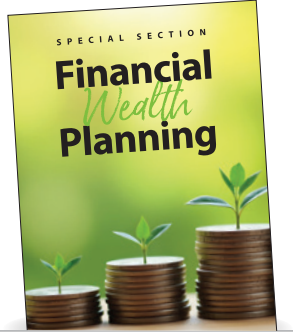




The CARLSBAD BUSINESS JOURNAL

SEE SPECIAL SECTION INSIDE!



VOL 42 NO. 2 | CARLSBAD.ORG

CARLSBAD CHAMBER OF COMMERCE

FEBRUARY 2025

Financial wellness in a changing world

A holistic approach to your future

In today's fast-paced and unpredictable world, financial planning is no longer just about numbers—it's about life, legacy, and security. Whether you're planning for a long retirement, preparing for life's uncertainties, or safeguarding your family's future, the right strategies can make all the difference.

Christian Chapman of **Strong Financial Network** reminds us that financial planning is deeply personal. "It's not just about managing money but aligning financial decisions with what's most important in your life," he says. With roots in Carlsbad and a track record of leadership both on the football field and in the financial world, Christian highlights the value of creating plans that reflect your individual values.

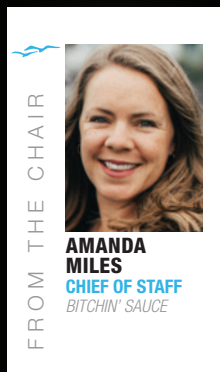
One critical area often overlooked is estate planning. As Shoshannah Hart of **Parker & Hart, LLP** explains, many believe estate planning is reserved for the wealthy. Not so. "If you own property, have minor children, or assets over \$170,000, (or over \$300,000 in April 2025 when the law changes) you need a trust," she emphasizes. Proper estate planning protects your loved ones from the complications of probate and ensures your

› WELLNESS, page 3



The Carlsbad Chamber of Commerce CBAD Awards shine a spotlight on businesses that showcase a wide array of achievements, from operational excellence and innovation, to outstanding customer service, and impactful community involvement.

Awards celebrating excellence in Carlsbad



FROM THE CHAIR



AMANDA MILES
CHIEF OF STAFF
BITCHIN' SAUCE

As the Chair of the Board, I am thrilled to announce the upcoming **Carlsbad Business and Achievement (CBAD) Awards**—our annual celebration of the exceptional businesses and individuals who make Carlsbad a dynamic, innovative, and thriving community.

The CBAD Awards have become a cornerstone of our local business landscape. Each year, we come together to honor those who embody the spirit of excellence, leadership, and community involvement in Carlsbad. These awards are more than just recognition—they are a testament to the hard work, perseverance, and vision of our business community.

On March 14th, 2025, the CBAD Awards will once again highlight the incredible diversity of our local economy. From small businesses that form the heart of our community to large organizations driving innovation and economic growth, this event brings attention to the businesses and professionals who are not only succeeding but are also elevating Carlsbad on the regional, state, and national stages.

The Carlsbad Chamber of Commerce is proud to shine a spotlight on the various categories of the CBAD Awards, including Small Business of the Year, Large Business of the Year, Professional of the Year, and Community Leadership Awards, among others. These categories showcase a wide array of achievements, from operational excellence and innovation to outstanding customer service and impactful community involvement.

› AWARDS, page 3



BUSINESS SPOTLIGHT

Your market volatility Rx prescription

Have you seen the S&P 500 these past two years? It's been 'cooking', as my daughters would say. Up +24% in 2023, then up +23% in 2024. That's impressive...and volatile!

Volatility cuts both ways, however, up and down. We tend to disregard the pace of upward volatility because we feel entitled to it, don't we? It's supposed to happen—we think nothing of it. Yet, we abhor volatility to the downside like an unwanted, uninvited guest that crashes your party. And it not only crashes your party, it takes its clothes off and starts running around like a lunatic, scaring everyone! Oh, wait, that's the media I'm describing with that last part.

In seriousness, I'm about to give you what I believe will be the best advice you'll receive all year on handling volatility and succeeding through retirement. I hope you take it to heart and discuss with your advisor, or you're welcome to discuss with us.

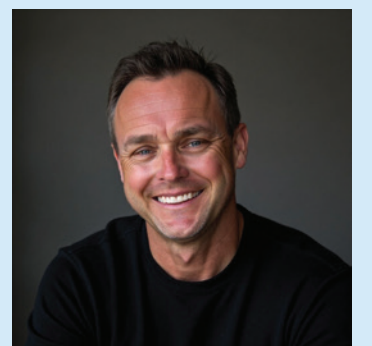
Now, understanding that it will be normal, necessary, yet extremely nettlesome, the averages show that we are overdue for

PEEKWEALTH

a sustained -30% decline in the markets. Could be this year, next year, five years, who knows? Not the point. While they are as common as dirt, happening every five to six years or so, they cause horrific damage to the uninformed and unprepared. Let's inform and prepare you!

The last three -30% declines were as follows: -49% from '00-'02 that lasted for 31 months. -57% from '07-'09 that lasted for 17 months. And one more in 2020 where we had a -34% decline in 33 days, yet we're not counting that as sustained because it lasted only one month. You barely had time to notice or react!

If you are currently taking income from your portfolio, or plan to take income within the next five years, this is especially aimed



JUSTIN PEEK, CFP®, CCFC®, CLTC®



Your financial ego might not like this 2-minute test. Do it anyway.

› PEEKWEALTH page 4

PRESORT STD
U.S. Postage
PAID
Carlsbad, CA
Permit #67

CARLSBAD
CHAMBER OF COMMERCE
5934 Priestly Drive
Carlsbad, CA 92008



BMW of Carlsbad



SEE IT... TOUCH IT... DRIVE IT HOME TODAY

SAVE ON ELECTRIC MODELS

2025 BMW

i4

eDrive40

\$459



Lease Per Month Plus Tax
5 at these terms • For 36 Months

\$0 security deposit on approved above average credit. \$5389 cash or trade equity plus taxes, tags, registration fees, government fees, emission testing charge, and electronic filing fee due at signing. Includes \$7500 lease credit and \$1000 National Credit from BMW. Lessee responsible for mileage over 30,000 at 25¢ per mile. Offer expires 2/28/2025.

2024 BMW

i5

eDrive40

\$599



Lease Per Month Plus Tax
5 at these terms • For 36 Months

\$0 security deposit on approved above average credit. \$5859 cash or trade equity plus taxes, tags, registration fees, government fees, emission testing charge, and electronic filing fee due at signing. Includes \$7500 lease credit from BMW. Lessee responsible for mileage over 30,000 at 25¢ per mile. Offer 2/28/2025.

2025 BMW

iX

xDrive50

\$699



Lease Per Month Plus Tax
5 at these terms • For 36 Months

\$0 security deposit on approved above average credit. \$6419 cash or trade equity plus taxes, tags, registration fees, government fees, emission testing charge, and electronic filing fee due at signing. Includes \$9900 lease credit from BMW. Lessee responsible for mileage over 30,000 at 30¢ per mile. Offer expires 2/28/2025.

2025 BMW

i7

eDrive50

\$999



Lease Per Month Plus Tax
5 at these terms • For 36 Months

\$0 security deposit on approved above average credit. \$8219 cash or trade equity plus taxes, tags, registration fees, government fees, emission testing charge, and electronic filing fee due at signing. Includes \$9900 lease credit from BMW. Lessee responsible for mileage over 22,500 at 30¢ per mile. Offer expires 2/28/2025.

SAVE ON 2024 MODELS

2024 BMW

X1

228 Gran Coupe
sDrive

\$469



Lease Per Month Plus Tax • For 36 Months
5 at these terms • Prior Service Loaners

\$0 security deposit on approved above average credit. \$3999 cash or trade equity plus taxes, tags, registration fees, government fees, emission testing charge, and electronic filing fee due at signing. Includes \$1000 Lease Credit from BMW. Lessee responsible for mileage over 30,000 at 25¢ per mile. Offer expires 2/28/2025.

2024 BMW

330i

Sedan

\$399



Lease Per Month Plus Tax • For 36 Months
5 at these terms • Prior Service Loaners

\$0 security deposit on approved above average credit. \$4999 cash or trade equity plus taxes, tags, registration fees, government fees, emission testing charge, and electronic filing fee due at signing. Includes \$1500 Lease Credit from BMW. Lessee responsible for mileage over 30,000 at 25¢ per mile. Offer expires 2/28/2025.

2024 BMW

X3

sDrive30i

\$499



Lease Per Month Plus Tax • For 36 Months
5 at these terms • Prior Service Loaners

\$0 security deposit on approved above average credit. \$4999 cash or trade equity plus taxes, tags, registration fees, government fees, emission testing charge, and electronic filing fee due at signing. Includes \$1500 Lease Credit from BMW. Lessee responsible for mileage over 30,000 at 25¢ per mile. Offer expires 2/28/2025.

2024 BMW

iX

xDrive50

\$599



Lease Per Month Plus Tax • For 36 Months
1 at these terms • Prior Service Loaners

\$0 security deposit on approved above average credit. \$5495 cash or trade equity plus taxes, tags, registration fees, government fees, emission testing charge, and electronic filing fee due at signing. Includes \$5900 lease credit from BMW. Lessee responsible for mileage over 30,000 at 30¢ per mile. Offer expires 2/28/2025. (RCR19848)



BMW of Carlsbad

Store Hours: Mon-Fri 9am-9pm • Sat 8:30am-9pm • Sun 10am-7pm
Service Hours: Mon-Fri 7:30am-6pm • Sat 8am-4pm • Sun Closed

1060 Auto Center Ct, Carlsbad, CA 92008

1-866-219-1776



OFFICERS

- CHAIR OF THE BOARD**
Amanda Miles Bitchin' Inc.
- CHAIR ELECT**
Joe Gabaldon SDG&E
- IMMEDIATE PAST CHAIR**
JR Phillips Phillips + Co. Real Estate
- TREASURER**
Rachel Ivanovich Easy Life Management, Inc.
- VICE CHAIRS**
Justin Jachura Señor Grubby's
John Lukin TaylorMade Golf
Catherine Magaña WWM Financial
Alex Renée Polestra All Maven
Carl Streicher Streicher Team
- BOARD OF DIRECTORS**
Tyler Baldrige Viasat
Lori Brockett California State University San Marcos
Marcy Browe Marcy Browe Photography
Charlie Cawte Vuori
Kevin Clemons Au Technology
Tanya Corners LEGOLAND® California
Paula Digerness Carlsbad by the Sea Retirement Community
Jenna Dotson Republic Services
Shawnta Fleming Handel's Ice Cream
Lupe Hairston Freedom Window Cleaning
Shoshannah Hart Parker & Hart, LLP
Lucy Kelleher Keep Them Loyal
Kristianne Kurner New Village Arts
Dr. Gene Ma Tri-City Medical Center
Craig Martin Omni La Costa Resort & Spa
Phil McLellan QuidelOrtho
Tommy Morgan Premier Chevrolet & Kia Carlsbad
Diane Proulx Grand Pacific Resorts
Blanca Rincon Apex 365 Workforce Solutions
Lisa Rodman Agua Hedionda Lagoon Foundation
Chafic Rouhana Wells Fargo Bank
Mark Satuloff Scratch Media
Naila Sfeir Calder Eames Design
Julia Tripp GIA
Amber Ter-Vrugt Scripps Health
Dan Yates Endeavor Bank

DIRECTORS EMERITUS

- Carlton Lund The Lund Team
- Don Schempp Torrey Pines Bank Carlsbad
- Lou Storrow Storrow Law, APC
- Tim Stripe Grand Pacific Resorts, Inc.

ADVISORY COUNCIL

- Dr. Sunita Cooke MiraCosta College
- Christine Davis Carlsbad Village Association
- Kim Sidorik Visit Carlsbad

STAFF

- Bret Schanzenbach President & CEO
- Janine Burke Office Manager
- Chris Cochran Director of Operations CCCF
- Len Ganduglia Business Development Manager
- Jess Levy Marketing & Communications Manager
- Kathleen McNary Vice President of Member Relations
- Darryl Reitmeyer Director of Sales & Marketing
- Edgar Rodriguez Creative Director
- Rosie Rodriguez Administrative Assistant
- Gabby Soberon Staff Accountant
- Kathy Steffen Director of Fun

ASSOCIATES

- Advantage ColorGraphics Carlsbad Business Journal Printing

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

Published 10 months out of the year by the Carlsbad Chamber of Commerce. Subscription price is deducted from dues of Chamber members.

INDEX

- CITY NEWS.....4
- VILLAGE BEAT.....5
- EDUCATION.....6
- MEMBER DIGEST.....9
- FINANCIAL WEALTH PLANNING.....15

New Labor Laws taking effect in 2025

California's two-year legislative session for 2023-2024 ended on August 31, 2024. A record 5,553 bills were introduced. For 2024 specifically, the California Chamber of Commerce tagged 17 bills as "job killers".

Thankfully, through significant advocacy work by chambers all over the state, only one of those bills was signed into law: SB 399 (details below). However, there are numerous other bills that were not labeled as "job killers" that did get signed into law that affect business. Here is a summary.

Minimum Wages – Proposition 32 failed at the ballot box in November. However, minimum wage is still going up to \$16.50 per hour for both small and large employers in the state. As you probably know by now, fast-food and healthcare employers need to keep their focus on minimum wage laws that took affect mid-year last year that are specific to those industries.

Banning Employer Speech (SB 399 – Job Killer) - Employers are now forbidden from requiring employees to attend meetings where the employer shares their views on religious and/or political matters. This is specifically intended to prevent employers from communicating with their employees about their (the employers') views on unionization. The California Chamber believes that this law may be unconstitutional under the First Amendment and also preempted by the National Labor Relations Act. But to date no legal challenges have been filed that I know of.

Driver's License Requirement Prohibited (SB 1100) - Employers may no longer include statements in job postings that an

applicant "must have a driver's license", unless the employer expects driving to be one of the job functions of that job.



Last year, a record 5,553 bills were introduced and the California Chamber of Commerce tagged 17 bills as "job killers". Through significant advocacy work by chambers all over the state, only one of those bills was signed into law:

Vacation vs. FMLA (AB 2123) - Employers may no longer require employees to use up to two weeks of accrued vacation before receiving paid family leave benefits.

Contracts for Independent Contractors (SB 988) – All agreements between freelance workers and hiring parties must be in writing if the service being provided will equal or exceed \$250 in value. These contracts have some very specific requirements. Any freelance worker who believes he/she has a grievance against a hiring party can bring a civil action to enforce this law – so do your homework and get these agreements set up properly.

Social Compliant Audits (AB 3234) – If your company voluntarily undergoes a social compliance audit (which is typically used to determine whether child labor is involved in your operations), that audit's findings must now be posted on your company website.

Several Other Niche Laws/Industries:

- **Paid Sick Leave** - expanding to cover agricultural employees (SB 1105).
- **CAL/OSHA Indoor Heat Rules** – took effect last July. If you have a restaurant, warehouse or manufacturing facility, make sure you know the details.
- **Digital Replica Restrictions** – AI replicas of living or deceased performers have restrictions (AB 2602).
- **Worker's Compensation Notices** – your labor law poster and worker's comp pamphlets must alert employees that they have a right to consult an attorney at the employer's expense if they have worker's comp concerns (AB 1870).

Overall, make sure you have the newest 2025 Labor Law posters posted at your site. We have them for very reasonable price if you need them. They are necessary to avoid opening yourself up to useless liability.

And now it is on to 2025. Please let us know if you are aware of any pending legislation that will affect your industry or business. We love advocating for our members!



Christian Chapman of Strong Financial Network presents to our local community.

WELLNESS

Continued from Page 1

wishes are carried out, even in difficult times.

Another challenge is adapting to longer life expectancies. Andrew Lippman of **In-Wealth Management** points out that traditional retirement strategies may not suffice. "Rising healthcare costs and inflation demand more flexible, data-driven approaches," he advises. Tools like the HALO health and longevity optimizer can forecast future needs, helping you navigate the complexities of financial longevity with confidence.

Justin Peek of **PEEK WEALTH** stresses the importance of preparing for market volatility, especially for those nearing or in retirement. "Volatility is inevitable, but preparation is key. A proper plan turns uncertainty into opportunity, ensuring your wealth serves your life—not the other way around," he explains. By staying invested during turbulent times and focusing on long-term goals, individuals

can build resilience and avoid reactive mistakes that can derail financial success.

But financial health isn't just about individual strategies—it's about integration. As Jackie Mazur of **Guide My Finances** illustrates, "Your finances are like a puzzle. Investments are just one piece." Holistic planning connects tax strategies, risk management, retirement dreams, and estate planning. Much like a doctor evaluates your entire health, a financial plan should ensure all aspects of your wealth work together seamlessly.

Whether you're building a business, safeguarding your legacy, or preparing for retirement, today's financial landscape demands more than conventional wisdom. By embracing a holistic, personalized approach, you can align your money with your life's goals—and truly thrive.

As Christian Chapman puts it, "Financial planning isn't just about wealth; it's about creating a life you're proud of." Let this be your call to action: take control of your financial future today!



AWARDS

Continued from Page 1

Attending the CBAD Awards isn't just about recognizing excellence—it's about becoming part of the broader Carlsbad business network. Whether you're a business owner, a community leader, or an entrepreneur, this event provides an invaluable opportunity to connect with like-minded professionals, share ideas, and build relationships that can fuel your own success. It's a chance to meet the local trailblazers, innovators, and change-makers who are driving Carlsbad's economic growth and shaping its future.

I encourage you to be part of this incredible afternoon. Come celebrate the achievements of our local businesses, make new connections, and help us continue to build a community where innovation, collaboration, and success are the cornerstones of everything we do. Let's come together to celebrate the people who make Carlsbad a great place to work and thrive.

See you at the CBAD Awards!

Carlsbad's talented workforce is the reason our economy is thriving

As businesses across Carlsbad continue to innovate and expand, the need for a skilled and dynamic workforce remains the key to unlocking our potential. But while our talented workers are the driving force behind our economy, it is often the top thing keeping our employers up at night. When we talk with Carlsbad business leaders, talent is often among the top challenges they see now and in



MATT SANFORD
ECONOMIC DEVELOPMENT MANAGER
CITY OF CARLSBAD

the future. Whether it be attracting talent, producing talent, or retaining talent, it is an issue that we hear regularly. As we continue to support our economic vitality, it is essential that we try and address some of these areas to keep our economy moving in a positive direction.

The competition for talent is fierce, and the COVID-19 pandemic fundamentally reshaped the workforce landscape. Employers are now balancing changing employee expectations, including demands for remote work flexibility and opportunities for career growth, alongside a tight labor market. This dynamic has upended how many companies recruit, with much wider nets being cast and some national searches being conducted jobs that used to be locally focused. In Carlsbad, these challenges are compounded by the specialized skills required in many of our industries, which don't always align with the available local talent pool.

To address these issues, the City of Carlsbad has taken proactive steps to strength-

Top picks for entry-level job seekers

Acquire foundational skills that Carlsbad employers are looking for in some of the city's leading industries.

<p>City of Carlsbad Economic Dashboard</p> <p>Career Collection 1</p>	<p>Prepare to get a job in cleantech</p> <p>Career Collection 6</p>	<p>Prepare to get a job in technology</p> <p>Career Collection 6</p>
<p>Prepare to get a job in life sciences</p> <p>Career Collection 6</p>	<p>Prepare to get a job in the sports and active lifestyle industry</p> <p>Career Collection 6</p>	<p>Prepare to get a job in hospitality and tourism</p> <p>Career Collection 6</p>

Top picks for career advancement

Acquire more advanced skills in some of the city's leading industries.

<p>Next-step job: Healthcare</p> <p>Career Collection 6</p>	<p>Next-step job: Manufacturing and logistics</p> <p>Career Collection 6</p>	<p>Next-step job: Management</p> <p>Career Collection 6</p>
--	---	--

The City of Carlsbad remains committed to fostering collaboration between businesses, educational institutions, and workforce development organizations.

en the talent pipeline and equip both job seekers and employers with the tools they need to succeed. We are proud to lead initiatives like the Job-Readiness Room and the Candidate Marketplace, which

are tailored to meet the unique needs of Carlsbad's business community while fostering meaningful career opportunities for residents. We are also partnered with organizations across north county to reduce barriers for summer interns. Finally, where possible, we try to foster deep relationships between our hiring employers and regional higher education institutions, bolstering our talent pipeline and ensuring industry feedback makes its way into curriculum.

The **Job-Readiness Room**, a free program available through our Carlsbad Libraries, has been redesigned to better align with the skills sought by Carlsbad employers across diverse industries. By analyzing local workforce needs, we've curated a

collection of courses and resources that focus on in-demand skills, ensuring job seekers are well-equipped for the positions available. Whether it's mastering data analysis, developing leadership abilities, or honing technical expertise, the Job-Readiness Room is a valuable resource for those seeking to advance their careers in Carlsbad. The program is aligned with our key industries and leverages labor market data to guide what skills are offered through the program.

Meanwhile, the Candidate Marketplace has emerged as a game-changer for connecting employers with local talent. What began as a simple spreadsheet with interested candidates has evolved into a sophisticated platform featuring over 500 candidates who have expressed an interest in pursuing careers in Carlsbad's key industries. Employers can now filter profiles, review resumes, and identify candidates with the specific skills and timelines they need—all at no cost. It is a great way to supplement current recruiting practices to find candidates that may not have been on the radar.

Beyond city-led initiatives, we're also collaborating with regional partners to address barriers to employment. Our partnership with the **San Diego North EDC** and **California State University San Marcos (CSUSM)** has introduced an innovative summer internship housing program. By providing affordable housing options for interns, the program reduces logistical challenges for students while helping local businesses attract emerging talent from across the country. Additionally, interns can participate in optional "enrichment" programs that help them get to know North County.

These efforts are part of a broader strategy to ensure that Carlsbad remains an attractive destination for businesses and workers alike. As we move forward, the City of Carlsbad remains committed to fostering collaboration between businesses, educational institutions, and workforce development organizations. Together, we can build a stronger, more resilient economy where opportunity thrives for all.

If you are an employer that would like to take advantage of these resources, connect with us at business@carlsbadca.gov.

Thank you to our partners

DIAMOND

PLATINUM

GOLD

SILVER

CARLSBAD.ORG

PEEKWEALTH

Continued from Page 1

at you. Why? You and I both know that once your employment ends or your business has been sold, your stress during sustained market declines amplifies. For those still working, you should already know fearful times are for fearless buying of the best run companies.

HERE'S YOUR PRESCRIPTION TO BEST PREPARE:

- 1) Score your financial planning status by scanning the QR code.
- 2) Internalize the following **PEEK WEALTH** investor credo.
 1. There are only two types of investors. Some investors outlive their money while other investors' money outlive them. A proper financial plan guides you towards an independent retirement you can't outlive.
 2. Purchasing power is the only sane definition of money. Money is only useful to the extent that it helps you fund the ideal life you want to live.
 3. Inflation is the investor's chief enemy—the biggest threat to the purchasing power of your money. It is the slow and steady increase in the price of goods and services, and your financial plan needs to be designed to defeat this enemy.
 4. Global equities provide the best pro-

tection from inflation. Historically, global equities—ownership of the great companies of the world—have been the asset class that offers the highest long-term returns and, therefore, provides the best protection against inflation for investors.

5. We are owners, not speculators. When we invest in global equities, we do so as long-term owners of businesses, not short-term stock market speculators.

6. Temporary market declines are guaranteed and cannot be timed. The most predictable way to earn the market's full return has been to always remain invested.

7. Goals > Plan > Portfolio. Any investment portfolio decision must be made based on a personal financial plan—your plan—and any financial plan must be based on your unique circumstances and ideal life goals.

8. No portfolio changes without good reason. If there's been no change to your circumstances and goals, your plan should not change. If there's been no change to your plan, your portfolio should not change.

9. Always act on a plan and never react to current events. Lifetime investment success comes from continuously acting on your plan. Substandard returns, even lifetime investment failure, come from reaction to current events.

10. "Simplicity is the ultimate sophistication." We believe that transparent simplicity will always triumph over opaque complexity. And Leonardo da Vinci agrees!

Building community through Carlsbad events

Events have the power to transform communities. From temporary pop-up markets to large art festivals, local events provide opportunities to bring people together, stimulate economic growth, and celebrate unique traditions. Events create a network where you can connect and build relationships with others. These benefits extend well beyond the event itself, leaving a lasting impact on the community. And you.

That is why the **Carlsbad Village Association** is proud to host a wide variety of events in downtown Carlsbad, all designed to build community while also putting a well-deserved spotlight on the hundreds of small businesses in the heart of our city.

In addition to the State Street Farmers Market, now in its 31st year of operation, which runs 52 weeks per year (rain or shine), CVA programs downtown Carlsbad with 30 additional community events from January through to December. And 28 of them are completely free and open to the public! While it's impossible to highlight all of them here, below are a few new and notable ones.

THE HEART OF THE VILLAGE BLOOD DRIVE

The Heart of the Village Blood Drive (Sat., Feb. 8th from 9:00 am to 3:30 pm) is back with two mobile buses and we would love your help making an impact. To date, CVA's blood drives have helped collect enough

blood to save 966 lives. This year we want to push it over the 1,000 mark. Every donor will walk away with a complimentary **Handel's Ice Cream Cone Card** and other goodies as our way of saying thank you! Schedule your appointment while spots are still available.

THE TASTE OF CARLSBAD VILLAGE

The Taste of Carlsbad Village – Spring Edition (Sat., May 17 from 11:00 am to 2:00 pm) is our newest addition and one that you don't want to miss. With the incredible response each year to our Fall Taste of Carlsbad Village, with 1,000 tickets selling out in just 44 minutes this past October, we realized it was time to add a sister event. This May, the Spring Taste of Carlsbad Village will feature brunch at downtown Carlsbad's best

eateries. For one price you can sip and taste your way through the sweet and savory brunch menus of your dreams. Tickets will sell out fast, so keep an eye out for more details coming soon.

CARLSBAD VILLAGE CLEANUPS

Carlsbad Village Cleanups – this year the Carlsbad Village Association, along with sponsors Handel's Ice Cream, **Pure Project** Carlsbad, and **Baba Coffee**, are hosting six cleanups. Incredibly dedicated volunteers will help pick up hundreds of pounds of trash from our downtown streets adding to the 2,990 pounds of trash already collected! This family-focused event is a hit with the kids who are eager to chip in and do their part. New this year is a contest for the

person, family, or business that gathers the most trash throughout 2025. Winners will receive free trash service from Republic Services and wonderful prizes from downtown businesses.

From its open-air art show in its 27th year to movies under the stars a new holiday weekend extravaganza, and so much more, the Carlsbad Village Association is looking forward to an adventure-packed 2025 with memorable events for locals and visitors alike. If you are not already receiving our weekly eNewsletter, please visit us online at carlsbad-village.com and subscribe. And follow us @carlsbadvillage for the very latest updates. Thank you for supporting the small businesses in downtown Carlsbad. We look forward to seeing you in the Village soon!



CHRISTINE DAVIS
EXECUTIVE DIRECTOR
CARLSBAD VILLAGE ASSOCIATION



Carlsbad Village Association
experience the village

Calendar of events 2025

The State Street Farmers Market is open every Wednesday starting at 2:30pm at the corner of State and Grand in Carlsbad Village, featuring fresh produce, local vendors, and more!

www.carlsbad-village.com



JAN 11	COMMUNITY CLEAN-UP Join our bi-monthly effort to keep Carlsbad clean and beautiful.	JAN 14	VILLAGE VOICES MEETING Networking for residents and businesses to connect & collaborate.	JUL 8	VILLAGE VOICES MEETING Networking for residents and businesses to connect & collaborate.	JUL 10, 17, 24, 31 AUG 07	FLICKS AT THE FOUNTAIN Five consecutive Thursday nights of movies under the stars.
FEB 08	HEARTS OF CARLSBAD VILLAGE & BLOOD DRIVE Heart-themed day with a glass heart hunt and blood donation drive.	MAR 08	COMMUNITY CLEAN-UP Join our bi-monthly effort to keep Carlsbad clean and beautiful.	JUL 12	COMMUNITY CLEAN-UP Join our bi-monthly effort to keep Carlsbad clean and beautiful.	SEPT 9	VILLAGE VOICES MEETING Networking for residents and businesses to connect & collaborate.
MAR 11	VILLAGE VOICES MEETING Networking for residents and businesses to connect & collaborate.	APR 11	CARLSBAD VILLAGE YAPPY HOUR Dog-friendly fun at Pure Project with beer, treats, and mingling!	SEPT 18	CARLSBAD VILLAGE YAPPY HOUR Dog-friendly fun at Pure Project with beer, treats, and mingling!	OCT 09	COMMUNITY CLEAN-UP (I LOVE A CLEAN SD) Join our bi-monthly effort to keep Carlsbad clean and beautiful.
MAY 17	SPRING TASTE OF CARLSBAD VILLAGE Brunch like you've never experienced it before!	MAY 10	COMMUNITY CLEAN-UP Join our bi-monthly effort to keep Carlsbad clean and beautiful.	OCT 9	TASTE OF CARLSBAD VILLAGE Epic food & drink event showcasing local culinary excellence.	OCT 25	HALLOWEEN IN THE VILLAGE Safe trick-or-treating between businesses with games and festive fun!
MAY 13	VILLAGE VOICES MEETING Networking for residents and businesses to connect & collaborate.	JUN 22	27TH ANNUAL ART IN THE VILLAGE Outdoor fine art show featuring unique works and talented artists.	NOV 8	COMMUNITY CLEAN-UP Join our bi-monthly effort to keep Carlsbad clean and beautiful.	NOV 11	VILLAGE VOICES MEETING Networking for residents and businesses to connect & collaborate.
		NOV 29	SMALL BUSINESS SATURDAY Local deals, exciting giveaways, and support for small businesses.	NOV 8	COMMUNITY CLEAN-UP Join our bi-monthly effort to keep Carlsbad clean and beautiful.	NOV 11	VILLAGE VOICES MEETING Networking for residents and businesses to connect & collaborate.
		NOV 29	SMALL BUSINESS SATURDAY Local deals, exciting giveaways, and support for small businesses.	NOV 29	SMALL BUSINESS SATURDAY Local deals, exciting giveaways, and support for small businesses.	DEC 11-13	HOLIDAY WEEKEND IN THE VILLAGE Caroling, hot chocolate, ornament making, live music, outdoor movies, and more!



Commercial airline service through American Airlines is scheduled to return to McClellan-Palomar Airport in February 2025.

Commercial service returns to North County of San Diego

Commercial airline service through American Airlines is scheduled to return to **McClellan-Palomar Airport** in February 2025. The addition of American Airlines to Palomar Airport marks the return of commercial service after a ten-year break complimenting additional flights offered through private carriers Advanced Airlines and **JSX**. Through these three partners the airport provides San Diego County residents and visitors a convenient option for business and recreational travel.

Palomar airport has a history of domestic airline operations since its opening in 1959. Initially serving as a vital connection to major cities, Palomar Airport debuted commercial flight services in 1991 and has hosted various airlines over the decades, including American Eagle, United Express, and Mesa Airlines.

As the County's only commercial service

airport, Palomar Airport plays a crucial role in the local economy, supporting approximately 2,600 jobs and generating an annual economic impact of \$461 million, and generates \$72 million in federal, state, and local tax revenue. Notably, 35% of these airport-generated jobs and 36% of the industry's economic activity is in the City of Carlsbad. The County anticipates additional jobs to accommodate commercial service, helping our economy grow even more.

Palomar Airport is a vital part of the North County inland and coastal communities and the new American Airlines service reinforces its importance and future potential as a regional transportation hub. The County is committed to maintaining Palomar as a community-focused airport ensures that it will continue to meet local aviation needs while supporting economic growth and environmental stewardship.



See where we can take you!




McClellan-Palomar Airport in Carlsbad is a gateway to and from San Diego's North County. We serve the general aviation community, corporate aircraft, and commercial and tourism services.

Visit www.sandiegocounty.gov/PalomarAirport/ to learn more about where our flights can take you, using our airport, and business opportunities.

COMMUNITY COLLEGES

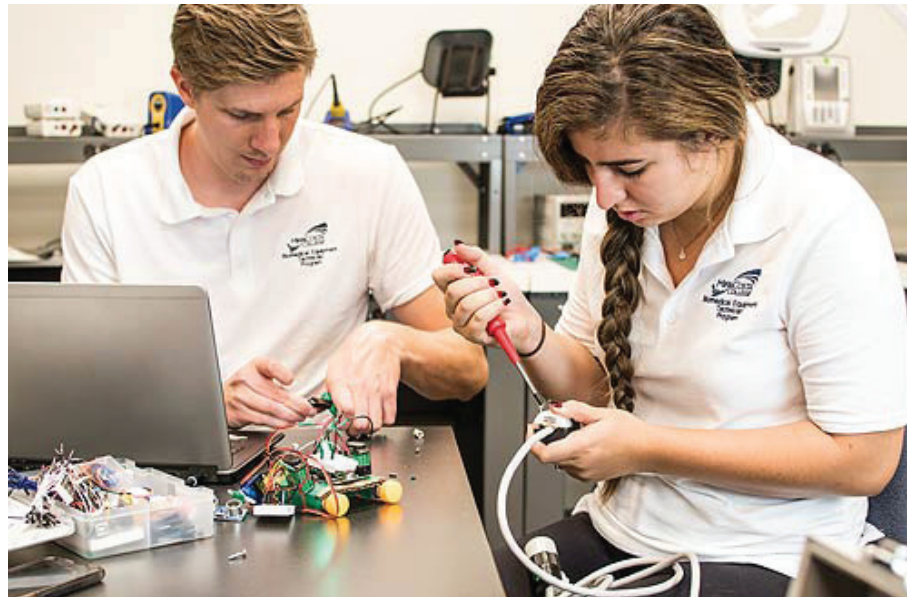
The overlooked business solution for workforce development

Every year brings new opportunities—not just for individuals but for businesses seeking skilled talent and economic growth. In North County, **MiraCosta College** is critical in shaping the future workforce, providing businesses with highly trained professionals, and driving economic mobility.

MiraCosta College exemplifies this impact in San Diego County. According to a recent Economic Impact Report, the college generated nearly \$650 million in economic impact during the 2021/22 fiscal year. Several key factors contribute significantly to this impact, including student workforce integration, which added \$469.1 million annually to the local economy, and alumni contributions that enhance the regional workforce and stimulate economic growth.

As a significant employer, economic driver, and educational institution, MiraCosta College fosters a skilled and diverse workforce that supports local businesses and contributes to regional prosperity. Investing in local education isn't just about corporate social responsibility—it's a strategic business move. MiraCosta College offers workforce training programs tailored to meet employer needs in industries such as biotechnology, manufacturing, healthcare, and information technology.

Two success stories highlight this impact. Mark Richards grew up in Oceanside, initially pursuing athletics. After taking a class at MiraCosta College, he discovered a passion for justice and eventually earned his law degree. Today, he is an attorney specializing in complex public interest cases and serves on the MiraCosta College Foundation Board, helping to expand educational access. Esther Nair initially bypassed college but later pursued an education at MiraCosta. As a single mom who connected her love of baking to biotechnology, she enrolled in MiraCosta's biomanufacturing bachelor's program, which led to a career as a senior quality assurance specialist in the biotech sector.



Two students from MiraCosta College's Biomedical Equipment Technician (BMET) Certificate program offered at the Technology Career Institute in Carlsbad.

Two success stories highlight this impact. Mark Richards grew up in Oceanside, initially pursuing athletics. After taking a class at MiraCosta College, he discovered a passion for justice and eventually earned his law degree. Today, he is an attorney specializing in complex public interest cases and serves on the MiraCosta College Foundation Board, helping to expand educational access. Esther Nair initially bypassed college but later pursued an education at MiraCosta. As a single mom who connected her love of baking to biotechnology, she enrolled in MiraCosta's biomanufacturing bachelor's program, which led to a career as a senior quality assurance specialist in the biotech sector.

Mark and Esther's journeys demonstrate that community colleges don't just change individual lives—they build a stronger workforce.

With rising student loan debt and shifting workforce demands, companies must rethink their talent pipelines. Community colleges offer a cost-effective, scalable solution to workforce shortages. MiraCosta College helps bridge this gap through programs like its Biomanufacturing Bachelor's Degree, strong partnerships with local healthcare providers, and apprenticeships in advanced manufacturing and cybersecurity. For businesses, this means access to a workforce committed to the community that is

educated and job-ready—eliminating the need for costly additional training. Companies that engage with community colleges through internships, apprenticeships, and advisory board participation help shape curricula to match local and regional needs.

A thriving economy depends on a skilled workforce, and community colleges are central to regional economic development. They increase employability, reduce dependence on social services, and foster entrepreneurship. MiraCosta College generates millions in economic activity each year, with its graduates becoming employees, business owners, and innovators who strengthen the local economy. Strengthening ties between community colleges and industry leaders ensures a resilient and adaptable workforce prepared for the evolving demands of the 21st-century economy.

Businesses have an incredible opportunity to tap into this talent pipeline. By partnering with community colleges through internships, apprenticeships, and curriculum development, companies can help shape the next generation of professionals while addressing workforce shortages. Mark and Esther exemplify how these partnerships create life-changing opportunities for individuals and deliver tangible benefits to businesses and the broader economy.

The next Mark or Esther could be sitting in a classroom at MiraCosta College right now—ready to become your company's next great hire. Community colleges are more than educational institutions; we are the foundation of a thriving economy and a strategic solution for workforce development.

February is CTE Month

February is National Career Technical Education (CTE) Month. At Carlsbad Unified, we celebrate our future architects, filmmakers, fashion designers, engineers, entrepreneurs, journalists, and yet-unimagined professionals. Offering rigorous academics and challenging real-world work experiences, we strive to prepare students for the high-skilled, high-wage careers of tomorrow.

the high-skilled, high-wage careers of tomorrow.

WHAT SETS CTE APART?

CTE stands out with its unique approach to education, emphasizing real-world application, industry alignment, and a focus on employability skills. These programs provide students with hands-on learning, industry certifications, and access to pathways that lead to both college and career success. CTE fosters equity and accessibility, ensuring every student can achieve their goals in today's competitive workforce.

Here are just a few snapshots of what CTE learning looks like in **Carlsbad Unified School District (CUSD)**:

Congressional App Challenge: Five of CUSD's Computer Science Pathway students spent the summer writing creative apps designed to help scholar-athletes, veterans, AP Chemistry students, and robotics programs. The students submitted their apps to the prestigious Congressional App Challenge, a U.S. House of Representatives initiative emphasizing STEM education. As finalists, all five students attended an event where they presented their innovative apps and received recognition from Congress-

man Mike Levin.

CHSTV Broadcasting Internships: Several senior CHSTV Broadcasting students are working as paid interns as part of the SD Documenters Program. They have been trained to report on public meetings and hold officials accountable. While most interns who partner with this organization are undergraduate or graduate-level journalism students, **Carlsbad High (CHS)** is the first high school in San Diego County to partner with iNews and SD Documenters.

Technical Skill Development in Biomedical Science: At **Sage Creek High School (SCHS)**, Biomedical Science students gain valuable academic knowledge and master medical terminology through engaging in activities like "Pathogen Speed Dating." In addition, they acquire practical technical skills by participating in hands-on labs, including DNA extraction, bacterial strain analysis, and suture techniques. For students interested in pursuing careers in the medical field this alignment with industry is extremely beneficial.

Virtual Enterprise Trade Show: After earning top honors at the Virtual Enterprise regional competitions, CHS students recently competed at the State Virtual Enterprise Trade Show in Bakersfield, where they simulated real-world business activities by operating and promoting "virtual businesses." Students marketed their products and services, networked with peers, made sales pitches to judges, and competed in sales presentations and business-plan contests. These experiences develop entrepreneurship, teamwork, and communication skills.

San Diego Trades Day: CUSD students from **Carlsbad Village Academy (CVA)** and the CHS Construction Pathway attended Palomar College's San Diego Trades Day. Supported by local trade organizations and businesses, this hands-on event intro-



Students honored at Congressional App Challenge.

duced high school students to apprenticeships and other pathways to high-demand skilled-trade sectors.

Garden Trellises and Community Projects: CHS Construction pathway students built garden trellises for **Magnolia Elementary's** garden renovation. Last year, these students built the "Kindness Matters" sign visible from the I-5 at the **Strawberry Fields**.

Professional Certifications: While CHS students in the Child Development pathway work to complete their Child & Infant CPR certifications, students in the Introduction to Business Communication class earn the Critical Career Skills (CCS) Professional Communication Certification, recognizing their skills in verbal and nonverbal communication, active listening, and professional business writing.

Career Readiness in Elementary: At **Magnolia Elementary**, STEAM teacher Lindsay Dudley introduces young students to basic engineering and construction skills. Through the use of age-appropriate power tools in the STEAM lab, she fosters her students' con-

fidence and curiosity in a safe and exciting environment where the young learners explore the principles of design, mechanics, and engineering.

BUILDING A FUTURE THROUGH PARTNERSHIPS

These essential skills are vital for success in today's global workforce. We rely on invaluable partnerships with business and industry, teachers, administrators, parents, counselors, advisors, and other key stakeholders—especially our Career Technical Education Advisory Board—to make our CTE programs possible. Through these vital collaborations, students are exposed to a spectrum of careers and opportunities to guide them as they plan for their futures.

CTE Month is a time to recognize the power of hands-on learning, innovative programs, and collaborative efforts that prepare students for success in the future. February celebrates the achievements of our students and the bright futures they are building.



Republic Services, in partnership with the City of Carlsbad, is proud to announce the Fall 2024 Sustainability Champion Award winners: Choice Juicery, for small business and Jimbo's for large business!

Sustainability Champion Award winners

Republic Services, in partnership with the City of Carlsbad, is proud to announce the Fall 2024 Sustainability Champion Award winners. These awards recognize businesses in Carlsbad that exemplify outstanding environmental stewardship through efforts like eliminating single-use plastics, promoting recycling and composting, and donating surplus food.

Environmental sustainability is a top priority for the City of Carlsbad. The Sustainable Materials Management Division works to protect the environment by helping businesses reduce waste and meet diversion goals. Programs like the Sustainability Champion Award encourage and celebrate these efforts.

Award winners receive a recycled glass trophy, a \$100 credit on their waste service bill, and recognition in the Carlsbad Business Journal.

And now, the winners ... drum roll, please!

SMALL BUSINESS SUSTAINABILITY CHAMPION: CHOICE JUICERY

We proudly recognize Choice Juicery as the small business winner of the 2024 Sustainability Champion Award. For the past decade, Choice Juicery has demonstrated a commitment to sustainability. From day one, they have exclusively used BPI-certified compostable foodware items instead of single-use plastics.

Choice Juicery has a unique bottle re-

demption policy, offering guests a \$0.50 discount for returning clean glass bottles, promoting reuse and reducing waste. This plant-based eatery only uses organic ingredients and is currently working on consolidating deliveries and vendors to reduce travel emissions. Their efforts demonstrate that sustainable practices can thrive in a small business setting, making a significant impact on both the community and the environment.

LARGE BUSINESS SUSTAINABILITY CHAMPION: JIMBO'S

We are excited to announce Jimbo's as the large business winner of the 2024 Sustainability Champion Award. Through engaging

social media campaigns, in-person communications, and educational outreach, Jimbo's promotes sustainability company-wide. Their plastic-free water aisle and the introduction of the first-ever Dr. Bronner's soap refill station are just some examples of their commitment to reducing plastic waste.

Jimbo's engages the community through initiatives like their "Sustainability Sunday" posts featuring their sustainability mascot, Corey, and hands-on sustainability-focused store tours for children. With goals to implement an employee Sustainability Superstar program and refine their sustainability tracking metrics, Jimbo's is setting the standard for businesses in sustainability and inspiring others to follow suit.

CONGRATULATIONS TO THE FALL 2024 WINNERS OF THE Sustainability Champion Award!



Choice Juicery

5631 Palmer Way, Unit A

Choice Juicery is never processed, real food. Non-GMO. The only thing modified is your taste buds.



JIMBO'S

JIMBO'S...Naturally!

1923 Calle Barcelona

JIMBO'S is a grocery store stocked with the highest quality organic and natural foods.



Sustainability in Action



Scan the QR code to nominate your business or one you support for future recognition.



Navigate the AI agent revolution with SPAARK

Your practical guide to AI implementation

In a landscape where every major tech company seems to be trumpeting their own version of AI agents, how can your organization separate hype from reality? **SPAARK** (Simple, Practical, Actionable, Agile, Relevant, Knowledge) is your trusted partner in demystifying AI implementation and turning confusion into confidence.

While tech giants offer conflicting definitions of AI agents—from “fully autonomous” to “prompt-and-response” systems—SPAARK cuts through the noise with clear, actionable guidance. Our approach is embedded in our name:

Simple: We translate complex AI concepts into understandable frameworks

Practical: Our solutions focus on real-world applications, not theoretical possibilities

Actionable: We provide step-by-step implementation strategies

Agile: Our methodology adapts to your organization’s unique needs

Relevant: We focus on solutions that matter to your bottom line

Knowledge: We transform technical expertise into business advantage

Understanding that today’s AI agents operate primarily at Levels 1-2 on the Human-to-Machine Scale, SPAARK helps organizations identify genuine opportunities while avoiding costly missteps. Our consulting services prepare your team to harness AI’s potential without falling prey to unreal-



istic promises of full autonomy.

Rather than viewing AI agents as a threat, SPAARK helps your workforce recognize them as powerful tools that require human expertise in goal-setting, planning, monitoring, and improvement. We train your team to become AI architects—not replaced by AI, but empowered by it.

Don’t navigate the AI revolution alone. Let SPAARK be your guide to practical, re-

sults-driven AI implementation. Contact us today to transform AI confusion into your competitive advantage.

SPAARK: Illuminating the path to practical AI implementation.

BOOK YOUR FREE CONSULTATION TODAY!

Learn more at SPAARK.ai / Paul Kildani
760-271-1400 / Paul@SPAARK.ai



Transform your organization with SPAARK.ai

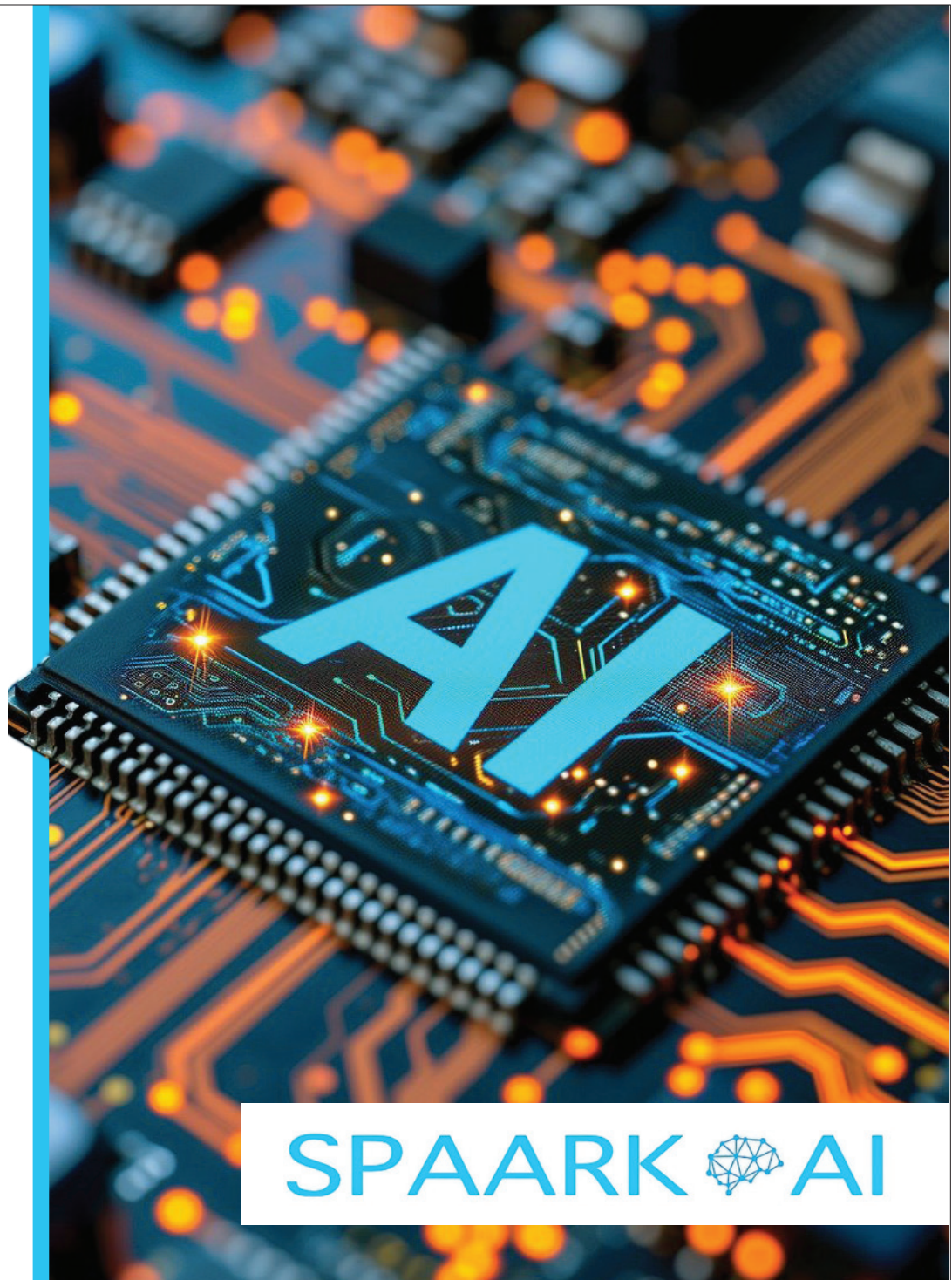
Unlock 10X Productivity Gains in Just 60 Minutes

- ✓ 100% of clients report immediate, measurable success
- ✓ Customized AI role plans for every team member
- ✓ Role-specific AI training with hands-on practice
- ✓ Guaranteed productivity boost—risk-free
- ✓ Exclusive offer: Free AI Transformation MasterClass for Chamber Members

EXCLUSIVE OFFER:
Free AI Transformation MasterClass for Chamber Members!



Paul@SPAARK.ai | 760-271-1400



SPAARK  AI

Understanding 401(k) Plans for businesses

As, hopefully, everyone knows what a 401(k) plan is, in 2018 the California State Legislature passed a law requiring all companies with five employees or more to offer retirement benefits to their employees or face fines and penalties. As of June 30, 2022, this went into effect.



MEMBERSHIP COUNTS

KATHLEEN MCNARY
VP OF MEMBER RELATIONS
CARLSBAD CHAMBER OF COMMERCE

So, to clarify, what is a 401(k) Plan?

A 401(k) plan is a tax-advantaged retirement account where employees can contribute a portion of their earnings on a pre-tax basis, reducing their taxable income. Employers may also choose to match contributions or offer other types of contributions to encourage employee participation. Employers offering this to their employees provide significant benefits for both the business and its workforce.

Attracting Talent: A 401(k) plan helps businesses stand out in competitive job markets. A strong retirement plan can be a deciding factor for prospective employees.

Tax Benefits: Employer contributions to a 401(k) plan are tax-deductible. In addition, businesses may benefit from tax credits in the first three years of offering the plan if they meet certain criteria.

Employee Retention: Matching contributions or offering a vesting schedule can encourage employees to stay longer with the company. This can reduce turnover and save on recruitment costs.

Employee Financial Security: Helping employees save for retirement promotes their long-term financial health, leading to a more satisfied and productive workforce.

What do Business Owners need to consider?

Plan Administration: Businesses can either handle the plan in-house or outsource to a third-party administrator (TPA) to manage the plan's day-to-day operations.

Employer Contributions: While not mandatory, many businesses offer matching contributions, which typically encourage higher employee participation.

Costs: There are administrative and operational costs associated with managing a 401(k) plan. However, these can be offset by the benefits, including potential tax deductions and increased employee loyalty.

For businesses looking to invest in their employees' futures, offering a 401(k) plan is a wise choice. It helps employees save for retirement while providing valuable tax benefits for the employer. By implementing a 401(k), businesses can improve employee satisfaction, attract top talent, and promote long-term financial stability for their workforce. We have a great benefit you can bring to your company now with the Carlsbad Chamber of Commerce Aggregate 401(k) Program. This program is a win-win-win covering: less expensive than stand-alone 401(k) plans; less time for your staff to manage it; features that only Fortune 100 companies have in their 401(k) plans; reduces your liability as the plan sponsor. For more information check it out on the chamber website: www.carlsbad.org/member-affinity-benefits.



Discover how the Carlsbad Chamber's Aggregate 401(k) Program can save you time, reduce costs, and offer top-tier benefits for your business and employees at www.carlsbad.org/member-affinity-benefits.

FIRST FRIDAY BREAKFAST

Simply GET CLIENTS

NETWORKING BREAKFAST

ATTRACT GREAT CLIENTS

with or without a niche

Friday, Feb 7, 2025 | 7 - 9 am

WHAT
Learn from Mary Cravets how to grow your business, attract clients, and boost income without being limited by a niche.

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

web.carlsbad.org/events

BUILDING RELATIONSHIPS

CHAMBER 101

New Member Orientation

Thu. Feb 13, 2025 | 11:30 am - 1 pm

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

WHAT:
Meet the chamber team and build relationships

COST:
Free
(Lunch will be provided)

web.carlsbad.org/events

CYP CARLSBAD YOUNG PROFESSIONALS

CARLSBAD YOUNG PROFESSIONALS

TASTE OF GelatoLove

Thursday, Feb 13, 2025 | 5 - 6:30 pm

WHAT
Networking, Connections, Good Food, & Fun

WHERE
GelatoLove in the Village
300 Carlsbad Village Drive, Ste. 104
Carlsbad, CA 92008

COST
\$15/person gets yummys! (drinks & gelato)

web.carlsbad.org/events

Melanie Robertson
PHOTOGRAPHY

BE DATE NIGHT READY FOR VALENTINES

UPDATE YOUR Headshot

NEW YEAR NEW YOU 2025

Friday Feb 14, 2025 | 9 am - 4 pm

WHAT
• 20 min sessions
• \$199 for 3 edited digitals (Reg price \$447)
• Touch up Make-up and Hair available \$50

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

headshotsbymelanie.com
760-335-6411

SANTIANNA

NETWORKING & REFRESHMENTS

CBAD HAPPY HOUR

at Santiana

Wed. Feb 19, 2025 | 5 pm - 7 pm

WHAT
Make new connections, develop your referral channels, and have some fun!

PLACE
Santianna Senior Living
2560 Faraday Ave.
Carlsbad, CA 92010

web.carlsbad.org/events

FINANCIAL WORKSHOP

NAVIGATING THE COMPLEXITIES of Retirement Plans

Thursday, Feb 27, 2025 | 11:30 am - 1 pm

WHAT
Current 401k landscape and TAG Resources aggregation plans, for business owners and financial advisors, that includes lunch.

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

SPEAKER
John O'Reilly

web.carlsbad.org/events

W E L C O M E N E W M E M B E R S

ACCOUNTING & SMALL BUSINESS MANAGEMENT

V3 Plutus Partners

Aaron Campos
PO Box 130064
Carlsbad, CA 92013
www.v3plutuspartners.com
(760) 496-4425

V3 Plutus Partners specializes in creating and implementing tailored solutions that drive businesses forward. From financial strategy to operational efficiency, we partner with leaders to tackle challenges, seize opportunities, and ensure impactful results. Whether it's optimizing cash flow, planning for growth, or managing risk, we tailor our solutions to empower businesses to thrive.

ACCOUNTING & TAX SERVICES

Withum

Brenna Liana
5780 Fleet St., Ste. 310
Carlsbad, CA 92008
www.withum.com
(760) 929-5959

Withum is a national, top 25 public accounting and advisory firm that offers a range of services, including: Business valuation, Transaction advisory services, Management consulting, Accounting and assurance, Cybersecurity, Digital transformation, Taxes, Employee benefits.

ASSISTED LIVING & ELDER CARE

Visionary Care Consultants

Susan DeWitt
7918 El Cajon Blvd., Ste. 430
La Mesa, CA 91942
visionarycareconsultants.com
(619) 228-3584

At Visionary Care Consultants, we work with



you to develop and implement a personalized care plan for your loved one that aligns with your family's unique abilities and resources. We provide the medical and community support you deserve.

CHILD DEVELOPMENT PROGRAMS

MeBe

Sara Stamps
2888 Loker Ave. E.
Carlsbad, CA 92010
www.mebefamily.com
(619) 573-1929

Serious fun—that's the essence of MeBe's proven approach to Applied Behavior Analysis (ABA), Speech and Language Pathology, and Occupational Therapy. We integrate diagnostic rigor and research-based strategies with intense personal attention to provide therapy that's engaging and customized to your child's unique needs.

CYBERSECURITY SMBWISE

Ronald Gray
Carlsbad, CA 92008
www.smbwise.com

(760) 644-5208
At SMBWISE IT Security & Support, our mission is to empower small to medium businesses with robust and tailored tech solutions. We are committed to providing comprehensive IT security, expert support, and innovative strategies that align with the unique needs of each client.

ENTERTAINMENT

Kathy Robbins Music and Entertainment

Kathy Robbins
Carlsbad, CA
www.Kathyrobbinsmusic.com
(760) 707-8112

A Voice for Every Occasion. Multi-Talented Performer and Cantor, Bringing Diverse Musical Styles and Tradition to Every Stage and Celebration.

HOTELS & RESORTS CONFERENCE CENTERS

Hyatt Place San Diego-Vista/Carlsbad

Emily Montes
2645 S. Melrose Dr.
Vista, CA 92081
hyattplacesandiegocarlsbad.com
(760) 814-8879

The Hyatt Place San Diego/Vista-Carlsbad hotel provides spacious guest room, upscale amenities, and meeting & event space perfect for all travelers.

INSURANCE - FINANCIAL PLANNING SERVICES

Peer Insurance

Ross Demner
www.myinsbrokers.com
(858) 252-6104

With over 15 years of insurance experience, I know exactly what it takes to find the right solution for all your personal or commercial insurance needs. My prior experience includes working for a large insurance carrier in claims, as well as a smaller brokerage before deciding to join the successful and growing PEER Insurance Brokers team.

MEDICAL EQUIPMENT, SUPPLIES & PRODUCTS

New Life Diagnostics

Michelle Lamour
5909 Sea Lion Pl., Ste. A
Carlsbad, CA 92010
www.newlifediagnosics.com
(760) 300-5206

We are a Medical Device Manufacturing company, ISO 13485 certified and FDA registered.

PHOTOGRAPHERS & PHOTOGRAPHY STUDIOS

Babies and Beauties Photography LLC

Catherine DeSoto
Carlsbad, CA
www.babiesandbeauties.com
(951)392-8400

Experience the ease of lifestyle portrait photography with Babies and Beauties Photography. From selecting the perfect clothing combinations and dreamy locations to capturing your family's unique story, from newborn to yearly family photos, I will guide you every step of the way.

PACIFIC NEXUS

Zaheer Bhyat

5925 Priestly Dr., Ste. 101
Carlsbad, CA 92008
pacnxs.com
(760) 431-3590

At Pacific Nexus, we partner with brands and agencies to deliver best-of-breed solutions in photography, video, website design, and eCommerce.

RESTAURANTS

L'atelier de Paris

Merdo Riazati
7150 Avenida Encinas
Carlsbad, CA 92011
(760) 918-3473
French food inspired by Mediterranean flavor breakfast, lunch & dinner.

CARLSBAD CHAMBER OF COMMERCE

CROATIA & DALMATION COAST

OCTOBER 11 - 20, 2025

Air & Land 10 Days, 9 Nights Including Hotels, Some Meals, Day Trips, & Airfare From San Diego

FOR MORE INFO: KATHY@CARLSBAD.ORG

EARY BIRD SPECIAL \$3,999
Book by Mar 21, 2025

RISING STARS

Congratulations

TO OUR JANUARY 2025 RISING STARS!

From left to right: Mylah Navales, La Costa Canyon High School; Nicolette Hoang, Sage Creek High School; Andrew Aarons, Pacific Ridge School; Quinton Blackston, Carlsbad High School; Connor Atteberry, Carlsbad Seaside Academy.

MEMBERS ON THE MOVE



Woman's Club of Carlsbad celebrates its Centennial Year

For over 100 years, the **Woman's Club of Carlsbad** has raised funds for local scholarships, supported nonprofits and provided volunteer hours to strengthen Carlsbad's community. Congratulations and Happy Birthday, Woman's Club of Carlsbad!



LUNCH WITH AN OCEAN VIEW AT THE CROSSINGS

Mention Code CBADLUNCH to get 20% off your meal!

BOOK HERE!

*Coupon code expires .31.24. Excludes holidays & alcohol. | 5800 The Crossings Dr. | 760.444.1800

MEMBER RENEWALS

- 75 and Sunny Advanced Air, LLC
- Alzheimer's Association San Diego/Imperial Chapter
- America's Janitorial Service
- Amplified Studios LLC
- Angel's Salumi & Truffles
- Assault Fitness
- Brightstar Care of Carlsbad
- Brightway Insurance
- California Residential Consulting
- Carlsbad Hi-Noon Rotary Club
- Carlsbad Jet Center
- Carlsbad Village Plaza
- Coldwell Banker Realty Carlsbad
- Comprehensive Advisor LLC
- Dancin' Soul Boutique
- Days Inn Carlsbad
- Dempsey Construction
- Dillon, Miller & Ahuja & Boss LLP
- Elizabeth Hospice
- Flood Solutions, Inc
- Foundation Chiropractic
- Geriatric Counseling Services (Game-changing Counseling Services)
- GlenBrook Health Center
- Golden Key Properties, Inc.
- Grid Legal, LLP
- H.G. Fenton
- HM Electronics
- HR Brain Trust Inc.
- Jazz Pharmaceuticals
- Jules Kirkeby Photography
- Kathy's Legacy Foundation
- Laguna Estates Carlsbad
- Meyers Risk & Legal Consulting
- Miller CPA Group, P.C.
- Mohnacky Animal Hospital of Carlsbad
- MyPoint Credit Union
- National Electrical Contractors Association
- NGS, LLP
- Nimbletoad
- OOLY, LLC
- Pit Fire Pizza La Costa
- Rancho Carlsbad Golf Course
- Skylar's Home & Patio
- The Lund Team, Inc.
- Vista Community Clinic
- West Inn and Suites

MEMBER MARKETPLACE

TOTAL SECURITY, WITHOUT COMPROMISE

SECURITY BY Rancho Santa Fe SECURITY SYSTEMS INC
1(800) 303-8877

BURGLAR, FIRE, ACCESS CONTROL, VIDEO, PATROL, GUARD, ALARM RESPONSE, INTERNET VIDEO MONITORING, HOME AUTOMATION

www.RSFsecurity.com • info@rsfsecurity.com

WWM FINANCIAL LIVE YOUR LIFE...

- Asset Management
- Financial Planning
- Estate Planning

Catherine M. Magaña
Managing Partner, CFP®
catherine@wwmfinancial.com

760.692.5190 office
760.692.5162 fax

2131 Palomar Airport Road, Suite 330 • Carlsbad, CA 92011
www.wwmfinancial.com

Savvy SWWM
SAVVY WOMEN WEALTH MANAGEMENT

Catherine Magaña
CERTIFIED FINANCIAL PLANNER™

Financial Planning
Asset Management
Estate Planning

Get Savvy About Your Finances

760.692.5700
catherine@savvyup.com

2131 Palomar Airport Rd, Suite 330, Carlsbad, Ca 92011
www.SAVVYUP.com

a business built on your trust + referrals

phillips + co

JR Phillips
866.883.6065
info@phillipsandco-re.com
phillipsandco-re.com

DRE License #01900878

In Our 16th Year Serving North County San Diego Helping Families:

- Planning for a dignified retirement.
- Educating their children and grandchildren.
- Creating a legacy strategy.

Let us help you with what is important to your family!

Matthew L Leonard, CFP®
Financial Advisor
California Insurance License: 0F65560
Edward Jones Insurance Agency of California License: 0C24309
2121 Palomar Airport Rd, Suite 100
Carlsbad, CA 92011
760-438-1037
www.edwardjones.com
Member SIPC

Edward Jones
MAKING SENSE OF INVESTING

CHS alumni

TAKE YOUR BUSINESS FINANCIALS FROM CHAOS TO CLARITY

- A/P, A/R & Payroll
- Monthly Reconciliations
- Sales Tax & W/C Audits
- Year-End Services
- Quickbooks Pro-Advisor

Celebrating **23** years in business!

BOTTOM LINE
MANAGEMENT

Contact us today:
844.699.2574
bottomlinemanagement.org



THE **CBAD**
AWARDS

Unmasking

CARLSBAD'S BEST

FRIDAY, MARCH 14, 2025
THE WESTIN CARLSBAD RESORT & SPA

REGISTER HERE!

BUSINESS OF THE YEAR (SMALL & LARGE) | BEST PLACE TO WORK
COMMUNITY IMPACT | NEW BUSINESS OF THE YEAR | NONPROFIT OF THE YEAR
YOUNG PROFESSIONAL OF THE YEAR | BUSINESS PROFESSIONAL OF THE YEAR
SCHOOL ADMINISTRATOR OF THE YEAR | TEACHER OF THE YEAR
POLICE OFFICER OF THE YEAR | KIND COMPANY OF THE YEAR | PEOPLE'S CHOICE



CARLSBAD.ORG

Carlsbad Chamber of Commerce partners with LinkUp.Golf!
Play Aviara at Discounted Rates with Carlsbad Chamber Members
 visit Linkup.Golf/carlsbad

LinkUp.Golf
Where relationships are made



New business opportunities for Chamber Members with Linkup Golf

LinkUp Golf LP, a Carlsbad Chamber member golf networking platform, is re-defining the way professionals leverage the relationship accelerating power of golf. Our unique events combine the power of networking with the joy of golf, creating unparalleled opportunities to grow your business and career.

Imagine playing golf on stunning courses at exclusive rates, all while building relationships with a curated group of 16 people in roles, industries or affinity groups relevant to your business. Each event begins with a circle of introductions, and we ensure maximum connections by mixing up the four-somes twice during the round. After the round, a reserved table for 16 awaits at the clubhouse, perfect for casual conversations and deeper connections.

The next day, participants who consent receive an email with the contact information of all consenting players, making follow-ups seamless.

In San Diego, we're proud to call the prestigious **Park Hyatt Aviara** our home course. Through our membership investment, we offer participants deep discounts on greens fees.

As a member of the Carlsbad Chamber



Discover how LinkUp Golf turns a round of golf into a round of opportunity.

of Commerce, we're excited to host monthly LinkUp events exclusively for Chamber members. These events are available at our Blue Tees Membership rate—without requiring a paid subscription. This is just one of the many perks of being a Chamber member.

To join us for a Carlsbad Chamber LinkUp, visit:

www.linkup.golf/partners/carlsbad

Discover how LinkUp Golf turns a round of golf into a round of opportunity.

CARLSBAD'S NEWEST MEMORY CARE COMMUNITY



AT SANTI ANNA

VIENNA

Vienna offers a boutique approach for residents with cognitive difficulties or memory impairments.

We are an intimate, family-owned community dedicated to providing services and amenities that are tailored to the individual.



PERSONALIZED AND HOLISTIC CARE



A TEAM APPROACH



DAYS WITH DIGNITY



ENGAGING THE SENSES



CULINARY EXPERIENCES

Schedule a tour today!

442.325.8090 | Vienna@WQLiving.com



LIVE AT PALA CASINO SPA & GOLF RESORT

IT'S **SHOWTIME!**



LUIS ANGEL

El Flaco

FEBRUARY 16

Showtime 6PM

EVENTS CENTER

\$65 / \$85 / \$95 / \$110



TYLER HENRY

The Hollywood Medium

FEBRUARY 28

Showtime 8PM

EVENTS CENTER

\$75 / \$85 / \$95 / \$110



JO DEE MESSINA

Country Music Star

MARCH 14

Showtime 8PM

EVENTS CENTER

\$55 / \$75 / \$85 / \$110



FEBRUARY 7 **Beatles Tribute**

by Yesterday

Showtime 8PM

\$15 / \$25



FEBRUARY 21 **ELO Tribute**

by Evil Woman

Showtime 8PM

\$15 / \$25



MARCH 1 **Best Duets**

Vietnamese Concert

Showtime 6PM

\$68 / \$88 / \$128



MARCH 15 **Journey Tribute**

by DSB

Showtime 8PM

\$15 / \$25



MARCH 16 **Ana Barbara**

Showtime 6PM

\$45 / \$65 / \$75 / \$85



MARCH 21 **Led Zeppelin Tribute**

by Zapparella

Showtime 8PM

\$15 / \$25



For tickets visit the Pala Casino Box Office or call (877) 725-2766

Scan Here For Entertainment

PALA
CASINO
SPA • GOLF • RESORT

SPECIAL SECTION

Financial *Wealth* Planning



Stifel offers a comprehensive array of financial services.

Income Investments

- Tax-Advantaged Municipal Bonds
- Corporate and Convertible Bonds
- U.S. Government/Agency Bonds
- GNMA's and CMO's
- Closed-End Funds
- Certificates of Deposit (CDs)

Services

- Comprehensive Portfolio Analysis
- ACH Capability/Free Checkwriting
- Online Access (Stifel Wealth Tracker)

Wealth Management

- Professional and Institutional Money Management
- Separately Managed Accounts
- Customized Portfolio Strategies
- Retirement Planning
- Estate Planning
- Life and Long-Term Care Insurance
- Complimentary Life Insurance Policy Review

Growth Investments

- Common and Preferred Stocks
- Mutual Funds
- Unit Investment Trusts
- Options
- Fixed and Variable Annuities

Other Services

- Corporate Finance
- Corporate Executive Services
- Public Finance

Stifel is a full-service **wealth management** and **investment banking** firm with a more than **130-year history**.
 By **listening** to our clients' needs, we understand their **goals** and **work closely in helping** pursue them.
 If you are looking to **build wealth, preserve your current assets, or maximize your income,**
please feel free to contact us today:

Jeffrey S. McCoy

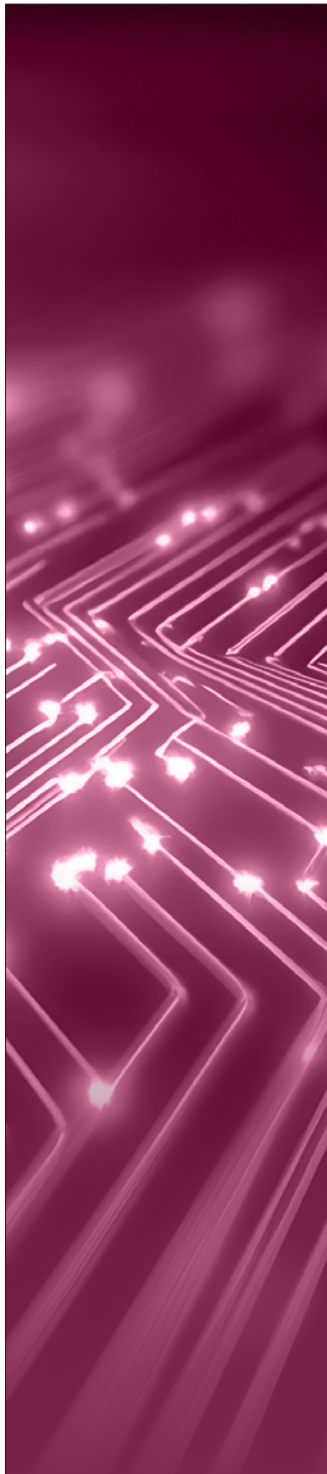
Senior Vice President/Investments, Branch Manager

(858) 879-4003 | mccoyjs@stifel.com

5780 Fleet Street, Suite 250 | Carlsbad, California 92008

(760) 804-3400

STIFEL



SMB WISE

Smarter Cybersecurity & IT Solutions

- Advanced cybersecurity protection
- AI-driven automation
- Remote monitoring and management
- Data backup and disaster recovery
- Cloud solutions and management
- IT help desk and support
- Network security and optimization
- Compliance management
- Patch management
- Endpoint protection

smbwise.com | (800) 896-7962



Our advanced AI cybersecurity platform was designed to stop threats before they start. Working with SMBWISE means peace of mind, smarter operations, and confidence that you're ahead of the curve.

A personal message from the CEO of SMBWISE

Hi Carlsbad business leaders! Imagine this: Your business is thriving, profits are up, and everything is running smoothly. Then, out of nowhere, a cyberattack hits. The losses—financial and reputational—are devastating. It's a nightmare no business owner wants to face. At **SMBWISE**, we make sure you never have to.

Our advanced AI cybersecurity platform was designed to stop threats before they start, saving you from costly downtime, lost revenue, and sleepless nights. By investing in proactive protection now, you're not just safeguarding your business; you're setting yourself up for long-term success.

Don't leave your future to chance. Every moment spent unprotected is a gamble you can't afford to take. Working with SMBWISE means peace of mind, smarter operations, and confidence that you're ahead of the curve. This isn't just an IT service; it's your ticket to staying competitive and unstoppable.



Let's create a smarter, more secure future together. Reach out today and make the choice for which your future self will thank you.

Visit us at www.smbwise.com | Call us at (800) 896-7962

SMBWISE, Empowering SMBs with Smarter IT Solutions.



As a business owner, are your investing needs being met?

We're proud to serve business owners and their unique financial needs.

Let's prepare for your future together.



Natalie D Slemm
Financial Advisor
3129 Tiger Run Court, Ste 112
Carlsbad, CA 92010
760-727-1008



MKT-16929-A AECSPAD24172510



Discover how a solid retirement strategy can secure your future, attract top talent, and offer valuable tax benefits.

Time to consider a business retirement plan?

If you're a business owner, you're always thinking about the days ahead: How can I boost sales in the next year? What trends should I be watching? But there's another question to ask about your future: Do I have a good retirement plan in place?

A RETIREMENT PLAN CAN BENEFIT YOU IN SEVERAL WAYS.

First, of course, it can help you build resources you will need after you've left your business and retired.

Second, a retirement plan can help you attract and retain good employees.

And third, you'll get tax benefits. Your contributions to a retirement plan — on behalf of yourself and your employees — can be tax deductible. Plus, you can get tax credits for starting a new plan.

You have several retirement plan options available. You may be eligible for an owner-only 401(k). Or you might consider a personal defined benefit plan, which is similar to a traditional pension plan.

And, depending on the number of employees you have, you might also look at an SEP-IRA or a SIMPLE-IRA.

To learn more about these and other plans, contact your financial professional or tax advisor. But don't wait too long — the future will be here sooner than you think.

This content was provided by **Edward Jones** for use by Natalie Slemm, your Edward Jones financial advisor at 760-727-1008.

3129 Tiger Run Court, Suite 112
Carlsbad, CA 92010
Member SIPC

Strong Financial foundations

Strong Financial Network was established in 1998 and offers an individually focused approach to help clients pursue their goals through the creation of a comprehensive life plan centered around clients' values. Available to families, businesses, and organizations, this dynamic and pioneering creativity incorporates the efforts of a professional team of specialists skilled in:

- Investment Planning
- Debt Management
- Insurance Planning
- Estate Planning Strategies
- Retirement Planning
- Cash Flow Management



Meet Christian Chapman, Carlsbad native and LPL Financial Advisor at Strong Financial Network, dedicated to helping clients align their financial goals with what matters most in life.

Christian Chapman, LPL Financial Advisor, is a perfect example of a local individual who was raised in Carlsbad, graduated from Carlsbad High School, moved on to college, and returned to the area to build his home and professional career. Christian attended San Diego State University where he was a 3-year starting quarterback, and team captain and still maintains the record for the winningest quarterback in school history. He is an active member and scholarship chair of the **Carlsbad Hi-Noon Rotary Club**.

Christian joined Strong Financial Network in 2020 as a fully licensed financial advisor providing financial planning and portfolio management services to clients located throughout the country. His passion for helping clients deep dive into all aspects of not only their financial life but also what

about life is important to them and creating a plan that aligns the two. He works through both the Strong Financial Network home office in Northern California as well as his physical office located in Vista. Christian has his Series 6, 7, 63, 65, and California State Insurance licenses and is studying for his Certified Financial Planner designation.



At Endeavor Bank, we don't just offer business banking services; we provide a consultative approach—Think of us as an extension of your team.

BY DAN YATES, CEO OF ENDEAVOR BANK

Your deposits, your strategic advantage

Unlocking growth and community impact

Your deposits are more than just dollars in a business bank account—they catalyze growth. Placing them in a bank that works as your strategic partner transforms them into a powerful tool to solve challenges, seize opportunities, and strengthen the community around you.

CONSULTATIVE BANKING

At **Endeavor Bank**, we don't just offer business banking services; we provide a consultative approach. Think of us as an extension of your team—a think tank that collaborates with you to craft solutions, optimize your financial strategy, and connect you with key resources.

PUTTING DEPOSITS TO WORK

Here's how it works: Your deposits fuel customized financial solutions that help grow your business while empowering the local economy. They enable us to provide hands-on support, from strategic planning to execution, ensuring your business thrives while contributing to the success of our regional business ecosystem.

You also have the security of knowing your deposits are FDIC insured, and that a reciprocal deposit placement network is available to obtain 100% FDIC insurance even for deposits exceeding the \$250,000 limit.

It's true: Your deposits are your influence. Place them in a bank that turns them into action—for your business and community.

Ready to strengthen your financial future? Move your deposits to Endeavor Bank and experience the difference between consultative banking. Let's grow together.

STRONG FINANCIAL NETWORK LLC



A committed partner for your path to financial wellness



SERVING LAKE COUNTY & BEYOND FOR OVER 27 YEARS

LEARN MORE

707-262-1880

strongfinancial@jstrong.com

www.jstrong.com

San Diego Office:

380 S Melrose Dr., Ste 211, Vista, CA

Corporate Office:

1605 S Main St., Lakeport, CA

SECURITIES AND ADVISORY SERVICES OFFERED THROUGH LPL FINANCIAL, A REGISTERED INVESTMENT ADVISOR. MEMBER FINRA/SIPC.

Endeavor Bank

Business Banking with a Consultative Model

Our approach goes beyond transactions, focusing on accelerating business growth through customized meetings, community connections, and practical advice that truly make a difference. **Community focused. Consultative. Impactful.**

CARLSBAD
Administrative Office

DOWNTOWN
Branch Office

EAST COUNTY
Branch Office

LOS ANGELES/INLAND EMPIRE
Northern Division



www.endeavor.bank





PARKER & HART LLP
TRUSTS | ESTATES | PROBATE



Make sure your family is taken care of if the unthinkable happens to you and give Parker & Hart, LLP a proactive call today.

Estate planning is not just for the rich and famous

Believe it or not, if you are reading this, you likely need a Trust. One of the biggest fallacies in the Estate Planning world is that you need to be ultra-wealthy to have a Revocable Living Trust. When in fact, it is advisable to set up an Estate Plan that includes a Revocable Living Trust if any of the following apply to you: (1) you own one piece of real property, such as a house or condominium, (2) you have minor children, or (3) you have over \$170,000 in assets (This number is increasing to \$300,000 in April 2025). These are all reasons to create a Trust and properly fund it, or retitle your assets in the Trust, with the help of a reputable Estate Planning Attorney.

A Trust is a vehicle to distribute your assets to beneficiaries of your choice while avoid-

ing the court-involved process called Probate. Typically, your Estate Plan also includes documents that name agents to make your financial and medical decisions in the event of your incapacity. Lastly, if you have minor children, your estate plan will nominate guardians for your minor children if you pass before your children reach the age of 18.

Although Estate Planning can be a scary topic to discuss and plan for, it is important to make sure your family is taken care of if the unthinkable happens to you. **Parker & Hart, LLP** specializes in Estate Planning, Trust Administration, and Probate. We have California offices in Carlsbad and San Jose. Get started on your Estate Plan today by contacting us at (760) 308-2019.

Edward Jones

> edwardjones.com | Member SIPC



Is your tax bill causing you stress?

Learn about investment strategies that could potentially lower next year's tax bill. Talk to a financial advisor today to learn how.

Kevin K Dowell
Financial Advisor
3451 Via Montebello Suite 196
Carlsbad, CA 92009
760-635-1097

FAP-19420-A-AD AECSPAD 2424535



Edward Jones new face in Carlsbad

The Carlsbad Chamber of Commerce is proud to introduce Kevin Dowell of **Edward Jones Financial** a valued member of our community and an advocate for local growth and collaboration. Kevin is a dedicated professional with a passion for fostering connections that help businesses thrive.

When Kevin isn't working to strengthen the local economy, he enjoys spending time with his family—his wife and their energetic 4-year-old son, who keeps life exciting and full of adventure. A tennis enthusiast, Kevin can often be found on the court, appreciating the sport's balance of strategy, athleticism, and camaraderie.

Kevin's involvement with the Chamber reflects his commitment to supporting Carlsbad as a vibrant place to live and work. Whether cheering on his son at play or engaging with fellow members to make a difference, Kevin embodies the spirit of community that makes Carlsbad special.



LOOKING FOR UNBIASED *Financial Advice?*

WE'RE HERE TO GUIDE YOU ON YOUR FINANCIAL JOURNEY.

CONTACT US TO SPEAK TO ONE OF OUR CERTIFIED FINANCIAL PLANNERS™



PERSONAL PLANNING

DIVORCE FINANCIAL PLANNING

INVESTMENT MANAGEMENT

STOCK COMPENSATION SALE STRATEGY

RETIREMENT PLANNING

STRATEGIC INHERITANCE PLANNING

(760) 547-7585 | GUIDEMYFINANCES.COM
1265 CARLSBAD VILLAGE DR #201
CARLSBAD, CA 92008



SCAN TO BOOK





There's more to your money than just investments

When most people think about their financial future, they zoom in on investment returns. But that's like looking at your finances through a keyhole – you're missing most of what matters.

Your finances are like a puzzle. Your investments are just one piece – important, yes, but not the whole story. These days, building and protecting wealth means looking at everything: taxes, estate planning, insurance, retirement dreams, and even your business goals. They're all connected.

You wouldn't expect a doctor to treat your health by looking at just one vital sign. The same goes for your finances. A comprehensive financial planning approach considers your entire financial health – from cash flow and risk management to tax efficiency and estate planning. This integration helps ensure all aspects of your financial life work together effectively.

Understanding the connections between different financial areas is crucial. For example, investment choices impact your tax situation, while retirement planning influences estate decisions. A well-structured financial plan coordinates these elements to work in harmony.

Today's financial landscape requires attention to:

- Tax-efficient investment strategies
- Comprehensive risk management
- Long-term retirement planning
- Adaptable financial strategies

A holistic approach to financial planning



Guide My Finances can help you create a holistic approach to financial planning to ensure nothing falls through the cracks.

Your finances are like a puzzle. Your investments are just one piece – important, yes, but not the whole story.

helps ensure nothing falls through the cracks. Consider reviewing your current financial strategy to identify any gaps in your long-term planning. Professional guidance can help you see the complete picture of your financial life. Looking for a more holistic approach? **Guide My Finances** can help!



Strategic-ba.com



Accounting services for your growing business

Helping business owners see the past, present, and future of their business.



Outsourced Controller/CFO



Payroll Services



Bookkeeping



Xero Cloud Accounting

We provide accounting, bookkeeping, payroll, Xero and QuickBooks® support, and part-time/interim CFO and controller services to small and mid-sized businesses

Contact us for a complimentary consultation today!

 (760) 573-1038  Info@strategic-ba.com









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 customized 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.

2888 Loker Avenue East, Suite 204
Carlsbad, CA 92010
Phone: 760.603.1212
Toll Free: 866.789-3112
Facsimile: 760.444-3032

Jay Miars is a registered representative with and securities and advisory services are offered through LPL Financial a registered investment advisor, Member FINRA/SIPC.
CA Insurance Lic #0A99394

Set up for success in 2025

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 proceeding, 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

Longevity planning for financial wellness

Over the past thirty years, the financial landscape has changed significantly, requiring a shift in how we plan for retirement. Traditional strategies are no longer enough, given changes in investments, retirement accounts, and Social Security.

In the past, a 4% withdrawal rate was commonly recommended for retirement. However, experts now caution that this approach may no longer be



Andrew Lippman,
CFP®, AIF®, ChFC®,
CLTC®

sufficient due to rising healthcare costs and inflation. With both healthcare expenses and inflation on the rise, it's more important than ever to adopt flexible wealth management strategies.

As lifespans increase and costs continue to rise, it's essential to reassess your financial plan to ensure it can meet your changing needs. Tools

that forecast future healthcare expenses can help prepare for potential financial challenges.

Despite these challenges, there are ways to improve your retirement strategy. A proactive approach to savings and using tools like portfolio risk analysis and the HALO health and longevity optimizer can make your financial plan more effective. These data-driven solutions enable you to make informed decisions about your future.

At **InWealth Mangement**, we believe the key to success is aligning your retirement goals with your current financial situation. By creating and sticking to a comprehensive retirement plan, you can confidently navigate the complexities of financial longevity. This modern approach to retirement planning offers a way to secure peace of mind and optimize your post-retirement years.

Learn more about the HALO health and longevity optimizer here: halo.lumiant.io/advisor/inwealth and see my ad below on this page.



InWealth Management can help you identify your retirement income style and tailored financial strategies.

See the future

so you can plan for it.



RETIREMENT

WANT TO IDENTIFY YOUR RETIREMENT INCOME STYLE?

TAKE THE FREE ASSESSMENT TO LEARN HOW YOU'LL BE MOST COMFORTABLE SOURCING INCOME IN RETIREMENT WITH TAILORED FINANCIAL STRATEGIES.

1 Take the HALO Assessment

2 Review your custom longevity projection

3 Discuss the results and make a plan together!



halo.lumiant.io/advisor/inwealth



SCAN ME



Andrew Lippman, CFP®, AIF®

Certified Financial Planner® | Accredited Investment Fiduciary®
Voice: (442) 244-0563 | Andrew@InWealth.com



Registered Representative, Securities offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA / SIPC
Investment Advisor Representative, Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor.
Cambridge and InWealth Management are not affiliated. CA Insurance License 0D70743





WIN A T-SHIRT!

To enter drawing, simply scan this code and make our day by leaving us a 5 star review!



CARLSBAD.ORG

Three good reasons why you need a trust

It's hard not to notice all the home projects that could use attention this year, especially if you're working from home even a little.

Your estate plan might be due for a renovation too! 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.



A PROPERLY PREPARED ESTATE PLAN SAVES MONEY ON COURT COSTS, TAXES AND FEES AND HELPS AVOID FAMILY STRIFE. NO MATTER YOUR AGE OR WHAT TYPES OF ASSETS MAKE UP YOUR ESTATE, SETTING UP AN ESTATE PLAN IS CRUCIAL.

2701 LOKER AVE. WEST, SUITE 280 CARLSBAD, CA 92010

ESTATE-PLANNINGCENTER.COM



Where care begins

While each patient journey is unique, medical diagnostics plays a crucial role in delivering data and actionable insights. At QuidelOrtho, we pride ourselves in providing these critical answers early and often in the healthcare continuum.



See what's new at
QuidelOrtho.com

A BETTER CLASS OF FLYING.

Experience flying that feels like flying, with seamless nonstop flights from our crowd-free terminal in Carlsbad to Las Vegas, Oakland, Scottsdale and Taos.

book now



jsx.com



J S X

THIS IS HOW I FLY