



BUSINESSJOURN

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AWARD $W \quad I \quad N \quad N \quad I \quad N \quad G$ PUBLICATION JANUARY 2022



VILLAGE BEAT The State Street Farmers' Market is heading into its 28th year of providing certified organic produce.

SCHOOL NEWS Five ways middle school



A plan that works for you

2022 marks the 99th year of operation for the Carlsbad Chamber of Commerce. As we close out our first century of significance, we are as committed as ever to advocating for, educating and promoting our member or-





ganizations. One of things the have we done reallv well over the decades,is provide business resources

to our members. And in2022 we intend to continue to expand that. Today I want to share about one of our newest resources for our members, our aggregate 401(k) plan.

Back in 2016, the California state legislature passed a law that requires all businesses with five employees or more to sponsor an employee-retirement plan (or participate in a state-run program now known as CalSavers). This requirement was phased in over time but as of June 30, 2022 every business with five or more employees must comply.

So, what are your options? Of course you can turn over the whole responsibility to the state and join CalSavers. I personally don't feel very comfortable with the state of California managing my or my staff's retirement portfolio. But that

> PLAN Page 8

Talent retention in the midst of the Great Resignation

Early last month, jobless claims in the United States hit the lowest level in 52 years. The data released by the U.S. Department of Labor was remarkable, as the country continues to bounce back from the deep economic crisis caused by a global pan-



OF COMMERCE

demic that seems to have no end in sight. With companies across all industries eager to hire talent, the opportunities are endless for new job seekers and for those who patiently rode the beginning of the pandemic at their workplaces, even when wanting to make a move. In this environment,

a new phenomenon known as the Great Resignation of 2021 has been affecting employers throughout all industries, who have struggled to retain good talent as they face fierce competition with so many jobs opening up.

To get some insight about how employers could protect themselves from a disruptive massive exodus or losing amazing talent, we reached out to Dynamic Space Solutions, **Inc.** Co-Founders Susette Hill and Kate Mood. In October of last year, this Carlsbad-based company received the 2021 CBAD Award for Best Place to Work, by showcasing a strong company culture that helped them thrive during the pandemic.



The Great Resignation of 2021 has been affecting employers throughout all industries, who have struggled to retain good talent as they face fierce competition with so many jobs opening up.

The power of adaptability

One of the things that stood out about Dynamic was that as a firm specializing in corporate relocations, space planning, facility support, and construction coordination, the culture of the company was flexible and remote at its core. Hill and Mood recognize that these two aspects were key for them to survive and thrive during the past two years. "Because we do not all work in the same building, our company culture includes effort and understanding toward keeping the glue and real-time in our connections," says Mood. "Our culture is built upon the idea that work is part of your life but not your whole life. Our work is service-oriented and project based



Susette Hill

and we have built redundancy so that when weddings land on the same weekend as a move, we have skilled teammates that can step in and keep our service delivery at top

level." Hill says there are a few ways to make

> TALENT Page 16

BUSINESS SPOTLIGHT

The new and improved way to check

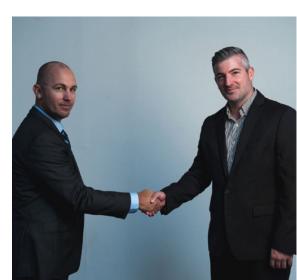
Have you ever been interested in making a big purchase (house, car, home-remodel loan, etc.) only to be told by the salesperson you would first have to apply for the loan and fill out a full credit application just to find out what your monthly payments would be? Well, if that frustrates you as a borrower, or if that is you as a lender, this brief article is for you.

iSoftpull, a national software company located here in Carlsbad, is making a splash in the financial technology market. iSoftpull has partnered with data providers: Equifax, TransUnion, and FICO Score, to speed up lending and provide a better experience for borrowers and lenders alike.

Imagine you're shopping for a car; you go to Car Country Carlsbad; find a model you're interested in and want to know how much the monthly payments will be. While this sounds like a simple ask, most of us know that's not the case. The dealer most likely will require you to sit down and fill out extensive paperwork and a full credit application, just to get you a payment quote. Correspondingly, businesses face a similar frustration. They spend time and resources pursuing a deal, only to find the client was never qualified to begin with.

How does iSoftpull's technology help? Here is the short and skinny: with just a borrower's name and address (no social security required), and the borrower's written permission, iSoftpull's software delivers businesses their

> iSOFTPULL, Page 7



In 2017, iSoftpull's founders, Dan Daniel and Justin Fay, set out to develop software that would facilitate the need to make this resource available to all businesses, not just lenders.

Permit #67



We're Growing!



The Premier Automotive Group expands again with our newest family members: Premier Cadillac of Carlsbad and Premier Buick GMC of Carlsbad! We're proud to be a part of Carlsbad and our surrounding communities and vow to continue to provide excellent service and convenient hours. We're bringing the Premier Promise to San Diego; providing for our community through our charity: Giving Hope. Giving Hope provides groceries to the needy, hungry and food insecure. With over 27 dealerships nationwide, the Premier Carlsbad stores are some of the most exciting yet! Offering hundreds of new and preowned vehicles, we're sure we can help you get into the vehcile of your choice!



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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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VILLAGE BEAT..

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A thriving board in 2022



JOSH MAZUR CHAIRMAN OF \geq THE BOARD

OF COMMERCE

It is a great honor to chair the Carlsbad Chamber of Commerce board. I am excited and nervous about 2022, but also hopeful of everything we achieve this can year as we have a highly creative board slate with eight new members who are part

of thriving businesses. Please join me in welcoming Risa Baron, Republic Services; Lupe Hairston (returning board member) FreedomWindowCleaning; Samir Marwah,Viasat; Amanda Miles, Bitchin' Inc.; Tom Morgan, Premier Chevrolet; Dave Padgett, Nordson; Mark Satuloff, Scratch Media; Darcy Wolfe, Edward Jones.

Thank you so much for joining our organization and we look forward to your contributions and ideas.

We also want to say thank you to our five board members terming out: Rick Clark, Fuzion Payments; Matt Leonard, Edward Jones; Jessica Jones, Brookfield; Amber Ter-Vrugt, Scripps Health; Paula Anderson, First Citizen's Bank

Our past directors have paved a path and offered a solid foundation. We are convinced that as situations change the Chamber will remain a catalyst, convener, and champion for a thriving community.

Personally, I am confident we will progress towards our goal of being the most impactful membership organization in San Diego. We are positioned to execute actionable tasks as steps towards accomplishing our objectives, tracking results, and making an impact. Our President & CEO, Bret Schanzenbach has adapted our strategy and policies. We influence regulation and law changes that are going on now and affecting our community. We are offering scholarships to high school students who may become our next rising leaders. Workforce development projects and social mobility make a difference. Our current board is passionate about more than just business transactions or politics. Members are involved in giving back to our community by supporting food banks, cleaning San Diego, supporting shelters and more.

We have a wonderful array of personalities, industries, and positions on our board slate. There is representation of most of our 17 critical infrastructure sectors. The diversification guides us towards understanding each other. Our communication is a key strength. We strive to provide our members information that is concise, accurate, and validated.

Our members are enthusiastic, innovative, and technically talented. Our board members have a commitment to the community and are working together with you. If there is anything I can assist with please reach out to me. Huzzah!

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CARLSBAD.ORG CARLSBAD CHAMBER OF COMMERCE

With immense gratitude and hope

It sounds so simple. A new year is upon us, so naturally it's time to think about all the things we are thankful for and what we will do better in the coming year. This past year



2021 - has been one where gratitude has been a daily theme for the Carlsbad Village Association (CVA.) As we continue to try to get on the other side of the pandemic, those of us in the retail and restaurant industry, and those of us who own or operate a small

business downtown, are continually aware of how recent it was that our world was turned completely upside down. And while things are improving, we are now faced with new challenges and are still struggling to get back to some sort of normalcy.

As the Executive Director of the Carlsbad Village Association, I would like to share with you some of the key players who are helping keep downtown Carlsbad strong and moving forward, and for whom I am grateful every day:

- CVA's all-volunteer Board of Directors for incredible support, insight, and willingness to serve others.
- CVA's newest staff members, Tish Gehringer, Program Director, and Jodi Cole, Event Coordinator, for caring so deeply for Carlsbad Village and the people who live, work and play here.
- CVA's members for their support and commitment to making Carlsbad Village strong and resilient and, above all, special.



The State Street Farmers' Market is heading into its 28th year of providing certified organic produce and local, farm fresh goods and artisan foods every Wednesday starting at 2:30pm.

- The City of Carlsbad staff for continuing to collaborate with CVA on important Village projects and keeping the downtown at the forefront of their discussions, goals and plans.
- •The Carlsbad City Council for continually re-examining the Village and Barrio to make regular improvements and not settling for less-than-ideal solutions.
- The Carlsbad Chamber of Commerce and Visit Carlsbad for continuing to join forces with CVA to help all of us have a more impactful outcome.
- The residents of Carlsbad for regularly supporting the small businesses downtown and truly believing in the "Shop Small" movement.
 - The Farmers' Market for being such a

strong and enduring event in Carlsbad Village that has supported hundreds of small businesses, solopreneurs and families for nearly three decades.

· And last, but certainly, not least, the small business owners, managers and staff in Carlsbad Village who bring an energy and enthusiasm to downtown every single day. Their passion for their craft, the way they care for their employees and fellow team members, the service they provide their customers which makes them come back again and again - it is all so inspiring.

This new year brings with it a tremendous desire to perfect and strengthen all that is going well. With so much change over the course of the last two years, we think it's time to hunker down and take the best that

CVA has to offer and make it even better. To that end CVA is excited to be bringing back many of its enduring events and programs and making them even better. While CVA has 12 full months of programing planned, offering over 80 events, we would like to highlight just three to get the year started

Village Voices business and resident meetings - Since 2015, Village Voices has been championing economic prosperity and quality of life for Carlsbad Village by being the voice of businesses and promoting collaboration to help the business community grow. Meetings are held every other month with its first in-person meeting of the year in the beautiful outdoor courtyard of the Village Faire Shopping Center January 11th. January's guest speaker will be Kim Sidoriak, the new President & CEO of Visit Carlsbad.

The State Street Farmers' Market is heading into its 28th year of providing certified organic produce and local, farm fresh goods and artisan foods every Wednesday starting at 2:30pm. With over 50 vendors, all of whom are small businesses, sharing their passion for exquisite and exceptional food, this downtown market is the place to be ev-

This March, CVA is hosting its second annual Open House, and everyone is invited! Come learn how CVA is supporting small businesses downtown and is working daily to make Carlsbad Village the premier destination in North County San Diego

For information on the Carlsbad Village Association, it's Volunteer Ambassador Program, or how you can be part of the small business movement in downtown Carlsbad, visit us online at www.carlsbad-village.com.





This annual event is Mitchell Thorp Foundation's largest fundraiser of the year, allowing them to help more families whose children suffer from life-threatening illnesses, diseases, and disorders.

Running and walking to help others

County communities will come together to know firsthand the heartache and financial celebrate the 13th annual Mitchell Thorp **Foundation** Warrior Spirit 5K Run/Walk and Family Festival - on Saturday, February 5th, 2022, at Poinsettia Park in Carlsbad.

This year's in person event will include a patriotic skydive demonstration, live bands along route, DJ, warmups, dance contest, health and wellness vendors, Family Fun Festival with games, prizes, inflatable jumps, food, mini-therapy ponies, and activities for the entire family to enjoy. Prizes awarded to the top fundraiser individual and team.

This annual event is Mitchell Thorp Foundation's largest fundraiser of the year, allowing us to help more families whose children suffer from life-threatening illnesses, diseases, and disorders. Proceeds raised go to our Medical & Home Assistance, Healing & Rehabilitation, and Wheelchair Conversion Van programs.

Beth and Brad Thorp, co-founders of the foundation, truly understand what community all is about, "Through our own person-

Carlsbad and the surrounding San Diego al journey with our dear son, Mitchell, we stress that parents face when their child is diagnosed with a critical illness. When communities of willing and giving hearts come together, miracles DO happen." noted Beth

> For twelve years the San Diego community has helped encourage and support our local children and families by letting them know they are not alone, and by giving them hope. We help families keep a roof overhead, food on the table, and help cover medical costs not covered under most insurance programs.

> It is never too late to be a corporate sponsor, and or create a company team to participate to help a child fighting for their

> To register go to: https://www.mitchellthorp.org/new-events.html, start a team, grab your family to participate, or donate to help a child in need. Mitchell Thorp Foundation is a public 501 (c)(3) www.mitchellthorp.org

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Expanded food pantry means more options for CSUSM students

Noemi Ramirez discovered a passion for the stock market through a high school competition in which she helped her school

take second place.



OF COMMUNITY

ENGAGEMENT

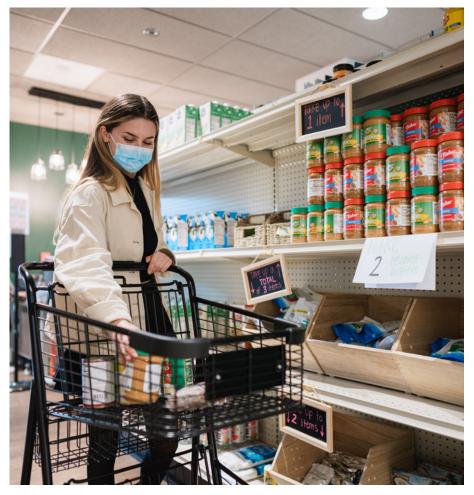
Ramirez planned to continue working toward a career that allowed her to pursue that interest after enrolling at Cal State San **Marcos**, where she is majoring in business administration with an emphasis in finance and minoring in economics.

But seeing the impact of the ASI Cougar Pantry on **CSUSM** students

has put her on a new path.

"I always thought I was going to go to work for a financial firm or something like that," said Ramirez, who will graduate in December 2022. "But after joining this job, I actually think I'm going to go work for a

Ramirez works with the ASI Cougar Pantry as a CalFresh specialist, helping students navigate the application process for receiving food benefits from the state. For the first time in her two-plus years on the job, she has been able to do so in a much-needed office space thanks to the ASI Cougar Pantry's relocation to a bigger area in Commons 104 near the University Bookstore. Though the new location officially welcomed students on the first day of the fall semester, a ribbon-cutting ceremony was held on Nov. 18 to celebrate the opening.



The ASI Cougar Pantry, which helps fight food insecurity by providing free food to students, recently moved into a larger space near the university bookstore. Photo by Long Truong

"It's a lot easier for us to serve students, and we're able to provide a lot more food options with this larger space," said Alondra Gutierrez, the ASI Cougar Pantry coordinator and a CSUSM alumna. "All of the students who come in are super excited to see the

amount of food that's in the new pantry space. They get really happy when they see our fridge is full and produce is there."

A 2016 survey showed more than half of CSUSM students reporting food insecurity, meaning they didn't know when or where

they would get their next healthy meal or they skipped meals because of cost concerns. ASI passed a resolution that year in support of creating a food pantry on campus to help students, and the pantry opened two years later in a small space in

The ASI Cougar Pantry is open to all enrolled students, who can visit once each week to pick up an array of free groceries. The pantry is open 9 a.m.-6 p.m. Monday-Thursday, and no appointment is needed to visit.

The new space has the look and feel of a grocery store, with shopping carts available for students to walk the aisles.

Before the pandemic, the ASI Cougar Pantry offered fresh produce pickups every Monday outside the USU because of space and refrigeration limitations. That's no longer necessary thanks to the additional space.

In addition to food, the new location includes toiletries and a diaper bank for students with young children. Menstrual products are expected to be available before the end of the semester.

CSUSM has other long-term goals for the pantry, including workshops on budgeting, healthy eating and food preparation, among others. But the biggest goal centers on a wellness and recreation center. ASI passed a resolution in 2019 in support of such a facility, and a feasibility report has been completed.

"Hopefully, we can have a one-stop shop for students' holistic wellness," said Ashley Fennell, ASI's associate director of government affairs and initiatives. "We're hoping to have that on campus in the next few years, and that will be the next big dream for the pantry."

Five ways middle school can be awesome

In early adolescence, children undergo significant physical, emotional and social changes that can be challenging for them

NEWS

MIDDLE SCHOOL

to manage. To bridge the gap between elementary high school, middle schools often introduce increased expectations and larger class sizes, mixing together children who may be at widely varying developmental stages. Given this, it's no wonder middle

school often gets a bad rap!

However, with the right combination of factors, middle school can be fun, engaging and inspiring, laying the groundwork for confidence and success in high school and beyond.

Five factors that can make the difference:

1) Culture: The school's community environment is especially important given the social insecurity of early adolescence. Teasing and bullying can increase during these years, as children seek external validation and vie for social standing, sometimes in unhealthy ways. True learning and growth only happen when students feel happy and safe, allowing them to take risks and truly engage in social and academic opportunities. School culture is created by all community



True learning and growth only happen when students feel happy and safe, allowing them to take risks and truly engage in social and academic opportunities.

members through shared values, experiences, and belief in their school's mission.

2) Class size: Class size dictates how students interact with the teacher, each other, and the curriculum. In large classes, teachers can spend a significant amount of time managing adolescent behavior, making it difficult for all students to pay attention. Smaller classes promote better behavior, so teachers can challenge students, keep them involved, and routinely check for understanding. This produces strong classroom synergy and deeper learning experiences.

3) Teachers: It takes a special kind of teacher to successfully teach in middle school. Our middle school staff's informal motto is: "We embrace the excitement, growth, and mess that is middle school." These teachers understand adolescents and appreciate their directness, sensitivity, energy, and even their humor. They find ways to validate students for who they are as individuals. Excellent middle school teachers recognize that making mistakes is characteristic of this age and present key opportunities for growth and learning.

4) Curriculum: Middle schoolers want to learn things that are interesting and relevant. A traditional curriculum that separates knowledge into silos limits possibilities of what can be learned and loses the potential to inspire. In contrast, a curriculum that places the student at the center of their learning, connects concepts and disciplines, values self-expression and applies to the real world can excite middle school students, who are primed to broaden their intellectual horizons beyond elementary school offerings.

5) Balance: Juggling school, outside activities, and socializing can be trying for middle schoolers as their need for sleep and family connection also increase. An aspect of our school that I appreciate is how we incorporate clubs, service learning trips, assemblies, advisory time, skills classes, and PE/athletics into the school day. Many students engage in after-school activities as well, but even those who don't get a daily dose of non-academic stimulation and skill development. Exposing students to new experiences, ideas, and people keeps them moving and thinking in different ways.

To learn more about Pacific Ridge School's grades 6-8 middle school, visit pacificridge.org.

New Year wishes convey a spirit of hope

The new year lies ahead of us, filled with new opportunities, triumphs and challenges. I've asked local artists, educators and





CULTURAL ARTS MANAGER

community leaders to share their wishes for the arts in 2022. First, here's mv wish: Here's to an artistically magnificent year defined by abundant joy, revitalizing wonder and new dreams realized for artists and audiences alike!



Christine Davis Executive Director, Carlsbad Village **Association**

"I look forward to the day that Carlsbad Village is well known as a community committed to the visual

arts, literary arts, and performing arts. It's always been a dream of mine that Carlsbad create a vibrant Arts District downtown to showcase the exceptional local and regional talent we have in Southern California. Being known as a destination for theater, dance, music, art, and more, will benefit Carlsbad Village in so many ways and will make living and working here even more magical than it already is."



Mary Devlin Artist and Owner Barrio Glassworks

"We have been so lucky this year! As a business we've been welcomed to this community, made friendships

and watched so many people unleash their creativity under our roof. All we can hope for in 2022 is more of the same: to continue creating deep connections and welcoming spaces for artists from all walks of life, in front of our furnaces and everywhere else in the world."



Amanda Ecoff Executive Administrator North County

Arts Network

"I love how purposeful art has (always) been (and even more so) over these last couple

years. My wish is that more and more artists with something to say will continue to emerge and be given a forum to do so!"



Jonathan Fohrman Dean, Arts and International Languages MiraCosta College

"I wish that in 2022 we will be able to resume a greater return

to normal life in which arts events and artists can burst forth in greater abundance than ever, inspiring us, reminding us of how much we share in common with one another, and bringing us closer together. May the arts help us collectively face our losses, celebrate our joys, and appreciate our communal challenges so that we may move forward united together and rise to meet the needs of our times as part of a strong community, full of creativity, hope and vision."



Carolyn Grant Executive Director Museum of Making Music

"My wish goes out to the many resilient leaders within our vibrant arts communities. We have all navigated tremendous

challenges over the past couple of years and have persevered. We have found innovative ways to touch as many lives as possible and to thrive. Throughout the coming year, may we merge our new skills with the old for the good of all; may we all have the opportunity to witness the effect of our work through the words and works of those whose lives we have impacted; and may we all be reminded of the value of our commitment to audience, who can go see a show and bring meaning, joy, creativity, and vision to our world."



Emma Jadhav Chair Carlsbad Arts Commission

"I am looking ahead to 2022 full of hope, as the arts will continue connecting and uniting our community during this time

of change. It is exciting to see the reintroduction of more in-person offerings, while simultaneously streaming meetings and events virtually as well. The city's Cultural Arts team has adapted so effectively over the past two years—opening up new, creative ways to bring art to its citizens—and I believe 2022 will hold even more fun for Carlsbad."



Kristianne **Kurner Executive Artistic** Director New Village Arts

"My arts wish is that we can get fully past this pandemic and be able to enjoy the performing arts again

face to face. Our patrons have been amazing about showing proof of vaccination and tests, and wearing masks in the theatre, but it's certainly been a different kind of experience. I look forward to re-opening our newly renovated arts center and welcoming our community back for adventurous artistic experiences!"



Jon Lash President Carlsbad Community

"That all live theater companies can continue bringing shows to the stage. It is so important to not only the ac-

tors and crew for each show, but for the

Theatre

experience the excitement of live theater. This last two years has been challenging for all theater groups. Not only financially but mentally and emotionally for the cast and crew of the show. There is nothing like performing in front of a live audience. We also look forward continuing to work with the city of Carlsbad and the school district, so that we have a stage to bring our shows in this great community."



Matt McBane Artistic Director Carlsbad Music Festival

"I wish for the pandemic to be over! I'm looking forward to a year of continued recovery and creativity for the

musician community, and to our 18th annual Carlsbad Music Festival in August. And, I'm thankful that our grassroots organization has weathered this storm thanks to the support of government and foundation grants, and the support of our donors and fans. "



Judi Stapleton Assistant Principal Carlsbad High School

"The pandemic has brought so many challenges to all aspects of our lives. The arts community is cer-

tainly no exception. It is my wish that the performing arts will be able to return to their stages and performance halls to entertain audiences and bring some much-needed cheer back into our lives."

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How to get rid of nausea

Most people have experienced nausea, that queasy feeling that often comes on suddenly. While nausea is not usually serious, it can be acutely uncomfortable.



"Nausea is an uneasiness of the stomach that is often accompanied by an urge to vomit," says Erin Lester, MD, a family medicine physician at **Scripps Coastal Medical Center** Solana Beach. "Anyone can experience nausea, and the symptoms are

straightforward. You feel like you're going to vomit, although you may not actually do so."

Causes of nausea

Pregnancy is one of the most common causes of stomach upset, often morning nausea, although the condition may occur at any time of the day. Often triggered by changing hormones, nausea during pregnancy is not usually a reason for concern, although it may be bothersome.

Other causes of nausea unrelated to pregnancy include:

Stress and anxiety

When you're stressed or anxious, your gut's normal rhythm of digestion is disrupted, which can leave you feeling nauseated. Taking deep, calming breaths can help you feel calmer and reduce the nausea. Sipping a cup of ginger tea or chewing on a piece



Home remedies can help with nausea relief.

of candied ginger may also help, says Dr. Lester. The spicy root has properties that are thought to ease nausea.

Dehydration

Even mild dehydration can cause stomach upset, so if you feel thirsty, don't ignore it. Drinking a glass of plain water may be all you need to make your nausea go away. If you have symptoms of severe dehydration, such as fatigue or dizziness, see a doctor right away.

Low blood sugar

If you haven't eaten for a few hours, you may have low blood sugar, causing you to

feel nauseated and even dizzy. Eating something, particularly carbohydrates, will bring your blood sugar back to normal so you'll start feeling better.

Medications

Many medications, including supplements and over-the-counter medicines, can lead to a queasy stomach. It will usually help if you eat something small before taking your medications.

"The bestway to treat nause a without an identifiable cause is to stop anything that might be causing irritation to the stomach lining. Avoid alcohol, spicy foods and smoking," explains Dr. Lester.

How to stop nausea

When you do experience the occasional upset stomach, simple home remedies can offer relief. Try these tips:

- Drink clear liquids
- Eat bland foods, such as saltine crackers or plain bread
- Avoid fried, greasy or sweet foods
- Eat slowly
- Eat smaller, more frequent meals
- Do not mix hot and cold foods
- Drink beverages slowly
- Avoid activity after eating
- Avoid brushing your teeth after eating

Try the following (regardless of age) to stop vomiting:

- Drinking gradually larger amounts of clear liquids
- Avoiding solid food until the vomiting episode has passed
- Resting
- Temporarily discontinuing all oral medications, which can irritate the stomach and make vomiting worse. Before discontinuing prescribed medications, check with your doctor.

If you have any questions or concerns, reach out to your primary care physician.

"Your doctor is there to help you," says Dr. Lester. "In the majority of situations, nausea can be treated easily at home and does not indicate a more serious underlying condition, but always check with your primary care physician if you have any doubts."

To Your Health is brought to you by the physicians and staff of Scripps. For more information, please visit www.scripps.org





> **ISOFTPULL**Continued from Page 1

borrowers' full credit report and exact FICO Score, instantly, with a soft pull. This revolutionary software enables the lender to get an accurate appraisal of their customer's credit, without having their customer fill out a complete loan application.

iSoftpull provides a solution to the ageold method of transacting large purchases. Their software is an easy-to-use tool that enables businesses to review a borrowers' credit, with minimal information. iSoftpull helps expedite the sales process, equipping both borrowers and lenders with the necessary data to make clear and informed decisions.

In 2017, the company's founders, Dan Daniel and Justin Fay, set out to develop software that would facilitate the need to make this resource available to all businesses, not just lenders. iSoftpull currently processes over 1,000,000 credit checks per year for their small business customers, and its goal is to make soft pulls the norm. Just like Door Dash revolutionized food delivery.

Uber revolutionized taxi services, Dan and Justin plan on disrupting the lending space by making soft pulls the first step in every loan across America!

Today, iSoftpull continues to grow, with the company slated to launch an updated version of their software at the beginning of 2022. Their software release and subsequent versions will integrate with leading technology providers such as Sales Force, Hubspot, Wordpress, and Shopify, among others. Additionally, their application offers APIs for those businesses wanting custom developer integration. The company's software is more than a mechanism that simply checks credit, but rather a robust technology solution to a universal problem that affects both business and consumers alike.

Forcing a potential borrower to fill out a full credit application to find out if they're qualified is a big problem! At the same time, if a business has 100 prospects they are working, how do they know which ones have a good credit condition? That's another problem! After all, how much time and money do businesses spend on deals that never have a chance of closing? At its core, iSoftpull believes in solving problems, because problems create opportunity.



8 | CARLSBAD.ORG CARLSBAD CHAMBER OF COMMERCE

Carlsbad Village: Where legacy meets innovation

Carlsbad Village is arguably the heart of our community. It's steeped in history, is buzzing with culture — and of course, has that iconic stretch of Pacific Coast Highway



DEVEL OPMENT MANAGER

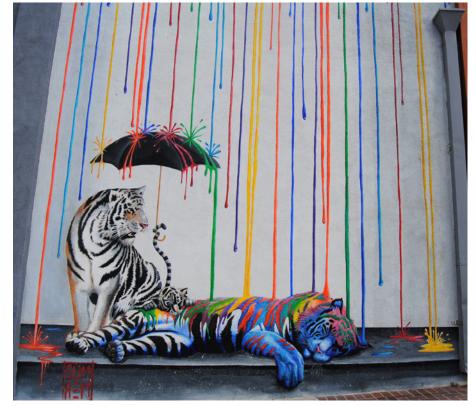
If you grab a latte at Lofty or Baba Coffee on any given day, you'll see residents and visitors, but also executives, entrepreneurs, funders, and people getting work done on their laptops. Beyond the charm, surf and good weather, there's a new wave of com-

panies that are innovating and making the village all the more vibrant.

Take Tyra Biosciences, a publicly traded biotech company located on State Street that's developing cancer treatments to precisely target tumors resistant to traditional therapies. It's especially unique for a state-of-the-art research lab to be just steps from the beach, but that's one of the many ways business is being redefined in Carlsbad Village.

And as another example: Down the street, the long-time antique mall was reimagined as State Street Commons. Staying true to its original architectural character, it's now home to a development studio for Warner Bros. Games — part of a company that's more than 100 years old, yet still on the cutting edge of entertainment.

"The San Diego region, in general, is not blessed with an abundance of charming old buildings. Fortunately, there are



With a new balance of eclectic charm and upstart thinking, Carlsbad Village remains one of the city's main attractions.

a handful here in Carlsbad Village, which lend to its eclectic charm," explains Brendan Foote, Principal of FABRIC, the developer behind both of these projects, as well as the BLOC coworking and Jeune et

"The City is very forward thinking, from Planning to economic development to the City Council," he says. "Where else could you have a Michelin Star restaurant (Jeune et Jolie) next to a coworking space and across the street from a life science company with a full research lab? The village is truly becoming very dynamic."

His firm specializes in adaptive reuse which is repurposing older buildings for more modern uses. As evidenced by his work, he sees a golden opportunity to embrace the history of Carlsbad Village while creating space for fresh connections, innovation and creativity.

"The goal has always been to bring more

employers to Carlsbad Village because the employees frequent the coffee shops, restaurants and businesses near their offic-

Fittingly, Brendan and his team fall into that category because FABRIC is headquartered in Carlsbad Village. Working in this area has given him an appreciation for how pedestrian-friendly it is.

"Carlsbad Village has a walkable grid-pattern that stretches for blocks. And it has a topography that naturally slopes all the way down to the beach," he points out.

Christine Davis, Executive Director of the Carlsbad Village Association, says this uptick has her optimistic about the opportunity to have an Arts District in the near future.

"The timing is ideal thanks to the renovation and remodel of New Village Arts-along with a renewed focus on the performing and visual arts, our steady stream of cultural events and rich history of murals," she says.

Despite setbacks from the pandemic, the future looks bright for village businesses, she

"It wasn't that long ago we didn't know who would survive the trials brought on by the pandemic," she recalls. "To see that Carlsbad Village as a whole not only survived but continues to thrive — is why so many want to put down roots here."

Ten years ago, entrepreneurs and innovators probably wouldn't have thought to develop impactful technologies in places like Carlsbad Village. But as visionaries like Brendan and Christine imagine what could be possible, others have embraced the idea. We all benefit from this new balance of eclectic charm and upstart thinking.



TEAM!



1.5 YEARS WITH THE CARLSBAD CHAMBER!

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FAVORITE OUTDOOR SPOT IN NORTH COUNTY: **Carlsbad State Beach**

BIRTHPLACE: Escondido, CA

FOOD: Sushi

DRINK: Coffee

MOVIE: 50 First Dates

BOOK: Atomic Habits by James Clear

MUSIC: Acoustic

HOLIDAY: Christmas

WORST FEAR: Heights

HOBBIES: Baking, Playing Guitar

> PLAN

Continued from Page 1

is one option you have. You can also implement your own stand-alone 401(k). We had that here at the Carlsbad Chamber when I arrived in 2019. But there is a fair amount of administrative responsibilities as well as liability on you when you sponsor your own independent 401(k) plan.

What other options are out there? In 2020 we left our stand-alone plan and joined a 401(k)-aggregate program. What does that mean? We, as a small company, joined an exchange plan with thousands of other small companies, to come together within a pooled retirement program. Why did we do that? Firstly, I didn't want to try and be a 401(k) expert. Through this aggregate program we got to transfer the administrative burden from our team to the Plan Sponsor.

Secondly, 401(k) plans come with fiduciary liabilities. But, in an exchange program such as ours, the fiduciary duties also shift to the Plan Sponsor. Thirdly, when small companies come together, they can gain economies of scale. We, as an individual plan sponsor, were never large enough to command large-company benefits. But as part of an overall larger pool, our costs go down and our benefits go up.

The really good news is that this plan in which we chose to participate is also available for you, our members. Any company with two or more employees that wants to establish a 401(k)-retirement plan can participate in our Carlsbad Chamber of Commerce Retirement Solution. So, if you are looking for a retirement program with large corporate features, but low costs and reduced liability, you should evaluate our program and see if it is a fit for you. What

I love about it is that all we have to do on a day-to-day basis is upload our payroll files twice a month and do some year-end data collection and away we go. And our staff gets a fantastic retirement plan.

If you are one of those companies that is now going to be required to have a retirement plan in place and you don't currently have one, I would not advise you to wait until the last minute. Financial planners are going to be swamped from March through June trying to help companies set these up.

I would urge your get going with this immediately as it does take a couple of months to get fully established.

This program is not only for companies who need to set up a plan for the first time.

Perhaps you are like I was when I got to the Chamber back in 2019 and you already have a plan in place. Best practices state that you should review your plan every three

Perhaps it is time for a review. I am definitely glad we had our plan reviewed as we were spending too much on admin costs and the whole thing was taking too much time. So if you already have a plan and you want to benchmark yours against what we have to offer, we would love to help you evaluate that. Perhaps, just like us, you will find that you can save some time and money and increase your service to your team.

Providing great benefits to our staff members is very important in this competitive job market. But being smart about how we do that can save us many headaches and

If you want to evaluate this option and see if it is a fit for you, reach out to me personally and will the ball rolling for you: bret@ carlsbad.org.

Here's to a prosperous 2022!

CARLSBAD BUSINESS JOURNAL JANUARY 2022 | 9





MEMBERDIGES

SPEAKING BUSINESS, LISTENING T H E C O M M U N I T Y

say"Thank You!"

Well, 2020 and 2021 now have both been "different" years to say the least. But, one amazing thing that has not been different, and in fact, has improved and made this year glow has been the volunteer efforts that our members have put into action through the

11 committees that are part of our Chamber. We can say "Thank you!" a million times, but nothing is ever as memorable, honorable, and fun as the Volunteer Recognition Reception.

The Annual Volunteer Recognition Reception is an evening event where the Chamber gives out awards to the top committee members, in addition to awards for the committee of the year and the committee chairperson of the year. There are two very important awards: Go Giver and Rookie of the Year. Congratulations to all of the 2021 recipients. Thank you for ev-

Go to Page 10 for the full list and pictures of award recipients.

An opportunity to

MEMBERSHIP

VP OF MEMBER OF COMMERCE

SDBJ 500 Most Influential

Congratulations to our board members who are part of San Diego's 500 most influential people list compiled by the San Diego Business Journal: President and CEO at Calsense A.J. van de Ven; Chief External Affairs Officer at **Tri-City Medical** Center, Aaron Byzack; and Superintendent/President of MiraCosta College, Dr. Sunita "Sunny" Cooke for being named as one of San Diego's 500 most influential people by the San Diego Business Journal. Joining the list is also our very own President & CEO Bret Schanzenback. We are proud to have these leaders as part of our organization!

Construction promotion

Carlsbad-based



Dempsey Con**struction** recently promoted Merissa Fruin to Senior Project Coordinator reporting directly to Executive Vice President Bryce Raleigh.

Dempsey Construction for almost eight years, she is now the leading the Project Management Support Team. Merissa's new role will allow her to assume a senior role internally as well as with clients and partners. Merissa is currently involved in a handful of projects in San Diego, Orange County and Riverside County, including two of the company's largest projects to date.



Capstone Advisors turns 25

Carlsbad based real estate investment, development, and advisory firm, Capstone Advisors marked its 25th anniversary with \$75,000 in donations to nonprofit organizations chosen with input from its tenants in Arizona, California, Nevada, and Virginia. The company's reputation for ethical business practices and thoughtful approach to acquisitions, sales, and development projects is a point of pride for President Alex Zikakis and the After working at Capstone Advisors team.



RIBBON CUTTINGS



LA COSTA WINE

La Costa Wine Co. celebrated the extensive renovation of its beautiful shop with a Ribbon Cutting ceremony. This Carlsbad-based wine store and bar, gives locals and visitors the opportunity to access good wine, regardless of experience or budget. Congratulations! lacostawineco.com



QUIDEL

We are excited to welcome Quidel to Carlsbad. This leading diagnostic healthcare manufacturer will produce up to 600 million COVID-19 test kits annually in their Carlsbad facility and will bring 400 new jobs to our city. Quidel President & CEO, Doug Bryant, celebrated this milestone by cutting the ribbon with Carlsbad Mayor Matt Hall. Congratulations! www.quidel.com



GOLDEN 1 CREDIT UNION

Golden 1 Credit Union just opened a new Home Loans Center at La Costa Town Square here in Carlsbad. Golden 1 is one of the first credit unions in California to meet the needs of homebuyers with a specialized center focused on home lending. The new location is an evolution of Golden 1's dedication to making Californians' dreams of homeownership come true. Congratulations! www.cgaughan.golden1homeloans.com

2021 Volunteer Recognition Awards



Committee of the Year Carlsbad Young Professionals



Ambassador Committee | Member of the Year *Wade Blair, Keller Williams Realty - The Blair Group*



Business Resource Committee | Member of the Year *Michele Amoranto, Bio-One*



Carlsbad Young Professionals | Member of the Year Katie Byrnes, Merrill Lynch-Carlsbad



Government Affairs | Member of the Year *JR Phillips + Co. Real Estate*



Green Business Committee | **Member of the Year** *Neall Digert, SOLATUBE International, Inc.*



Membership Committee | Member of the Year Keith Badiner, Farmers Insurance



Technology Advisory Committee | Member of the Year Ram Seshan, Chatstasy, LLC



Ready Carlsbad Business Alliance | Member of the Year Dr. Sara Gilman, Coherence Associates, Inc.



Committee Chair of the Year Haley Wonsley, Government Affairs Committee



Rookie of the Year Keith Badiner, Farmers Insurance



GoGiver Award Shoshannah Hart, Tasch & Hart



Chamber Champion *Catherine Magaña, WWM Financial*



2021 ANNUAL IMPACT REPORT

ECONOMIC CATALYST



6,059 TWITTER FOLLOWERS



5,862

2,844



LINKEDIN FOLLOWERS



16 COVID **UPDATES**



65,000



35,000





2,500 **BUSINESS DIRECTORIES**



WEBSITE VISITORS 408,548

UNIQUE WEBSITE VISITORS 163,035



MEMBER BUSINESSES



JOINT EMAIL COMMUNICATIONS

IN CONJUNCTION WITH CITY OF CARLSBAD & CVA

PUBLISHED



CARLSBAD YOUNG PROFESSIONAL EVENTS







CREATED OVER

\$67,000 IN ECONOMIC STIMULUS ACTIVITY **FOR RESTAURANTS**

POST COVID-19



RIBBON CUTTINGS



NETWORKING EVENTS HOSTED



PRINTED ARTICLES **ON MEMBERS BUSINESSES**



WEBINARS HOSTED



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



PODCAST EPISODES PUBLISHED

LEADERSHIP CONVENER





ATTENDEES



COMMUNITY CHAMPION



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\$1,910

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Congratulations to our November 2021 Rising Stars of the Month:

Isaac Barbosa - Carlsbad High School Laura Zhou - Pacific Ridge Brooke DeGraan - Sage Creek High School

Congratulations to our December 2021 Rising Stars of the Month:

Keonekealoha (Keone) Fatiaki - Army and Navy Academy Daniela Yakuta - Carlsbad High School William Pugmire - La Costa Canyon High School Evan Willsmore - Pacific Ridge School Luis Armenta - Sage Creek High School

Many thanks to the Carlsbad Charitable Foundation, the Carlsbad Educational **Foundation** and all the businesses supporting this program, as well as everyone helping these students thrive!!

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Assault Fitness

AT&T

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Boys & Girls Clubs of Carlsbad -Village Branch

Bread & Cheese Eatery

Burke & Domercq, APC

Calsense **Carlsbad Food Tours**

Carlsbad Jet Center

Carlsbad Magazine Casa de Bandini Chatstasy, LLC Children's Paradise

Comprehensive Advisor LLC COOLA Suncare

Dempsey Construction Direct Carpet Unlimited **Eboost Consulting**

CalChamber Vote Records: Major Bills 2021

AB 1395 Technological Development SB 524 Increases Health Care Costs AB 13 Automated Decision Systems SB 410 Cal/OSHA Financial Analysis AB 1074 Return to Work Mandate AB 814 Limits on Contact Tracing **Fransportation and Infrastructure** SB 339 Transportation Funding 62 Increased Costs/Liability Fast Food Franchises Privacy and Cybersecurity SB 12 Wildfire Housing Labor and Employmen Housing and Land Use Packaging SB 9 Infill Housing SB 10 Upzoning Health Care AB 1371 AB 616 I AB 257 7 3 0 N N Ν N N Boerner Horvath, Tasha (D) Ν Ν Υ Υ **0** 12 0

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 2020–2021 legislative session and focuses on these California legislators' floor votes on California Chamber of Commerce priority bills.

Key to This Section

Y means voted for bill.

N means voted against bill.

means not voting.

Boldface type indicates votes in

Red columns are Job Killers.

CLIMATE CHANGE

Bates, Patricia (R)

• AB 1395 (Muratsuchi; D-Torrance)

Limits Technological Development.

CalChamber Opposed.

HEALTH CARE

• SB 524 (Skinner; D-Berkeley)

Increases Health Care Costs.

CalChamber Opposed.

HOUSING AND LAND USE

SB 9 (Atkins; D-San Diego)

Pro-Housing Production. CalChamber Supported.

SB 10 (Wiener; D-San Francisco)

Pro-Housing Production.

CalChamber Supported.

• SB 12 (McGuire; D-Healdsburg)

Wildfire Housing Bill.

CalChamber Opposed.

LABOR AND EMPLOYMENT

AB 257 (Lorena Gonzalez; D-San Diego)

Fast Food Industry: Franchises; Wage and Hour.

CalChamber Opposed.

• AB 616 (Stone; D-Scotts Valley)

Forced Unionization Process for Agricultural Employees. CalChamber Opposed/Job Killer 2021.

• AB 1074 (Lorena Gonzalez: D-San Diego)

Onerous Return to Work Mandate.

CalChamber Opposed/Former Job Killer 2021.

• SB 62 (Durazo; D-Los Angeles)

Increased Costs and Liability on Employers. CalChamber Opposed/Job Killer 2021.

PRIVACY AND CYBERSECURITY

• AB 13 (Chau; D-Monterey Park)

Automated Decision Systems for Procurement. CalChamber Opposed.

• AB 814 (Levine; D-San Rafael)

Limits on Contact Tracing. CalChamber Opposed Unless Amended.

RECYCLING

• AB 1371 (Friedman; D-Glendale)

Packaging Ban.

CalChamber Opposed.

TRANSPORTATION AND INFRASTRUCTURE

• SB 339 (Wiener; D-San Francisco)

Ensure Transportation Funding.

CalChamber Supported.

WORKPLACE SAFETY

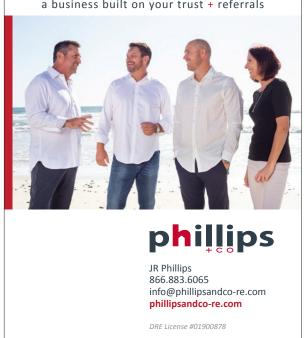
• SB 410 (Leyva; D-Chino)

Selective Exception from Thorough Financial Analysis for Cal/OSHA Regulations. CalChamber Opposed.

accord with CalChamber position.



MEMBER MARKETPLACE











Catherine M. Magaña Managing Partner, CFP®

Scott McClatchey Wealth Advisor, CFP

scott@wwmfinancial.com

catherine@wwmfinancial.com

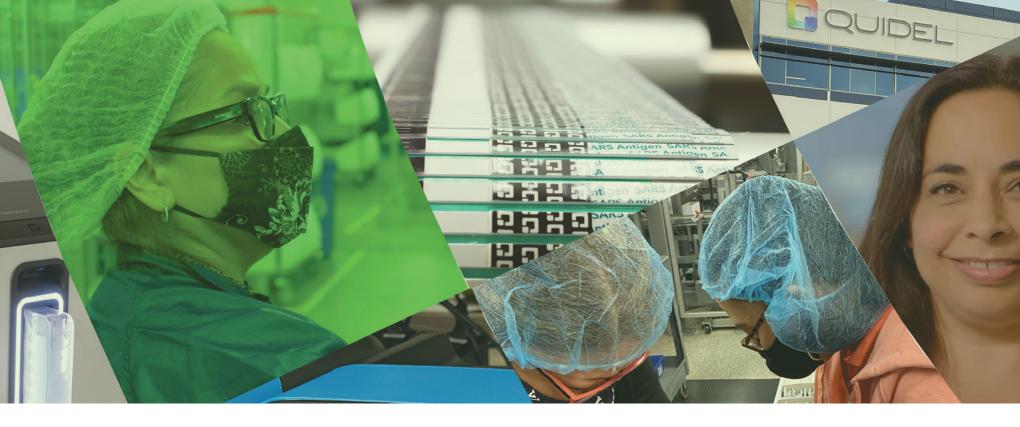
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16 | CARLSBAD.ORG CARLSBAD CHAMBER OF COMMERCE

> TALENT

Continued from Page 1

sure no projects are left unattended should conflicts arise. "We create and review our teams schedule every week to make sure it still 'works' or if it needs to be revised. We look at any upcoming PTO or appointments our team might have, look at commute / traffic concerns with locations of our client sites, and anything else that might be impactful to the schedule. We make adjustments constantly to try to accommodate our employees and client needs. It's a very fluid situation, but we really aim to give our employees the balance to be present for other areas in their life. We also allow our team to work from home whenever the assignment or project allows, making sure they are set-up with a sit-stand ergonomic desk and equipment at home."

Safety first

Even before the pandemic, Dynamic had safety as a priority in their company culture, welcoming new employees with Ready America Emergency kits. "We have a 'safety corner' in our staff meetings and we include family and personal safety. Our employees have the option for CPR and First Aid training. We also take time annually for our employees to revisit their emergency evacuation plans," says Mood. Hill adds that the company's emphasis on safety started from its foundation, when San Diego was hit by several wildfires. "Our goal with safety is that our team is so well prepared that we can easily secure and take care of our own families, neighbors, teammates, and then expand our reach to help out the community. If you are individually prepared, you are no longer a 'burden' on the community, you are an asset and can reach out wherever is needed,"



At Dynamic, safety is a priority. Employees have the option for CPR and

First Aid training and had PPE readily available to continue operations during the pandemic with little disruption.

says Hill. Needless to say, this emphasis on emergency preparedness, response and recovery came in handy during the pandemic. Not only did they understand the urgency of the situation and, after a brief pause, continued operations keeping their employees safe, but also when PPE was scarce they were covered with the N95 masks from their Ready America Emergency kits. Their commitment to safety also played a key role as they helped some of their clients turn into COVID-19 testing sites, which in some cases meant they had to double or triple in size overnight.

Recruiting and retaining talent

A Sempra Energy utility

Hill and Mood are very aware that the job market is currently hot. In fact, just a few weeks ago, one of their employees decided to leave. This awareness, does not deter the Dynamic leadership from making their employees experience at the company the best it can be. "One motto we have for our employees is that

we invest in everyone like they are going to stay forever! We want to provide them with the training and hands-on experience that helps with the big picture. It is very hard to tell who will make this a lifelong career (we have several that have been with us over 15 years!), and who might end up continuing their career in a different direction. If someone does decide to continue in a different direction, and we were a stepping stone in their path, we are committed to making their experience at Dynamic the best stepping stone they could have been on!"

For Mood this "stepping stone" is a combination of support, growth and challenge. It also helps to always be on the lookout for good talent. "We are always interested in keeping what we call a 'bench'. We interview potential candidates with the idea that regardless if they are hired, it's a chance to build a relationship that may turn into a referral. We have business contacts that we trust and we reach out to them and ask if they know of anyone," says Mood.

Mood and Hill believe the Great Resignation will last for a while, and that most businesses have experienced some form of it and are accepting it and adapting. "The pandemic introduced a new way to work and we were brought to a point of introspection in defining what is important. This is true for personal and for business. You can see businesses changing their work models and employees changing how they want to work. It's an exciting time and simultaneously daunting because of the speed of change and the courage needed to say 'yes', 'no' and 'let's try' in the right places. There are more options and people are willing to take risks. We have found that as we try some of the ideas, we are growing in ways we might not have seen before. Which brings more opportunity. In a way, we have to welcome the Great Resignation - people are finding what they want to do and that's the people we all want on our team," says Mood.

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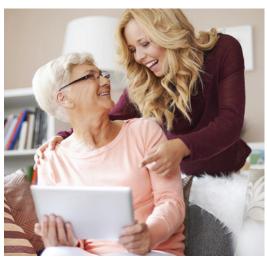


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On December 10, Beacon's, Inc. celebrated the expansion of their facility and the launch of their new pilot program, Navigator, with a Ribbon Cutting Ceremony.

Nonprofit seeks community partners to continue its mission

Nonprofit **Beacons, Inc.** continues to earn recognition from local officials and organizations for its success in training and preparing individuals with intellectual disabilities for employment and other postsecondary pursuits. Considered one of the most innovative postsecondary training options in North County, on Dec. 10, 2021, Beacons was presented with a Certificate of Commendation from Supervisor Jim Desmond for "enriching the lives of all our North County San Diego community members." A ribbon cutting ceremony was also held with the Carlsbad Chamber of Commerce to celebrate the launch of a new pilot program Navigator (an enriched learning option), and its second space expansion since 2019.

Earlier in the year Assemblymember Tasha Boerner Horvath recognized the nonprofit for its work. County Supervisor Desmond also supported the nonprofit's request for a Neighborhood Reinvestment grant, which enabled it to make its space more accessible and updated

Beacons opened its doors late fall 2018 starting with its *Club Beacons* to provide social

opportunities. In spring 2019, the *PathFinder* vocational training program was launched to teach office skills. *PathFinder* has since expanded to teach creative design, customer service, entrepreneurial skills and employer specific skills, partnering with supportive local businesses. In 2020, Beacons launched its self-determination division to help families and individuals with life planning.

January 18, 2022, the *Navigator* pilot program will provide experiential learning opportunities up to 30 hours a week so that those with intellectual disabilities can continue their postsecondary education. All workshops use adapted pacing, assistive technology, and small workshop ratios (approximately 3:1, trainee:instructor) to optimize learning and to provide instructional settings educational institutions are not able to provide. Each option typically has waitlists.

What's next? Beacons eagerly seeks businesses to help provide employment opportunities and worksite tours.

Learn more at: www.BeaconsNorthCounty. com and lend a helping hand!

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