



See Special Sections Inside!



# Carlsbad Business Journal

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

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## CELEBRATING OUR CENTENNIAL!

Having been a proud member of the Carlsbad Chamber of Commerce for 8+ years now, I can honestly say from first-hand experience the impact this organization has had on me both personally and professionally. This is why I am so honored and excited to be the Chair Of The Board for the 2023 fiscal year.

This is a very special year as it is our 100th year as an official organization! For context, the City of Carlsbad only incorporated 70 years ago. It is important to celebrate this extremely rare milestone and to recognize the impact we have had on our region since our inception in 1923. In recognition of this, we are excited to announce our Centennial Celebrations taking place throughout this year!



FROM THE CHAIR

**ADAM JACOBS**  
CHAIR OF THE BOARD  
FORTIS FITNESS & YOGALUX  
THE JACOBS SCHERRIFF GROUP

I look forward to seeing you at some or all of these and other Carlsbad Chamber events throughout the year! Until then, I would like to introduce myself and my involvement in the Chamber.

As a local small business owner and operator, I know the challenges and rewards that come along with building something unique, whether it be a brick and mortar, virtual, or otherwise.

Almost 10 years ago, in Bressi Ranch, I started **Fortis Fitness & YOGALUX**, a vibrant luxury fitness and yoga studio. Recently, my business partner and I have started our own business consulting and development firm called **The Jacobs Scherriff Group**, where we focus on working with companies whose products and/or services have a net positive affect on society.

I helped re-launch the **Carlsbad Young Professionals** Group into the thriving leadership community that it is today. I have participated in the **NetForce** programs to help establish myself and my businesses. I have been involved in the Government

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Carlsbad's new Mayor, Keith Blackburn is sworn in.

### Carlsbad's new Mayor and Council

The 2022 election cycle is thankfully over and we can now all get back to our regularly scheduled lives. In Carlsbad this election brought some new faces and moved some familiar faces into new places.



CHAMBER

**BRET SCHANZENBACH**  
PRESIDENT & CEO  
CARLSBAD CHAMBER OF COMMERCE

**MAYOR**


Matt Hall officially concluded his long tenure of public service in December and has been succeeded by Mayor Pro Tem Keith Blackburn. Mayor Hall served as Mayor since 2010 and he previously served as a Council Member from 1994 to 2010. Mayor Blackburn has been a City Council Member since 2008 and was representing District 2 at the time of the election. Prior to running for elected office, Keith served thirty-three years with the Carlsbad Police Department. Welcome Mayor Blackburn. We wish Mayor Hall all the best in his retirement.

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### BUSINESS SPOTLIGHT

## Your life is not a rehearsal—are you paying attention?

Wow, a strong title to a "Business Spotlight," right? I was invited to write this by the Carlsbad Chamber and it's going to be about you. I believe you'll be inspired to do a few things to improve your life.



**JUSTIN PEEK**  
CFP®, CEO & FOUNDER  
PEEK WEALTH

And, I have a gift for you that you may download with the QR code. It's a book that is currently retailing for \$15 on Amazon. It's authored by a friend in England, for which I wrote the foreword and have permissions. There's no info to fill in and no cost to download. Just get your free copy before I lock the webpage next month.

My wise business coach once said, "Justin, knowing something doesn't change your life—doing something does!" Let's "do some doing," as I may only have your attention for a few moments, and I want you to believe you

received something of real value.

Please grab a pen and paper and write down the four most important things in your life in order of importance. Mine reads—family, purpose, health, and business. Now take a little more time and put your list in the order of where you currently spend the most time.

What did you notice? If your order didn't change, congratulations! That's special. You're ready for some upper-level stuff on life and money that I can't even begin to get into here. However, if you're like most of us, your order changed.

Did you feel any emotions if they mismatched? That is your internal Jiminy Crick-



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et sounding the alarm bell (my family just watched the new Pinocchio recently). Listen to him! You discovered a misalignment in your life and that is vital to know. This will impact your finances down the road, rest assured.

Speaking of finances, I should introduce myself properly. My name is Justin Peek, and I am a Certified Financial Planner™ professional with 19 years in practice and owner of **PEEK WEALTH**—a client Utopia here in your very own Carlsbad. We attract clients who

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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 vehicle 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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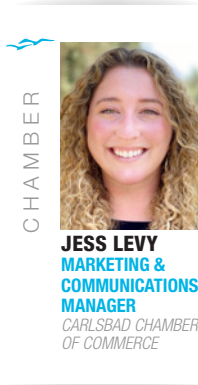
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# Where Carlsbad stories are told

## Bring your message to life in Carlsbad’s new podcast studio

### Developing lasting relationships in the new year

At the gym, on a walk, or between meetings, podcasts are easy to listen to anywhere



you choose. Listening to a podcast can help us relax, laugh, learn something new, feel inspired or entertained and stay up-to-date with the latest. While video is great, audio takes advantage of all the times people aren't on their screens. But that's just the surface. "Podcasts foster community, connection, and relationship building—what good business is all about! Over time, podcasting builds long-lasting, trusted relationships. Your podcast is your advertisement" John Biethan, Chamber Podcast Studio Producer, Imagine Podcasting President and Producer says.

### Redefining the podcast landscape

There are over 7 million podcasts globally, but only 400,000 are actively producing consistent episodes, and most don't make it past recording 10 episodes due to lack of support. Imagine the untapped opportunity available to your business. In an era of growing disinformation, podcasting offers authenticity, builds brand awareness, and engages customers through a modern medium.

### Building a studio in a collaborative environment

Great minds have come together as a true community collaboration to make something that benefits members in new ways. We are thrilled to share that the Carlsbad Chamber of Commerce, **Imagine Podcasting**, and **Sanders Tech Ed Foundation** have launched a podcast studio. We've come a long way. In 2006, the Chamber office had a business counseling success center. 16 years later, the business center is officially home to our podcast studio. John Sanders, Investor in Imagine Podcasting, and President of Sanders Tech Ed Foundation, saw the potential of transforming this underutilized room into our own podcast studio and helped us afford our shared vision. You can listen to his podcast at John-Sanders.com and read or listen to his book *Parables for Entrepreneurs*.

### 100 years of chamber evolution

This year marks our 100th Birthday Centennial. Throughout the decades, we've looked for ways to keep our tools fresh, relevant, and convenient. Our capabilities for businesses have evolved and we are grateful for the opportunity to share this new space with you. Many U.S. Chambers have yet to make a podcast or an in-house studio. We



Experience our new podcast studio inside the Carlsbad Chamber office.

## The Carlsbad Chamber’s new podcast studio produced by Imagine Podcasting, specializes in audio content that conveniently gets heard, has a high conversion rate, and is for those that have something of value to say.

brought in talented Chamber member, John Biethan of Imagine Podcasting to spearhead the transformation. At Imagine Podcasting, John has already produced hundreds of successful podcasts and has huge plans for us at the Carlsbad Chamber.

### Top-of-the-line equipment

Unique aesthetic, personal touches, and Carlsbad branding beautify the newest podcast studio in North County, thanks to Edgar Rodriguez, Creative Director, Carlsbad Chamber of Commerce. The walls are supported with soundproof panels designed with quintessential Carlsbad landscapes photographed by Edgar's talented wife Rosie. This is no typical podcast studio. For us, environment sparks conversation and creativity, so we went for a cozy atmosphere. The studio has been retrofitted with the best podcast equipment to capture your stories. You'll find a 4K Multi-Camera Video System, 4 Shure MV7X Dynamic Microphones, 4 Sony MDR7506 Headphones, Rodecaster Pro, Podcaster Recorder, and a digital audio workstation. The final space is inspiring. But it's more than just a room, *it's where Carlsbad stories are told*.

### Recording ON

The Chamber's podcast, *Carlsbad: People, Purpose, & Impact* was previously recorded in President and CEO, Bret Schanzenbach's office. In the new studio, members are excited to experience the new creative space. We are proud to share we are now an Award-Winning Podcast, thanks to Episode 7: Contagious Kindness with Kids for Peace Co-Founder, Jill McManigal. You can listen from your favorite podcast app or on the website at *CarlsbadPodcast.com*

### Why Podcast for your business

Businesses need the right tool at the right time to get their story out into the world. "Podcasting is one of the most powerful modes of storytelling we have today," Bret Schanzenbach, President, and CEO, Carlsbad

Chamber of Commerce. You don't need to be a podcaster to podcast. We've simplified the process for Chamber members to get started and have everything you need to begin your podcast.

Our current member podcasters will tell you podcasting is an experience in itself, it's loads of fun. Podcasting is the best way to share your expertise while teaching more people about your product or service on a platform that is widely used.

### Step into 2023 as a podcaster with all-in-one support

The Carlsbad Chamber's new podcast studio produced by Imagine Podcasting, specializes in audio content that conveniently gets heard, has a high conversion rate, and is for those that have something of value to say.

The best part about this new offering is the entire suite of support you get. So much work goes into a podcast that many people underestimate. It isn't simply getting started, walking in, and recording an episode. No, this studio is all about strategic development with a podcast professional. You will learn the power of private vs. public podcasting and how to articulate your podcast niche, naming, and branding—all facets when producing your podcast with us. When you think about your budget, rest assured that audio is more affordable than video production and our studio offers a truly end-to-end solution with a podcast producer and all the elements you'll need to shine.

2023 is a great year for podcasting and we can't wait to see what it unlocks for you. If you've ever thought about starting a podcast, don't keep putting it off. We've removed the obstacles. This new year is your chance to get your brand out there in a bigger way!

If you're curious about how to start making your podcast, you can schedule a time to schedule a call or explore our studio with John Biethan at *ImaginePodcasting.com/contact*

feelings, staying in better touch with friends, and allowing oneself to be happy. That's NOT an ideal life.

Why are we going there, you ask? Sounds a bit morbid? I told you in my title! I want you to pay attention and I want you to recognize that life's not a rehearsal no matter how busy, hardworking, retired, or wealthy you are. Precious time is all we have, and money and wishes don't buy more.

I'll leave you with one question to chew on for a while. It's one of three created by George Kinder, a legend and informal men-

tor in the financial planning world. In the meantime, call us at PEEK WEALTH if you'd like to join our client family or explore questions two and three!

Q1: I want you to imagine that you are financially secure, that you have enough money to take care of your needs, now and in the future. The question is, how would you live your life? What would you do with the money? Would you change anything? Let yourself go. Don't hold back your dreams. Describe a life that is complete, that is richly yours—that is your ideal life.—

## > LIFE

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recognize that time and life trump treasure, purpose trumps purchases, and values trump future valuations. You can learn about PEEK WEALTH at [www.peakwealth.com/faqs](http://www.peakwealth.com/faqs).

In Bronnie Ware's *The Top Five Regrets of the Dying*, it literally breaks my heart that the biggest regrets of the dying are wishes to have lived truer to oneself, not having worked so hard, having courage to express



# New year, new business!

January is a great time to turn an idea into a business. With plenty of resources in Carlsbad and across North County to help you get started, why wait?



Last year, 1381 businesses started in Carlsbad, an uptick of 179 companies compared to 2021. As a result of the uncertainty caused by the COVID-19 pandemic and other economic instability, many people decided to start and grow their own business. It may seem like an odd time to start a business, but history tells us there are usually more new-business starts during periods of economic uncertainty.

In Carlsbad, we celebrate that entrepreneurial mindset. Our goal is to ensure that anyone who needs resources to start a business can access them easily, either through the city itself or through one of our many partners. In fact, the city's economic development team works with companies everyday to understand the challenges businesses are facing and to build programs that support economic growth. If you have questions about how to grow a business, economic development staff can be a great first step to connect with a number of orga-

nizations. And now we are making it even easier.

In talking with a number of Carlsbad residents and workers over the past year, it became clear that a many people have interest in starting a business but were unsure of the first steps to take to get their idea off the ground. As a result, we recently launched a new tool that helps address the most commonly asked questions when starting a business. This tool asks about ten questions and sends a customized email with links to resources, based on the responses submitted. It provides a roadmap to partner organizations and resources and gives confidence to people who may have a great idea but who are unsure how to move forward. The tool can be accessed at [carlsbadca.gov/startabusiness](https://carlsbadca.gov/startabusiness)

Beyond the city, there are several great organizations that support Carlsbad businesses. Here are just a few:

The **Carlsbad Chamber of Commerce** is a strong voice for business and offers a variety of programs, workshops, and events to help businesses grow.

The **Carlsbad Village Association** helps businesses in the village area through programs that nurture and educate businesses and stimulate the local economy.

The **North County Small Business Development Center** (SBDC) located at the **MiraCosta TCI** campus in Carlsbad offers numerous workshops to help start and grow a small business. They can help prepare a business for financing, secure an SBA loan, and they offer free business consulting and



*Looking to start a business but unsure of the first steps to take your idea off the ground? We recently launched a new tool that helps address the most commonly asked questions when starting a business and can be found at [carlsbadca.gov/startabusiness](https://carlsbadca.gov/startabusiness)*

low-cost trainings in many subjects.

San Diego Workforce Partnerships operates several career centers in San Diego County. The North Coastal Career Center is a great place to find job-seekers as you look to grow a business and hire employees. Hiring employees is a big step for a small business and career centers do a great job of helping job-seekers with relevant trainings to prepare them for work.

The **San Diego North Economic Development Council** represents businesses throughout North County in helping shape

policy and get a deeper understanding of our economy. Through a collaborative partnership with the five cities along the 78 Corridor, called **Innovate78**, the SDNEDC also offers programing to bring entrepreneurs together to network, share their story, and learn from one another.

If you have interest in starting a Carlsbad business in the new year, we hope you access some of the resources listed here. To get in touch with the city's economic development team, email us at [business@carlsbadca.gov](mailto:business@carlsbadca.gov).



*Thanks to my family, I have gained a greater perspective as to what true quality of life means for those who work and live in and around our Carlsbad and North County region.*

## › CENTENNIAL

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Affairs and Education committees and I am currently serving my 6th year on the Board of Directors as well as my 4th year on the Executive Board. In both 2021 and 2022 I was honored with being named to the Chamber's 40 under 40 list.

Outside of the Chamber, I serve on several non-profit boards and recently Co-Chaired the JCC Maccabi Games and Access, bringing 2,500 Jewish teenagers to San Diego for a weeklong Olympic style sports competition.

I was born and raised in San Diego and attended Torrey Pines High School and then went on to Cornell University where I majored in Applied Economics and Management and Minored in Communication. I was

also the captain of the baseball team and 3 year starting catcher. I went on to play a few years of professional baseball mainly in Australia and Hawaii.

I live in Del Mar with my wife Amy, baby daughter Aylana, Rhodesian Ridgeback named Zelle, and California Desert Tortoise named Squirt. Now having a growing family of my own, I have gained a greater perspective as to what true quality of life means for those who work and live in and around our Carlsbad and North County region.

I am excited for the opportunity to support this organization as we continue to strive to reach our goals of being a regional economic catalyst, leadership convener, and community champion; as well as to celebrate the many positive impacts we have had on our community and beyond!



*Recently, my business partner and I have started our own business consulting and development firm called The Jacobs Scheriff Group, where we focus on working with companies whose products and/or services have a net positive affect on society.*

<b>Chamber Birthday Party</b> <b>Wednesday February 8th 4-7pm</b> <b>at the Carlsbad Chamber Offices</b> Celebrate with current and former staff, members, leaders, and dignitaries as we ring in our 100th year!	<b>Community Block Party</b> <b>Friday August 18th at Alga Norte Park</b> In association with the City of Carlsbad's summer finale of TGIF Concerts In The Park	<b>Centennial Red Carpet Gala</b> <b>Friday October 13th at the Westin Carlsbad</b>  Benefitting our Carlsbad Chamber Community Foundation Silent and Live Auction, Entertainment and Dancing, Fun and Surprises!
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# Business, culture, and community

The **Carlsbad Village Association (CVA)** is a non-profit organization whose core purpose is to lead the continual improvement of Carlsbad Village by promoting and enhancing its business, cultural, and community vitality, making it a premier destination. What exactly does that mean and how does CVA endeavor to make Carlsbad Village your North County destination of choice? Let us break it down.



CVA is dedicated to branding Carlsbad Village as a vibrant and welcoming destination for shopping, dining, services, leisure, and entertainment. We do that by focusing on the following action items:

- Increasing awareness of Carlsbad Village as a user-friendly, walkable destination
- Promoting the unique character and historical significance of its downtown
- Stimulating the local economy through commitment to high quality, accessible event programming
- Fostering the importance of a diverse environment where a variety of businesses can thrive
- Developing educational programs to help nurture businesses, continuing its effort to sustain Carlsbad Village as a thriving community
- Collaborating with other organizations who also consider Carlsbad Village their home
- Nurturing the relationship between the



*CVA's line of Carlsbad Village branded merchandise includes tote bags, t-shirts, tank tops, baby onesies, sweatshirts, license plate frames, and hats.*

City, Village residents, and its businesses

- Championing the importance of maintaining and improving the overall appeal of downtown streets, business facades, decorative and pedestrian lighting

Quality programming is at the center of CVA's mission. Through consistent and robust events, CVA can increase awareness of Carlsbad's downtown while also increasing foot traffic to its business district. To that end, here are a few of CVA's key 2023 events to add to your calendar:

**STATE STREET FARMERS MARKET:**

Carlsbad's only downtown farmers market will be celebrating its 29th year in the Village this October. It operates every Wednesday starting at 2:30pm and offers 60 vendors specializing in fresh, local produce, sustain-

able fish, meat, and poultry, pastured eggs, raw honey, freshly baked bread and baked goods, as well as quality artisan foods, packaged foods, and internationally inspired hot food. The farmers market attracts approximately 2,000 people weekly to downtown Carlsbad.

**VILLAGE VOICES**

Since 2015, Village Voices has been championing economic prosperity and quality of life for Carlsbad Village by being the voice of downtown businesses and residents, while promoting collaboration to help the business community grow. Meetings are held the second Tuesday of the month, six times per year, with its first Health & Wellness inspired meeting held January 10th. Each month's meeting has a theme with a business focus

to highlight Village members and downtown industries. To date, CVA has held over 65 meetings. Village Voices is free and open to all businesses and residents who have a passion for Carlsbad Village.

**ART IN THE VILLAGE**


This year, CVA's open-air, juried art show will celebrate its 25th anniversary on June 25, 2023. Offering over 110 local and regional fine artists, live art demonstrations, art making for children, a variety of musical acts and performance art, and a wine, beer, and food garden featuring local businesses, Art in the Village has become an annual event with a wide-reaching audience.

**HALLOWEEN IN THE VILLAGE**




On October 28, 2023, CVA will host a village-wide fall festival and trick-or-treating event like never before. With multiple locations including the **Army Navy Academy** campus, local downtown businesses, the **Village Faire shopping center**, and the **Boys & Girls Club**, CVA is expecting little goblins, superheroes and princesses to spend the day with us in downtown Carlsbad for a safe, spooktacular, family-friendly event.

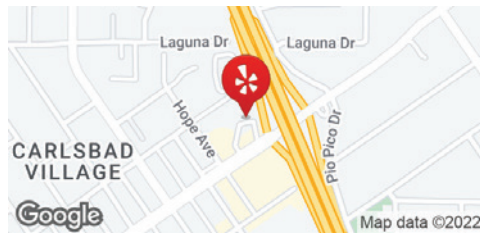
CVA hosts and manages village-wide cleanups, after hours mixers, movies under the stars, shopping events, dining events, and more, with over 80 days of programming on its 2023 calendar. We hope you will join us this year as we support local businesses and brand Carlsbad Village as a premier destination.

For information on volunteer opportunities with CVA, to locate downtown businesses or learn about CVA events, visit [www.carlsbad-village.com](http://www.carlsbad-village.com) and be sure to also follow us on social media @carlsbadvillage.



**Lourdes**  
MEXICAN FOOD





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Carlsbad, CA 92008

**OR CALL:**  
(760) 696-3117



*Lourdes Mexican Food's chicken soup and the secret surrounding its recipe is what has made their taco shops a household name.*

## Newest taco shop in the village

**Lourdes Mexican Food**, is a family-owned and family-operated Mexican taco shop chain. It is one of North County's food gems, famously known for having "the best chicken soup in town" alongside your traditional Mexican platters of tacos, burritos, tortas, and more. Their chicken soup and the secret surrounding its recipe is what has made their taco shops a household name. With locations in Escondido, Cardiff, and San Marcos the family has undertaken this endeavor of providing authentic Mexican food to North County. Receiving outstanding reviews on the food and the customer service for over 35 years.

Alejandro Parra, the family's youngest son, has been focused on expanding the family business in the last 10 years. Aiding the taco shops in growing from a family-run taqueria and bakery into the successful chain it is today. This month he is happy to announce the opening of their fifth location in Carlsbad Village, which will bring the same menu with all its variety to residents in Carlsbad. The family is excited to bring this famous soup to a new demographic, a soup made and elevated from a secret family recipe. They hope new and old customers alike will stop by for a bowl at this new location.



# What are the health risks of childhood obesity?

## Dangers can be reduced by teaching healthy habits at an early age

It's no secret that many Americans are severely overweight, and our children are no exception. In fact, there is growing concern about obesity in children and adolescents.

TO YOUR HEALTH



**MICHAEL W. LEE MD,**  
ENDOCRINOLOGIST  
AND WEIGHT  
MANAGEMENT  
SPECIALIST  
SCRIPPS CLINIC  
DEL MAR

Young people who are obese run the risk of becoming obese adults with chronic health problems.

"Being overweight can present challenges both physically and psychologically," says Michael W. Lee, MD, an endocrinologist and weight management specialist

at Scripps Clinic Del Mar. "Often, these young people are at increased risk for diseases that usually do not occur until later in life."

Young people who are overweight or obese often struggle in their personal lives. Their higher body weight can affect their self-esteem. They may become the target of teasing or bullying. They may feel self-conscious about their weight and be unable to keep up in physical activities.

### Obesity risks

Childhood obesity can result in both short-term and long-term health problems. "Excess weight can cause high blood pressure and high cholesterol, which can lead to heart disease," explains Dr. Lee.



*It's never too early to start building healthy habits in your child's daily life, including making good food choices and increasing physical activity. If you believe your child may have a weight problem, talk with your pediatrician or primary care physician, who can recommend an action plan.*

"Obesity is also a risk factor for Type 2 diabetes," he adds. "If young people who are obese don't lose weight, they will be more likely to develop diabetes in their 20s or 30s. Type 2 diabetes is more common in adults, but it is on the rise in children due to obesity."

Obesity can lead to other health problems, including:

- People who are overweight tend to store more fat in the liver, which can lead to liver damage and cirrhosis, or liver failure.
- Growing bones and developing joints are more vulnerable to damage from having to support excess weight. This can cause orthopedic problems.
- A higher body weight can cause sleep apnea, which is characterized by snoring, restless sleep and waking up throughout the night. Lack of quality sleep can cause

fatigue, irritability and problems with concentration and memory.

### Obesity in children

Childhood obesity is defined as being well above the normal or healthy weight for a child's age and height. It is often referred to as an epidemic.

Childhood obesity rates have risen significantly since the 1970s. Today, one in five children and adolescents between the ages of 2 and 19 is obese, according to the Centers for Disease Control and Prevention (CDC). Rates are highest among Hispanics (25.6 percent) and African Americans, (24.2 percent).

### Why is childhood obesity so prevalent?

There is rarely a single reason for excess weight among younger people, says Dr. Lee. Instead, it tends to be a combination of factors including biology, environment, lifestyle and diet.

"Not everyone will gain or lose weight the same way," he says. "About 40 percent of body weight is determined by our individual biology or metabolism, which is something we really cannot change."

Environment plays a much bigger role. As society has become more sedentary, children tend to spend more time in front of a computer, television or game screen. Less time is spent being physically active in organized sports or just everyday activity. It is far less common for children to walk or ride their bikes to school than it was years ago.

Not surprisingly, diet is a major factor. Most children consume far too much fat or sugar often in the form of fast food, candy and soft drinks.

### How to reduce childhood obesity at home

There are many ways to prevent weight

gain and reverse childhood obesity. "It's important for children who are overweight to have access to safe and livable environments that are conducive to physical activity, such as bike paths, playgrounds, and safe opportunities to be active," says Dr. Lee.

Parents need to stay active. "Try to find activities that your children enjoy and participate with them if you can," Dr. Lee says.

Healthy eating is also key. We also need to make problem foods less accessible. Pack healthier lunches, serve low-fat, high-fiber meals, and replace sugary and starchy snacks with healthier choices.

Dr. Lee recommends using the "5-2-1-0" rule as a daily guide:

- At least 5 servings of fruits and vegetables
- No more than 2 hours of screen time
- At least 1 hour of exercise
- 0 sugary beverages

### What can parents do to help their children avoid excess weight gain?

It's never too early to start building healthy habits in your child's daily life, including making good food choices and increasing physical activity.

If you believe your child may have a weight problem, talk with your pediatrician or primary care physician, who can determine if your child truly is overweight and recommend an action plan.

"Avoid any extreme efforts to lose weight, such as crash diets, fasting, weight loss supplements or anything that seems questionable. These don't work in the long term and can actually cause anxiety, eating disorders and other health issues," says Dr. Lee. "Remember that healthy weight loss is a gradual, long-term process that requires lifestyle changes."



New Haven has been selected to participate in the Farmers Insurance Open **Champions for Youth Campaign!**

We have been an enduring steward of hope for more than 18,200 children and their families since 1967 and we look forward to empowering a new generation by breaking down barriers and building bright futures. New Haven sets the standard for providing family focused services that restore hope and dignity to troubled youth and their families.

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# CSUSM ranks first in the nation in social mobility

During her annual Report to the Community address in September, **Cal State San Marcos** President Ellen Neufeldt advanced what she called an “audacious” idea: that CSUSM will become a national leader in social mobility.

HIGHER LEARNING



**DR. PATRICIA L. PRADO-OLMOS**  
VICE PRESIDENT OF COMMUNITY ENGAGEMENT  
CALIFORNIA STATE UNIVERSITY SAN MARCOS

Now, according to at least one metric, the university is the national leader in social mobility.

Cal State University San Marcos ranks first nationally out of more than 1,400 schools measured in the ninth annual Social Mobility Index (SMI) by the online publication CollegeNET. The SMI

rates four-year U.S. colleges and universities “according to how they hold the line on tuition, enroll students from low-income backgrounds, graduate those students into good jobs, and apply their promotional messaging to solve our nation’s social mobility problem.”

CSUSM had been included in the top 5% of the index for each of the previous seven years, but this is the first time that it has topped the list. Seven other California State University schools ranked in the top 20.

The SMI differs from most other rankings of colleges and universities in that it focuses directly on the factors that enable economic mobility. The index traditionally has been computed from five variables: published tuition, percentage of students whose families have incomes below \$48,000 (slightly below the U.S. median),



According to a new index, Cal State San Marcos is first in the nation in social mobility, which includes enrolling students from low-income backgrounds and graduating them into good jobs.

graduation rate, median salary approximately five years after graduation, and endowment size. CollegeNET contrasts its rankings and the concept of social mobility in general with the much-debated annual rankings by U.S. News & World Report, which are grounded more in institutional prestige and wealth.

“I’m thrilled that the 2022 Social Mobility Index recognizes the critical work we’re doing in this area,” Neufeldt said. “We’re building upon CSUSM’s reputation as an escalator

of social mobility. At a time when the value of higher education is being called into question, CSUSM stands out as a beacon of hope and opportunity. This recognition reflects the incredible work of our entire campus community to put our students and our region first in all that we do.”

CSUSM has been dedicated to student success and social mobility since its founding in 1989. From first-year programs to learning communities, community-based learning opportunities, internships, un-

dergraduate research and more, the university works to foster deep learning and academic success by engaging students in meaningful and innovative educational experiences.

These practices are especially beneficial to underserved student groups. CSUSM is a federally designated Hispanic-Serving Institution with a diverse student population. At least 52% of graduates are the first in their families to earn a bachelor’s degree. One in nine students is a veteran, service member or military-affiliated dependent. CSUSM is also a major contributor of bachelor’s degree holders to the region’s workforce, with about 80% of students remaining in the region following graduation.

Since Neufeldt became president in 2019, social mobility has become even more woven into CSUSM’s mission. In fact, it’s a pillar of the five-year strategic plan that the university unveiled last spring, The Power of CSUSM.

CSUSM already has taken notable strides toward the objectives outlined in the strategic plan. In May, the university received a \$1 million gift from longtime donors Steve and Laura Wagner to create a fund devoted to social mobility, and in June it hosted the two-day National Social Mobility Symposium, which was emceed by the chair of the CSU Board of Trustees and attended by university leaders, faculty and experts from across the country.

“I look forward to continuing our efforts to be a national model in the area of student success and social mobility – building on the important work already in place and taking it to new heights through innovation, collaboration and inclusion,” Neufeldt said.



## › CARLSBAD

Continued from Page 1

### DISTRICT 1

District 1 has had the most interesting history throughout its very brief existence. As you may remember, Barbara Hamilton was the first person to be elected to represent District 1. That was November, 2018. Now, 4 years later, Melanie Burkholder has secured that spot. Melanie is the fourth elected official to represent District 1 in four years. Hopefully the annual revolving door that has characterized District 1 representation will stop. Congratulations to Melanie. Melanie is a decorated Secret Service agent, mental health counselor, and proud wife and mother.

### DISTRICT 3

In District 3 Council Member Priya Bhat-Patel successfully won reelection for the seat she first secured four years ago. Congratulations to Dr. Bhat-Patel.

### DISTRICT 2

Now that Keith Blackburn has been elected Mayor, District 2 has a vacancy. As already stated, Carlsbadians have become familiar to council vacancies due to all

the resignations in District 1 over the past four years. The four seated council members will have two options: appoint someone to fill the remaining two years of Council Member Blackburn’s seat, or hold a special election. The first time the Council filled the District 1 vacancy a special election was held, resulting in Cori Schumacher becoming the District 1 representative. When she resigned, the council appointed Peder Norby. Choices, choices, choices.

### CITY TREASURER

For Carlsbad City Treasurer, Craig Lindholm has won reelection. Lindholm was originally appointed to be Treasurer back in 2013 and has held the position since. Congratulations to Mr. Lindholm.

### MEASURE J

Measure J was a Carlsbad-specific ballot measure that would allow the city to spend an estimated \$22 million to \$24 million to renovate and expand the Monroe Street swimming pool that was built in 1982. This had to come to the community for a vote due to a citizen initiative passed in 1982 that requires a public vote on any real property improvements other than routine maintenance and repairs over \$1 million.



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# Prepare for post-graduation life

**Audeo Charter School II** is a free public school serving students in grades 6 through 12. Located in North and South Carlsbad with additional schools throughout San Diego and North County, Audeo II blends online course options and in-person instruction in a safe and supportive environment that puts kids first. Audeo II is home to teachers who are committed to providing personalized and rigorous one-on-one academic experiences that are individualized for each student. Audeo II is proud to have inspirational teachers like Paul Backus, the 2021 Carlsbad Chamber of Commerce High School Teacher of the Year. Audeo II implements a personalized and individualized education program that facilitates student achievement through a standards-based, high-quality, rigorous program that is proven to change the way teachers teach and students learn.

At Audeo II, students experience a “university model” of schooling where they study one to two courses at a time and are expected to complete one course every three to four weeks. This structure enables students to find the focus to catch up and the freedom to accelerate, all with the support to finish strong.

Audeo Charter School II was nominat-



*Audeo II teachers encourage students to participate in courses with Articulated College Credit where students may earn college credit through successfully completing many of their high school courses. These programs can aid students academically, financially, and personally as they prepare for their career and life post-graduation.*

ed as a 2022 Non-Profit of the Year by the Carlsbad Chamber of Commerce for its positive impact and betterment of the Carlsbad community. Offering open enrollment all year-round, Audeo Charter School II moves students forward and aims to improve the

quality of life for them and their families. Prospective families are connected with a credentialed teacher immediately upon enrolling, where they will work with the student and family to create a customized academic and career plan.

Audeo Charter School II offers an extensive College and Career Readiness Program. The school’s College Dual Enrollment Program gives high school students the opportunity to take college courses for college credit while completing their high school course work. Audeo II teachers also encourage students to participate in courses with Articulated College Credit where students may earn college credit through successfully completing many of their high school courses. In these courses, students achieve learning outcomes, skills, and abilities that are comparable to those covered in a college course. UC A-G, NCAA, and College Board approved courses are offered across the curriculum to all students. These programs can aid students academically, financially, and personally as they prepare for their career and life post-graduation.

Enrolling year-round, Audeo Charter School II is always here for you.

Audeo Charter School II currently offers two Resource Centers that are conveniently located at 3821 Plaza Drive #402, Oceanside, CA 92054 and 6965 El Camino Real, Suite D202, Carlsbad, CA 92009. If you would like to enroll today or would like more information, visit us online at [www.audeo2.com](http://www.audeo2.com) or call us at (858) 678-2050.

## Encinitas Union School District proudly receives statewide awards

### Governance Team Leadership and Climate Change Innovation Awards

In its 43rd year, the California School Boards Association (CSBA) Golden Bell Award program promotes excellence in education by recognizing outstanding public school programs that are innovative and sustainable, make a demonstrated difference for students, and focus on meeting the needs of all public school students. Experts from school districts and county offices of education comprise the judging panel and on-site validation visits assessed the programs in action. In 2022, CSBA announced a brand-new Award — The Golden Gavel: Governance Team of the Year Award. This award recognizes and celebrates exemplary and effective governance of an entire governance team.

**Encinitas Union School District** is honored to receive the Golden Gavel Award for the Governance Team of the Year and the Golden Bell Award for its Farm Lab program. The 2022 awards were presented at special ceremonies at the CSBA Annual Education Conference in San Diego this month.

#### GOLDEN GAVEL AWARD: GOVERNANCE TEAM LEADERSHIP

EUSD’s Governance Team was honored to be selected for the Golden Gavel as we know the tremendous effort, dedication and work being done by school board members across the state for the benefit of the students and community. The current climate, opposition and challenges faced by school boards has never been as intense as they have been over the past few years. EUSD’s board is proud to stand in support of all students despite the many obstacles put in the way. As a Board, we have the obligation and



*The district attended the Award Ceremony, left to right: EUSD Governance Team, Jodie Williams, Emily Andrade, Marla Strich, Marlon Taylor, Dr. Andrée Grey, and not pictured: Raquel Pfeifer.*

responsibility to ensure we continue to cultivate schools where all children can be seen, heard, loved in ways that connect them meaningfully to learning.

It is our most essential work to keep our students and families at the center of our decision making. Each EUSD Board member brings their unique perspective, background, and experience to the dias. And then together we make decisions that consistently mirror our mission and purpose as a district. It is our trust in one another and our shared purpose that has no agenda, but the business of creating the best school experience for each and every child within our care.

#### GOLDEN BELL AWARD: FARM LAB PROGRAM

EUSD’s Farm Lab program was chosen

to receive the state’s leading educational honor, the 2022 Golden Bell Award, in the Climate Change Innovation Category. The Farm Lab project began as a 10-acre dirt lot. Through a visionary, green lens, EUSD leadership built out the property to expand district farm to school efforts and provide innovative, transdisciplinary, project and place-based environmental education to all kindergarten through grade six students. Two intentional components were integrated to meet the school board’s goals and serve all EUSD students: an organic farm and the DREAMS satellite sustainability campus (Design, Research, Engineering, Art, Math and Science.) The project provides various climate change education opportunities for all and minimizes the district’s carbon footprint.

EUSD Superintendent Dr. Andrée Grey shared appreciation of the CSBA validation team in awarding the 2022 Golden Bell for the EUSD Farm Lab program. Superintendent Grey shared that “All EUSD students visit Farm Lab annually. The sustainability campus provides high quality, hands-on science instruction and design thinking challenges that create solutions to real world problems.”

EUSD Board President Marla Strich commented “The Farm Lab project’s certified organic farm supplies produce for school salad bars and scratch made lunch items, which has created healthier students and built rich soil. The farm has built student awareness of food systems and the benefits of eating local and organic, while simultaneously minimizing the district’s carbon footprint.”

SCHOOL NEWS



**ANDRÉE GREY**  
SUPERINTENDENT  
ENCINITAS UNION  
SCHOOL DISTRICT



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2023 | LUNCHEON

# Commemorate. Celebrate. Inspire.

Nominations close January 15!

**Friday, March 24, 2023**  
The Westin Carlsbad Resort & Spa

**Award categories**

- Business of the year
- Best place to work
- Innovator of the year
- Nonprofit of the year
- Community impact of the year
- Teacher of the year
- School administrator of the year

[carlsbad.org](http://carlsbad.org)



## Boys and Girls Club of Carlsbad Annual Cards for a Cause

The La Costa 35 Athletic Club, a local non-profit organization, hosted its 11th Annual Texas Hold ‘Em Poker Tournament on November 12, benefiting the Boys & Girls Clubs of Carlsbad. **Boys & Girls Clubs of Carlsbad** has played an integral role in the Carlsbad community since 1952, providing programs and services to thousands of young people. Over \$45,000 in net proceeds was raised for the Boys & Girls Clubs of Carlsbad!

## Merlin Entertainments appoints new CEO

Congratulations to Merlin Entertainment, the owner of **LEGOLAND California** and the world’s second-largest visitor attraction operator for announcing the appointment of 25-year sports and entertainment industry veteran Scott M. O’Neil as Chief Executive Officer. O’Neil will be responsible for overseeing the business operations and global growth for Merlin Entertainments across its 147 attractions in 24 countries. O’Neil’s appointment comes following outgoing CEO Nick Varney’s decision to retire after 23 years.





NETWORKING EVENT

# CBAD HAPPY HOUR

**Wednesday, Jan 18, 2023 | 5 - 7 PM**  
Fitness and Strength Training & YOGALUX  
2712 Gateway Rd., Carlsbad, CA 92009

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



## Calsense wins Irrigation Association’s New Product Award

Irrigation Management as a Service (IMaaS) allows customers to benefit from a full smart irrigation control system without the need for often prohibitive capital investment. The innovative subscription-style smart irrigation system deployment option from industry pioneer **Calsense**, has won the Silver Award in the Irrigation Association’s 2022 New Product Contest.





# CHAMBER101

NEW MEMBER ORIENTATION

**THURSDAY, JAN 19, 2023**  
11:30 AM - 1 PM





NETWORKING EVENT

# TikTok for Business

**FRIDAY, FEB 3, 2023 | 7 - 9 AM**

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

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



**SPEAKER:**  
KEENYA KELLY  
CEO  
If You Brand It





BRC WORKSHOP

# Atomic Habits

**TUESDAY, FEB 7, 2023 | 8:15 A.M. - 9 A.M.**

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

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

**SPEAKER:**



JANI JACKSON  
Develop Your Team





CHAMBER WORKSHOP

# Composting 101

**TUESDAY, FEB 14, 2023 | 8:15 AM - 9 AM**

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

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





# 2022 Annual CBAD Volunteer Recognition Winners

What are volunteers and why are they important? For the Carlsbad Chamber in the last 100 years, volunteers have been the reason why and how the nonprofit exists. Those volunteering contribute tremendously to building, maintaining, and grow-

ing positive impacts in our community. Collaborating and supporting our fellows brings our community to a stronger and more valuable place. To the Chamber volunteers we can never say THANK YOU enough, but we try! That is why the Annual CBAD Holiday

Volunteer Recognition Reception is one of the most intimate (and fun of course) events we get to honor those who have made heavy, positive impacts. Specifically, these annual awards are given to the top committee members, the committee of the year and the committee chairperson

of the year. Additionally, we get to have three very special and unique awards: Go Giver, Rookie of the Year and Chamber Champion. Congratulations to all the 2022 recipients. Thank each one of YOU for dedicating YOUR time to giving, inspiring, and bettering our community.

## COMMITTEE MEMBERS OF THE YEAR



**AMBASSADOR COMMITTEE**  
*Pam Lewko, Rhea Labs, Co*



**CARLSBAD YOUNG PROFESSIONALS**  
*Taylor Beveridge, Carlsbad Educational Foundation*



**GOVERNMENT AFFAIRS**  
*Catherine Magaña, WWM Financial*



**EDUCATION COMMITTEE**  
*Emily Bonds, Agua Hedionda Lagoon Foundation*



**COMMITTEE OF THE YEAR**  
*Government Affairs Committee*



**COMMITTEE CHAIR OF THE YEAR**  
*Business Resource Committee, Naila Sfeir, Calder Eames Design*



**GO GIVER AWARD**  
*Carolyn B Reinmiller, Carolyn B. Reinmiller Public Relations*



**ROOKIE OF THE YEAR**  
*Shane Nair, Beissel & Cobb Insurance Services, Inc.*



**CHAMBER CHAMPION (2!)**  
*Marcy Browe, Marcy Browe Photography*

- \*GREEN BUSINESS COMMITTEE (2!)**  
*Katie Hentrich, City of Carlsbad and Timaree Nelson, Environmental Innovations, Inc*
- \*BUSINESS RESOURCE COMMITTEE**  
*Tracey Spangenberg, TJS Consulting*
- \*MILITARY AFFAIRS**  
*Lee Farmer, Veterans Association of North County (VANC)*
- \*CHAMBER CHAMPION**  
*Miguel de Jesus  
California State University San Marcos*

*\*Not pictured*



W E L C O M E   N E W   M E M B E R S

ATTORNEYS

Attorney Peter M. Liss

Peter Liss  
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Vesna Velkova is a Certified Consultant at Proctor Galagher Institute, HeartMath Certified Mentor, and practitioner of many techniques that help rewire the subconscious mind. Vesna’s mission and passion is to help others transcend beyond the physical plane and access the hidden power of the Subconscious mind so that you can BE, DO and HAVE everything you desire!

COUNSELING SERVICES

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Ian’s coaching is focused on Adults with ADHD and people with ADHD like experiences. Many of his clients find coaching very impactful during transition periods in their lives such as high school to college, college to new job, parenting and newly diagnosed when routines change and new strategies are needed.

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David Bentley is a real estate investment manager and financial advisor with specialized skills in land investment, development, commercial real estate, IRC Sec 1031 exchanges and Estate Planning. He is a subject matter expert with a career spanning four decades in direct investment, private equity, partnerships, asset management, land use entitlement, brokerage and consulting. Financial advisory emphasizes federal tax and estate planning strategies for real estate owners.

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AAM specializes in the planning and management of master planned, single family, condominium, active adult, urban high-rise and mid-rise communities, as well as providing consulting services for accounting, marketing and operational organization.

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[www.allveganorganic.com](http://www.allveganorganic.com)  
The founders of the AVO café are plant-based enthusiasts who always strive to create nutritionally balanced meals, without compromising ingredients or taste! Typically, there’s a dividing line between what’s regarded as healthy food and what satisfies one’s taste buds. AVO promises to deliver on both!

RETAILERS

Archive Bridal

Paulette Khoury  
5617 Paseo del Norte, Ste. 220  
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(760) 918-1818  
[www.archivebridal.com](http://www.archivebridal.com)  
The boutique offers brides an unforgettable wedding gown shopping experience making “saying yes to the dress” at Archive Bridal a sought-after experience. Offering a unique selection of the latest bridal trends, a huge array of bridal accessories, jewelry, lingerie and veils to choose from including an in-house couture sewing studio Archive Bridal is the only full-service bridal salon where you can begin and end to a happily ever after.

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CONGRATULATIONS TO OUR NOVEMBER AND DECEMBER RISING STARS OF THE MONTH. THESE SHINING STARS HAVE A BRIGHT FUTURE AHEAD!



**November Rising Stars**  
Left to right: Isabella Regan, Carlsbad High School, Drea McIver-Fiorica, La Costa Canyon High School, Erick Maganda, Pacific Ridge School, Chase Winkler, Sage Creek High School, and Mel Scurlock, Carlsbad Village Academy.



**December Rising Stars**  
Left to right: Audrey Rucker, Sage Creek High School, Aadi (Aaditya) Pitre, Carlsbad High School, and Louisa Cliff, Seaside Academy.

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Keller Williams Realty	Palomar Forum Business Park
Boys & Girls Clubs of Carlsbad -Village Branch	Park Hyatt Aviara Resort, Golf Club & Spa
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Carlsbad Charitable Foundation	Strategies
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2022 VOTING RECORDS

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CalChamber Vote Records: Major Bills 2022

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 2021–2022 legislative session and focuses on these California legislators’ floor votes on California Chamber of Commerce priority bills.

AIR QUALITY

- AB 2101 (Flora; R-Ripon) Carbon Capture Sequestration Expansion. CalChamber Supported.
- SB 905 (Caballero; D-Salinas) Carbon Capture Projects. CalChamber Opposed Unless Amended

CALIFORNIA ENVIRONMENTAL QUALITY ACT

- AB 2840 (Reyes; D-San Bernardino) Warehouse and Logistics Project Ban. CalChamber Opposed/Job Killer.

CLIMATE CHANGE

- AB 2133 (Quirk; D-Hayward) Arbitrary Greenhouse Gas Target. CalChamber Opposed/Job Killer.
- SB 260 (Wiener; D-San Francisco) Increased Regulatory Burden. CalChamber Opposed.
- SB 1137 (Lena Gonzalez; D-Long Beach) Threatens Oil and Gas Development Operations. CalChamber Opposed/Job Killer.

HOUSING AND LAND USE

- AB 1001 (C. Garcia; D-Bell Gardens) Expands CEQA and Hurts Housing. CalChamber Opposed/Job Killer.

LABOR AND EMPLOYMENT

- AB 257 (Holden; D-Pasadena) Fast Food Industry: Franchises; Wage and Hour. CalChamber Opposed.
- AB 2183 (Stone; D-Scotts Valley) Forced Unionization Process for Agricultural Employees. CalChamber Opposed/Job Killer.
- SB 1044 (Durazo; D-Los Angeles) State of Emergency. CalChamber Neutral/Former Job Killer.
- SB 1162 (Limón; D-Goleta) Publication of Pay Data. CalChamber Opposed/Former Job Killer.

LEGAL REFORM

- SB 1149 (Leyva; D-Chino) Disclosure of Trade Secrets, Increased Litigation, and Outlawing Settlement Practices. CalChamber Opposed.

RECYCLING

- AB 2026 (Friedman; D-Glendale) Bans Packaging. CalChamber Opposed Unless Amended.

- SB 54 (Allen; D-Santa Monica) Circular Economy and Recycling. CalChamber neutral on bill but supported SB 54 as alternative.

TAXATION

- AB 1951 (Grayson; D-Concord) Manufacturing Tax Credit Expansion. CalChamber Supported.

WATER

- AB 2106 (R. Rivas; D-Hollister) New Water Quality Permit Requirement. CalChamber Opposed.
- AB 2201 (Bennett; D-Ventura) Groundwater. CalChamber Opposed.

WORKPLACE SAFETY

- AB 2188 (Quirk; D-Hayward) Workplace Marijuana Testing. CalChamber Opposed/Former Job Killer.

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Randy Zupanski



# Supporting lifelong learning and creative expression

With the debut of a New Year, many of us make resolutions. I find it advantageous to take stock by valuing family, friends and colleagues that fill my daily life. I'm most fortunate to be part of the **Carlsbad Library & Arts Foundation** whose philanthropic mission is to improve our community by supporting the city's Library and Cultural Arts Department which advocates for lifelong learning and

and diverse community. Carlsbad residents have consistently ranked the libraries as an important community asset. And we all know what a treasure they truly are! The Carlsbad Library & Arts Foundation is also a community gem that you may want to take a closer look at this year. It values the importance of the Library's services and the arts to bring us together through diverse expressions of thought and ideas while sparking fun and entertainment. I joined the Carlsbad Library & Arts Foundation board because the Carlsbad libraries and arts bring a positive impact on community members of every age. I wanted to help support, encourage and promote these efforts. Volunteering at the Foundation has allowed me to give back to the community and support what I believe are so very important for our community life and growth.

Most of all, I'm honored to serve with a group of individuals who are devoted to the Foundation's mission to financially support and help enhance the Carlsbad libraries and arts facilities, programs and events. As board members, we enjoy a special behind-the-scenes look at the tireless creative and collaborative efforts of the library and cultural arts staff. They

educate us. They entertain us. And they amaze us through their collective determination and pursuit of quality, especially

**“The Carlsbad Library & Arts Foundation brings us together through diverse expressions of thought and ideas while sparking fun and entertainment.”**

the pursuit of creative expression. Literature and the arts flourished during the Renaissance due in large part to the tireless support of an enlightened patronage. Today, Carlsbad's Library & Cultural Arts Department continues to grow with the same enthusiastic involvement of those who wish to create and preserve a lasting legacy of learning and creativity for future generations. Continuing in this tradition, the Carlsbad Library & Arts Foundation was created to stimulate the enlightened patronage of our time in providing for the future growth and development as it anticipates and responds to the ever-changing needs of our growing



*Carlsbad's Library & Cultural Arts Department continues to grow with the same enthusiastic involvement of those who wish to create and preserve a lasting legacy of learning and creativity for future generations.*

during the toughest days of the pandemic when they converted from in-person services to virtual programming and found new fans along the way. The Carlsbad Library & Arts Foundation encourages community contribution and investment in the development of the libraries and arts in Carlsbad, including the extensive Library collection and online services. And who doesn't enjoy a visit to a Cannon Gallery exhibit or a lively music performance in the Schulman auditorium? I certainly do! I cordially invite you to join me in this mis-

sion to celebrate learning and advance the arts. For more information, please visit [www.carlsbadlibraryartsfoundation.org](http://www.carlsbadlibraryartsfoundation.org). Gita K. Nassiri, JD, MBT, CPA, managing attorney at **Capital Legacy Law, Inc.**, has over 30 years of experience, specializing in the area of estate planning (trusts, estates and probate). She volunteers for numerous local nonprofits and has served on the Carlsbad Arts Commission since 2020. Gita lives in Carlsbad with her husband and two teenage sons and enjoys family time, hiking and being a soccer mom.



**ANNIVERSARY  
CELEBRATION**

**Carlsbad Chamber of Commerce  
turns 100 this year!**

Save the date and help us  
celebrate our 100th Birthday  
on Wednesday, February 8, 2023  
from 4 -7 PM at our office.

*Complimentary refreshments will be served.*



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**100 Years**

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know no bounds, expertise seamlessly connects, and a more informed path is

illuminated for us all.  
Visit [quidelortho.com](https://quidelortho.com) to see how Quid-

Ortho is working to transform the power of diagnostics into a healthier future for all.

## 14th Annual Mitchell Thorp Foundation Warrior Spirit 5K Run/Walk

On Saturday, February 4th, 2023, Carlsbad, and the surrounding San Diego County communities will come together to celebrate the 14th annual **Mitchell Thorp Foundation** Warrior Spirit 5K Run/Walk and Family Festival at Poinsettia Park, Carlsbad. The event will

be supporting families whose children are suffering from life-threatening illnesses, diseases, and disorders. For thirteen years, the community has encouraged and supported our local critically ill children and their families by showing them they are not alone

with bringing hope and a warrior spirit.

As a participant you will have the chance to see a skydiving demonstration, live bands, a fun DJ, warmup with a fitness team, join a dance contest, browse vendors, experience healing mini ponies, play games, win prizes, experience inflatable jumps, and more activities for the entire family. Prizes will be awarded to the individual and team that raises the most amount of money for critically ill children.

The annual event is Mitchell Thorp Foundation's largest fundraiser of the year, providing the support needed to increase the number of families assisted and children saved. All proceeds from the fundraising event go to Mitchell Thorp Foundation Programs: Medical & Home Assistance, Healing & Rehabilitation, and Wheelchair Conversion Van programs. The foundation helps families keep a roof over their heads, food on the table, and cover overwhelming medical costs not covered by insurance.

Families face 24/7 care and hardship when their child is diagnosed with a critical disease. The stress will test these families beyond their endurance, often bankrupting them financially, emotionally, and physically. There is now light and hope at the end

of this journey as Beth and Brad Thorp, co-founders of the foundation, truly understand what coming together, hand-in-hand, as a community is about, "Through our own personal journey with our dear son, Mitchell, we know firsthand the heartache and financial 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. The Carlsbad community once hosted a walk-a-thon in support of our family and we now host the annual event as a foundation, to give back." Come join us and be the miracle in a child and family's life.

To register and create/join a team for Mitchell Thorp Foundation's Warrior Spirit 5K Run/Walk and Family Festival, go to <https://www.mitchellthorp.org/2023-5k-runwalk.html>. It is never too late to be a sponsor/donor or to create a company team. Start a team, grab your family and friends, and donate to be a lifesaving hero in a child's life!

Mitchell Thorp Foundation is a registered 501(c)(3) charity (EIN:27-0824320). Donations are tax deductible permitted by law.

To learn more, go to [www.mitchellthorp.org](https://www.mitchellthorp.org).



# Mitchell Thorp

FOUNDATION



SAVE \$5  
Code:  
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## Warrior Spirit 5K Run/ Walk & Family Festival

FEB 4TH, 2023 • REGISTER TODAY! • MITCHELLTHORP.ORG



### MOST INSPIRATIONAL RUN/WALK IN THE REGION!



#### SUPPORT WARRIOR CHILDREN!

5K event raises awareness and funds for children who suffer from life-threatening illnesses, diseases, and disorders



#### START A TEAM TODAY!

Raise money with your family and friends and you can compete with other teams to win a prize

Chip-timed race for runners and a beautiful park loop for walkers



#### FAMILY FUN FESTIVAL!

Food, live music, vendors, ponies, bounce houses, prizes, and activities for the entire family



#### POINSETTIA PARK

6600 Hidden Valley Rd. Carlsbad  
Starts at 8:00am





To register and create/join a team for Mitchell Thorp Foundation's Warrior Spirit 5K Run/Walk and Family Festival, go to <https://www.mitchellthorp.org/2023-5k-runwalk.html>.



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# Time for a 401(k) wellness check

What’s going on in the world of company retirement plans? Competition for employee talent remains high, and 401k plans are an important employee benefit. Retirement plans enable business owners to shelter taxable income and diversify personal assets outside of their business assets. The mandated Cal Savers deadlines, impacting companies with 5 or more employees, have come and gone. We hope you have communicated with Cal Savers and avoided fines. To get started, google the phrase “cal savers opt out” to learn what you need to do and let us know if you have any questions. Cal Savers’ phones are answered, which isn’t always the case these days. By now you have heard about the generous mega-plan available through the Carlsbad Chamber. It benefits many thousands of small businesses and allows chamber members to enjoy economy-of-scale including low costs, lower liability and expansive service only available to very large companies. Like any plan, each company establishes their own plan design features such as eligibility, vesting and matching parameters. This plan is tough to beat but you won’t know until you benchmark your plan in comparison. This is a great start up plan too.

**O’Reilly Wealth Advisors**, contact information below, will assist you with plan assessment and evaluating options including the Chamber option. Any licensed financial professional chamber member can work with the Chamber plan and bring it to their chamber member clients. We encourage you to annually assess your plan’s goals and value. So many companies set up the plan and then leave it on cruise control. Business owners and executives have a fiduciary duty to perform regular “wellness checks” on their 401k plan, and document the results, since employees’ hard earned money is in the plan. Plans and accompanying financial wellness options are evolving rapidly. For example, we offer on-line financial planning and estate planning to give our retirement plan clients’ employees more ability to reach their goals. Studies show that employees’ productivity increases through financial wellness programs. Your plan may have been adequate years ago, but now? The answer is to benchmark it! Ask a fiduciary like us with no conflicts of interest to perform the benchmark. Start off 2023 right. Review your plan’s employee benefit role and benchmark it using an independent third party fiduciary - we’re happy to help. It’s an easy and fast process which we can do remotely or in person. You will reduce your oversight liability by benchmarking regularly and documenting your actions. We can be reached at [roadmap@oreillywa.com](mailto:roadmap@oreillywa.com), [oreillywealthadvisors.com](mailto:oreillywealthadvisors.com), 760-504-6040.

FINANCE



**JOHN O'REILLY**  
FOUNDER AND CEO  
O'REILLY WEALTH ADVISORS



# Time for New Year’s financial resolutions

It’s that time of year when many of us promise ourselves we’ll go to the gym more, or learn a new language, or take up a musical instrument, or any number of other worthy goals. But this year, when making New Year’s resolutions, why not also consider some financial ones?

HERE ARE A FEW TO CONSIDER:

- **Don’t let inflation derail your investment strategy.** As you know, inflation was the big financial story of 2022, hitting a 40-year high. And while it may moderate somewhat this year, it will likely still be higher than what we experienced the past decade or so. Even so, it’s a good idea to try not to let today’s inflation harm your investment strategy for the future. That happened last year: More than half of American workers either reduced their contributions to their 401(k)s and other retirement plans or stopped contributing completely during the third quarter of 2022, according to a survey by Allianz Life Insurance of North America. Of course, focusing on your cash flow needs today is certainly understandable, but are there other ways you can free up some money, such as possibly lowering your spending, so you can continue contributing to your retirement accounts? It’s worth the effort because you could spend two or three decades as a retiree.
- **Control your debts. Inflation can also be a factor in debt management.** For example, your credit card debt could rise due to rising prices and variable credit card interest rate increases. By paying your bill each month, you can avoid the effects of rising interest rates. If you do carry a bal-



Edward Jones financial resolutions can be useful — so try to put them to work in 2023.

- ance, you might be able to transfer it to a lower-rate card, depending on your credit score. And if you’re carrying multiple credit cards, you might benefit by getting a fixed-rate debt consolidation loan. In any case, the lower your debt payments, the more you can invest for your long-term goals.
- **Review your investment portfolio.** At least once a year, you should review your investment portfolio to determine if it’s still appropriate for your goals, risk tolerance and time horizon. But be careful not to make changes just because you feel your recent performance is not what it should have been. When the financial markets are down, as was the case for most of 2022, even quality investments, such as stocks of companies with solid business fundamentals and strong prospects, can see declines in value. But if these investments are still suitable for your portfolio, you may want to keep them.
  - **Prepare for the unexpected.** If you encountered a large unexpected expense,

such as the need for a major home repair, how would you pay for it? If you didn’t have the money readily available, you might be forced to dip into your long-term investments or retirement accounts. To prevent this, you should build an emergency fund containing three to six months’ worth of living expenses — or a year’s worth, if you’re retired — with the money kept in a low-risk, liquid account.

*These resolutions can be useful — so try to put them to work in 2023.*



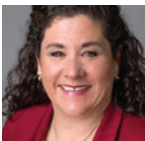
# Happy New Year

As the calendar turns the page, we wish you the very best in the year ahead.



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Local businesses are an integral part of every community, and there's nowhere else I'd rather help them grow and succeed than right here at home in Carlsbad.

- JEFF AT PRIMARY

# IS YOUR BUSINESS READY TO GROW IN 2023?

LEARN MORE ABOUT:

FACTORING | ASSET BASED LOANS  
PURCHASE ORDER FINANCING | BRIDGE & TERM LOANS



**JEFF SEVERSON**  
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For over 25 years Primary Funding has provided alternative financing solutions to businesses throughout San Diego.

# 3 ways factoring can help your business


It's not always easy for a small business to get approved for a bank loan, especially for startups and early-stage companies. Without getting a traditional bank loan, business owners still have other options for financing.

One option to consider is Factoring. Factoring is a financing solution where a business sells its accounts receivable to a third party in order to meet its short-term cash needs.

**3 BENEFITS OF FACTORING:**

- 1. Faster Access to Cash**  
One frustrating aspect of managing cash flow is waiting to get paid on products or services you've already delivered to your customer. When you factor your invoices, the wait between invoicing and receiving payment is eliminated. You'll receive most of an invoice's value within one or two days.
- 2. Smoother Cash Flow**  
Because you receive cash for invoices im-
- 3. Increase Profits**  
Many businesses find that factoring frees up cash which can be used to increase profits. For example, you're able to pay vendors faster, so you can negotiate better terms with suppliers. The increase in available cash may also allow you to invest in new product development or boost your marketing efforts.

For over 25 years **Primary Funding** has provided alternative financing solutions to businesses throughout San Diego. To learn more, please visit [www.primaryfunding.com](http://www.primaryfunding.com) or call (858) 530-1500 and ask for Jeff.



## We offer:

**Integrated wealth management:** We serve as a personal CFO for each of our clients, helping you integrate all aspects of your financial life so that these diverse components are working together efficiently. When appropriate, we partner with other professionals, such as attorneys, accountants, and insurance specialists, to create an integrated approach to wealth management.

**Tax-efficient planning:** We believe that tax planning is an integral part of overall financial planning. To that end, we help identify and implement tax-efficient investment strategies.

**Customized service:** Your financial situation is unique, and a generic financial plan won't help you achieve your objectives. In order to serve you effectively, we offer services that are customized to meet your specific needs. We also work with you over the long term, so we can adjust your plan as your circumstances change.

**Independent advice:** As independent financial advisors, we are free to offer truly objective advice, since we have no loyalty or obligation to promote a certain company's products.

**Active management:** Instead of the "buy, hold and hope" approach that is often used, we embrace an active management strategy, meaning that we are proactively monitoring and adjusting your investments as market conditions shift.

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AZCA Financial Group offers a suite of services to help support your retirement financial planning.

# Five considerations in financial planning

Without a roadmap, the path toward and into retirement can be difficult. Having a comprehensive and up-to-date retirement strategy, with a knowledgeable team offering support, may help make the road ahead less strenuous.

At **AZCA Financial Group**, we understand the many concerns individuals and families face as they prepare for retirement, whether that is five or fifteen years away. This is what we offer:

- Integrated wealth management:** We serve as a personal CFO for each of our clients, helping you integrate all aspects of your financial life so that these diverse components are working together efficiently. When appropriate, we partner with other professionals, such as attorneys, accountants and insurance specialists, to create an integrated approach to wealth management.
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To learn more visit [www.azcafinancial-group.com](http://www.azcafinancial-group.com)



# Manage your life more easily

Do you begin the new year with a sense of renewal and a fresh spirit? I do!

As a tax professional for over 20 years, I can't help but think about and prepare for tax season in January. My thoughts always turn to my clients and how I can better serve them in the year to come.

I've noticed clients consistently struggling with three things over the past 22 years as a tax advisor:

- not being clear on their numbers
- getting behind/not planning for their taxes
- not beginning with the end in mind

I know how hard it is to be a business owner. You are wearing 17 hats and running around with your hair on fire. Your bookkeeping is probably the last thing on your mind. I can't stress though how important it is to have accurate books. You got into business to make money, right?! So let's invest a little into some accounting software and advice of a seasoned bookkeeper so you can keep track of your spending and profitability. You can do this!

If you know your numbers and are profitable, make sure you are working with your accountant to plan for taxes! A little time and money invested goes a long way.

Finally, knowing your numbers will help



*As a business owner you are wearing 17 hats and running around with your hair on fire. If you are struggling, Easy Life Management can help.*

you plan for your exit strategy. Did you know the net worth of most small business owners is held in their business? Do you know what you could sell your business for?

If you are struggling with any of the above, **Easy Life Management** would love to help you become the successful business owner you've dreamed of!

Give us a call today at 760.730.1817 or visit us at [www.elminc.us/contact.html](http://www.elminc.us/contact.html)



*Estate Plans often need to be renovated. 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. At **Estate Planning & Legacy Law Center**, we can help. Read on to discover three good reasons why you need a Trust!

## 1. Avoid probate

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

## 2. Save Money

Probate can be expensive due to court costs and legal fees, all of which are determined by law and non-negotiable. By protecting your assets in a properly funded Trust, your family will avoid the costs and fees incurred with the Probate process.

## 3. Privacy

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

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

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



## What sets us apart from other business management and coaching companies?

- We've spent 20 years working with and listening to individuals and business owners, developing tax strategies and preparing individual, corporate and trust tax returns.
- We know you want more out of life and are here to help you discover it.
- We're dedicated to our clients and care about them like family.



## Let's have coffee!

Contact us to schedule your complimentary consultation.

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## DO YOU HAVE CHILDREN? OWN YOUR OWN HOME?

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



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# Selling your business—Do I need an M&A Advisor on my team?

At **Aldrich**, we often get the question from business owners—is an M&A advisor/investment banker really necessary? What value do they bring to the table? Can't I do this myself?

Before we answer those questions, consider that 80% of businesses that go to market never sell. There are several reasons, but an overwhelming factor is the lack of planning

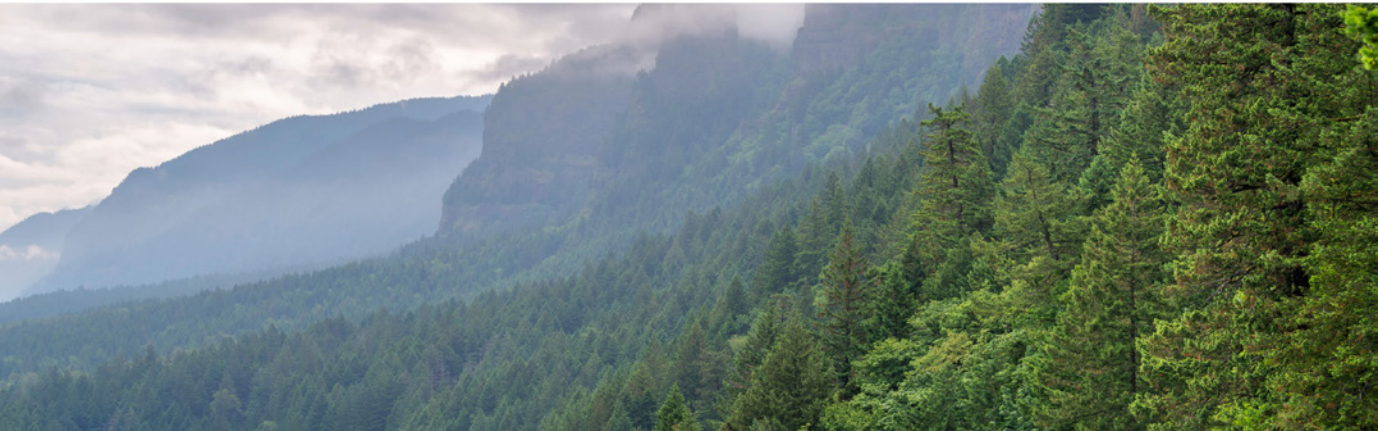
### Why You Should Work with an M&A Advisor?

It's a reasonable question, but it is not as straightforward as you may think. While an owner who has sold a business before may navigate the process with the help of their CPA and attorney, most business owners will benefit from also engaging an experienced M&A Advisor.

Why? Hiring an M&A Advisor increases the likelihood of maximizing price and terms and improves the probability of closing the transaction.

Specifically, consider some of the primary benefits of an experienced M&A Advisor:

- **Planning:** In an M&A process, preparation creates value.



- **Process Structure:** Having a third party 'run' a transaction process helps to create a competitive dynamic amongst multiple potential suitors.
- **Execution:** An M&A Advisor executes the sale process, freeing up the management team to continue running the business.

**What does an M&A Advisor cost?**  
Consider an owner who decides to forego an M&A Advisor to save on fees, which

typically range from 2% to 5% of the transaction value for lower middle market sales. Beyond the value, M&A expertise can provide in planning and executing the sale process, let's look at several key negotiated transaction items that, if not managed, significantly impact the expected valuation.

**Finding the Right Advisors for Your Business**  
Lastly, it's important to point out that an

M&A Advisor is only one of the key advisors needed to increase the probability of a successful sale. As you plan for a future sale, remember to discuss your goals with your accountant and wealth advisor to help ensure the alignment of your goals and the deal.

The process of selling a business is an arduous and complicated one. However, with the help of a team of experienced advisors, your outcome can be the one you envisioned for yourself.

Item	Description	Impact on Value
EBITDA Calculation	One of the primary financial metrics in determining value, proper due diligence is necessary to support and defend a business' EBITDA	Consider \$2M EBITDA at 5x, the company is valued at \$10M  If the buyer is successful in negotiating the EBITDA down \$100K, the seller has just lost \$500K
Net Working Capital	Many structures require delivery of an agreed upon amount of working capital at closing (e.g., a target)  A shortfall typically requires a negative purchase price adjustment, so a thoughtful approach to defining working capital and the target is important	Neglecting proper analysis and negotiation could cost a seller post-closing between 1% and 5% or another \$100K - \$500K off of the purchase price



## Guiding your business every step of the way.

Aldrich exists to improve the lives of our people, our clients, and our communities. Our vision is to be a long-lasting business with an entrepreneurial spirit, which drives our desire to be leaders in the markets we serve. With decades of experience, we use our deep industry expertise to guide you through today's financial complexities.

- Audit + Assurance
- Transaction Advisory
- Employee Benefits
- Outsourced Accounting
- Retirement Plan Services
- Tax Planning
- Technology
- Wealth Management

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# 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 vehicle of your choice!



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AARON BOONJINDASUP, MD, MPH  
Urologist

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