

SEE SPECIAL SECTION INSIDE!



The CARLSBAD BUSINESS JOURNAL



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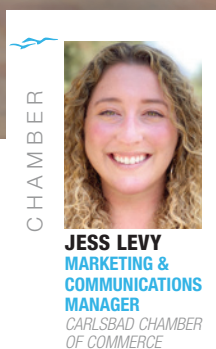
A WINNING PUBLICATION

JANUARY 2024



Photo Credit: Miraval Life in Balance Spa Aviaira

12 NEW CHAPTERS, 366 NEW CHANCES



JESS LEVY
MARKETING & COMMUNICATIONS MANAGER
CARLSBAD CHAMBER OF COMMERCE

The Babylonians are said to have made the first New Year's resolutions about 4,000 years ago. Not on the first of January but in mid-March when they celebrated the spring harvest of barley, a 12-day festival called Akitu. No matter your 2024 resolutions, health is your biggest wealth, and you have an extra chance this leap year to invest in local wellness.

It's 2024, where self-care isn't an indulgence anymore. *Self-Care is a daily habit.* Especially with the holidays over, you might be thinking about travel. Have you thought of planning a staycation at one of our many Carlsbad Beach Resorts? This is your sign to book time to disconnect, reboot and reset miles away mentally, but conveniently close to home.

Did you know Carlsbad hotels offer specials catered to Carlsbad and San Diego locals? The **Omni La Costa Resort & Spa**

offers discount spa treatments on weekdays, a great time to take advantage as a local.

At the **Westin Carlsbad**, book the "Locals Escape Massage" at the Ocean Pearl Spa.

Enjoy a coastal, environmentally sensitive spa treatment at Ocean Crest Spa at **Cape Rey Carlsbad Beach**, a Hilton

Resort & Spa. The "Spa Like a Local" discount of 15% off select treatments from Monday – Friday is offered to all San Diego county residents.

Head over to the **Beach Terrace Inn** and use booking code NEIGHBOR for 15% off, any length of stay.

Happiness, success, balance, wellness... isn't a destination, but found in your daily rituals. Not to mention, the future is all about custom individuality. What works for you might not work for someone else.

Take it from Carlsbad's newest local wellness spa, **Miraval Life in Balance Spa** which opened last Fall at **Park Hyatt Aviaira**. The "i" in Miraval is all about you. Miraval offerings are open to resort guests and locals alike. Spa services include complimentary activities like sound baths, pilates, gratitude hikes, meditation, breathwork, chakra balancing, bungee fitness, and aerial yoga.

Miraval also offers personal training class packs and culinary classes such as ceviche and salsa making, smoothie blending, and creative cocktails in the kitchen.

If you're looking for a team retreat, custom group itinerary, or a serene meeting and conference space, check out Miraval Life in Balance Spa Aviaira. Miraval even

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A Silver Tsunami hits Carlsbad!

Have you heard of the Silver Tsunami? I hadn't either, until recently. It has become a common expression used to describe the unprecedented increase in the number of older people in the world. According to AARP, 10,000 people turn 65 every day, and this is just in the United States. By 2050, AARP predicts that older adults will represent 20 percent of the population. That is quite an explosion.



BRET SCHANZENBACH
PRESIDENT & CEO
CARLSBAD CHAMBER OF COMMERCE

I'm not sure it is fair to label it a tsunami, but the alliteration sure is fun (technically, a tsunami is a large wave that results in vast destruction and mass casualties – not a very flattering way to label the growth in our aging population). In November 2023 the Centers for Disease Control and Prevention reported that the average life expectancy in 2022 rose by more than a year to 77.5 years. That was up 1.1 years from 2021. We have almost totally recovered to the record-breaking life expectancy ages that we had reached before Covid-19 hit the scene in 2020.

Whether or not these statistics are news to you, they are certainly not news to our 2023 CBAD Community Impact winner – **Senior Care Options**. Cathy and Mike Ellis started Senior Care Options in May 2014 after Cathy had spent 30 years in the senior care facility business. Cathy had worked for 11 different senior care facilities during that career. And the one thing that she found that

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BUSINESS SPOTLIGHT

Score my what?

Can we score your life today please? As Eminem said, "If you had one shot, or one opportunity to seize everything you ever wanted... would you capture it, or just let it slip?" Let's make sure the next 12 months don't just 'slip' by like the last. Remember, life's not a rehearsal and no one's guaranteed a 'one day'.

Dr. Kevin Elko, a mentor, said one of the most profound things I've ever heard: "The best year of your life will be the year you take ownership of everything in your life." Wow, he left absolutely no room for complainers or victim-mentalities. Today, I'm going to help you with the 'everything' word in that sentence for your own life, and the ability to launch yourself into the best year of your life.

Very quickly, ponder these aspects of your life for a few seconds: your physical health; your emotional health; the quality of your relationships; your use of time; your personal relation-

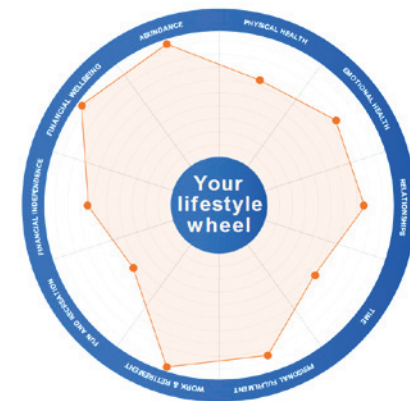
PEEKWEALTH



At PEEK WEALTH, we're more than financial advisors, we're focused on helping you get a better life.

ships; your satisfaction with your work; the time you spend on fun and recreation; your progress to financial independence; your sense of financial well-being; the feeling of abundance or lacking in your life. Now, here's the test—what predetermined amount of time were you planning on investing today to improve any of those? How do you determine which ones? And who's keeping you accountable?

Rest easy, we're not playing therapist today yet every one of these areas intersects with



your financial planning. You see, financial planning isn't just about numbers. It's about understanding your values, motivations, aspirations, as well as the challenges you face in your daily life. Knowing what's ideal and where you stand. Today you're receiving a gift, the ability to score and create a baseline in the most important areas of your life, as well as an invitation to experience proper financial

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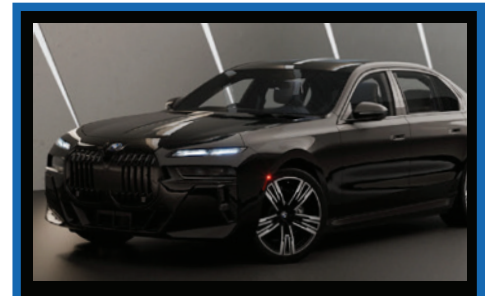
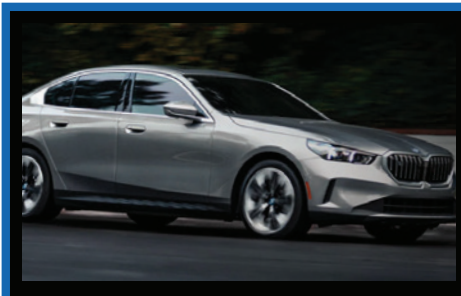


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CHAMBER PURPOSE

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.

- 760.931.8400
- frontdesk@carlsbad.org
- carlsbad.org
- 5934 Priestly Dr. Carlsbad, CA 92008
- @carlsbadchamber
- @carlsbadchamber
- @carlsbadchamber
- @chambercarlsbad

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Meet our 2024 Chair of the Board

JR Phillips of Phillips + Co takes the helm

Happy New Year! I am delighted to be the 2024 Board Chair and look forward to working closely with staff, the Board of Directors, and our members to make this an incredible year for all. If we haven't met, I'm JR Phillips, founder of **Phillips + Co Real Estate**. With a rich background in business leadership along with a passion for community development, I find myself excited for the abundance of opportunities that are available to the Chamber, its members, and this community.

Residing in Carlsbad for nearly 27 years, I have had the pleasure of calling this great city and the community of North County home, all the while raising 3 kids who attended Carlsbad Schools. This is home and I take these opportunities to help strengthen our community to heart. I have worked hard to build relationships in this city and value the importance of those relationships and our ability to have civil discourse and collaboration paramount in all that I do.

Elevating the Carlsbad Chamber of Commerce's influence in the region is a top priority for me. Central to achieving this goal is improving upon and developing new robust strategic partnerships that will help us to amplify our impact and foster collaboration across many diverse sectors in the region.

I plan to actively engage with local businesses, government entities, educational institutions, and community organizations to find and establish these strategic alliances. These partnerships will not only strengthen the Chamber's position but also will help to create a unified front to address regional challenges and capitalize on shared opportunities.

We have a talented staff and an incredibly diverse and knowledgeable Board of Directors, both of which position the Chamber well to handle the challenges that come

› SILVERTSUNAMI

Continued from Page 1

drove her to start Senior Care Options was, "There is no one-size-fits-all solution to senior living." Cathy sees herself primarily as a resource to seniors and family members trying to navigate this complex world. She regularly hosts workshops that help explain the difference between independent living, assisted living, memory care, room sharing, in-home care, and more.

Carlsbad is blessed with a plethora of senior living options. There are literally hundreds of senior living and care options in our geographical area. And some of the amenities available at these facilities are eye-popping. However, as Cathy states, "Not everyone can afford expensive senior living options."

One benefit to working with Senior Care Options, however, is the confidence you can have in their recommendations. If Cathy and her team recommend a facility for you, they have completely vetted it. At Senior Care Options, they have a strict policy to thoroughly tour and interview each home or facility that they might refer to their clients. They also review state regulatory agency status and potential issues. Cathy shared that, "Many properties do not pass our scrutiny and are not considered viable alterna-



JR Phillips and Joe Gabaldon recognizing Terry Kaltenbach, our Government Affairs Committee Member of the Year.



JR Phillips celebrating with his wife Marie, fellow members, Taylor Beveridge and Laura Pitts at our 100th Centennial year as a Chamber, helping raise over \$100K at the Centennial Gala.

with maintaining relevance and the highest level of value for ALL of our members no matter the size of their business.

The members, the heart and soul of the Chamber, are over a thousand strong and continue to amaze me each and every day with their efforts to make the Chamber extraordinary. The staff has always had an open door and welcoming ear for ideas and input and know that I am always excited my-

self to hear from you all. Collaboration and discussion will always be central in how the Chamber becomes stronger in the future, so I invite each member to join me on this journey. Let's work together to help elevate our local businesses, strengthen our community bonds, and create a thriving Carlsbad for generations to come.

Have a wonderful 2024! I look forward to seeing you around town soon.



Stephen Herring, Mike Ellis, Cathy Ellis, and Adam Jacobs.

tives." As part of their process, they consider management strength, staffing levels, caring philosophy and demeanor, training, physical and medical capabilities, pleasing and functional environment, licensing, and any known issues.

Each family and senior have a unique set of needs. At Senior Care Options they explore these needs in detailed meetings. These meetings help discover all medical, physical, lifestyle, family, location and finan-

cial realities. Then they make their referral recommendations.

Cathy's passion for seniors is infectious. She has won numerous industry awards. And, in addition to Senior Care Options winning our CBAD Community Impact Award, Cathy was also just named the Carlsbad Chamber "Go Giver" for 2023. Thanks for all you do in the community and at the Chamber Cathy! Carlsbad is blessed to have you here making an impact.

Shaping Carlsbad's economic future, your voice matters

A call for business leaders to participate in the biennial business survey

In our vibrant city, where our diverse and innovative economy thrives, our business landscape is ever-changing. Especially as we navigate through changing economic climates, the insights and perspectives of our local business leaders are pivotal in steering the city's economic development efforts. It

is in this spirit that we ask you to respond to the city's biennial business survey, a crucial tool in understanding and shaping the economic future of Carlsbad.

This survey (CarlsbadCA.gov/BusinessSurvey), which takes approximately 15 minutes to complete, is more than just a questionnaire. It is a platform for you, our business leaders, to voice your experiences, challenges, and projections for the future. Robust participation is essential as it guides programs and tactics and gives the city a more comprehensive understanding of our business community and what it is facing.

Why is your participation crucial? Here are a few compelling reasons:

1. INFORMING STRATEGIC PLANNING

The insights gathered from this survey will directly inform how we execute our economic development strategic plan in the coming years. Your input ensures that the tactics brought forward are grounded in the reality of our local business environment.

Visit CarlsbadCA.gov/BusinessSurvey or use the QR code to access the survey.

2. QUANTIFYING OUR ECONOMY ACCURATELY

Accurate data is the cornerstone of effective economic development. By participating in this survey, you contribute to a more precise quantification of Carlsbad's economy, enabling us to make informed decisions and seek or deploy resources and policies that support our business community.

3. ADDRESSING PRESSING CHALLENGES

Every business faces unique challenges, and understanding these is critical for the city to provide relevant support and resources. Whether it's navigating regulatory environments, accessing capital, or

adapting to market changes, your feedback helps us identify trends and prioritize the issues that matter most to our business community.

4. FORECASTING TRENDS AND OPPORTUNITIES

Your insights into market trends, emerging sectors, and growth opportunities are invaluable in keeping Carlsbad at the forefront of economic innovation and sustainability. By sharing your projections, you help shape a forward-looking economic agenda that is responsive to future possibilities.

We understand that your time is precious, and we have designed this survey to be both comprehensive and concise, requiring no

more than 15 minutes of your time. This small investment can make a significant impact on the future of Carlsbad's economy.

Thank you for your support in making Carlsbad a great place to grow and operate a business.

Visit CarlsbadCA.gov/BusinessSurvey or use the QR code to access the survey.



2023 BOARD OF DIRECTORS



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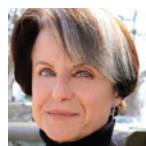
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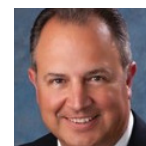
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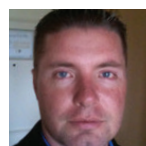
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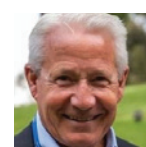
Bob Westfall



Sandy Wilson



Darcy Wolfe



Dan Yates

Get ready for a year of Main Street fun

Central to everything the **Carlsbad Village Association** (CVA) does is to brand downtown Carlsbad as a premier destination. In doing so, CVA supports the several



CHRISTINE DAVIS
EXECUTIVE DIRECTOR
CARLSBAD VILLAGE ASSOCIATION

hundred small businesses in Carlsbad Village. One key way we showcase our downtown businesses is through unique events. CVA's certified organic farmers market and approximately 30 additional events draw tens of thousands of people downtown each

year. Here are a few of our events that you don't want to miss:

Carlsbad's downtown farmers market is turning 30 this year! From humble beginnings in a parking lot on Roosevelt Street, it has enjoyed a decade being front and center in the heart of Carlsbad Village on State Street. Businesses on State Street and the surrounding area receive a weekly boost with the market's annual attendance of roughly 150,000 people per year with both locals and visitors relying on it week after week. The State Street Farmers Market hosts over 60 independent and family-owned businesses every week starting at 2:30pm with local produce, flowers, seafood, meat, eggs, artisan foods, and international hot food to-go too.

In February CVA celebrates Valentine's Day by packing the Village with a two-day "hunt" for glass blown hearts created by **Barrio Glassworks**, and a double-bus blood drive during Hearts of Carlsbad Village. This is not



CVA's newest way to celebrate downtown Carlsbad and brand it for lasting impressions is through its Carlsbad Village merchandise.

only a local's favorite, but it also serves as a tourism campaign with the help of **Visit Carlsbad** and area hotels, drawing a couple thousand people downtown for a weekend of fun.

CVA continues to expand its juried, fine art show, Art in the Village, that has been bringing exceptional local and regional art

to the Village for over two decades. In addition to offering 115 art booths, over 20 local musicians fill our downtown streets with music, as close to 10,000 people enjoy this exceptional open-air art experience.

The summer would not be complete without Flicks at the Fountain, a unique event that celebrates community on every

level. For five consecutive Thursday nights in July and August, a couple hundred people pack the fountain parking lot at the corner of Grand and State for a night of free movies under the stars. This family-friendly event is a local's favorite that has been going strong for over a decade.

Taste of Carlsbad Village is CVA's signature event that has helped shine a bright spotlight on the incredible dining and beverage scene in downtown Carlsbad. It celebrates everything from its fast casual eateries to its Michelin starred dining. This ticketed event introduces 1,000 foodies to nearly 40 Village restaurants and 15 beverage providers during one epic culinary night. Tickets go on sale around Labor Day weekend and sell out in a matter of hours due to its popularity.

CVA's newest way to celebrate downtown Carlsbad and brand it for lasting impressions is through its Carlsbad Village merchandise. Combining the most beloved elements of our downtown from its iconic street sign to the seven miles of pristine beach, we encourage people to Experience the Village with our t-shirts, long sleeve shirts, sweat-shirts, onesies, tote bags, ball caps, license plates, and even dog bandanas. Carlsbad branded merchandise is on sale at the weekly farmers market and at CVA's office at 2695 State Street.

Every Carlsbad Village Association event or activation is designed to help increase the awareness of downtown Carlsbad and showcase its small businesses to keep "Mainstreet" thriving. We are looking forward to a robust year of programming in 2024.

Visit carlsbad-village.com for a list of this year's new and signature events. And we look forward to seeing you in the Village soon!

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Setting the bar for North County seafood

Bluewater Grill Carlsbad continues to wow seafood fans, local foodies and visitors alike in Carlsbad Village. The destination restaurant opened in late 2017 to offer North County residents California's freshest, just-off-the-boat, sustainable seafood in an atmosphere of casual coastal style. Since its debut in the heart of the Village, Bluewater has established itself as the go-to source for sustainable seafood and shellfish, sushi and sashimi, weekday happy hours, monthly tastings and wine pairings, and a distinctly neighborhood vibe.

Chef Albert Serrano is applying his years of regional culinary knowledge and seafood experience to create continually updated lunch and dinner menus featuring up to 40 varieties of fresh fish annually. From Pacific Swordfish harpooned in local waters to San Francisco Cioppino with Black Mussels and housemade clam chowder, he is adding his own local gourmet preparations regularly to offer diners a new experience every time.

Meanwhile, General Manager Arturo Lima, a well-known local, welcomes customers to a stunningly redesigned space. Owners Jimmy Ulcickas and Richard Staunton worked closely with the City of Carlsbad to create the perfect contemporary fish house destination with reimagined dining room, a new bar and lounge area and fresh market and retail counter offering locally caught seafood and local wines.

Perfect for North County summers, the new space also boasts two new outdoor dining patios for alfresco dining.

Like all Bluewater neighborhood locations, Bluewater Grill Carlsbad is committed to not only serving the freshest seafood but also pioneering sustainable fishing and farming practices.



Since its debut Bluewater Grill has been providing an atmosphere of casual coastal style.

To date, more than 90 percent of the choices on Bluewater's menus are sustainably caught or farmed – among the highest of any restaurant in California. Bluewater

founders also operate the fishing vessel, Piliikia, to provide customers with the freshest, sustainably-caught seafood.

Bluewater Grill is open for lunch and

dinner daily. Hours are 11am to 9pm Monday through Sunday.

Visit bluewatergrill.com

GET FRESH IN CARLSBAD

Come taste the best in ultra fresh and sustainable seafood, prepared classically or with a modern twist. Enjoy our patio, local wines, retail seafood market and take-home platters. Bring in this ad and get 10% off your retail fresh seafood purchase.

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President touts power of CSUSM in report to the community

In July, **Cal State San Marcos** President Ellen Neufeldt was invited to attend National Summit on Equal Opportunity in Higher Education, hosted by the U.S. Department of Education.



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

The event convened senior officials in the Biden-Harris Administration and education leaders from across the country to discuss innovative strategies and resources for colleges to expand resources to

higher ed.

Neufeldt attended as a representative of not only CSUSM, but the entire 23-campus California State University, and she was one of only two invited leaders representing regional public universities. As she chatted with other officials throughout the day, she talked about some of the practices that CSUSM is modeling to advance student success.

And she was pleased, but not necessarily surprised, to discover that the university's reputation already was well known in the halls of the Department of Education.

The secret is out. Almost a year after a prominent online publication ranked CSUSM first out of 1,400 schools nationally in the social mobility of its students, the university is increasingly being recognized as a place where students of all backgrounds and income levels thrive, both before and after graduation.

Neufeldt spoke with pride about the subject during her annual Report to the Community address on Sept. 26 on campus before a capacity crowd of about 350 business, education, government and nonprofit leaders from North County and beyond.

"Whether in the halls of D.C., the chambers of Sacramento or right here in our region, I love talking about Cal State San Marcos and our unwavering commitment



CSUSM President Ellen Neufeldt speaks to a crowd of about 350 people during her annual Report to the Community on Sept. 26. Photo by Blair Houk.

to social mobility," Neufeldt said. "Not only as a moral and ethical imperative, but an economic and workforce pipeline necessary for our region, state and nation."

CSUSM this fall welcomed the largest first-year class in its 34-year history, and that group was culled from nearly 20,000 applications, a 50% increase from the previous high in 2018. And all those students evidently are enjoying their time on campus more than ever, as CSUSM recently was ranked 12th in the country for student experience by the Wall Street Journal, based on a methodology that reflects the perceptions of students and alumni related to aspects of student life.

While calling the No. 1 ranking in social mobility a "wonderful surprise," Neufeldt added: "Let me be clear – we don't do it for the accolades. We do it for our students, their families and communities, and the industries that will benefit from the knowledge and skills imparted to our graduates. That's how we define social mobility and, for

us, that's what our work together is all about."

IN OTHER HIGHLIGHTS FROM THE REPORT TO THE COMMUNITY SPEECH:

- CSUSM is in discussions with potential donors for a proposal to introduce new accelerated and dual enrollment pathways so that students as young as high school can take classes toward a degree.

- After a year in which the university added five new district partners to The Alliance, Neufeldt announced a vision to expand the initiative to every school district in the region, including Imperial County, while incorporating living/learning communities to enhance students' success.

- Through the work of the new military roundtable advisory group, CSUSM has partnered with Camp Pendleton to bring academic programs to the base, including cybersecurity, supply chain management and nursing.

- **Nordson Corporation** has become the first industry donor for the future Integrated Science and Engineering Building, which will allow CSUSM to grow its engineering program to nearly 2,000 students, thereby meeting CSU and California workforce goals in STEM.

- The university will break ground this winter on the University Village affordable housing and dining complex, which is being funded in part by \$91 million from the state and will provide space for 550 residents. When that facility is completed in fall 2026, supplemented by a separate housing agreement with North City, CSUSM will be able to increase its total of student residents to almost 3,000.

- CSUSM is in the early stages of planning a recreation and wellness facility – being championed by student leaders – that will offer dynamic recreation through fitness and wellness programming.

- University researchers secured \$25 million in grants during the last fiscal year, surpassing the previous high of \$18 million established five years ago.

- Thermo Fisher Scientific, the biotech giant based near Boston and with a campus in Carlsbad, has endorsed CSUSM as an official partner campus, signaling a formal commitment to enhancing and expanding current collaborations.

CSUSM acknowledged three regional community colleges: **MiraCosta**, Mt. San Jacinto and Palomar as Partners of the Year. All three were recognized for their critical role in reshaping higher education and addressing the evolving needs of students and the region.

Also, the Fran Aleshire Leadership Award went to Bret Schanzenbach, the CEO of the **Carlsbad Chamber of Commerce**, for building strong relationships with and among business and community.

Report to the Community is hosted each year by University Council, a citizen advisory board consisting of community leaders interested in the development and welfare of the university.

Army and Navy Academy students launches book

Army and Navy Academy proudly hosted a book signing event on December 7, 2023 for senior and author, Colton Fildelman, for his book titled "The Teenage Guide to Success: The TICK TOCK Formula for Life, Relationships, and Careers."

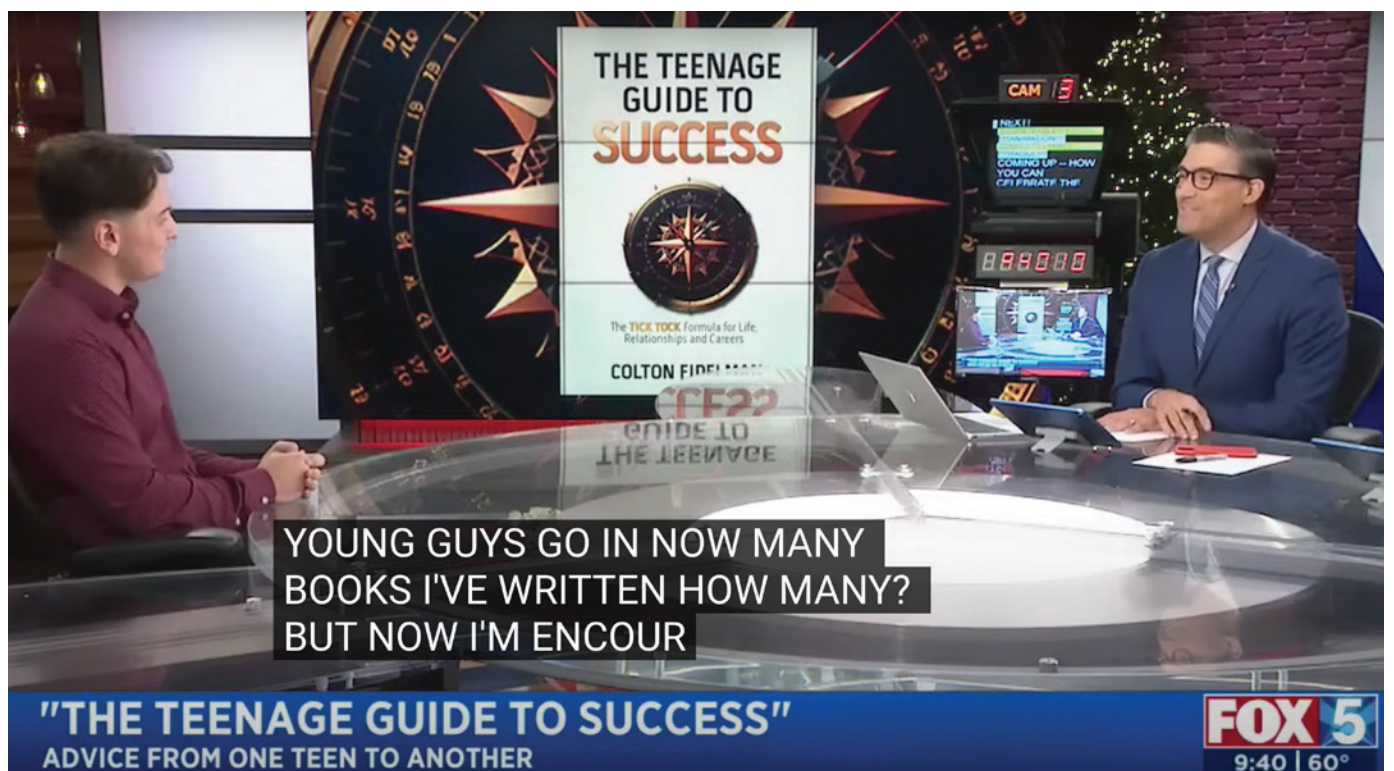


Colton's book provides teenagers with the tools and insights to navigate the challenges of adolescence and unlock their full potential. Based on his own experiences and interviews with 20 successful entrepreneurs, athletes, and entertainers, Colton's book

covers essential principles such as Taming Social Media, Inspiring Hard Work, Choosing a Mentor, Knowing Your Struggles, Treasure Beyond Money, Owning Your Passion, Cultivating Relationships, and Knowledge Expansion.

The book has received endorsements from renowned figures including Academy President, Major General Peggy C Combs, United States Army (Ret), and provides a crystal-clear roadmap to success, unwavering motivation, skill development for personal and professional growth, and expert guidance and accountability.

We were proud to host this special event attended by community leaders, faculty,



Check out Army and Navy Academy senior Colton Fildelman's book titled "The Teenage Guide to Success: The TICK TOCK Formula for Life, Relationships, and Careers" sold on Amazon.

staff, parents, and members of the media, and hope that the book guides others on how to write their own success stories as Colton did!

Founded in 1910, Army and Navy Academy is a private school in Carlsbad, geared exclusively for boys in grades 7-12. Students

come from around the country and the world for our top-notch day and boarding school education. Our boy-centric approach combines a curriculum based on tried-and-true University of California standards, West Point-style leadership training, California Interscholastic Federation (CIF) athletics, dy-

namic clubs, activities, and trips. Our mission is to educate, mentor, and develop good character in young men.

For more information about the Army and Navy Academy, please visit www.armyandnavyacademy.org.

2023 VOTING RECORDS

	Climate Change	Energy	Elections	CEQA	AB 1000	Labor and Employment	Legal Reform	Taxation	ACA 1	Unemployment Insurance	Water Supply	Workplace Safety	In Accord with CalChamber	Not in Accord with CalChamber	Absent
Blakespear, C. (D)	Y	Y	Y			Y • Y • †	Y	Y	Y	Y		Y	2	11	0
Boerner, T. (D)	Y	Y	Y	•	• Y			Y	Y	Y	Y	Y	2	11	0

CalChamber Vote Records: Major Bills 2023

PRIORITY BILLS

CLIMATE CHANGE

• **SB 253 (Wiener; D-San Francisco) Corporate Climate Accountability Act.** Imposes a mandatory climate tracking, and auditing on climate emissions that will fall heavily on all California businesses, impacting competitiveness and increasing costs. Passed Senate, May 30, 24-9. Passed Assembly, September 11, 49-20. Senate concurred in Assembly amendments, September 12, 27-8. Signed—Chapter 382. CalChamber Opposed.

ENERGY

• **SBX1 2 (Skinner; D-Berkeley) Windfall Profits Tax.** Sets an arbitrary cap on the amount of profits that a refiner operating in the state of California can earn over a quarterly basis. This measure would further diminish supply, discourages operational efficiencies, and would limit the amount of capital a refiner could reinvest into their infrastructure to support California's long-term climate goals. Passed Senate, March 23, 30-8. Passed Assembly, March 27, 58-19. Signed—Chapter 1, Statutes of 2023–24 First Extraordinary Session. CalChamber Opposed/**Job Killer 2023.**

ELECTIONS

• **AB 421 (Bryan; D-Los Angeles) Dismantles Referendum Process.** Dramatically changes state's direct democracy process to essentially eliminate the ability for anyone to qualify a referendum. Passed Assembly, May 31, 60-18. Passed Senate, September 5, 30-9. Assembly concurred in Senate amendments, September 5, 55-17. Signed—Chapter 162. CalChamber Opposed.

CALIFORNIA ENVIRONMENTAL QUALITY ACT

• **AB 1000 (Reyes; D-San Bernardino) De Facto Ban of Warehouses.** Mandates a statewide setback of 1,000 feet from sensitive receptors for all new or expanded logistics use facilities, regardless of environmental impacts, establishing a defacto ban. Also creates a new private right of action in California. Passed Assembly Natural Resources Committee, April 17, 8-3. Failed passage in Assembly Local Government Committee, April 26, 2-1-5. CalChamber Opposed/**Job Killer 2023.**

LABOR AND EMPLOYMENT

• **AB 524 (Wicks; D-Oakland) Expansion of Litigation Under FEHA.** Exposes employers to costly litigation under the Fair Employment and Housing Act by asserting that any adverse employment action was in relation to the employee's family caregiver status, which is broadly

defined to include any employee who provides direct care of any person of their choosing and creates a de facto accommodation requirement that will burden small businesses. Passed Assembly, June 1, 47-15. Passed Senate, September 12, 26-8. Assembly concurred in Senate amendments, September 14, 49-17. Vetoed. CalChamber Opposed/**Job Killer 2023.**

• **AB 647 (Holden; D-Pasadena) Grocery Workers.** Significantly expands statute related to successor grocery employers, including disrupting the ability for independent small stores to join together and creating a significant new private right of action. Passed Assembly, May 30, 58-16. Passed Senate, September 14, 27-11. Assembly concurred in Senate amendments, September 14, 60-15. Signed—Chapter 452. CalChamber Opposed/**Job Killer 2023.**

• **SB 399 (Wahab; D-Hayward) Bans Employer Speech.** Chills employer speech regarding religious and political matters, including unionization. Is likely unconstitutional under the First Amendment and preempted by the National Labor Relations Act. Passed Senate, May 25, 26-7. In Assembly Appropriations Committee, July 11. Failed deadline. CalChamber Opposed/**Job Killer 2023.**

• **SB 525 (Durazo; D-Los Angeles) Costly Minimum Wage Increase.** Imposes significant cost on health care facilities and any employer who works with health care facilities by mandating increase in minimum wage to \$25. Job killer tag and opposition removed due to September 11, 2023, amendments, which phased in certain minimum wage increases based on hospital size and operations. Passed Senate, May 31, 21-11. Passed Assembly, September 14, 63-13. Senate concurred in Assembly amendments, September 14, 31-9. Signed—Chapter 890. CalChamber Neutral/**Former Job Killer 2023.**

• **SB 592 (Newman; D-Fullerton) Improved Labor Law Compliance.** Requires labor law guidance to be translated into commonly spoken languages in California and protects business owners from being penalized if they relied in good faith on guidance issued by the Division of Labor Standards Enforcement. Failed passage in Senate Labor, Public Employment and Retirement Committee, April 19, 1-3-1. CalChamber Sponsor/Co-Sponsor/**Job Creator.**

• **SB 616 (Gonzalez; D-Long Beach) Costly Sick Leave Expansion on All Employers.** Imposes new costs and leave requirements on employers of all sizes, by nearly doubling existing sick

leave mandate, which is in addition to all other enacted leave mandates that small employers throughout the state are already struggling with to implement and comply. Passed Senate, May 31, 27-9. Passed Assembly, September 12, 52-18. Senate concurred in Assembly amendments, September 13, 27-9. Signed—Chapter 309. CalChamber Opposed/**Job Killer 2023.**

• **SB 627 (Smallwood-Cuevas; D-Los Angeles) Onerous Return to Work Mandate.** Imposes an onerous and stringent process to hire employees based on seniority alone for nearly every industry, including hospitals, retail, restaurants, and movie theaters, which will delay hiring and eliminates contracts for at-will employment. Passed Senate, May 30, 28-10. Passed Assembly, September 13, 47-16. Senate concurred in Assembly amendments, September 14, 29-10. Vetoed. CalChamber Opposed/**Job Killer 2023.**

• **SB 881 (Alvarado-Gil; D-Jackson) Sick Leave Reform.** Significantly improves employers' ability to implement California mandatory paid sick leave and curb attempts to take leave for impermissible purposes. Failed passage in Senate Labor, Public Employment and Retirement, April 19, 1-3-1. CalChamber Supported.

LEGAL REFORM

• **SB 365 (Wiener; D-San Francisco) Undermines Arbitration.** Discriminates against use of arbitration agreements by allowing trial courts to continue trial proceedings during any appeal regarding the denial of a motion to compel. Passed Senate, May 24, 30-9. Passed Assembly, September 7, 47-22. Signed—Chapter 710. CalChamber Opposed/**Job Killer 2023.**

TAXATION

• **ACA 1 (Aguilar-Curry; D-Winters) Lowers Voter Threshold to Increase Property Taxes.** Overbroad constitutional amendment lowers voter approval threshold from two-thirds to 55% to increase taxes for affordable housing and public infrastructure, thereby providing increased tax authority for every government agency in California—not just cities and counties, but thousands of potentially overlapping special districts. Passed Assembly, September 6, 55-12. Passed Senate, September 14, 29-10. Resolution Chapter 173. CalChamber Opposed.

UNEMPLOYMENT INSURANCE

• **SB 799 (Portantino; D-Burbank) Increased Unemployment Insurance Taxes to Subsidize Striking Workers.** SB 799 will allow striking workers to claim UI benefits when they choose

Key to This Section

- Y means voted for bill.
- N means voted against bill.
- means not voting.
- means absent.
- † means not applicable; no opportunity to vote.

Boldface type indicates votes in accord with CalChamber position.

Red columns are Job Killers.

Green columns are Job Creators.

to strike. Because the UI Fund is paid for entirely by employers, SB 799 will effectively add more debt onto California employers. Moreover, SB 799 will effectively force employers to subsidize strikes at completely unrelated businesses because the UI Fund's debt adds taxes for all employers, regardless of whether they've had a strike. Passed Assembly, September 11, 59-18. Senate concurred in Assembly amendments, September 14, 27-12. Vetoed. CalChamber Opposed/**Job Killer 2023.**

WATER SUPPLY

• **AB 460 (Bauer-Kahan; D-Orinda) Water Rights.** Gives State Water Board broad authority to issue interim relief orders for a wide variety of alleged water use violations, with little or no opportunity to be heard. Prevents judicial review of an interim relief order. Passed Assembly, May 30, 43-20. In Senate Natural Resources and Water Committee, June 7. Failed deadline. CalChamber Opposed.

• **AB 1337 (Wicks; D-Oakland) Water Rights.** Gives broad authority to State Water Board to curtail water rights of any seniority or claim of right. Allows curtailments to issue without a hearing, depriving water rights holders of due process. Passed Assembly, May 30, 45-20. In Senate Natural Resources and Water Committee, June 7. Failed deadline. CalChamber Opposed.

WORKPLACE SAFETY

• **SB 553 (Cortese; D-San Jose) Workplace Violence Standard.** Creates workplace violence regulation including training and logging of workplace violence incidents. Opposition removed after considerable amendments to bring bill into accordance with Cal/OSHA's proposal, including removal of various infeasible requirements. Passed Senate, May 31, 29-8. Passed Assembly, September 11, 55-17. Senate concurred in Assembly amendments, September 12, 29-8. Signed—Chapter 289. CalChamber Neutral.

Keeping your immune system strong as you age

TrueCare's Carlsbad-based primary care provider separates myths from the facts

There is no shortage of online and word-of-mouth health advice with promises of alleviating common ailments that come with getting older.



TO YOUR HEALTH

JENNY YOUNG, FNP
LEAD NURSE PRACTITIONER
TRUECARE CARLSBAD HEALTH CENTER

But Jenny Young, a Family Nurse Practitioner at TrueCare Carlsbad Health Center, wants to remind you to check with your provider first, even when taking over-the-counter vitamins and supplements.

"Many patients come to me as they navigate the aging process and ask about vitamins and supplements," Young notes.

"Some have seen advertisements, or a friend or family member has suggested the latest product to them. But many of these wellness trends interact with other medications."

Young suggests a few tips for keeping your immune system strong without falling for the hype.

"I see a lot of patients who take fish oil with omega-3s, which is good for the heart and brain. It's widely available but also thins the blood. That effect is especially concerning with patients taking pain relief drugs such as ibuprofen (Advil) or naproxen (Aleve)."

Young points out that fish oil can be good for you, if you take the right one. "When I



Seniors should ask about getting a high dose flu shot if they are 65 years and older. This offers 3-4 times the immunity protection as a regular flu shot.

look at a lot of fish oil products, they have fillers and may not really be helping, especially if they interfere with other medications."

Many people also take baby aspirin for the heart. These are blood thinners too. "The U.S. Task Force advises that low dose aspirin should only be taken by direction of your health care provider," she says.

Iron supplements are also popular for battling low energy, but Young warns iron can be toxic as it builds up in the liver. "If you are not anemic, you probably don't need extra iron."

Young suggests looking for vitamins specifically made for people who are 50 years and older, especially menopausal women. Many of these don't add extra iron, making them a better choice.

"And if you take supplements with coffee,

know that caffeine hinders the absorption of nutrients. Be sure to take vitamins and supplements with water and wait at least one hour after having coffee.... And Vitamin D needs to be taken with a good fat like nuts or avocado."

Other popular immunity supplements are zinc and Vitamin C. "Many older adults are low in zinc, making them susceptible to infection, so a supplement can be helpful. And Vitamin C does help keep the immune system strong. First, get the green light from your provider for the best dosage for you before spending money on various products."

The most reliable way to protect your immunity is to wash your hands regularly and get your recommended vaccines. "Seniors should ask about getting a high dose flu



TrueCare Carlsbad Health Center is located at 1295 Carlsbad Village Drive.

shot if they are 65 years and older. This offers 3-4 times the immunity protection as a regular flu shot. Additionally, the Respiratory Syncytial Virus (RSV) vaccine is available without a prescription for seniors age 60 and older. It protects against a common respiratory virus and is covered by Medicare and Medi-Cal."

There also are several pneumonia vaccines. "Which one you get depends on your medical history. Your provider can provide guidance."

Lastly, the shingles vaccine has a bad reputation due to side effects like fatigue or itchy rash at the injection site. However, these side effects are short lived. Getting shingles is much more serious and can leave you with lifelong conditions, such as skin and nerve pain. "If you are 50 years or older, ask your provider about getting the shingles vaccine."

Young concludes that exercise and a healthy diet remain important factors for keeping immune systems strong. "The Mediterranean diet is great for seniors and has immune boosting benefits. Combined with regular exercise, this helps build overall health and immunity."

TrueCare Carlsbad provides quality primary care for older adults and seniors. TrueCare accepts Medicare and Medi-Cal and never turns anyone away because of their insurance or income status. Visit truecare.org or call 760-736-6767.

15th Annual Mitchell Thorp Foundation Warrior Spirit 5K Run/Walk & Family Festival

On Saturday, February 3, 2024, Carlsbad, and the surrounding San Diego County communities will come together to celebrate the 15th 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 fifteen 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.



On Saturday, February 3, 2024, be part of the 5th annual Mitchell Thorp Foundation Warrior Spirit 5K Run/Walk and Family Festival at Poinsettia Park, Carlsbad!

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. Prizes for best time for runners for men and women.

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 Mitchell Thorp Foundation, truly understand what coming together is about. "Through our own personal journey with our child, 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 to give back." Come join us for the most inspirational run/walk in the region and help the children fighting for their tomorrows.

To register and create/join a team go to: <https://www.mitchellthorp.org/2024-5k-run-walk.html> To Sponsor go to: <https://www.mitchellthorp.org/event-sponsorships.html>

To be a Vendor go to: <https://www.mitchellthorp.org/vendors.html>

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.

Contact: Beth Thorp (760) 603-8853 work (760) 814-5132 mobile beth@mitchellthorp.org



Warrior Spirit 5K Run/Walk & Family Festival

FEB 3RD, 2024 • REGISTER TODAY! • MITCHELLTHORP.ORG





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

FAMILY FUN FESTIVAL!
Food, live music, vendors, ponies, bounce houses, prizes, and activities for the entire family

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

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















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Andria K. Taylor, M.Ed. Chief Talent Officer

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web.carlsbad.org/events

CARLSBAD CHAMBER OF COMMERCE | 100 Years | LUNCH MOB | THAI One On FINE THAI CUISINE

NETWORKING LUNCH LUNCH MOB

Friday, Jan 12, 2024 | 11:30 am - 1 pm

WHERE
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 7750 Rancho Santa Fe, Ste 101
 Carlsbad, CA 92009

WHAT
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 Your only cost is what you order

web.carlsbad.org/events

CARLSBAD CHAMBER OF COMMERCE | 100 Years | FORTIS FITNESS & YOGALUX | THE JACOBS SCHERIFF GROUP

NETWORKING EVENT CBAD HAPPY HOUR

Wednesday, Jan 17, 2024 | 5 - 7 pm

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

WHAT
 Networking, Connections, Good Food, and Fun

web.carlsbad.org/events

CARLSBAD CHAMBER OF COMMERCE | 100 Years | FORTIS FITNESS & YOGALUX | THE JACOBS SCHERIFF GROUP

CARLSBAD YOUNG PROFESSIONALS Sweatworking!

Wednesday, Jan 24, 2024 | 5 - 7 pm

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

WHAT
 Networking, Connections, Good Food, and Fun

web.carlsbad.org/events

CARLSBAD CHAMBER OF COMMERCE | 100 Years | APEX 365 WORKFORCE SOLUTIONS

NAVIGATING 2024: Your Roadmap to Compliance

Mon. Jan. 29, 2024 | 11:30 am - 1 pm

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

COST
 \$10 for members
 \$20 for General Admission
 Lunch is included.

SPEAKER
 Blanca Rincon
 Chief Executive Officer

web.carlsbad.org/events

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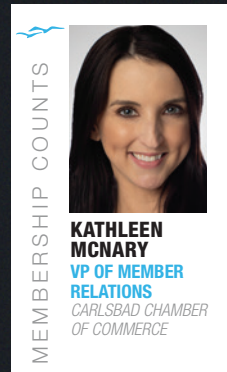
Tue. Jan. 30, 2024 | 10 am - 11 am

JOIN US:
 Carlsbad Chamber of Commerce
 5934 Priestly Dr. Carlsbad, CA 92008

web.carlsbad.org/events

2023 VOLUNTEER of the Year Awards

Tuesday, December 5, 2023, we hosted our Annual CBAD Holiday Volunteer Recognition Reception. This exclusive member event honors our



members, committees and volunteers for 2023. Thank you to all our members! To those that were able to attend, thank you for helping us recognize and celebrate your fellow Chamber members. It was a special night with a great crew! Special thanks to **Señor Grubby's, Bitchin' Sauce, Nothing Bundt Cakes, Bluewater Grill, and Vigilucci's** for providing the delicious food. We had over 80 Chamber members share in the festivities. If you didn't make it, here are the 2023 Winners. If you're interested in volunteering this new year, email me at kathleen@carlsbad.org for more information. From events to committees to table facilitation, we have a variety of volunteer opportunities that can help you connect deeper at the Chamber.



COMMITTEE MEMBER OF THE YEAR

AGING SERVICES
Cathy Ellis | Senior Care Options Placement



COMMITTEE MEMBER OF THE YEAR

AMBASSADOR COMMITTEE
Carolyn B. Reinmiller | Public Relations



COMMITTEE MEMBER OF THE YEAR

EDUCATION COMMITTEE
Michael Ecker | Carlsbad Unified School District



COMMITTEE MEMBER OF THE YEAR

GOVERNMENT AFFAIRS
Terry Kaltenschlag | KBACH Associates Insurance S



COMMITTEE OF THE YEAR
AGING SERVICES COMMITTEE



COMMITTEE OF THE YEAR
MILITARY AFFAIRS COMMITTEE



ROOKIE OF THE YEAR
Jake Olson | The Olson Group



ROOKIE OF THE YEAR
Andria Taylor | TalentXponential



COMMITTEE MEMBER OF THE YEAR

BUSINESS RESOURCE COMMITTEE
John Biethan | Imagine Podcasting (Posthumously)



COMMITTEE MEMBER OF THE YEAR

CARLSBAD YOUNG PROFESSIONALS
Makyla Vigil | Koza Law Group



COMMITTEE MEMBER OF THE YEAR

GREEN BUSINESS COMMITTEE
Sandrine Cassidy | Environmental Innovations, Inc.



COMMITTEE MEMBER OF THE YEAR

MILITARY AFFAIRS
Lori Body | Veterans Association of North County (VANCC)



COMMITTEE CHAIR OF THE YEAR

AGING SERVICES COMMITTEE
Kim Shea | Game-changing Counseling Services



GO GIVER AWARD

Cathy Ellis | Senior Care Options Placement



CHAMBER CHAMPION

Adam Jacobs | The Jacobs Scheriff Group

RISINGS STARS

Congratulations



TO OUR NOVEMBER & DECEMBER RISING STARS OF THE MONTH:



Congrats to our November Rising Stars of the Month: (left to right) Sydney O'Shea, Pacific Ridge School; Alexandra Bergseid, La Costa Canyon High; Evan Humphrey, Sage Creek High; Sadie Slee, Carlsbad High; and Soren Scullion-Guerreiro, Carlsbad High.



Congrats to our December Rising Stars of the Month: (left to right) Cass Henriques, Carlsbad High School; Ava Balda, La Costa Canyon High School; Antonia (Tony) Luiso, Seaside Academy; and Abigail Gehris, Sage Creek High School.

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Relax in one of the newest spa treatment rooms on Miraval's outdoor hacienda.
Photo Credit: Miraval Life in Balance Spa Aviara

CHAPTERS
Continued from Page 1

has a membership program, perfect for Carlsbad locals. Enjoy discounted spa services, fee-based experiences, guest passes, monthly culinary experiences, quarterly member-exclusive events, select discounts on food, beverage and retail purchases, Ocean View Pool access with spa services, entry into the Aviara Racquet Club with waived court fees, complimentary rounds of golf, reduced green fees at the Aviara Golf Course and preferred pricing on select special resort events. Your new self-care sustainable living routine at Miraval is great for your body and the community with the Aviara Cares program, which reduces environmental impact across the grounds. Carlsbad has the only Miraval Spa

currently within a Park Hyatt hotel, so calling all World of Hyatt program members, you can take full advantage.

Don't have time to make it in-person? You can still tap into balance by listening to the podcast at miravalresorts.com/miraval-life-in-balance-podcast which features episodes on inspiring wellness in the workplace, and parenthood and resilience. For more details, visit parkhyattaviara.com/miravalspa.

At the Carlsbad Chamber, we have 1000 chamber members, many of which offer mental, physical, environmental, and financial wellness products and services. Check out our health and wellness businesses at web.carlsbad.org/atlas/directory/category/health-&-wellness

From health-conscious retail, to massage, and yoga, now is the time to get back in balance. As we leap into a leap year, this is your sign to seize the next 366 chances to upgrade your self-care routine!



PEEKWEALTH
Continued from Page 1

planning.

First, an introduction. I'm Justin Peek, a CFP® that has advised thousands of families here in Carlsbad since 2004, and trained hundreds of financial advisors to do the same. I am the Founder and CEO of a unique financial planning company. One that takes the focus off the money, and instead puts it on the very thing you want most—a better life! Sadly, most people don't understand the difference between real lifestyle financial planning and traditional financial advice—until they experience it.

Take yourself back to the last meeting with your financial advisor. What did you discuss? Investments? Performance? Fees? Diversification? Markets? Interest rates? All wonderful things, yet to what end? How did the conversation go about the most important areas in your life above in relation to all that financial gobbledegook? It's all right, I know the answer for almost all of you.

You see, by understanding your over-

all feeling of well-being and satisfaction with the important areas of your life, you receive more meaningful, personalized financial planning advice oriented to your ideal life. Certainly, all the normal investment, tax, estate, college, and retirement goals you've set for your family are advised on, yet at **PEEK WEALTH** we want you to get a better life, not just better investment returns.

It's time now to open the camera app on your phone and scan the QR code you see. Welcome to our Lifestyle Wheel! Simply follow the instructions and score yourself on a scale of 1 to 10 in each area. The results are then presented as a wheel. Wonky or round, you ought to know what yours looks like so you can take action before it's too late. And what you do with it after completion, well that's up to you. I just want you to know how important it is to make time for the things that matter most to you, and that there's a very capable financial planning firm here in Carlsbad equipped to help you do just that! Happy New Year!

Justin Peek, justin@peekwealth.com or 760.705.1200

What our members say About us

CHRIS RYAN
CHRIS RYAN VIDEO
★★★★★
Google Reviews

"I appreciate the fellowship and sense of community I receive from this group of business leaders. I have built my business with the help of this community. I feel loved, and you all INSPIRE me so much. I am forever grateful for these friendships and the business that has come from these valued people in my network."

Scan to leave us a review!

LUNCH WITH AN OCEAN VIEW AT THE CROSSINGS

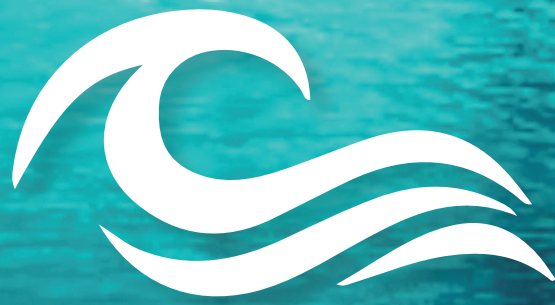
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2024 | LUNCHEON



RIDE *the* WAVE

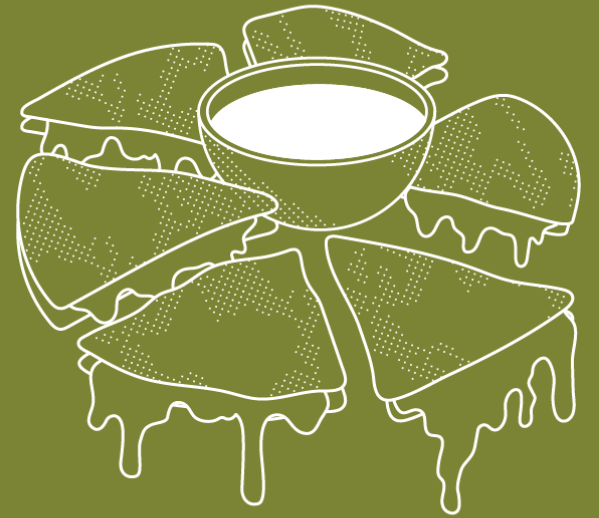
CARLSBAD BUSINESS AWARDS

Thursday, March 28, 2024
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



HOST WITH US

We invite you this holiday season to host your next family dining experience with us. Our space includes a covered patio area, a semi-private meeting space, and an intimate indoor dining atmosphere, perfect for creating memorable moments with your loved ones.

WE ARE NOW OPEN

Being the newest spot at the Shoppes at Carlsbad, we are excited and determined to create a great Latin Fusion dining experience that is worth the visit every time. From our Bulgogi Flautas to our Smoked Salmon Tostadas, we strive for innovation with every dish we create.

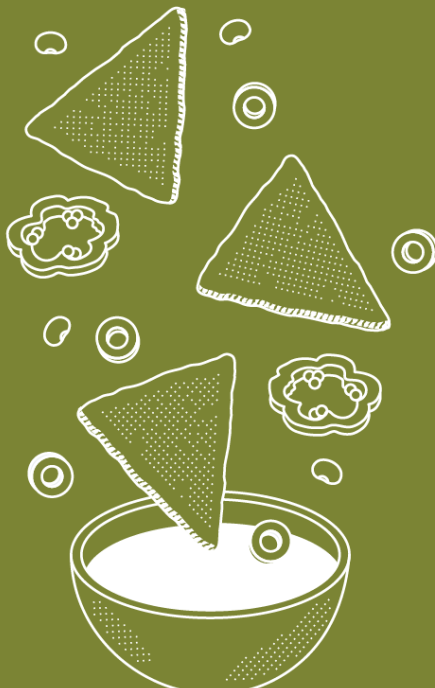


Looking to have a great time with friends and family with amazing food, a relaxing atmosphere and just a cool-vibe Fusion dining memento the likes of which you'll ever forget?

CHEF SAID ...

Inhale tacos.
Exhale negativity.

This is where it's happening...





SPECIAL SECTION

FINANCIAL PREPAREDNESS

Set up for success in 2024

To ensure a smooth transition that aligns with personal and business goals, it's crucial to start planning well in advance. As you begin planning for next year, consider adding transition planning to your roadmap.

With a variety of tax and estate implications, the **Aldrich Advisors** team has outlined a few key concepts to ensure you're set up for success:

1. Alignment of Personal + Business Goals: Begin by evaluating whether your personal, financial, and business goals are in sync with a business transition. Consider how selling the business will help achieve your personal objectives, and plan for a seamless transition to avoid unnecessary stress.

2. Finding Purpose: Business owners often grapple with a loss of identity and purpose after selling their business. Before proceed-

ing, define what you want the next phase of your life to entail. Consider legacy, helping family members, starting a new venture, or other aspirations.

3. Comprehensive Financial Planning: Develop a well-structured financial plan that integrates all your assets and income streams. Calculate the after-tax proceeds needed to support your desired lifestyle and wealth transfer goals post-sale. Explore different financial scenarios related to the sale.

4. Tax Planning: Selling a business has complex tax implications, influenced by factors such as business structure and sale type (stock or asset). Early consultation with a tax professional can help mitigate tax consequences. Consider options like installment sales to spread tax liability.

5. Estate Planning: Revisit your existing estate plans, taking advantage of the current

gift and estate exemption. This exemption may change, so explore strategies to shield a larger portion of your assets from estate taxes if your financial plan permits.

6. Charitable Giving: If inclined, consider charitable giving in the year of the business sale to offset tax burdens. Explore tax-advantaged options like donor-advised funds or charitable trusts in collaboration with a financial advisor.

7. Preliminary Due Diligence: Ensure all documentation and operations are prepared for a smooth transition. This includes updating contracts, securing insurance, and ensuring IT systems are up to date.

8. Financial Statements: Prior to transitioning, ensure your financial records are organized and capable of withstanding third-party scrutiny. Conduct an internal audit, establish key performance indicators,

and track metrics to enhance transparency and attract potential buyers.

9. Establish Your Team: Different exit strategies exist, and the appropriate one depends on your goals. Assemble a team that understands your objectives, assesses the company's value, and collaborates with you to identify the right transition option.

10. Ongoing Process: Transition planning is not a one-time event but a continuous process. It takes time to execute successfully.

Aldrich Insights

Planning for a business transition to retirement is a multifaceted endeavor. By aligning personal and business goals, crafting a solid financial plan, addressing tax and estate considerations, and assembling the right team, you can ensure a successful and fulfilling transition. Start early, stay organized, and adapt your plan as needed to achieve your desired outcome.

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



Edward Jones financial resolutions can be useful — so try to put them to work in 2024.

New Year's financial resolutions

Now that we've reached 2024, you might be thinking about some New Year's resolutions, such as volunteering or learning a new language. But why not make some financial resolutions, too?

Here are a few options to consider:

Boost your retirement savings. If you can afford it, try to contribute more to your Traditional / Roth IRA, 401(k) or other brokerage account.

Reduce your debts. It's not always easy, but the less you owe, the greater your cash flow. Consider ways to consolidate debts or find productive ways to use credit. If you can't afford it, don't do into debt for it. Resolve to live within your means.

Build an emergency fund containing several months' worth of living expenses. You can use your emergency fund to pay unex-

pected costs, such as home or car repairs.

Avoid making emotional decisions. Many people overreact to events in the financial markets because they let their emotions get the better of them. If the market is temporarily down, it doesn't mean you need to sell investments to "cut your losses" — especially if these investments still have good fundamentals and are still appropriate for your portfolio.

Review your financial goals and estate plans, especially if you've experienced changes in your family situation.

You may not be able to tackle all these resolutions at one time, but if you can work at them throughout the year, you can potentially brighten your financial outlook in 2024 — and beyond.



You can't predict the future, so plan for it.



Darcy I Wolfe, CFP®, AAMS®
Financial Advisor
3129 Tiger Run Court
Suite A-102
Carlsbad, CA 92010
760-727-1008

MKT-5894-A-A2 AECSPAD

PODCAST STUDIO



Happy New Year!

The Imagine Podcasting team would like to invite our fellow Carlsbad Chamber members and friends to our studio located in-house. We are excited to offer high quality podcasts to support your marketing efforts at a **20% discount to Chamber Members**

Our general package pricing is \$500 for a full hour of studio time allowing for the creation of up to a half hour podcast. This includes a full hour of studio time, high quality audio recording, and an onsite professional Producer and Audio Engineer. A limited amount of editing is included.

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 **VETERAN OWNED**



Lemon Shark Poké & Tap House in Vista, CA is being leased by The Olson Group.

Commercial Real Estate inventory remains low

The commercial real estate market is facing several headwinds as we near the end of 2023. 377,394 square feet of office space remains empty in San Diego County as of Q3, 2023. San Diego office vacancies are faring better than Los Angeles and San Francisco. The available retail and industrial inventory in our local market remain low, with vacan-

cies reported below 4.5%. Pain points for investors and developers are increased cost and availability of capital due to rising interest rates. This directly contributes to the pain points of tenants which are high rents, high rental increases, and long leases.

For more info visit www.olsongroupsd.com



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.

THINK OF ELM FOR:
 Business Strategy and Coaching
 Tax Support and Planning
 Outsourced CFO Services
 Full Service Bookkeeping or Monthly Reconciliation



Let's have coffee!
 Contact us to schedule your complimentary consultation.

EASY LIFE MANAGEMENT
 760.730.1817
contact@elminc.us
elmtax.com



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.

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 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

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!



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.

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.

CHAMBER MEMBERS & REFERRALS SAVE \$275

**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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For the life you choose to live.

Did you know?

The Chamber has its own robust 401k platform for members!



Discounted setup and ongoing administration costs for new and current plans



Easy administration. TAG Resources takes over most functions of operating your plan, saving time and headaches.



Minimized fiduciary liability for administrative duties and investments offered in the plan.



Ongoing employee education and plan servicing from local plan advisors.

It's easy to learn more! Just call or email us and we will schedule a 15-minute call to discuss how this 401k may make your plan administration easier and cost less!

Chad Bushay CFP® AIF® 760.994.4039 Chad@wmgrp.com

JSX

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WE INVITE YOU TO DEPART FROM THE ORDINARY.

Rediscover the joy of flying with seamless, nonstop flights from our crowd-free terminal in Carlsbad to Las Vegas and Taos. Check in just 20 minutes before takeoff and experience the thrill of members-only service without the membership fees. We've removed the stress, the lines and the hassles from the equation so you can fall in love with flying again.



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