



# The CARLSBAD BUSINESS JOURNAL

SEE SPECIAL SECTION INSIDE!



VOL 41 NO. 8 | CARLSBAD.ORG

AWARD WINNING PUBLICATION

SEPTEMBER 2024



## Straight from the source



CHAMBER

**JESS LEVY**  
MARKETING & COMMUNICATIONS MANAGER  
CARLSBAD CHAMBER OF COMMERCE

source point where information is exchanged, new developments are shared, and we see how it all connects.

Oftentimes, we are so siloed in what we do and who we see that we miss out on the rest of the city. Luckily at the Chamber, we cross paths with government and business in the Village and beyond. We offer a unique

With less than four months left of the year, it couldn't be a better time to connect the dots across domains and share it with you straight from the source!

In today's business landscape, data is key for growth.

"Recognizing the importance of timely, accurate data, the City of Carlsbad has launched a new Economic Dashboard, available at [carlsbadca.gov/economy](https://carlsbadca.gov/economy). This tool serves as a comprehensive resource for city leaders, business owners, and economic stakeholders, providing up-to-date indicators on the health and direction of our local economy," said Matt Sanford, City of Carlsbad's

Economic Development Manager.

The **Carlsbad Village Association** (CVA) has played a significant role in nurturing the city's downtown area, which has become a hub of activity. "We've seen an increase in foot traffic in Carlsbad Village this year due to a strong summer tourist season and more residents living downtown now," noted Christine Davis, Executive Director of the CVA. "Our events, like the weekly farmers market and seasonal programming, along with the addition of new restaurants and retail, have helped shine a light on downtown Carlsbad as a premiere destination."

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## Shaping tomorrows leaders today

In 2024 the Carlsbad Chamber of Commerce's Foundation celebrated its 30th anniversary. The Foundation has had different names and emphasis over the last

three decades, but its core of supporting the next generation of leaders has remained constant. The Chamber created this foundation in 1994 as the Carlsbad Companies on Campus Foundation. That name stood until it was renamed the Partners in Education Foundation, and then two years ago we rebranded it to the Carlsbad Chamber Community Foundation. If you are not aware of programs, this column is for you!



CHAMBER

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

### RIISING STAR OF THE MONTH

Our Rising Star program is entering its 6th year this month. It is more than your run-of-the-mill student recognition program. It recognizes, celebrates and gives scholarships to kids who have overcome significant life challenges and have still kept their education on track (or got it back on track). In our 5 years so far, we have given out over \$60,000 in scholarships.

### SOCAL

Student Opportunities for Career Awareness and Learning (SOCAL) is a web portal targeted to high school and middle school students who want to engage in career exploration. Socialworkforce.org has over 100

› LEADERS, page 12

### BUSINESS SPOTLIGHT

## 7 questions to ask your IT Service Provider (after we teach you what they mean)

At **Cole Technologies**, we're not just an IT Service Provider; we're on a mission to disrupt a stagnant industry. While sectors like manufacturing, healthcare, construction, and defense have been transformed by technological advancements, the IT service provider landscape has lagged in both transparency and education. The technology at our disposal has evolved rapidly, yet many IT providers haven't kept pace with their understanding of it, often leaving clients uncertain about what they're truly getting for their investment because the providers don't make that clear.

That's why at Cole Technologies, we've made it a core tenet to elevate our clients' understanding of what we do to the same level of importance as the services themselves. We believe that knowledge empowers businesses to make better decisions, and it's our responsibility to ensure our clients know exactly



The team at Cole Technologies provides top-tier IT services to keep your business secure and thriving.

› COLE TECHNOLOGIES, page 18

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**CHAMBER PURPOSE**

The Carlsbad Chamber of Commerce acts as a regional economic catalyst, leadership convener and community champion.

**CHAMBER MISSION**

The Carlsbad Chamber promotes business through member services, economic and community development, and public policy that balances economic prosperity with quality of life.

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

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

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# Best Place to Work Award Winners

As the Chair of the Carlsbad Chamber of Commerce, it is my distinct pleasure to extend heartfelt congratulations to this year's CBAD Award winners for Best Place to Work.



FROM THE CHAIR

**JR PHILLIPS**  
CHAIR OF THE BOARD  
PHILLIPS + CO REAL ESTATE

These accolades celebrate the outstanding achievements of our community's employers, and I am proud to recognize **LEGOLAND** as the Best Place to Work for a Large Employer and **Visit Carlsbad** as the Best Place to Work for a Small Employer.

LEGOLAND has been an integral part of Carlsbad's vibrant business landscape, offering not only thrilling entertainment and unique experiences to visitors from around the world but also fostering an exemplary workplace environment. Their commitment to employee satisfaction is evident in the innovative programs and initiatives they've implemented to ensure their team feels valued and supported. From comprehensive benefits to career development opportunities, LEGOLAND's dedication to its staff has set a benchmark in the industry, making it a truly exceptional place to work.

The recognition of LEGOLAND as the Best Place to Work for a Large Employer highlights the park's emphasis on creating a positive, inclusive, and dynamic work culture. It's no small feat to maintain such a high standard within a large organization, and this award is a testament to the leadership and vision of the entire LEGOLAND team. Your hard work, creativity, and passion not only enhance the experiences of your guests but also enrich the lives of your employees. Congratulations on this well-deserved honor.

Equally impressive is Visit Carlsbad, awarded the Best Place to Work for a Small Employer. Visit Carlsbad plays a crucial role in promoting our beautiful city as a premier destination, and their success is mirrored in their workplace environment. The close-knit, supportive atmosphere at Visit Carlsbad is a shining example of how a smaller orga-



LEGOLAND has been an integral part of Carlsbad's vibrant business landscape, offering not only thrilling entertainment and unique experiences to visitors from around the world.



Visit Carlsbad plays a crucial role in promoting our beautiful city as a premier destination, and their success is mirrored in their workplace environment.

nization can make a significant impact. Their focus on work-life balance, professional growth, and employee well-being has created a workplace where individuals can thrive both personally and professionally.

The team at Visit Carlsbad has demonstrated that a commitment to excellence in the workplace translates into outstanding results. By fostering a culture of collaboration, respect, and innovation, they have built an organization that is not only a pleasure to work for but also an essential asset to our community. Congratulations to Visit Carlsbad for this remarkable achievement.

Both LEGOLAND and Visit Carlsbad exemplify what it means to be outstanding employers, and their recognition as the Best Places to Work in their respective categories is a reflection of their dedication to creating positive and productive work environments. Your contributions to the Carlsbad community are invaluable, and we are grateful for the leadership and inspiration you provide.

Once again, congratulations to LEGOLAND and Visit Carlsbad. Your commitment to excellence continues to make Carlsbad a wonderful place to live, work, and visit.

**SOURCE**

Continued from Page 1

Culture and the arts have seen a comeback in Carlsbad, with artists selected for a new park design and nature-inspired playgrounds. The library's programs, ranging from art exhibits to live performances, have not only enriched the cultural fabric of the city but have also drawn attention from neighboring areas, enhancing Carlsbad's reputation as a cultural destination.

Education and public safety continue to be priorities for the city, with a banner year for the Carlsbad Unified School District. Dr. Ben Churchill, Superintendent, mentions, "For the first time in many years, every CUSD school has a currently active PTA or PTSA. The Carlsbad Educational Foundation (CEF) approved 39 grants and committed more than \$1.5 million to support music, innovation, and STEAM (science, technology, engineering, the arts, and mathematics) across all schools and every grade level."

As Carlsbad continues to grow and evolve, there is a strong commitment to maintain a high quality of life for all its residents. "Our success is a testament to the collaborative efforts of our residents, businesses, and local organizations," said the City of Carlsbad's spokesperson. "Together, we are building a community that thrives on connection, creativity, and progress."



Learn the latest 2024 updates across civic, business, and community in Carlsbad.



# Data to track and fuel economic growth

Today, data has become a critical tool for economic development and business growth. Whether you're a small business owner or a major employer, understanding the economic landscape can be critical for making informed decisions, strategizing effectively, and positioning your business for success.

CITY NEWS



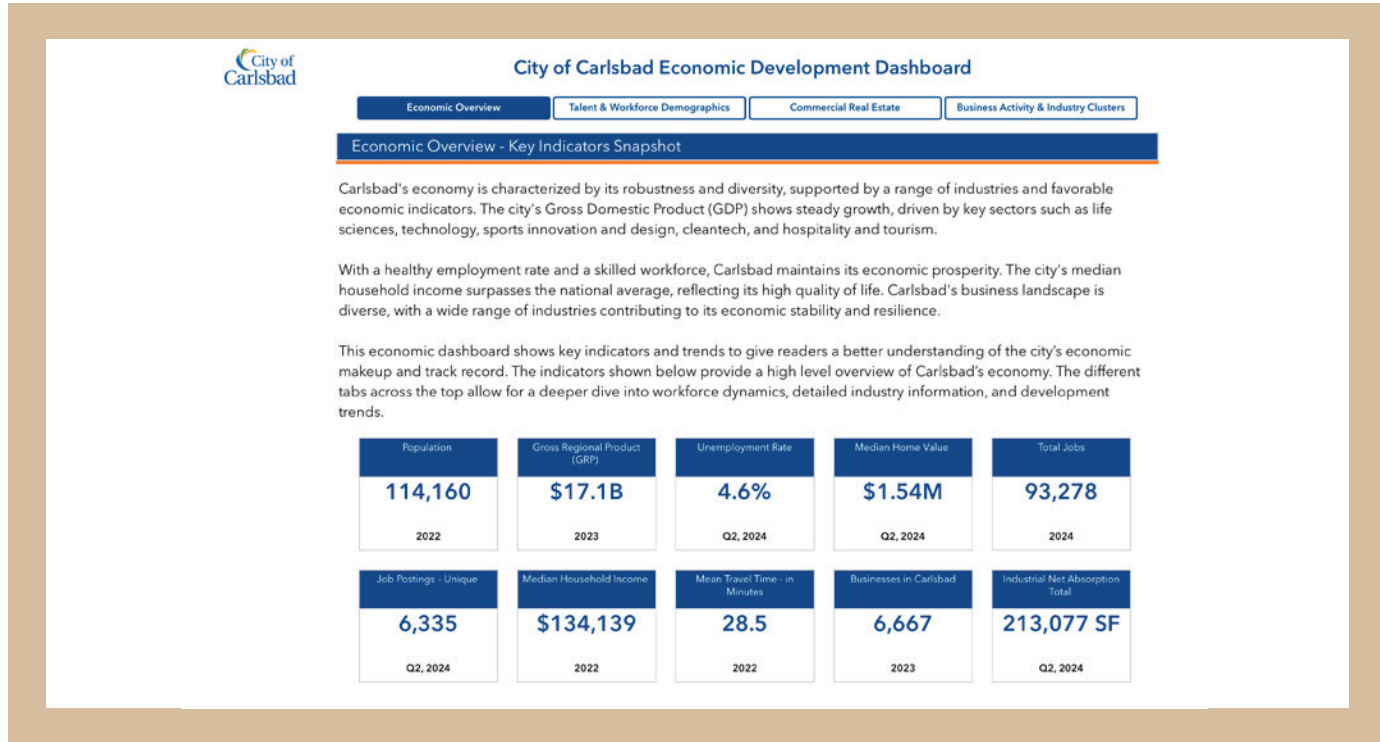
**MATT SANFORD**  
ECONOMIC DEVELOPMENT MANAGER  
CITY OF CARLSBAD

Recognizing the importance of timely, accurate data, the City of Carlsbad

has launched a new Economic Dashboard, available at [carlsbadca.gov/economy](http://carlsbadca.gov/economy). This tool serves as a comprehensive resource for city leaders, business owners, and economic stakeholders, providing up-to-date indicators on the health and direction of our local economy.

Economic data plays an important role in shaping the strategies that drive business growth and community development. With a clear understanding of key indicators like employment rates, consumer spending, and industry growth trends, businesses can anticipate market shifts, plan for expansion, and mitigate risks. For example, a business considering opening a new location or launching a new product line can leverage data on local commercial real estate prices and demographic trends to ensure their decisions align with market demand.

For the City of Carlsbad, economic data is equally essential in shaping policies and programs that foster a thriving business environment. Data-driven insights enable city leaders to identify emerging trends, such as



shifts in workforce needs or changes in real estate demand, allowing for proactive measures that support local businesses. This, in turn, contributes to a resilient economy that benefits all residents and businesses.

The new Economic Dashboard is designed to empower businesses with real-time data to support their decision-making processes. This online platform provides a wide range of economic indicators, including employment figures, labor market conditions, business openings and closures, real estate trends, and much more. By offering a snapshot of the current economic climate, the dashboard helps business leaders stay informed and adaptable to changes in the marketplace.


One of the key features of the Economic Dashboard is its user-friendly design, which allows users to quickly access the data most relevant to their needs. Additionally, city leaders can use this data to stay informed on industry and economic trends that enhance Carlsbad's competitive edge as a business-friendly community.


Understanding economic data isn't just about keeping up with numbers—it's about uncovering opportunities for growth. By utilizing the Economic Dashboard, businesses can gain a deeper understanding of their operating environment and adjust their strategies accordingly. For example, knowing which sectors are expanding or

contracting can help businesses pivot their focus to align with emerging market trends.

Access to reliable data is more than just a competitive advantage—it's a necessity. The City of Carlsbad is committed to providing the tools and resources needed to help our businesses thrive. The new Economic Dashboard is just one example of how we are working to build a resilient, prosperous future for our community.

I encourage all business leaders and stakeholders to explore the Economic Dashboard at [carlsbadca.gov/economy](http://carlsbadca.gov/economy). Together, by leveraging the power of data, we can ensure Carlsbad remains a vibrant hub of innovation, opportunity, and growth.




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Torrey Pines Bank, a division of Western Alliance Bank, can be a valuable member of your advisory team when you're just beginning to consider a sale or hiring a broker.

## Getting ready to retire?

### Here's What You Need to Know to Sell Your Business

Considering retiring and selling your business? With growing sales activity, now might be the time. These key steps will help ensure a successful transition and business longevity.

#### To prepare your business, consider these steps:

1. Speak with your banker. Your banker understands your business goals and can offer valuable insights before you sell. Discuss how credit facilities will be treated and if the buyer will assume debt or it will be paid off at closing. They can also help release any associated liens.
2. Make a competitive marketing pitch. Telling the right story can demonstrate your competitive performance. Your banker can recommend brokers to present your business story effectively, helping buyers under-

stand the deal and using that information to secure their financing.

3. What's Your Company Worth? Business market values fluctuate based on industry, financial health, company assets and other factors. Seek advice from M&A advisors, business brokers and your banking relationship manager; however, the most accurate value should always come from a certified business appraiser.

4. Know that financing could be an option. Under the right circumstances, bank financing, like SBA 7(a) loans, may be available for business sales. Consult your banker for options and terms.

Whether you're just beginning to consider a sale or hiring a broker, your banker can be a valuable member of your advisory team. If you're interested in learning about how we can help, reach out to **Torrey Pines Bank** today. Torrey Pines Bank is a division of Western Alliance Bank. Member FDIC.

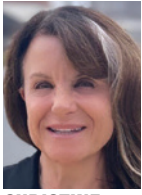


# Movers, shakers, builders, entrepreneurs

Movers. Shakers. Builders. Entrepreneurs. That is what Village Voices is all about.

Bringing people together and building community is what we do best. For over 10 years, the **Carlsbad Village Association** has been hosting Village Voices to help small downtown business owners network with other owners, managers, and staff, as well as residents who live in the Village and rely on their downtown merchants.

VILLAGE BEAT



**CHRISTINE DAVIS**  
EXECUTIVE DIRECTOR  
CARLSBAD VILLAGE ASSOCIATION

Originally meeting on the 2nd Tuesday of each month until the pandemic paused in person gatherings, and then every other month following the pandemic, Village Voices has been a consistent and reliable vehicle to help small business owners learn, engage, get informed, and network.

“What I like the most about Village Voices is that it encourages me to get outside of my own business and learn about others,” said Janine Thomas, owner of Carlsbad Village Music. “I have made genuine connections at Village Voices that have helped me grow my business and my clientele in a very local, organic way. Every time I attend, I meet a new future downtown partner.”

One invaluable but overlooked benefit of networking for small businesses is the advice they get from fellow entrepreneurs that can help them sharpen their competitive edge. Another often overlooked benefit is the opportunity to learn and expand perspective. The business landscape is constantly changing, and if a business owner never gets out



*Carlsbad Village Association has been hosting Village Voices to help small downtown business owners network with other owners, managers, and staff, as well as residents who live in the Village and rely on their downtown merchants.*

and talks to other people, it is easy to fall into a rut using the same tactics day in and day out. And let us never forget the connections that are made; people like to recommend businesses they know and trust.

During a fast-paced 90-minute gathering, attendees can visit over complimentary local coffee and tasty snacks starting at 8:00am before the official program begins at 8:45am. Each meeting presents a different guest speaker with an emphasis on Village topics or business education. A quick but thorough update on what is happening downtown is always part of the agenda.

Over the course of more than 70 Village Voices, speakers have included Carlsbad’s

Mayor, City Council Members, City Manager, Chief Innovation Officer, Police Chief, Homeless Outreach Team members, Visit Carlsbad, the Small Business Development Center, retail design specialists, graphic design professionals, digital marketing experts, attorneys, developers, and others. Hearing personal success stories, and what drives business owners such as **Senor Grubby’s**, **GelatoLove**, **Carlsbad e-Bikes & More**, and many others, is both motivating and inspirational.

“Even before we were fully open for business, we attended Village Voices and immediately became part of the downtown community of business owners,” said Mary Devlin, co-owner of **Barrio Glassworks**. “It’s



definitely a great place to connect.”

At the next Village Voices, meet and hear from the folks behind Barons Market, downtown’s newest specialty neighborhood grocery coming to the Village in the next several months. Learn all about the two-day New Orleans style Jazz Festival hosted by St. Michael’s by-the-Sea Church taking the Village by storm in September. Hear from the Homeless Outreach Team regarding new homeless encampment laws and how that will affect small businesses downtown. And learn about a wide variety of small business resources available through Carlsbad’s Economic Development Department.

Village Voices is free to attend for those who live, work, and play in Carlsbad Village. While it is designed for Carlsbad Village small business owners and residents, if you have a heart for downtown Carlsbad, we welcome you to join us and get to know this incredibly special community of ours.

For more information on the Carlsbad Village Association or Village Voices, visit [carlsbad-village.com](http://carlsbad-village.com).

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## A BUSINESS ADVANTAGE

# Connecting our students to the world

In today's interconnected global economy, understanding and navigating diverse cultural landscapes isn't just beneficial—it's a competitive advantage. At MiraCosta College, we recognize our vital role in preparing students to meet the demands of a globalized workforce. Our institution is committed to providing educational experiences beyond traditional classroom learning, ensuring our graduates have the global awareness and cultural knowledge that today's business leaders require.

**MiraCosta College** offers multiple pathways for students to engage in international studies. Our general education, language, and cultural programs are designed to foster global competence, while direct interactions with international peers on campus enrich the learning environment for all students. The presence of international students at MiraCosta College enhances our community's diversity, creating a more inclusive and globally-minded educational experience.

One of the most impactful ways we prepare students for global success is through our study abroad programs. These programs allow students to earn academic credit while immersing themselves in international learning environments. By experiencing different cultures firsthand, students gain valuable insights into global business practices, enhance their cultural awareness, and develop essential communication skills. For many of our students, these experiences are transformative, providing them with the confidence and adaptability needed to thrive in a globalized world.



At MiraCosta College, one of the most impactful ways we prepare students for global success is through our study abroad programs.

Financial barriers can often hinder students from participating in these valuable programs. At MiraCosta College, we are dedicated to breaking down these barriers through scholarships like the Benjamin A. Gilman Scholarship Program. Established in 2000, this program financially supports over 3,000 students annually, offering up to \$5,000 per scholarship. This financial assistance ensures that all students, regardless of their economic background, can benefit from international education.

Despite financial challenges, Sophia McGovern, a MiraCosta College graduate and

Gilman Scholarship recipient, was able to study in Florence, Italy, during the summer of 2022. This experience significantly enriched her education, broadening her cultural understanding and equipping her with highly valued skills in the global job market. Sophia is now pursuing a degree in environmental systems at the University of California, San Diego.

MiraCosta College is uniquely positioned to democratize international education and prepare students for the global economy. By integrating global perspectives into our curriculum and providing opportunities for

international experiences, we empower our students to develop the adaptability, problem-solving skills, and cross-cultural communication abilities employers demand.

In connecting our students to the world, MiraCosta College is not just enhancing their education—we are preparing them to be the leaders and innovators the business community needs for a successful future.

For more information on study abroad opportunities at MiraCosta College, visit [miracosta.edu/studyabroad](http://miracosta.edu/studyabroad).

# Army and Navy Academy launches Worldly Warrior Program to foster global educators

**Army and Navy Academy** is proud to announce the launch of its "Worldly Warrior" program, designed to enrich the educational experience of students by providing opportunities for Faculty members to have first-hand global experiences and cultural immersion opportunities and integrate these insights into the Academy's curriculum. The first grant recipient, English Department Chairperson Jamie Maduro, recently returned from a tour through Italy's renowned cities Florence, Rome, and the Amalfi Coast.

The "Worldly Warrior" program underpins the Academy's commitment to fostering a broad-minded educational approach. Maduro's trip aimed to bridge historical educational practices with modern pedagogy by exploring the Renaissance's rich educational principles.

"Through this unique opportunity, I was able to delve into the Renaissance era's profound impact on Italy's culture, and trends in learning and teaching. The experience has been transformative, offering fresh perspectives that I am eager to integrate into our



Army and Navy Academy's "Worldly Warrior" program underpins the Academy's commitment to fostering a broad-minded educational approach.

curriculum," said Maduro.

Her trip focused on three primary objectives:

- To explore key principles of Renaissance education
- To draw parallels between Renaissance methods and contemporary teaching

strategies

- To develop new approaches to incorporate these insights into classroom practices

Maduro plans to establish an overarching theme of "The Renaissance Man" in her curriculum throughout the year and will develop interdisciplinary projects that blend arts,

sciences, and humanities, utilizing Renaissance artworks as catalysts for critical analysis and discussion. Additionally, modern teaching methodologies inspired by Renaissance traditions will be enhanced with digital tools to create engaging, multi-faceted learning experiences for students.

"These initiatives include virtual tours of significant Renaissance sites, digital apprenticeships through expert-led video tutorials, and the use of online platforms for sharing interdisciplinary educational materials," Maduro added.

The "Worldly Warrior" program is open to all full-time faculty members who have taught at the Army and Navy Academy for at least two years. Prospective participants are required to demonstrate how their proposed travel will directly enhance their teaching methods or curriculum.

"This program not only broadens our educators' horizons but also deeply enriches our Cadets' educational journey, preparing them to thrive in a globalized world," stated Major General Peggy C. Combs, U.S. Army (Retired), President of the Army and Navy Academy.

Funding for Worldly Warrior began with generous donations received on Giving Tuesday 2023. If you are interested in contributing to Worldly Warrior, please email [advance@armyandnavyacademy.org](mailto:advance@armyandnavyacademy.org)



DR. SUNITA "SUNNY" COOKE  
SUPERINTENDENT/  
PRESIDENT  
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CARLSBAD CHAMBER OF COMMERCE

# CARLSBAD VILLAGE



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# What are recommended servings of fruits and vegetables?

## FRUITS AND VEGGIES HELP YOU LIVE LONGER

Eat your fruits and veggies and live longer. They're words of dietary wisdom — backed by studies that say these plant-based foods promote good health by providing essential nutrients.



**SAMANTHA HARRIS, MD,**  
ENDOCRINOLOGIST,  
SCRIPPS CLINIC  
CENTER FOR WEIGHT  
MANAGEMENT

Unfortunately, most Americans don't come close to filling their plates daily with enough fruits and vegetables. Only one in 10 adults can say they

do, according to the Centers for Disease Control and Prevention.

The lack of produce in our diets help explain the rise in diet-related chronic illnesses, such as obesity and diabetes — and why efforts to promote the benefits of fruits and vegetables continue in earnest.

"One of the best ways to build a healthy plate is by substituting low-calorie foods in place of high-calorie foods," says Samantha Harris, MD, an endocrinologist with the Scripps Clinic Center for Weight Management. "Fruits and vegetables are low in fat and calories and are full of nutrients."

"They're great sources of vitamins and minerals and fiber. Since they contain fiber and water, they can help fill you up, which helps with weight management," Dr. Harris adds.

## HOW MUCH FRUITS AND VEGETABLES DO WE NEED?

The recommended amount of fruits and vegetables can vary depending on which health organization you ask.

The U.S. Department of Agriculture's MyPlate program recommends making half



**Unfortunately, most Americans don't come close to filling their plates daily with enough fruits and vegetables.**

your plate fruits and vegetables, prioritizing whole fruits and varying your vegetables.

The American Heart Association (AHA) recommends four to five servings each of fruits and vegetables daily.

A recent study of two million adults found that consuming at least five daily servings of fruits and vegetables — or a "5-a-day" approach — could help reduce the risk of chronic health conditions, such as heart disease and cancer. Two servings of fruit and three servings of vegetables could get the job done, according to the study published in the AHA journal Circulation.

While portion recommendations may vary, the message from health experts is clear: We need to work in more fruits and vegetables per day into our diets.

There are many ways to do this. Some of the most popular diets, including the Mediterranean, paleo and keto diets, emphasize consuming fruits and vegetables. Some plants and vegetables are so rich in nutrients that they are often referred to as superfoods. Plant-based diets in general are recognized for their health benefits.

## WHY DON'T WE EAT MORE FRUITS AND VEGETABLES?

Almost all fruits and vegetables — fresh, frozen, canned, dried and juiced — can meet your daily dietary needs.

Despite our many choices, we still come up short when it comes to getting enough fruits and vegetables. The reasons vary.

Our fast-food culture makes it hard to consume the right amount of produce. At home, fresh fruits and vegetables can add up in costs and be time-consuming to prepare. There are also people who just don't like the taste or texture of some vegetables.

If cost is an issue, there are many ways to eat healthy without spending a lot. Buy in-season produce, stick to your shopping list at the store, stock up on canned or frozen fruits and vegetables and create budget friendly recipes.

## IS JUICE HEALTHY FOR YOU?

Drinking fresh juice has some health benefits. But it is not recommended for everyone, especially people with diabetes. Fruit juices tend to contain a large amount of sugar, which raises blood sugar levels very quickly.

"As a general rule, eating whole fruit is healthier than drinking fruit juice or fruit smoothies," says Dr. Harris.

Talk to your doctor if you have any questions about juicing for weight loss or how much fruits and vegetables should be in your diet. If you choose to boost your produce intake with juice, read the nutrition label on any product bought at the store.

Check the serving size and calorie count and look for added sugar content.

## DANGER OF ADDED SUGARS

Many juice products are considered sugar-sweetened drinks because they have little juice content and are primarily made up of water with added sugars. Too many added sugars can lead to weight gain and poor nutrition.

Added sugars should make up no more than 10 percent of your daily calories, according to the Dietary Guidelines for Americans. Most American adults currently exceed that limit.

The healthiest type of juice is 100 percent juice or juice with little to no added sugars. But even 100 percent juice has limits.

"When you drink strained juice, you aren't getting fiber, so it's very easy to pile calories onto your diet," says Dr. Harris.

The Dietary Guidelines suggests that at least half of the recommended amount of fruit should come from whole fruit rather than 100 percent juice.

There are many ways to cut your sugar intake, including skipping sugary snacks and staying out of the processed food aisles.

For more information about Scripps Clinic Center for Weight Management call 858-794-1250.

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# A refresh on your benefits of referrals

The Carlsbad Chamber of Commerce is thrilled to announce the exciting new initiative designed to foster community growth and strengthen local businesses: the Member Referral Program. This innovative program not only encourages existing members to bring new businesses into the Chamber's network but also offers enticing rewards for those who participate.



**KATHLEEN MCNARY**  
VP OF MEMBER RELATIONS  
CARLSBAD CHAMBER OF COMMERCE

## A WIN-WIN FOR LOCAL BUSINESSES

The Member Referral Program is a strategic effort by the Chamber to expand its membership base while providing valuable benefits to current members. By referring fellow business owners to join the Chamber, existing members can help grow the network of resources, opportunities, and support available within the local business community.

### HOW IT WORKS

The process for participating in the Member Referral Program is simple:

**Refer a Business:** Existing Chamber members can refer new businesses to join the Chamber. Referrals can be made via the Chamber's website, email, or through personal introductions.



### NEW MEMBER ENROLLMENT

When the referred business signs up and completes their membership application, the referring member is eligible for rewards.

**Earn Rewards:** For every successful referral, current members can earn various rewards, including:

**First Referral:** You will get a Carlsbad Chamber SWAG Bag!

**Second Referral:** You will get an

E-Newsletter Sponsorship Ad (\$250 value)

**Third Referral:** Carlsbad Business Journal Ad

**Fourth Referral:** You will be entered in for a chance to get your company's dues comped for 2025.

### MORE REFERRALS, BETTER CHANCE

The employee that submits the winning entry will also receive a \$100 gift card.

### JOIN THE MOVEMENT

The Chamber of Commerce invites all current and prospective members to take part in this exciting new initiative. By referring other businesses, members can help build a stronger, more dynamic local business community while enjoying exclusive rewards and recognition.

For more information on how to participate in the Member Referral Program, contact Len Ganduglia at [len@carlsbad.org](mailto:len@carlsbad.org).

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

STAR IN YOUR OWN

## 17-SECOND COMMERCIAL

Business Workshop

Wed. September 11, 2024 | 11:30 am - 1:30 pm

**WHAT**

Learn to develop a 17-second commercial that will connect you to your business prospect's needs and wants.

**WHERE**

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

**SPEAKER**

Jani Jackson  
Develop your Team

LUNCH MOB

NETWORKING LUNCH

## LUNCH MOB

Friday, Sep. 13, 2024 | 11:30 am - 1 pm

**WHERE**

P.F. Chang's  
5621 Paseo del Norte  
Carlsbad, CA 92008

**WHAT**

Networking, Connections,  
Good Food, and Fun  
Your only cost is what you order

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

NETWORKING EVENT

## CBAD HAPPY HOUR

Wednesday, Sep 18, 2024 | 5 - 7 pm

**WHERE**

Casa De Bandini  
1901 Calle Barcelona  
Carlsbad, CA 92009

**WHAT**

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

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

FREE NETWORKING EVENT

## Coffee CONNECTION

Friday, Sep 27, 2024 | 8 - 9 am

**WHERE**

Red Lotus Wellness Center  
2890 Pio Pico Dr., Ste. 104,  
Carlsbad, CA 92008

**WHAT**

It's not just coffee, it's about fostering relationships and building up a strong professional network.

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

LUNCH & LEARN

LUNCH & LEARN

## PAGA 101

Mon. Sep. 30, 2024 | 11:30 am - 2:30 pm

**WHERE**

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

**SPEAKER**

**Blanca Rincon**  
Chief Executive Officer

**COST**

\$50 for members  
\$65 for General Admission  
Lunch is included.

BUILDING RELATIONSHIPS

## CHAMBER 101

New Member Orientation

Thu. Oct 24, 2024 | 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](http://web.carlsbad.org/events)



## WELCOME NEW MEMBERS



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Jeb Butler  
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[www.synergyhomecare.com](http://www.synergyhomecare.com)

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#### Wild Horse Labs

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Oceanside, CA 92056

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Wild Horse Labs Inc., an international Business Accelerator with access to financial resources, prepares startups to launch and helps emerging growth businesses to grow.

### ELDER CARE

#### enABLE Private Care Management

Susan DeWitt  
(619) 818-1324  
San Diego, CA 92126

[enablegcm.com](http://enablegcm.com)

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### ESCROW SERVICES

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5901 Priestly Dr., Ste. 150  
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[escrowoptions.com](http://escrowoptions.com)

Escrow Options Group is a fully licensed corporation through the Department of Financial Protection and Innovation and offers a variety of escrow services.

### INSURANCE

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At our recent Foundation Gala, we raised thousands of dollars that will support these incredible programs.

### LEADERS

Continued from Page 1

3-minute videos about jobs and career opportunities right here in North County. The portal is being in classrooms all over our region and brings the real world of work into the classroom.

### JUNIOR CEO

Junior CEO is a brand new program for 2025 that will bring the entrepreneurial spirit to middle school students in our region. This is a five-week program to teach the business basics to young entrepreneurs and will culminate in week six with an expo of their business ventures. Keep watch for more details as this program comes to life.

### BEYOND THE UNIFORM

Beyond the Uniform is a collaboration between our foundation VANC (Veteran's Association of North County). This program

aims to launch military personnel who are exiting active duty and want to start their own business here locally. While there are lots of programs to help Vets move into the workforce, there is not much support for those who want to start their own business. We are excited to bring this to life in 2025.

Corporate Kindness – In 2021 we launched a Corporate Kindness initiative with our friends at Kids for Peace. The idea was to bring Kids for Peace's success of bringing kindness into schools and spread that to corporate America. We currently have over 100 Corporate Kindness certified companies in Carlsbad and over 20 chambers of commerce promoting the program.

Our Foundation has a dynamic new leader in Chris Cochran. He is passionate about all our programs and is always looking for ways to grow our impact in the community.

To learn more about the Carlsbad Chamber Community Foundation, visit [Impact-Carlsbad.org](http://Impact-Carlsbad.org)

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# OLDER & BOLDER EXPO 2024

Saturday, Sep. 14, 2024 | 9 am - 1 pm

## BOOTHS • WORKSHOPS • PRIZES

This premiere event will feature health-related businesses, non-profits and senior related organizations. The event is free to the public. Booth space is available for businesses interested in promoting their products or services.

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# Your Most Important Transition

We face many important transitions during our lifetime. Arguably, the most important one of these is the transition from our working life into retirement.

FINANCE



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We go from being busy, respected for being an expert in our chosen field, and waking up every day with a purpose to a blank page from which to

craft our new life. We go from saving money and building wealth to needing to withdraw from our nest egg.

Sadly, many successful and respected people go on to have unhappy retirements—even in beautiful cities like our beloved Carlsbad! For those who saved diligently, this is a sad outcome. The key to making a successful transition is to be clear about what you are leaving behind and moving towards.

## THE THREE KEY RETIREMENT QUESTIONS

In helping many people navigate this once-in-a-lifetime transition from work to retirement, we have identified three key questions to help you transition into a successful retirement. I've adapted these three questions from financial expert Mitch Anthony.

With increased longevity leading to longer retirements, this is not a transition you want to make without forethought. Deeply

thinking about all three questions will prepare you for the successful and happy retirement you deserve.

### Q1: HAVE YOU HAD ENOUGH OF WORK?

While you may not have the same drive as before, many successful people have more that they want to contribute to their work environments. It may be possible that you can continue to enjoy the mental stimulation of being involved without working full time. The modern work environment has created flexible work options not open to those of past generations. Remote work, hybrid office structures, part-time consulting, or even mentoring could be a way to remain involved and give you a reason to get out of bed in the morning.

Regardless of this decision, it's essential that you are emotionally ready to transition away from work as you knew it. Do not underestimate the magnitude of your work's contribution to your well-being and identity.

In summary, question one is purpose-driven.

### Q2: DO YOU HAVE ENOUGH?

It is important to understand what lifestyle your savings are realistically able to sustain. Be mindful of day-to-day expenses, irregular expenses, and possible surprises.

Our process as Financial Advisors is designed to help you make sense of the complexities behind this simple question: Will I run out of money?

If an initial analysis gives an unexpected answer, consider that even an extra year or two of saving can make a significant dif-



*Our key focus at PEEK Wealth is to ensure that you have enough money to sustain an independent life.*

ference in these projections. Ensure that you have received a detailed opinion from an expert before you make any irreversible decisions.

In summary, question two is money-driven.

### Q3: DO YOU HAVE ENOUGH TO DO?

This is often the most challenging question to answer for those happily busy for four decades. How will you fill your time?

When you are accustomed to working full days, an empty calendar can be difficult to navigate. Sadly, a two-week holiday is not a

reflection of what you may want to fill your days with. Those around you may still be in their everyday routines, leaving you with more time than you know what to do with. There are only so many rounds of golf you can play or TV series you can watch before you get bored. We suggest that you think carefully about what your ideal week will look like. Be sure to build in time for family, hobbies, and travel. If there's too much time unaccounted for, it's worth reflecting on whether you are ready for this big decision.

Lastly, if you and your partner are not used to being around each other all day, it's important that you agree on what you will be spending your time on and how you will each retain some independence. As the joke goes, retirement is twice the spouse and half the income!

In summary, question three is lifestyle-driven.

### A HAPPY RETIREMENT IS HARD WORK

Rather than being about leaving an old life behind, a successful retirement transition is more about moving intentionally towards a new life.

Carefully considering your, and maybe your spouse's, answers to the above questions will ensure that you set off on this new journey with enough money, enough to do, and fewer regrets.

While our key focus at **PEEK Wealth** as Financial Advisors is to ensure that you have enough money to sustain an independent life, we are committed to assisting you in making a happy and successful transition.

# Celebrating 25 Years of Impact

**“Every year, with our community support, we impact hundreds of lives. In the last 25 years, we have provided transformative services to over 4,300 moms, dads, and their children.”**

**Solutions for Change** is approaching its 25th anniversary and preparing to celebrate a quarter-century of transforming lives and crushing the Churn of dependency and poverty at our 25th Anniversary Gala. Founded in 1999, Solutions for Change has dedicated itself to solving the root causes of family homelessness, using a ground-up, community-based, and social enterprise-driven approach. To preserve our model of personal accountability and drug-free housing, we choose not to use government funding. Our purpose and passion is to transform the most vulnerable and dependent people into the most empowered, equipped, and inspired Overcomers. Our upcoming 25th Anniversary Gala will be a momentous occasion, reflecting on past achievements and looking forward to future advancements.

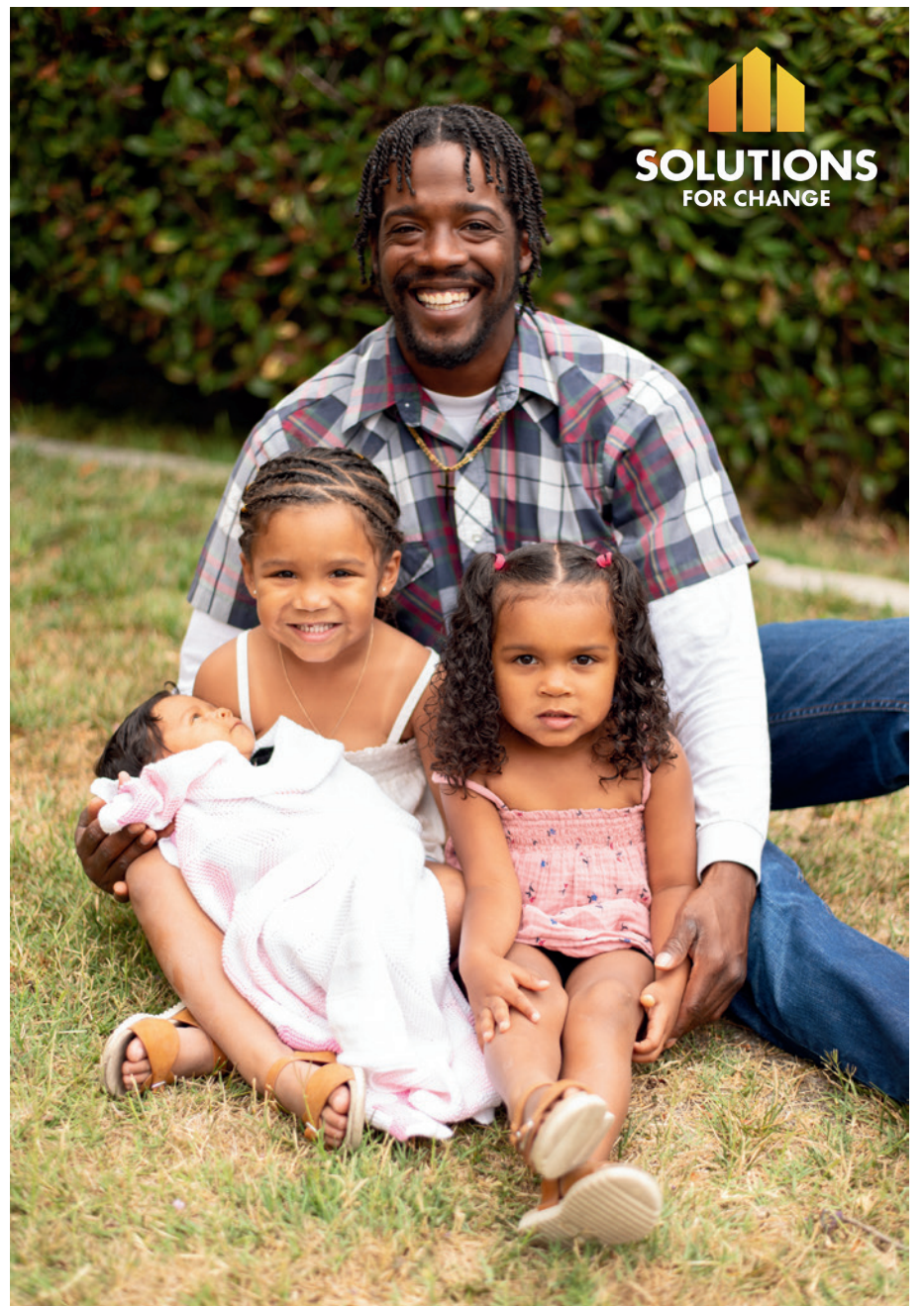
Solutions for Change is a complete solution for family homelessness. Our model focuses on holistic, long-term solutions rather than temporary fixes. In our 700-day Solutions Academy, a University-like setting, families discover hope-filled purpose and forever change the course of their lives. The Academy integrates housing, employment, job training, and life skills development into a structured path that empowers individuals to regain independence and stability. Parents become role models, children excel in school, and new opportunities become pos-

sible for families and communities.

Solutions for Change has been empowering families to grow beyond their vulnerabilities to attain true freedom from dependency and become productive, “tax-paying” citizens. Every year, with our community support, we impact hundreds of lives. In the last 25 years, we have provided transformative services to over 4,300 moms, dads, and their children.

The 25th Anniversary Gala, scheduled for Saturday November 2nd, will not only celebrate these accomplishments but also serve as a crucial fundraiser to support ongoing and future initiatives. We have a hefty goal to raise \$549,000, funding 39 more families as they progress through our program. The event will be held at The California Center for the Arts, Escondido Foundation, and will feature a night of inspiring stories, dinner, live and silent auctions, and conclude on the dance floor, with an energetic live band. Attendees will have the opportunity to hear firsthand from those whose lives have been changed by Solutions for Change, as well as from the dedicated team and partners who support our mission.

Our 25th Anniversary Gala promises to be a night of joy, inspiration, and hope. For ticket sales and sponsorship opportunities, please visit [www.SolutionsForChange.org/news-events/gala-25.html](http://www.SolutionsForChange.org/news-events/gala-25.html).



*Solutions for Change is a complete solution for family homelessness.*



*Solutions for Change  
cordially invites you to their*



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# New Jazz Fest kicks off this fall

The inaugural year of a brand new music festival, located in the heart of Carlsbad Village, kicks off this fall!

**St. Michael's** Jazz Fest will take place on the weekend of September 28-29th and feature a diverse array of local jazz and brass bands. Saturday's lineup crescendos with a major headliner, the legendary Grammy Award-Winning Rebirth Brass Band, direct from New Orleans!

For almost four decades, Rebirth has been stunning fans with a fiery live show and a rich musical catalog. Their trademark sound pays homage to the New Orleans brass band tradition while weaving a tapestry that combines elements of jazz, funk, soul, R&B and the sounds from the streets they grew up on. From their legendary 25+ year run of Tuesday nights at the Maple Leaf to stages all over the world, Rebirth is the soundtrack of the Crescent City and her premier musical ambassador. They've shared the stage and collaborated with everyone from the Grateful Dead to James Brown, Allen Touissant, Quincy Jones and Trombone Shorty.

The lineup also includes San Diego's own Euphoria Brass Band, a critically acclaimed and award-winning San Diego based musical collective that serves up a contemporary mix of old school New Orleans traditional brass band jazz, funky street beats and new school edginess with a West Coast feeling. They've become known for their incendiary high energy shows that are guaranteed to get a crowd smiling, dancing and having a good time. Other acts include The 524, Star-sign, Kainga Music, Jazz Evensong Quintet, 1st Marine Division Brass Band, and the Atkinson Warrior Band.



St. Michael's Jazz Fest is a free, family-friendly event, with a great lineup!

Jazz Fest is free and will be held at St. Michael's campus outside on the lawn. Attendees can enjoy local food and drink vendors, with beverages on tap from Pizza Port Carlsbad. Family-friendly arts and music programming will also be offered at this in-

tergenerational event!

Father Doran Stambaugh, lead organizer of St. Michael's Jazz Fest, says, "our vision is to create a unique annual event that celebrates jazz, America's original art form, educates the community on the cultural significance

and history of jazz, and builds and strengthens the local community through the joy of music and dance. See you there!"

For more information, visit [stmichaelsjazzfest.org](http://stmichaelsjazzfest.org).

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# Why seniors choose life plan communities

With countless opportunities for fun and leisure all on a beautiful 55-acre campus, it's clear that **La Costa Glen** residents are thriving – but there's more than meets the eye.

According to the Age Well Study, 91% of Life Plan Community residents were “completely” or “very” satisfied with their senior living community. So, what is it that makes residents so happy? Here's an in-depth look at what communities like La Costa Glen have to offer, and why residents can't get enough of the lifestyle.

## THE INVALUABLE SENSE OF PEACE OF MIND

Perhaps the most beneficial aspect of a Life Plan Community is the plan for future long-term care.

With the cost of long-term care on the rise, many seniors worry about how their families could be affected when their needs change over time. However, La Costa Glen residents are able to enjoy life in the moment knowing their future is covered with priority access to the adjacent health center for assisted living, memory care and long-term care in a skilled nursing center, if ever needed.

## FINANCIAL ADVANTAGES

Life Plan Communities require a one-time entrance fee, which most residents pay for with the proceeds from the sale of their home. Typically, a portion of the fee is repaid to the resident or their estate when they leave – at La Costa Glen, it's up to 100%, and never less than 75%.

This nest egg protection undoubtedly contributes to resident happiness, and the predictable monthly expenses adds to the equation. At La Costa Glen, one monthly fee covers a great place to live, utilities, home maintenance, HOA fees, homeowner's insurance and property taxes, giving residents freedom from the hassles of multiple bills.



*La Costa Glen residents are surrounded by like-minded individuals and have over 200 monthly activities to choose from, including clubs, concerts, informational lectures, social events and more, all just a short walk from their maintenance-free homes.*

## SO MUCH TO DO JUST STEPS FROM RESIDENTS' DOORS

There are numerous ways at La Costa Glen to stay physically fit, learn new skills and pick up new hobbies – all while making new friends and being a member of a wonderful community.

Residents are surrounded by like-minded individuals and have over 200 monthly

activities to choose from, including clubs, concerts, informational lectures, social events and more, all just a short walk from their maintenance-free homes. They work up a sweat at a fitness class; challenge their neighbors to a friendly game of tennis, bocce ball or pickleball; let their creativity shine at an art class or simply relax and recharge by the pool.

## IT'S TIME FOR CARLSBAD SENIORS TO EXPECT MORE FROM RETIREMENT.

With so much included, it's no wonder so many local seniors choose the La Costa Glen lifestyle. Call 1-760-334-5121 to schedule a personalized tour and learn how you too can live the happiest version of your life with peace of mind, simplified expenses and a vibrant community to call home.

## COLE TECHNOLOGIES

Continued from Page 1

how their IT systems are being protected.

We offer complimentary, customized training sessions for our clients' employees, covering everything from basic computer skills to advanced cybersecurity practices. Additionally, we provide high-level overviews tailored to our clients' management teams, helping them grasp the complexities of modern IT and cybersecurity. This approach ensures that, whether your systems are secured by us or another provider, you'll know the right questions to ask and be able to discern whether you're truly protected or just getting superficial services.

These educational offerings are a key benefit of our NextGen Shield Unlimited package, but we don't stop there. As a sneak peek into our upcoming workshop at the Carlsbad Chamber of Commerce (stay tuned for updates on social media!), here are a few critical questions to consider asking your current IT provider:

- Are they utilizing EDR, XDR, or MDR?
- Do they have an Intrusion Detection System in place?
- How robust is their Backup and Disaster Recovery plan?
- Is their antivirus software licensed, active, and consistently updated?
- Do they employ Security Information and Event Management (SIEM) tools?
- What's their approach to Patch Management?



*We're not just an IT Service Provider; we're on a mission to disrupt a stagnant industry.*

• Do they utilize a Security Operations Center (SOC)?  
At Cole Technologies, we believe in not just providing top-tier IT services but also in making sure you understand the value and necessity of what we do to keep your business secure and thriving.

For more information, visit [coletech.us](http://coletech.us).



**AFTER OUR WORKSHOP, YOU'LL BE EQUIPPED NOT ONLY TO UNDERSTAND THESE QUESTIONS BUT TO ASSESS THE ANSWERS YOU RECEIVE.**





La Costa Glen

CARLSBAD

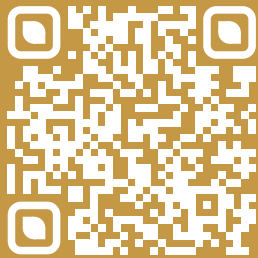
Expect More From Retirement.

# THE RETIREMENT *lifestyle* YOU WANT, CLOSER THAN YOU THINK.



It's a *vibrant* life today with a solid plan for the future.

At our Life Plan Community, you'll socialize with friends, explore new hobbies, enjoy activities and resort-like amenities and have priority access to long-term care, if ever needed.



Call 1-760-642-5781  
to schedule a tour.

[LaCostaGlen.com](http://LaCostaGlen.com)



Voted the *best* retirement community  
in San Diego for 10 years in a row!



State of California License #374600637. Certificate of Authority #265. Offerings depicted are subject to change.





# BMW of Carlsbad



## BMW ELECTRIC MODELS ASK ABOUT 2 YEARS FREE CHARGING

### PLUS SAVE AN ADDITIONAL \$1000

IF YOU OWN A TESLA OR ANY COMPETING ALL ELECTRIC VEHICLE

No trade-in necessary.

2024 BMW

# i4

eDrive35  
**\$449**



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

36 month lease with \$0 security deposit on approved above average credit. \$4869 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 expires 9/30/2024.

2024 BMW

# i5

eDrive40  
**\$699**



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

36 month lease with \$0 security deposit on approved above average credit. \$6559 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 expires 9/30/2024.

2024 BMW

# iX

xDrive50  
**\$699**



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

36 month lease with \$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 9/30/2024.

2024 BMW

# i7

eDrive50  
**\$999**



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

36 month lease with \$0 security deposit on approved above average credit. \$7919 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 9/30/2024.

## SAVE ON 2023 MODELS

2023 BMW

# 330e

Sedan  
**\$484**



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

36 month lease with \$0 security deposit on approved above average credit. \$3800 cash or trade equity plus taxes, tags, registration fees, government fees, emission testing charge, and electronic filing fee due at signing. Includes \$1000 lease loyalty from BMW. Lessee responsible for mileage over 30,000 at 25¢ per mile. Offer expires 9/30/2024.

2023 BMW

# X1

xDrive28i  
**\$487**



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

36 month lease with \$0 security deposit on approved above average credit. \$3800 cash or trade equity plus taxes, tags, registration fees, government fees, emission testing charge, and electronic filing fee due at signing. Includes \$500 lease credit from BMW. Lessee responsible for mileage over 30,000 at 25¢ per mile. Offer expires 9/30/2024.

2023 BMW

# X3

sDrive30i  
**\$489**



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

36 month lease with \$0 security deposit on approved above average credit. \$3800 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 9/30/2024.

2023 BMW

# 530e

Sedan  
**\$499**



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

36 month lease with \$0 security deposit on approved above average credit. \$3800 cash or trade equity plus taxes, tags, registration fees, government fees, emission testing charge, and electronic filing fee due at signing. Lessee responsible for mileage over 30,000 at 25¢ per mile. Offer expires 9/30/2024.



## BMW of Carlsbad

1060 Auto Center Ct, Carlsbad, CA 92008

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

# 1-866-219-1776