. This has been a long discussion here locally. Not only will this be a boon for the Village once it is completed, but it will improve emergency responses and improve safety. SANDAG has predicted that rail traffic for commerce purposes could quadruple in the next 20-30 years. I am optimistic that we can get this done sooner rather than later at this point.

*Congratulations to our new City Council members. We look forward to working with you to help make Carlsbad the best place to live, work, play, visit, shop, and vacation!*



# A New Year with new wheels from this new dealership

Happy Holidays and Happy New Year from your friends at **Premier Kia of Carlsbad** and **Premier Chevrolet of Carlsbad**! We're proud to be the newest members of the Carlsbad Automotive Dealer community! Since acquiring the Weseloh dealerships in June of this year, Premier KIA and Chevrolet have grown by leaps and bounds.

With over 25 locations nationwide, the Premier Automotive Group of dealers has been a leader in innovation and community service to its customers and neighbors. Our mission is to help all consumers have an enjoyable experience in acquiring and maintaining transportation.

Tommy Morgan, Executive Manager of both Premier KIA of Carlsbad and Premier Chevrolet of Carlsbad comes to Premier with over 20 years of automotive dealership experience. Tommy prides himself in being a part of the

communities he works in and has partnered with Giving HOPE to help distribute groceries to the needy, hungry and food insecure in our San Diego communities.

Premier KIA and Premier Chevrolet of Carlsbad have some of the largest inventories of new and preowned vehicles in San Diego. This allows our dealerships to offer extraordinary pricing and availability on your next car! Some of the hottest models to arrive at our stores are the new for 2021 completely redesigned Chevrolet Tahoe and the all new KIA Seltos, a small SUV with huge technology features! Plus, we pay top dollar for trade-ins and are always looking to buy quality pre-owned cars, even if you don't buy one of ours!

Working with over 35 banks allows us to secure fantastic financing for our customers, from Tier-1 perfect credit to folks who have

had challenges in their lives such as bankruptcies or repossessions. We know how to get you financed with the most competitive rates in the marketplace!

All season long, Premier KIA of Carlsbad and Premier Chevrolet of Carlsbad will be celebrating the Holidays and offering deeply discounted pricing on all of their inventory as well as amazing deals in service. As we receive new 2021 KIA's and Chevrolets, we'll be moving our 2020's to make room. There's no better time to buy a new or pre-owned vehicle from Premier KIA of Carlsbad or Premier Chevrolet of Carlsbad!

*Stop by and say hello, the coffee's always on and we'd love to meet our neighbors. We're located in the Carlsbad Auto Mall at 5331 Paseo Del Norte and 5335 Paseo Del Norte in Carlsbad, right off the 5 Freeway at Cannon Road.*



# 5 Ways you can help Carlsbad businesses

No doubt, 2020 has been a doozy of a year. The pandemic has upended lives in ways we never imagined. And for many Carlsbad business owners, it's been a disaster they couldn't have mitigated.



If there's ever been a time to support small businesses in Carlsbad, it's now.

That's precisely why we launched Gift Carlsbad (gift-carlsbad.com). This program lets you buy gift cards from Carlsbad businesses — allowing them to immediately collect on that purchase, instead of having to wait for someone to redeem it.

It's one of the many ways we're helping Carlsbad businesses weather this epic economic storm. That's because we recognize small businesses truly are the backbone of this nation, and this community.

In fact, they account for 99% of our nation's businesses, according to the US Small Business Administration (SBA). And 65% of net new jobs over the past 17 years are thanks to small businesses, according to SBA data.

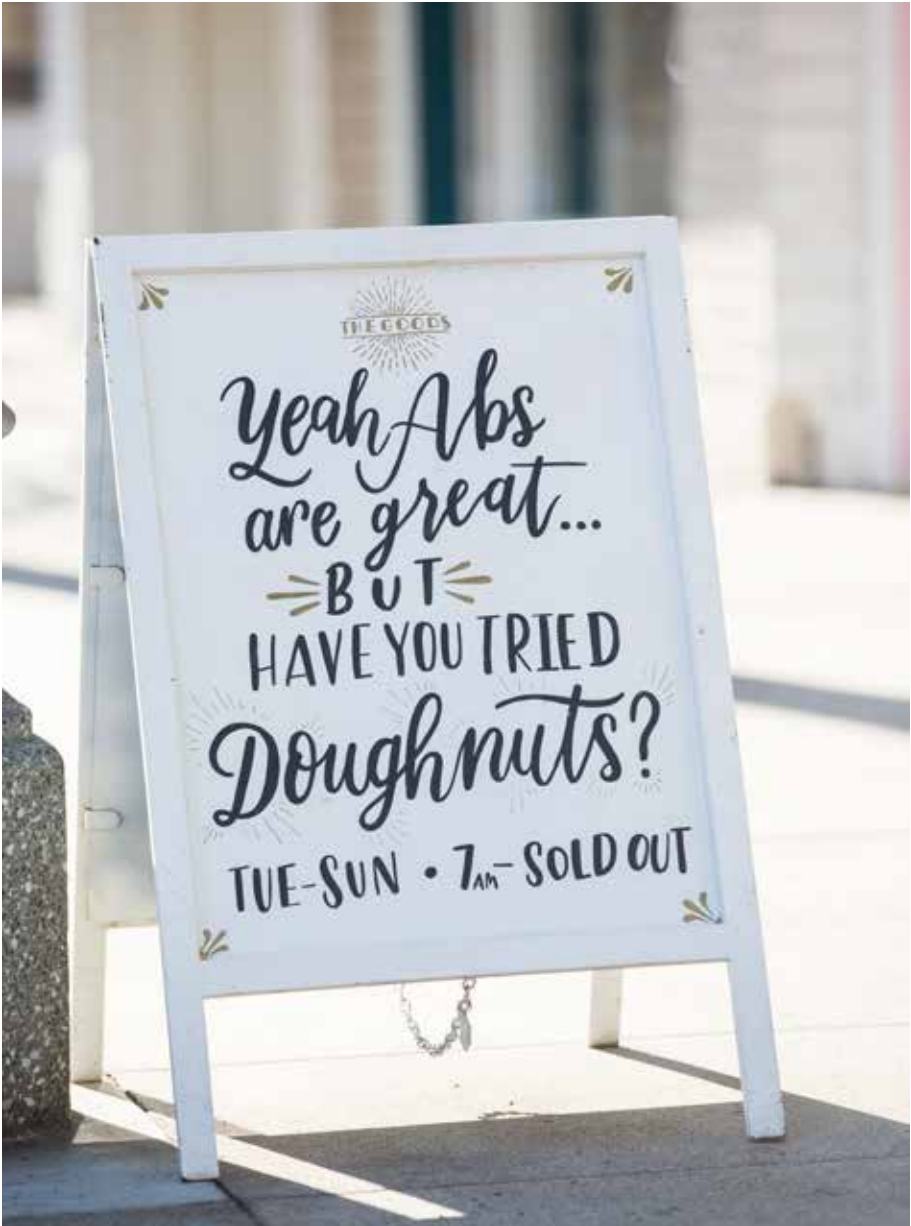
Carlsbad is home to about 7,000 businesses — 98% of which are small businesses. Collectively, they provide about 38,450 jobs in our community.

If you'd like to join us in supporting our treasured local businesses, here are some ways you can help right now:

### Go to the source

The restaurant industry has been especially rocked by COVID-19. The industry is projected to see a \$240 billion revenue shortfall for 2020, according to the National Restaurant Association.

Ordering dinner from a locally-owned eatery is a surefire way to help. But think twice before you opt for delivery.



Carlsbad is home to about 7,000 businesses — 98% of which are small businesses. Collectively, they provide about 38,450 jobs in our community.

That's because third-part services like DoorDash and Grubhub charge restaurants, which means their razor-thin margins get even thinner. If your favorite Carlsbad eatery does offer its own in-house delivery service, go for it — and tip well.

### Show some love

Social media plays a major role in helping businesses attract new customers. Help your favorite Carlsbad companies by 'liking' their pages and tagging them in your posts.

Also share their content on social media. Better yet, tag a few friends you think should also shop there. Sign up for their newsletters, and forward them to your friends. Lastly, leave positive online reviews — along with photos, if possible. All of this support costs nothing, but it helps tremendously.

### Adopt a shop

In other parts of the country, communities have been organizing on Facebook and Nextdoor to 'adopt a shop' — a coordinated effort where everyone agrees to shop at one particular local business.

Typically, everyone agrees to shop there once a week, with no spending minimum. Everyone in the group is encouraged to share their experiences and purchases via social media, giving the business a nice publicity perk.

### Send good cheer

During these days of lockdown, it's easy to feel isolated. Lift the spirits of your friends and family by dropping-off a festive treat, from your favorite Carlsbad shop, of course.

After all, nothing brightens quarantine like a surprise dozen cupcakes on your doorstep — or a cheery bouquet, or even a six-pack from a local brewery. However you do it, you'll be creating much-needed social connection and helping local businesses in the process.

### Get the merch

When you do pop into our local businesses, look at the walls behind the register. You'll often see they are selling t-shirts or ballcaps promoting their businesses. Buy the merchandise. It's yet another way you can support them.

Also, sporting a t-shirt from your favorite Carlsbad pizzeria, boutique or brewery is a walking advertisement for them, which is an added benefit. Not to mention displaying your Carlsbad business pride is always in style.

# Not all stroke centers are created equal

"My dad had a stroke and he can't speak but there's nothing more that can be done."

These were the helpless words of a friend who called to share with me that his dad



had lost valuable time wandering around his wholesale membership warehouse store because he had suddenly been unable to communicate. By the time he was taken to his local hospital, it was too late to treat him with a clot-busting medication often

used in severe stroke cases.

"Ask the doctor if there's a thrombectomy capable stroke center in the region and if there is, request an immediate transfer," I responded.

Stroke care has evolved dramatically since I started practicing emergency medicine almost 25 years ago. What remains a constant, however, is that time is critical. Delays in seeking care can be catastrophic, as would have been the case here. I've witnessed time and again the miraculous recovery after a stroke victim arrives paralyzed on one side of the body and is treated with tissue plasminogen activator (tPA). For patients who seek

care within 3 hours of a stroke, this life-altering, clot-busting medication helps open up a clogged artery in the brain responsible for loss of function.

My friend's experience impressed upon me how important it is for patients to recognize that stroke care no longer stops at 3 hours. Fortunately, for his dad, a regional Thrombectomy Capable Stroke Center was nearby. As the human brain is exquisitely intolerant of diminished oxygen flow from a stroke, he was expeditiously transferred to the regional facility where specialized doctors called neuro-interventional radiologists used a small artery to tunnel a catheter into the arteries in his brain and retrieved the blood clot. Thanks to the skill of those specialists at that advanced stroke center, he recovered almost immediately and today, you would never know he was almost left with what would have been a disastrous, life-altering deficit.

The data is irrefutable. People are waiting too long at home to seek emergency care when needed, for fear of COVID. We as emergency physicians are witnessing devastating strokes, heart attacks, infections, diabetic complications and many other preventable illnesses because of delays in seeking medical help during this pandemic. The reality is that COVID isn't contracted in hospitals, but out in the community when we let down our guard (and our masks). Yet heart attacks and strokes lack

By learning and sharing the **F.A.S.T.** warning signs, you just might save a life from stroke.

<b>F</b> FACE DROOPING 	<b>A</b> ARM WEAKNESS 	<b>S</b> SPEECH DIFFICULTY 	<b>T</b> TIME TO CALL 911 
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the courtesy to wait out the pandemic.

Here's what you can do to ensure the best possible outcomes for yourself and your family during these trying times:

Plan ahead by knowing where the closest Thrombectomy Capable Stroke Center is located to you and your loved ones. Tri-City Medical Center is a Thrombectomy Capable Stroke Center and is located at 4002 Vista Way in Oceanside.

Recognize the symptoms of a stroke with the acronym F.A.S.T.-Facial droop, Arm weakness, Speech difficulty, Time to call 911.

Know the symptoms of a heart attack:

Chest discomfort with or without jaw or neck pain, shortness of breath, sweating, nausea and weakness.

Most of all, stay strong North County. The vaccine is imminent, and we can finally see the light at the end of the tunnel. Together, we're going to beat this and be with our friends and families again.

About The Author  
Dr. Gene Ma has served as an emergency department physician at Tri-City Medical Center for over 19 years and is Tri-City's Chief Medical Officer.



# Virtually or in person, the CVA’s mission continues

When the first three-week stay at home order was issued back in mid-March 2020, the **Carlsbad Village Association** (CVA) did not think for a minute that it would have an impact on its 5th annual Spring Shop Hop five weeks later. Little did we know that



the health pandemic would not only cause the cancellation of that event but would go on to cause the cancellation of nearly two months of the State Street Farmers’ Market and 30 other CVA events in the Village.

CVA’s mission is to lead the continual improvement of Carlsbad Village by promoting and enhancing its business, cultural, and community vitality, making it the premier destination in North County San Diego. Its focus is to keep Carlsbad Village front of mind for everyone looking for a place to shop, dine, and play, thus benefitting the small businesses downtown. Inviting locals, tourists, and those from nearby communities and beyond to our vibrant downtown to participate in events is one way that CVA does this.

The entirety of 2020 was extremely difficult for event planners and any business or organization that relies on and hosts events. Recreating events in a virtual world, while creative, does not translate in all situations. For example, the 6th annual Flicks at the Fountain outdoor movie series just would not be the same without the feel of community as we all came together in front of the big screen in the heart of the Village on a warm summer evening. But as we all know, the show must go on, and CVA is working hard on its plans for 2021 in the hopes that gathering in person, like we used to, will re-



The CVA hopes to bring back Flicks at the Fountain in 2021. Photo Credit: Fly By Photography

turn by Summer. Until we can meet again in person, CVA will kick off the year with its business and resident meeting, called Village Voices, live streamed from the **New Village Arts** theater where the monthly meetings used to take place. We will continue virtually each month until we can meet in person. Check our event listing on our website or Facebook event page for details. On Saturday, February 13th, from 10am to 3pm, we will host our 4th Annual Heart of the Village Blood Drive at Carlsbad Village Music (505 Carlsbad Village Dr.) in conjunction with the San Diego Blood Bank, with all industry standard safety protocols in place. Throughout the month of February we will also be hosting a very special outdoor scavenger hunt that will involve the search for hidden glass orbs individually handblown by **Barrio Glassworks**. Now

that is a true Treasure Hunt! Please stay connected with the Carlsbad Village Association by visiting us online at [carlsbad-village.com](http://carlsbad-village.com) and subscribing to our weekly eNewsletter. We are looking forward to rolling out new events, as allowed, to keep Carlsbad Village front of mind at all times and are looking forward to a robust 2021. We look forward to seeing you downtown soon!

# CalChamber Vote Records: Major Bills 2020

	Banking and Finance AB 2501 Burden on Lenders	California Environmental Quality Act AB 2323 CEQA Streamlining	Environmental Regulation AB 345 Oil and Gas Development	Health Care SB 977 Health System Decisions	Housing and Land Use SB 902 Rezoning	SB 1120 Duplex Approval	Industrial Safety and Health AB 685 COVID-19 Notice	Labor and Employment AB 3216 'Right to Recall' Mandate	SB 1383 Family Leave Expansion	SB 973 Pay Data Disclosure	Privacy and Cybersecurity AB 1281 Privacy Act Exemptions	Product Regulation SB 54 Single-Use Packaging	AB 1080 Single-Use Packaging	Taxation SB 972 Tax Disclosure	In Accord with CalChamber	Not in Accord with CalChamber	Absent
Boerner Horvath, Tasha (D)	•	•	Y	NV	NV	N	Y	•	Y	Y	Y	Y	NV	•	4	7	0
Bates, Patricia (R)	NV	NV	NV	•	N	Y	N	N	—	N	Y	NV	N	N	8	1	1

### Key to This Section

Y means voted for bill.  
N means voted against bill.  
• means not voting.  
NV means didn't reach floor for a vote  
— means absent.

**Boldface type indicates votes in accord with CalChamber position.**

**Red columns are Job Killers.**

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 second year of the 2019–2020 legislative session and focuses on these California legislators’ floor votes on California Chamber of Commerce priority bills.

### Banking and Finance

- AB 2501 (Limón; D- Santa Barbara) New Onerous Burdens on Lenders. CalChamber Opposed/Job Killer.

### California Environmental Quality Act

- AB 2323 (Friedman; D-Glendale) Streamlines CEQA for Housing. CalChamber Supported.

### Environmental Regulation

- AB 345 (Muratsuchi; D-Torrance) Threatens Oil and Gas Development Operations. CalChamber Opposed/Two Year Job Killer.

### Health Care

- SB 977 (Monning; D-Carmel)Prevents Health Systems fromExecuting Prudent Business Decisions. CalChamber Opposed.

### Housing and Land Use

- SB 902 (Wiener; D-San Francisco) Promotes Housing. CalChamber Supported.

- SB 1120 (Atkins; D-San Diego) Promotes Housing. CalChamber Supported.

### Industrial Safety and Health

- AB 685 (Reyes; D-San Bernardino) Unclear and Unfair COVID-19 Notice. CalChamber Opposed.

### Labor and Employment

- AB 3216 (Kalra; D-San Jose) New COVID-19 Employment Leave Mandate. CalChamber Opposed/Job Killer.
- SB 1383 (Jackson; D-Santa Barbara) Employees: Time Off.

CalChamber Opposed/Job Killer.

- SB 973 (Jackson; D-Santa Barbara) Disclosure of Company Pay Data. CalChamber Opposed.

### Privacy and Cybersecurity

- AB 1281 (Chau; D-Monterey Park) California Consumer Privacy Act. CalChamber Supported.

### Product Regulation

- SB 54 (Allen; D-Santa Monica) Unprecedented Product Regulation in California. CalChamber Opposed Unless Amended/Former Job Killer 2019.
- AB 1080 (Lorena Gonzalez; D-San Diego) Unprecedented Product Regulation in California. CalChamber Opposed Unless Amended/Former Job Killer 2019.

### Taxation

- SB 972 (Skinner; D-Berkeley) Corporate Shaming Tax Disclosure. CalChamber Opposed.



# Creating an artistic culture

Carlsbad has always been a destination for beach-goers, pleasant-weather seekers and anyone looking to explore a vibrant assortment of restaurants and boutiques. But over the recent years, the ever-growing collection of murals has helped paint the

Carlsbad Village as a hotbed for creativity, community and a blossoming mural culture.

The murals that have helped create this culture are more than colors on walls. Each one is a supporting character within a story of a Village—a Village

that continues to explore its artistic identity. I am very excited to share that the Carlsbad Village is now known as a mural destination with visitors entering our community with cameras charged, social media accounts at the ready and mural maps in hand.

The painted characters, imaginative scenes and local identities have transformed the urban landscape of our Village by the Sea, but at one time, not too long ago, the walls were predominantly blank.

Back in 2005, I began envisioning a colorful collection of murals becoming an attraction for locals and visitors alike—ultimately uniting the community, stimulating local economic growth, and adding to Carlsbad’s already impressive collection of amenities.

Communities all around the world have benefited from murals—I pondered if Carlsbad could too. Could local businesses be convinced to house murals? Could local artists be inspired to paint in public space? Would the community support this type of expression? Would it be possible to shift the urban landscape paradigm?

In 2008, I began approaching local businesses with mural proposals. I imagined these early murals laying the visual groundwork for the growth of a flourishing artistic culture, but without the backing of the community, this vision would not be possible.

The current mural culture can be directly credited to the local businesses who supported this early vision including **The Boys and Girls Club**, Paul Henry Furniture, The Glass and Mirror Shoppe, **Señor Grubby’s**, Mas Fina Cantina, Skylar’s Furniture, Paradise Pizza and Cessey’s Taco Shop.

Today, the Carlsbad Village has more than 30 murals by established artists including Sean Dominguez, Skye Walker, Kris Markovich, Jason Markow, James Haunt, Ron Juncal, Phyllis Swanson, Michael Summers, Matty Davis and the historical mural originally painted in 1984 by Victor Ochoa.

In addition to curating the many per-



*Local businesses are responsible for the current mural culture in Carlsbad.*

*In 2015, Bryan Snyder founded the Carlsbad Art Wall (CAW), a rotating urban canvas that brings new murals to our community every two months.*

manent Village murals, In 2015, I founded the Carlsbad Art Wall (CAW), a rotating urban canvas that brings new murals to our community every two months. The goal of the CAW is to provide an educational opportunity for aspiring muralists, facilitate conversation between artists and the community and introduce new art. To date, the CAW has brought 26 murals to our community.

The mural culture is just one component of the thriving artistic culture we are experiencing today thanks to the amazing productions at the **New Village Arts Theatre**, the creative honeycomb of art studios at the NVA Foundry, the adventurous music brought to our Village each year by the **Carlsbad Music Festival** and all the passion of local creatives sharing ideas. Together, we are creating an artistic culture—we are creating a masterpiece!

*Bryan is a local mural artist and currently serves as the vice-chair of the Carlsbad Arts Commission.*








# MEMBERDIGEST

S P E A K I N G   F O R   B U S I N E S S ,   L I S T E N I N G   T O   T H E   C O M M U N I T Y

## Where job seekers and job openings meet!

MEMBERSHIP COUNTS



**KATHLEEN MCNARY**  
DIRECTOR OF CORPORATE & MEMBER RELATIONS  
CARLSBAD CHAMBER OF COMMERCE

The Carlsbad Chamber has been working for over two years on updating the website. We now have a brand new, valuable, viable and high search engine ranking job posting site. Perfect timing! For those who need to post jobs, visit <https://carlsbad.mcjobboard.net/jobs> and click "Post A Job". From there it is quite easy. The Carlsbad Chamber decided to make this valuable opportunity free for members during this critical time. For non-members the service is very low cost on the market, and flexible. There are several options including 30, 60, day day listings, as well as upgrades to post yours above competition. Using the Carlsbad Chamber Job Board is much easier and quicker

to post, and more hyper-locally focused than other job listings online.

For those looking for a job, use the same URL <https://carlsbad.mcjobboard.net/jobs> and click "Job Seekers". From there you can choose to Browse Jobs, and/or Add your Resume. Both of which are recommended! Job seekers can also sign up for job alerts, and you will receive an email when a new job is posted.

If you would like to discuss further, need any assistance please email [kathleen@carlsbad.org](mailto:kathleen@carlsbad.org) or visit Calendly at <https://calendly.com/kathleenmcnary-carlsbadchamber>



The Carlsbad Chamber Job Board is a user friendly tool that help companies find local talent easily.



Congratulations to our September, October, November and December 2020 Rising Stars. Many thanks to all the businesses and organizations that continue to support this program!

SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
 <p><b>KAREN ANTONIO</b> Carlsbad High School</p>	 <p><b>IAN COLLINS</b> La Costa Canyon High School</p>	 <p><b>ALEX BELTRAN NUÑEZ</b> Carlsbad High School</p>	 <p><b>CARSON ROBLES</b> La Costa Canyon High School</p>
 <p><b>BENNETT HOCHNER</b> Sage Creek High School</p>	 <p><b>NOLAN MEJIA</b> Sage Creek High School</p>	 <p><b>KENDAL FURMAN</b> Carlsbad High School</p>	 <p><b>BELLA NIEMS</b> Sage Creek High School</p>
	 <p><b>SHOSHANA LEHRER</b> Pacific Ridge High School</p>		 <p><b>RAVI PATHAK</b> Carlsbad High School</p>
			 <p><b>CHIARA FRANK</b> La Costa Canyon High School</p>
			 <p><b>CARTER BLOM</b> Sage Creek High School</p>
			 <p><b>NICK SIMPSON</b> Pacific Ridge High School</p>



**FIRST FRIDAY BREAKFAST**

### Achieve Your Goals Using Your Creative Mind

FRIDAY, JANUARY 8 | 7 - 9 AM



Think outside the box and find and implement new pathways to grow your business





**VIRTUAL WORKSHOP**


### Your Marketing & Sales System

TUESDAY, JANUARY 5, 2021 | 8:15 AM - 9 AM



Building the Growth Engine for your Business  
The Five steps to develop your marketing strategy.  
Picking from your lead generation options.  
Building your sales processes & scripts.


**REGISTER:** [web.carlsbad.org/events](http://web.carlsbad.org/events)



**VIRTUAL SPEED NETWORKING**

### CBAD HAPPYHOUR

WEDNESDAY, JANUARY 20, 2021 | 5 - 6 PM



MAKE NEW CONNECTIONS, DEVELOP YOUR REFERRAL CHANNELS, AND HAVE SOME FUN!



**WEBINAR**

### Legal Update for California Businesses

FRIDAY, JANUARY 22, 2020 | 11:30 AM - 1PM



An analysis of legislation and case law updates and how they affect you!

- Protect your operations
- Plan in advance
- Be compliant

**REGISTER:** [web.carlsbad.org/events](http://web.carlsbad.org/events)





**PETTIT KOHN**  
PETTIT KOHN ENGASSIA LITALI & DO'IN

### MENTAL WELL-BEING IN THE WORKPLACE

## The Laws and Best Practices for Small Business

TUESDAY, JANUARY 26, 2021 | 12 PM - 1 PM



Learn how the workplace and other external factors can impact employee mental health;  
Discuss the risks to mental and physical health if businesses and HR practitioners do not create meaningful wellness interventions for their employees;  
Discuss actions and strategies that California small business employers can take to prepare themselves and their employees to best deal with these issues.

**REGISTER:** [web.carlsbad.org/events](http://web.carlsbad.org/events)



**FIRST FRIDAY BREAKFAST**

### BLACK HISTORY MONTH

## Collaborative Efforts to Fuse the Racial Divide

FRIDAY, FEBRUARY 5 | 7 - 9 AM



**Key focus:** Identifying bias, teaching tolerance, and learning how to become an ally for Black-Americans.



MEMBER RENEWALS

Bread & Cheese Eatery	New Village Arts Theatre
Calder Eames Design	NextMed Center of Carlsbad
California Bank & Trust (Carlsbad Branch)	NGS, LLP
Calsense	OOLY, LLC
Carlsbad Food Tours	Park 101
Carlsbad Integrative Medical Center Incorporated	Polito Eppich Associates, LLP
Carlsbad Jet Center	PrimeLending
CMIT Solutions of Carlsbad	Quantum Functional Medicine
Coastal Accounting	R & D Pest Services, Inc.
Comprehensive Advisor LLC	Rancho Carlsbad Golf Course
Frontwave Credit Union	Republic Services
Golden Care	Scratch Media, Inc.
Golden Key Properties, Inc.	Stellar Solar
Good Feet Worldwide	Storrow Law, APC
GUNNAR Optiks, LLC	Techbilt Companies
Herold & Sager Attorneys at Law	The Meridian at Lake San Marcos -
Kennedy and Associates	Pacifica Senior Living
MiraCosta College	White Construction (edited)
Mohnacky Animal Hospital of Carlsbad	

WELCOME NEW MEMBERS

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**www.meprism.com**  
*mePrism is a consumer data and privacy platform that is reimagining how consumers interact with the digital economy by helping them control their data, learn from their data and sell their data with transparency and consent.*

**DENTISTRY - ORTHODONTISTS**  
**Hurst Orthodontics**  
Shauna Hurst  
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Carlsbad, CA 92010  
(760) 729-8101  
**carlsbadortho.com**  
*When it comes to providing orthodontic treatment in the Carlsbad, California area, your smile comes first at Hurst Orthodontics. With years of experience creating the amazing orthodontic results our patients deserve, orthodontist Dr. Brent Hurst and his team look forward to helping you achieve the straight smile and perfectly functioning bite you've always wanted.*

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Carlsbad, CA 92008  
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**marriott.com/hotels/travel/sansc-springhill-suites-san-diego-carlsbad/**  
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**azzur.com**  
*Azzur Group sets you up for success with the strategies, processes, and people to manage risk, enhance quality, and maintain regulatory compliance.*

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Len Hering USN (ret)  
5797 Chesapeake Ct.  
San Diego, CA 92123  
(619) 704-2770  
**CleanSD.org**  
*I Love A Clean San Diego has over 65 years of experience protecting our local environment, organizing volunteers, and empowering the public to make a lasting impact.*

**PUBLIC RELATIONS & MARKETING**  
**Black Castle & Associates**  
Christopher Castillo  
565 Pier Ave., Ste. 1296  
Hermosa Beach, CA 90254  
(202) 503-9723  
**blackcastleassociates.com**  
*Black Castle & Associates is a political campaign, opposition research and public relation consultancy.*

**RESTAURANTS**  
**Chick-fil-A**  
Arlene Tendick  
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(858) 342-8326  
**chickfilacarlsbad.com**  
*Devoted to serving the local communities in which its franchised restaurants operate, and known for its original chicken sandwich, Chick-fil-A serves freshly prepared food in more than 2,500 restaurants in 47 states, Washington, D.C., and Canada. (edited)*



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**JOB SEEKERS:**  
Looking for great opportunities right here in Carlsbad?

**The Carlsbad Chamber has just Launched a new Job Board!**  
Free Posting for Members! Check it out at:  
**carlsbad.mcjobboard.net/jobs**



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CHS alumni



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OR **DARRYL@CARLSBAD.ORG**






# 2020 ANNUAL IMPACT REPORT


## ECONOMIC CATALYST




**6,165**  
TWITTER FOLLOWERS




**5,621**  
FACEBOOK FOLLOWERS




**2,456**  
INSTAGRAM FOLLOWERS




**1,607**  
LINKEDIN FOLLOWERS




**24**  
COVID UPDATES




**19**  
JOINT EMAIL COMMUNICATIONS  
*IN CONJUNCTION WITH CITY OF CARLSBAD & CVA*




**CREATED OVER \$67K**  
IN ECONOMIC STIMULUS ACTIVITY FOR RESTAURANTS POST COVID-19




**2**  
CHAMBER SUPPORTED DEVELOPMENTS  
*APPROVED BY CITY COUNCIL*



**59,000**  
NEWSPAPERS PUBLISHED



**15,000**  
MAPS PUBLISHED




**1,500**  
BUSINESS DIRECTORIES PUBLISHED


WEB PAGES VISITED **3,015,216**

WEBSITE VISITORS **444,647**


UNIQUE WEBSITE VISITORS **151,647**




**437**  
SOCIAL POSTS ABOUT MEMBER BUSINESSES




**14**  
SAFE & OPEN VIDEOS ABOUT MEMBERS RESTAURANTS




HELPED DEFEAT **21 OF 22** JOB KILLER BILLS IN SACRAMENTO!




**10**  
CARLSBAD YOUNG PROFESSIONAL EVENTS




**95**  
COMMITTEE MEETINGS




**13**  
RIBBON CUTTINGS



**80**  
NETWORKING EVENTS HOSTED



**145**  
PRINTED ARTICLES ON MEMBERS BUSINESSES



**63**  
WEBINARS HOSTED

LEADERSHIP CONVENER

VIRTUAL

State of the Community

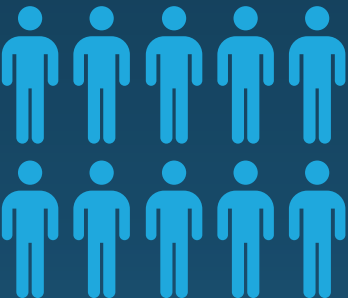
**168**  
ATTENDEES

VIRTUAL

CBAD Awards

**617**  
ATTENDEES

**10**  
COMMITTEES



COMMUNITY CHAMPION




**\$6,000**  
RISING STAR SCHOLARSHIPS GIVEN

**36**  
HIGH SCHOOL STUDENTS HONORED




CARLSBAD CHAMBER RISING STAR OF THE MONTH



**300**  
TOYS WRAPPED FOR BOYS & GIRLS CLUB OF CBAD BY CYP



**4**  
VIRTUAL CANDIDATE FORUMS HOSTED



**HONORED**

**9** BUSINESSES      **4** EDUCATORS



COLLECTED OVER **500LBS.** OF PEANUT BUTTER FOR NC FOOD BANK

# CSUSM program helps local businesses impacted by pandemic

Every year, **Cal State San Marcos'** College of Business Administration executes a highly successful program for its students called Business Professional Development.

Taught by Executives in Residence (a group of experienced business professionals), BPD aims to identify students' professional strengths, clarify their career goals, build their confidence for job interviews, and provide strategies to secure internships and jobs before graduation.

But those goals took a turn last spring when the world shifted following the onset of COVID-19.

Instead of lamenting the inevitable changes in BPD, CoBA Dean Jim Hamerly and his team looked at the needs of the local business community and reimagined a new approach called the CSUSM Business Response, Recovery and Resource Program.

With the new goal of finding ways to help local businesses impacted by the pandemic, this initiative assesses a company's positioning and planning for the current economy and beyond. A volunteer team of faculty, executives and consulting professionals provide recommendations to the company, which can then receive additional assistance from student teams through CSUSM's Senior



**CSUSM's Business Response, Recovery and Resource Program helps local businesses impacted by the COVID-19 pandemic.**

Experience program. Hamerly and team began by reaching out to the Carlsbad and Encinitas chambers of commerce, which agreed to co-host virtual informational events.

"We learned as we went, obviously," Hamerly said. "We didn't have it all perfectly right the first time. I know the second time we did a chamber meeting, we used a tool at the front end of the meeting that asked, 'What are the problems you're having?' We gave them a whole series of categories and then we re-targeted what we said and focused on the fillers that resonated with the audience that had the area of greatest need."

For each business that requested assistance, a member of the Business Response, Recovery and Resource Program met with the business owner, then reported back to the team with three areas of focus: where the need exists, where the help is and the recommended course of action.

A one-page summary detailing the recommendations was provided for each participating business.

While the Business Response, Recovery and Resource Program team planned on just helping during the opening stages of the pandemic, the focus turned to long-range goals. So far, several local businesses

have CSUSM student-led teams working with them through the constant struggles of running a company during a pandemic.

The student teams are through the Senior Experience program, a core part of CSUSM's business major in which students work as consultants on rigorous projects that require teamwork and application of classroom knowledge.

CoBA connects more than 500 students on Senior Experience teams with businesses every year. Normally, the Senior Experience team will negotiate with a business owner the consulting agreement, the specific deliverables and the timeframe. Everyone then signs the document, and the team is off and running, sometimes with the company's help, sometimes independently.

The Business Response, Recovery, and Resource Program has been no different. As is the case across many departments on campus, CSUSM identifies problems and works tirelessly to execute solutions for the greater good.

"They might be seeking new markets for the business to try to attract, or new customers," Hamerly said. "Whatever it might happen to be. It could be social media prospects, it could be improving their website. Everything you can possibly imagine, we have done with student teams. And we consider that an essential part of our contribution to the community. But equally important, it's a very valuable learning experience for our students."

*If you are interested in learning more, visit the CSUSM Business Response, Recovery and Resource Program website.*

# Mighty Masks to the rescue

It started with an idea. Mighty Masks: clever, eco-friendly masks that kids would love to wear, and a companion storybook. But how do you take a winning concept to a marketable product—from designing, fashioning, and artwork to financing, manufacturing, and marketing?

Carlsbad High School CTE (Career Technical Education) students are learning how to bring a product to market by working collaboratively through these steps. For Mighty Masks, students from four CTE Pathways contributed to the effort: Business, Marketing & Finance; Early Childhood & Education; Fashion & Design; and Art. CEO Brianna, a senior in teacher Carol King's Business Management Pathway class,



**COOLA Suncare's CEO Chris Birchy and employees interviewed and hired Business Pathway students for positions in student-run businesses, and mentored them on their business plans.**

was responsible for developing the business plan and executing the project. Students in Early Childhood and Education took on writing the story line. Art students provided illustrations for the storybook. And Fashion students produced the bamboo face masks. Much like the collaboration of departments in an actual company, CTE students are using project-based learning across multiple sectors to create useful products.

Brianna got feedback on her business plan from a local business representative before submitting it in the Virtual Enterprise (VE) competition. Her Mighty Masks team placed within the VE Top 200 nationally for overall student and VE firm engagement.

In November, Brianna spoke to CUSD's CTE Advisory Board about her team's work and its successes. The Advisory

Board is made up of 45 volunteers—including local business representatives, teachers, staff, administrators, Board of Trustee members, parents, and students—who advise, assist, and advocate for CTE programs. Advisory Board members make recommendations for program improvement, suggest updates to technology and curriculum, and identify the skills that industries are looking for in employees.

CUSD currently has career pathways in the areas of business, film, broadcast journalism, computer science, engineering & architecture, digital photography, biomedical science, fashion design, child development, wood/construction, and engineering design. Students can also receive college credit through articulation agreements with **MiraCosta**, Palomar,

and Miramar Colleges for many of the pathway courses.

"Industry partnerships play an integral role in helping our students find their passions, get real world exposure, and discover careers that interest them," explained Carlsbad Unified's Director of Secondary Education, Megan Arias. "These experiences equip CUSD students with the skills they need to get high-wage, high-demand jobs in the future."

**Carlsbad Unified** is fortunate to have a large network of businesses and industries that support CTE Pathway programs. Business partners act as judges in competitions, provide guest speakers, and offer feedback on projects. For example, **COOLA** Suncare's CEO Chris Birchy and employees interviewed and hired Business Pathway students for positions in student-run businesses, and mentored them on their business plans; and teams of **ViaSat** volunteers mentor CUSD students in Science Olympiad and other programs.

We continue to seek additional companies and businesses that are willing to work with our teachers and students. "We invite local business and industry to join us for our CTE Virtual Career Expo on February 24," said Nicole Moersch, K12 Pathway Coordinator. "Industry partnerships are as important as ever for providing students with relevant and meaningful learning opportunities that promote their readiness for the world of work."

*For more information about our CTE Virtual Career Expo on February 24, you can contact our K12 Pathway Coordinator, Nicole Moersch, via email at moersch@carlsbadusd.net.*



**DR. BEN CHURCHILL**  
SUPERINTENDENT  
CARLSBAD UNIFIED  
SCHOOL DISTRICT



**A Mighty Masks graphic designed by the students.**



NEW YEAR

Continued from Page 1

long-lasting relationships through the Carlsbad Chamber of Commerce.

Last year, what I will call COVID 2020, was a year of pivoting and acting quickly to adapt to the needs of our community and local businesses. That's exactly what Bret Schanzenbach and the Chamber staff have done. It was a year that definitely needed strong leadership. Tons of kudos go out to our former Chair, Matt Leonard, for doing an amazing job leading our Board of Directors and Executive board through a crazy year of change.

I want to thank our Board of Directors and Carlsbad Chamber members for your continued support of the Carlsbad Chamber of Commerce whose mission is to promote business through member services, economic and community development and public policy that balances economic prosperity with quality of life.

What I envision in 2021 for the Carlsbad Chamber of Commerce is a year of growing stronger and better together as a community, helping small businesses, creating a healthy business climate, and advocating for our local economy. In addition to spotlighting some of our local businesses, I would love to highlight some of our women members this year. More details to follow.

I invite you to help the future of the Carlsbad Chamber of Commerce to continue to succeed by joining us for an event, becoming a sponsor, joining a committee, staying connected by checking out the Informer e-newsletter, reading the award winning Carlsbad Business Journal and/or sharing your Carlsbad Chamber experience with potential new members. I look forward to seeing what we can accomplish together in 2021.

Thank you for this opportunity to make a difference in our local community. I will continue to make our membership a top priority. I am looking forward to serving as your Chairman of the Board and seeing you at First Friday Breakfast, Happy Hour 2.0, CBAD Awards, State of the Community and much more.

Wishing you a Happy New Year of good health and prosperity.



Advanced Air has more than 100 employees and 23 aircraft operated in both scheduled and on-demand service.

# Rediscover air travel in Carlsbad

**Advanced Air, LLC** is an innovative, service-oriented aviation company headquartered in Hawthorne, California, approximately three miles from LAX. We were founded in 2005 by our President, Levi Stockton, as an FAA approved, Part 135, On Demand Air Carrier focused on superlative aircraft management and on demand charter.

Today, Advanced Air has over 100 employees and 23 aircraft operated in both scheduled and on-demand service. Our successful growth is driven by our adherence to our core values of: safety, security, teamwork and reliability. We take a disciplined, thoughtful approach to growth opportunities.

We value enduring customer relationships built on mutually beneficial outcomes. Since receiving our Commuter Air Carrier

Authority in 2017, we have worked diligently to invest in the infrastructure required and capitalize on existing distribution channels. We are connected to the major Global Distribution Systems (GDS) utilized by travel agents and industry professionals, including Amadeus and Sabre.

Additionally, you will see us on Online Travel Agencies including Expedia, Travelocity, and Orbitz. More than a decade of commitment, collaboration and capital from a dedicated team of entrepreneurs and professionals who share a passion for aviation has been the foundation of Advanced Air's success. Our relationships are built on trust and transparency and each passenger entrusted to the care of this team represents a valued asset.

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# LA MAREA

SENIOR LIVING



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FOR TOURS!**

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Offering memory care and assisted living in Carlsbad, California, La Marea Senior Living provides residents a unique lifestyle that is coupled with exceptional, personalized and supportive care. Our community is designed to provide a lifestyle that enhances your life as you age, bringing you a new level of care.

La Marea Senior Living embraces an innovative approach to the dining experience. Enjoy a warm and comfortable dining room with the attention of an experienced culinary team. Our Elevate® dining program is an enhanced culinary experience, integrating California Fresh culinary traditions with our residents' favorite home-style meals.

Our residents will take part in Vibrant Life®, an innovative program allowing residents to create their own schedules. Thoughtfully designed to connect you with family, friends and the community, it challenges – even dares you to be adventurous.

At La Marea Senior Living, the health and safety of our residents will be our top priority. Our community is equipped with an on-site emergency generator so that our residents will never go without power. We will also feature touchless common areas, personal split HVAC systems for all apartments, the iWave system that destroys bacteria and viruses, and a PHI system, which utilizes a powerful UV light to kill viruses and bacteria as air is circulated throughout the system.

**THERE ARE SO MANY AMAZING DETAILS ABOUT OUR COMMUNITY!**

We'd love to tell you all about them. Give us a call today at (833) 526-2732 or visit [lamareaseniorliving.com](http://lamareaseniorliving.com) to learn more.



**LA MAREA**  
SENIOR LIVING

5592 El Camino Real, Carlsbad, CA 92008  
(833) 526-2732 • [LaMareaSeniorLiving.com](http://LaMareaSeniorLiving.com)



License number pending



LAWS

Continued from Page 1

AB 1867 – Supplemental COVID-19 Paid Sick Leave

Effective now, all private employers with 500 or more employees must provide COVID- 19 supplemental paid sick leave to their California employees, with limited exceptions.

SB 1159 – COVID-19 Workers’ Compensation Presumption

Effective now, SB 1159 creates a new rebuttable presumption for COVID-19 cases occurring on or after July 6, 2020, but only where the employer had an “outbreak.” An outbreak is: (1) 4 positive cases in 14 days for employers of 100 or less; (2) 4% of employees if the employer has over 100 employees; or (3) closure by public health authorities. SB 1159 also imposes a new 3-day reporting requirement when an employee tests positive.

SB 1383 - Expansion of the California Family Rights Act (CFRA)

The California Family Rights Act (“CFRA”) entitles an eligible employee to take up to 12 workweeks of unpaid, job-protected leave during a 12-month period for specified family care and personal medical reasons. Effective January 1, 2020, SB 1383 expands the coverage and scope of CFRA to include all employers with 5 or more employees.

SB 973 – Pay Data Reporting

Employers that have 100 or more employees and are required to file an EEO-1 must provide pay data to the State. Pay data reports will be due on March 31, starting in 2021.

Proposition 24 – Extension of the CCPA Exemption for Employee Data

The California Consumer Privacy Act (“CCPA”) grants a comprehensive set of rights to consumers with regards to their personal information. Proposition 24 amends and expands the CCPA. Specifically, Proposition 24 changes which businesses need to comply with the CCPA and extends the limited exemption for data from employee/ job applicants and in the Business to Business context.

AB 2257 – More Changes to AB 5 and the “ABC Test”

Last year, the governor signed AB 5 into law, codifying the California Supreme Court decision in *Dynamex Operations West v. Superior Court* (2018), which adopted the so-called “ABC test” for determining who can be classified as an independent contractor. AB 2257 retains the ABC test but introduces modifications to some of the current exceptions and adds new exceptions to the ABC test. AB 2257 took effect on September 4, 2020.

Come join me (virtually) on January 22, 2021 @ 11:30 a.m. – 1p.m. (see ad on pg. 7) for an in-depth discussion of these (and other new laws) facing California employers.



CPA

Continued from Page 1

2. Tax Planning

Everyone agrees planning is important. You should expect (and want) your CPA to actively engage with you about the upcoming tax year, update your estimated tax payment plan, and ask questions about actual or expected changes in your situation. Tax planning is key to ensuring that you meet your financial goals. Without a plan you are leaving things up to chance. At RTC, our goal is to help you understand how your decisions today will impact tomorrow’s tax liability and compliance obligations, and provide the information needed for you make educated decisions.

3. Explanations and Seeking Understanding

Our job is to make the complexities of the tax system seem easy. You should expect your CPA to help you understand the inputs on your tax return and how they impact your tax obligation. Few people want or need a crash course in accounting from their CPA, but you should expect your CPA to take the time to walk you through your tax return. Too often I hear from new clients that their prior CPA treated them like a number or weren’t sensitive to the individual personal or business needs. We are different, and

you can expect from RTC that a tax professional will walk you through the return, seek understanding, and spend time reviewing how all inputs interact to determine your tax liability.

Overall, your CPA should be there to support you and your business, be proactive, and available to you when you need them. RTC is a Finance, Accounting, and Tax Services business with the experience you can count on. As the single point of contact for all things finance and accounting, we are able to provide unparalleled support to our clients. Our team is made up of CPAs, MBAs, finance professionals, and seasoned bookkeepers all with the common goal of helping you meet your short- and long-term goals. Please reach out for a free initial consultation by booking a time at [www.RyanThomasConsulting.com](http://www.RyanThomasConsulting.com) or just use your camera to scan the below QR code.



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Koichi Naruishi, DC



Carlsbad Integrative Medical Center offers both in-person and telemedicine appointments.

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2020 has been an unprecedented year and will be one to remember for many years to come. Many of us experienced for the first-time confusion about a new virus, wearing personal protective equipment in public, quarantine, and working from home. Many of us have also experienced economic setbacks and, unfortunately, the heartbreaking loss of loved ones. We would like to look forward to 2021 with an optimistic spirit and do all we can to support ourselves as individuals from a holistic point of view.

The fields of Functional and Integrative Medicine have much to offer in this regard by offering evaluation of areas of imbalance in an individual’s body chemistry, personalized dietary recommendations including consuming all of the colors of the rainbow each day, ensuring regular high-quality

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To make an appointment with Dr. Whiting at Carlsbad Integrative Medical Center please call our office at 760-444-5544. We look forward to seeing you soon.





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SPECIAL SECTION

# FINANCIAL

## PREPAREDNESS







A professional musician practices and prepares before a performance. Being financially prepared should be as important to you as it is to that musician.

# How to get financially prepared for 2021

Prior to every football game, coaches and their teams spend countless hours studying film of their next opponent. This is their primary way to prepare a game plan to defeat their adversary.

The military spends months and years preparing its soldiers both physically and mentally to succeed on the battlefield.

A professional musician practices for hours and hours every day before giving a performance.

Dealing with one's own finances should be no different. Other than health, most people believe that wealth is of prime importance to their survival.

Since 2021 is now upon us, this would be a great time to meet with a Certified Financial Planner™ professional. Of course, this is something that should be done at least once or twice every year, but since there is a new administration talking about changing some of the tax laws, this would be an especially good time to meet.

Have there been any major changes in your life? Is there a need for long term care or life insurance? Has your financial

life been changed in some way due to the COVID-19 pandemic? Are you afraid of running out of money? Has your risk tolerance changed? Is paying for a college education impacting your life? Are you unsure if your 401-k or other retirement plan is invested in the right securities? Should you pay off your mortgage?

These are just some of the issues you might be considering. There are a myriad other financial issues that should be addressed.

Don't put it off. Set up an appointment with a financial expert, preferably with a CFP®.

Being financially prepared should be as important to you as it is to the Coach, the General and the Musician.

In the words of Abraham Lincoln, "Give me six hours to chop down a tree and I will spend the first four sharpening the axe."

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If you own real property or have minor children, a Revocable Living Trust is essential to your plan.

Three good reasons  
why you need a trust

What quarantine projects did your family get done this year? Most families baked, painted a guest bedroom, or even took on a large backyard renovation. It is hard not to look around at what needs to be updated in your home when you are stuck there all day. Your Estate Plan is no exception and probably also needs a renovation. What has changed in your life since you last looked at your Estate Plan? It is important to note that everyone in California needs an Estate Plan of some sort and it needs to be kept up to date as your life changes. 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!

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.

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.

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 virtual consultation, contact us today at (760) 438-0558.

Why should my company  
have a buy- sell agreement?



Terry M. Kaltenbach  
CLU, ChFC, CAP

If two or more owners of a company don't have a funded buy-sell agreement they may well be in for a real shock, should one of them pass away unexpectedly. In my many years of experience I have yet to meet a business owner who knowingly would want to find themselves in a position of being in partnership with a deceased owners spouse and that person's legal representative. Some years ago, I was discussing the importance of a funded buy-sell agreement with a business owner of a real estate property management company. As I was explained this concept the business owner was nodding in agreement as he went on to explain that some nine years previously his partner had died unexpectedly and for those nine years he had been dealing with the spouse and her legal representative.

It is difficult enough to manage a business with all its complexities without the additional cost and distraction of having a "partner" who does not know the business or perhaps does not have the same business interest. This can easily be avoided by the implementation of a formal buy-sell agreement and more importantly one that is funded so if suddenly one party to the agreement passes away their interest in sold and the buyer takes control of that



Having a funded buy-sell agreement is a must to avoid any business disruption should a partner pass away unexpectedly.

portion of the business so there is not disruption in the daily activity of that business. If nothing else the owners owe a degree of stability to their employees which is represented by a smooth transition in the event of an unexpected and untimely death.

I would be happy to discuss with no obligation the importance of this concept, especially in this year of great uncertainty. This is an excellent time as you review this past year and are planning for the 2021 year to do a document check to make sure you have a current buy-sell and that it funded.

I have well over 40 years of experience in working with business owners and would welcome the opportunity to discuss this concept with you. I can be reached at **Kbach Associates**. My email address is: [tmkbach43@gmail.com](mailto:tmkbach43@gmail.com) or by phone at (949) 351-2820

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# 4 Things to do in a volatile market

By Brett Gottlieb and John Mc Kean

No one can deny that we are in the thick of things right now. Between a global pandemic, economic worries, and political uncertainty, it's no surprise that we are seeing increased market volatility. All of this uncertainty may be causing you to wonder, "How will this affect me?" or "Will my portfolio recover?"

While the severity of these events is not to be minimized, we can battle fear and anxiety by going beyond the headlines and educating ourselves with the facts. With that in mind, here are 4 ways to prepare your finances for more volatility.

## 1. Don't react; Research

This concept applies to many areas of life, but it's extremely valuable to remember when it comes to making any hasty changes to your financial plan. News outlets want to catch your attention, which means they are prone to exaggerate information or possibly not include comparisons that would clarify what their information means. This can be frustrating.

Here's an example of a comparison that provides some context for how things can seem much worse than they really are. The stock market dropped 7% on March 9th, 2020, which was the largest drop in over a decade.<sup>1</sup> But what wasn't mentioned is that the stock market prices decreased to the same value as they were on January 9th, 2019.<sup>2</sup> Was anything important or scary happening in January? Nope. It was just how the market fluctuated on that particular day.



*While the severity of a global pandemic, economic worries and political uncertainty is not to be minimized, it is important to fight fear and anxiety by learning the facts.*

## 2. Consider long-term results

Now that we know to do a little research instead of making desperate moves to potentially save our money, here's an analogy that will give us perspective as to how the stock market and our investments behave. People's moods can fluctuate on a day-to-day basis and so can the stock market. However, if you look at someone's personality over a long period of time, their moods average out and usually improve with maturity. This probably doesn't apply to everyone you know, but stay with me! In the same way, the stock market is stable over time. The value of your investments also grow and mature with time, even with short-term ups and downs.

Here is a graph that shows this long-term stability, despite short-term market fluctuations. This is the Dow Jones Industrial Average (DJIA) showing over the last 30 years of investment value, which is a fair representation of the market as a whole if you are an average investor.



If you remember the 2008/2009 crash, as seen above, the market recovered really well. The market always recovers, and it will continue to do so.

## 3. Hands off

Based on what we've covered so far, what's going to happen when we ride out the stock market roller coaster and keep investing consistently? We will experience growth, work toward financial security, and save ourselves a lot of stress when future downturns come.

When the stock markets go down, you can think of it like a Black Friday or Cyber Monday Sale, where stocks and mutual funds are on sale and you're getting the best deal on your money. However, if you choose to sell back your funds, or, staying with our example, return a previous purchase you bought for full price, you will get a fraction of your money back. You'll lose money.

If you consistently invest and don't take any money out until retirement, you don't need to worry. Don't become frantic and start selling back everything you bought for a much higher price. Let it grow and mature.

## 4. Talk To A Professional About Risk

You can do all the research you want, but ultimately, it's extremely beneficial to talk with someone who researches this information daily and can help answer concerns specific to your situation and phase of life.

Depending on your age and financial circumstances, you might not feel like you have as much time to let the market bounce back. This is why it is even more crucial to make sure the types of investments you have align with your risk tolerance and time horizon. Lower-risk funds don't go up and down as much as some other more aggressive-growth funds. Are you ready to see all your options for protecting your money and setting it up to succeed in any market environment? Email us at [info@ComprehensiveAdvisor.com](mailto:info@ComprehensiveAdvisor.com) or call (760) 813-2125 to get started.

## About Brett and John

Brett Gottlieb is the founder of **Comprehensive Advisor** and a financial advisor with nearly two decades of industry experience. He graduated from California State University-Chico with two bachelor's degrees in Business Administration and Economics. Brett is Life Insurance licensed in several states.

John Mc Kean, financial advisor, joined

Comprehensive Advisor in 2016. He has been in the financial services and retirement planning industry for over six years. John is Life Insurance licensed in California.

Brett and John previously worked as Registered Representatives with Securities America, one of the largest independent broker/dealers in the country, and currently offer advisory services through AE Wealth Management, LLC. Both are passionate about educating clients on retirement planning. They take a common-sense approach to the planning process and work with clients to create a retirement road map to help ensure their assets are protected and they receive the income needed to enjoy their future. Based in Carlsbad, California, they work with clients throughout San Diego County. Learn more by connecting with Brett on LinkedIn or email them at [info@ComprehensiveAdvisor.com](mailto:info@ComprehensiveAdvisor.com).

*Investment advisory services offered only by duly registered individuals through AE Wealth Management, LLC (AEWM). AEWM and Comprehensive Advisor are not affiliated companies. C.A. Financial & Insurance Services, CA Ins. Lic. #6000262. This material is intended to provide general information and is believed to be reliable, but accuracy and completeness cannot be guaranteed. 518316*

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<sup>1</sup><https://www.wsj.com/articles/asian-stock-markets-in-early-monday-sell-off-after-saudi-arabias-decision-to-cut-most-of-its-oil-prices-11583713399>  
<sup>2</sup><https://www.macrotrends.net/1358/dow-jones-industrial-average-last-10-years>  
<sup>3</sup><https://www.macrotrends.net/1319/dow-jones-100-year-historical-chart>



# Lessons from experienced investors

Those who have lived a long time have done a lot, seen a lot – and can teach us a lot. And that’s certainly true when it comes to investing.

Consider some of the lessons you might learn from experienced investors:

• **Regulate your emotions.** In the investment world, there’s always something coming at us that could sound scary: political flashpoints, economic news, and even those once-in-a-generation occurrences, such as the COVID-19 pandemic. But older people may take these events in stride; in fact, baby boomers and members of the Silent Generation (born between 1925 and 1945) are coping better emotionally with the impacts of COVID-19 than younger age cohorts, according to the 2020 Edward Jones/Age Wave Four Pillars of the New Retirement study. And by keeping control of your emotions, you may be less likely to make moves such as selling quality investments with good fundamentals just because their prices have fallen in the midst of an overall market decline.

• **Learn from experience.** By definition, the older we get, the more experiences we will have. And most people do indeed learn from experience. Investors, too, benefit from having seen and done things before. Did you chase a “hot” stock only to have found it cooled off before you bought it? Did you buy too many of the same type of investments, only to see your portfolio take a bigger hit during a downturn than it would have if you had diversified? In the investment arena, as



*Although we may have acquired much knowledge over the years, we can still use some help in specialized areas, such as creating a long-term investment strategy.*

in most walks of life, patterns emerge, and once you learn to recognize them, you can learn from past mistakes.

• **Know yourself.** When we reach a certain age, most of us know ourselves pretty well. But you don’t have to wait

decades to gain this knowledge – at least not when it comes to investing. For example, you should quickly gain a good sense of your ability to withstand risk. How? Just consider how you react when the market declines sharply. If you find yourself losing sleep over your

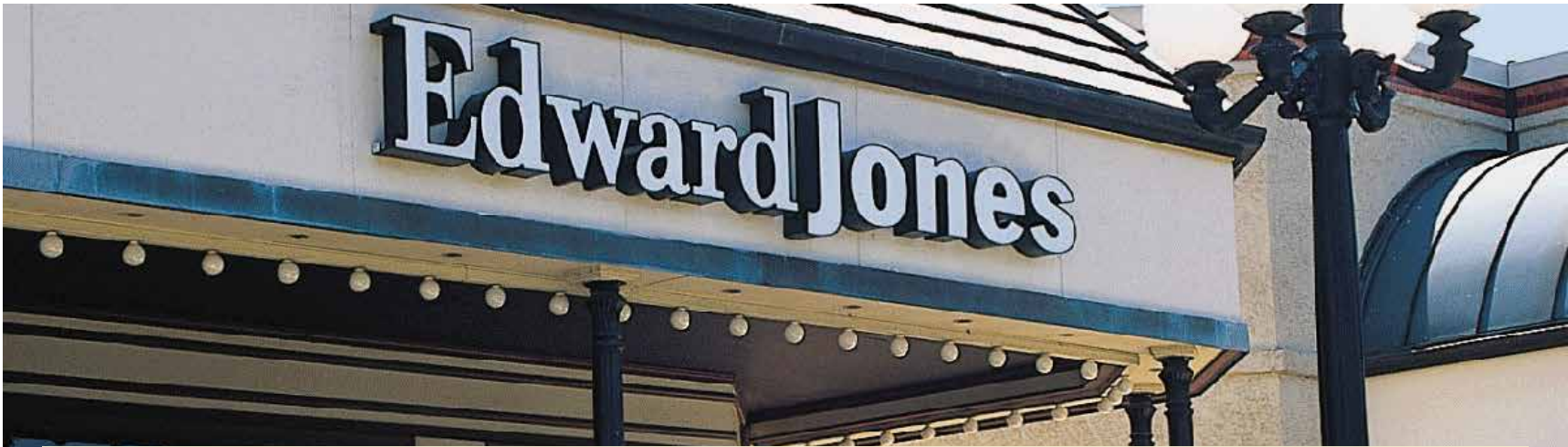
losses – even if they’re just on paper – you might be taking on too much risk for your own comfort level. Conversely, if market downturns don’t bother you as much as lack of growth in your portfolio, you might be investing too conservatively for your own risk tolerance.

• **Take a longer-term perspective.** When we’re young, we sometimes are more inclined to desire instant gratification – we want results now. Translated into the investment world, this could mean we want to see big returns in a short period. However, despite the popular mythology, it’s quite hard to turn enormous profits on investments overnight – or even over weeks or months. But as the years pass, we learn the value of thinking long-term – how investments we made years ago, and have added to steadily, are now yielding results that can help build the resources we need to reach our objectives.

• **Don’t go it alone.** Some of us, when we’re young, have a tendency to think we have all the answers and don’t need much help in our endeavors. But age gives us the wisdom to recognize that, although we may have acquired much knowledge over the years, we can still use some help in specialized areas, such as creating a long-term investment strategy.

These suggestions are appropriate for anyone – and they can help you on your journey toward your goals.

*[This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.]*  
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HelpMeExit.com is part of Consumer Edge Travel Solutions, a local firm that provides help to timeshare owners who are concerned with exiting gracefully from their timeshare.

# We are not looking for customers

As people enter this Carlsbad business, they are struck by a sign in the lobby that reads “We are not looking for customers”. However, it is the next line that adds clarity “We want RAVING FANS.”

“The sign often creates humorous remarks from the clients,” says Donald McQuary a Senior Analysts for the firm. “But it is true,” he adds, “ownership drills the difference (between customers and raving fans) into us every day.”

This firm’s philosophy is that clients feel reluctant to do business with you, whereas a “raving fan” is someone that is thrilled to do business with you because they see them-

selves as infinitely better off for having a relationship with you.

**HelpMeExit.com** is part of Consumer Edge Travel Solutions, a local firm that provides help to timeshare owners who are concerned with exiting gracefully from their timeshare.

HelpMeExit.com works to create raving fans by following what we call the big three.

1. Look out for the client first. “Some clients do not need our service. When we discover this, we make them aware. They are grateful and become raving fans who eventually send us clients that do need our services,” says Michael

James a principle of the company.

2. Never charge upfront fees.
3. Never leave the client empty handed. Consumer Edge offers membership to a deeply discounted travel club. “It has proven to be the best customer satisfaction product we have ever offered.”

Mike Slater host of the Mike Slater show on 760 AM Radio noticed that Help Me Exit does the little things that matter. “I am proud to endorse HelpMeExit.com. There are other companies that do this, but with them you are just a number. With these guys your file

stays on their desk until you are out. What really sold me though was their ‘Skin in the game guarantee’. Nothing like it anywhere else.”

Michael James is proud to be associated with Mr. Slater. “Our feelings for Mike Slater are mutual. When the opportunity to have his endorsement became available, we jumped on it. “He exhibits the exact type of integrity that we value here,” says Michael James. “We are different, that is for sure, but we would not have it any other way.”

Visit [HelpMeExit.com](http://HelpMeExit.com) for more information.







“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

# Transitioning your business

2020 has been quite a year. Pandemic, market volatility, and social unrest. As a business owner, you have plenty on your mind already. For some, this year has given them more reason to pause and consider what their business might look like in the future. For many owners, the question on their mind is – how much longer can I do this?

Despite the inevitability of passing on the torch, few take the time to plan the transition properly. Your business was and continues to be a considerable part of your life, making it difficult to begin considering transitioning. Avoiding the topic altogether, though, does not help you or the company in the long-run.

Is it too soon? Or too late?  
So, let's start thinking about transition planning. It may feel too soon, but what happens if you wait? Without starting on a plan early, you may inadvertently relinquish control of your future outcomes through a few possibilities:

An unsolicited purchase offer: Owners are often tempted by a seemingly good offer from the first suitor and rush to sell, but what if another suitor is out there who is willing to pay your more, possibly much more?

Increased taxes: Improperly structuring your company and personal estate for a sale can create significant tax consequences.

Untimely passing or major disability: Lack of planning may jeopardize business continuity and leave your successors unprepared to handle the business.

Unexpected change in the business climate: Optimal windows for liquidity events come and go. Being prepared to capitalize on an opportunistic sale or liquidity event can make all the difference.

Is your business aligned with your future?  
When you get right down to it, transition planning is a good business strategy. It should be incorporated into your business as early as possible. Effectively transitioning your business will take time and careful planning and reflect the years of work done in advance.

If 2020 reminded us of anything it's that much of life is outside our control. Though, with some preparation, you can help to ensure the future you've imagined for you and your business.

For more information visit [aldrichadvisors.com](http://aldrichadvisors.com)

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Wishing you & your family a

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