

TO YOUR HEALTH

The path to a healthy mind and body starts with small changes.

5



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FINANCIAL PREPAREDNESS

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STARTS ON PAGE 6



JANUARY 2019



Bret Schanzenbach

## The Carlsbad Chamber of Commerce selects Bret Schanzenbach as its new CEO

The Carlsbad Chamber of Commerce has announced the selection of Bret Schanzenbach as its new CEO. Schanzenbach will succeed Ted Owen, who is retiring in January 2019 after 15 years at the Chamber.

Schanzenbach, a native Californian and resident of San Diego's North County since 1971, comes to the Carlsbad position from the Vista Chamber of Commerce, where he served as CEO since 2009. His corporate background before the Chamber was in residential real estate and the software industry. In 1992 he helped start Technical Difference, Inc., a human resources software company in Bonsall, CA. Before venturing into the corporate world, Schanzenbach spent seven years as a youth minister.

Outgoing CEO Ted Owen stated, "I've known Bret for many years and I am confident he is qualified to take the Chamber to the next level. I wish him the best." Carlsbad Chamber of Commerce Board Chairman Ahmed Haque added, "The Chamber's Board of Directors was impressed by Bret's track record at the Vista Chamber, his knowledge of the chamber industry and his relationships with stakeholders in the region. We are proud to have Bret lead the

SEE CEO, Page 2

# Big plans, new beginnings

Every year the Carlsbad Chamber of Commerce honors businesses that stand out for their hard work and excellence in two award ceremonies: the *Annual Business Awards and Board Installation Dinner* held in March and the *Small Business Awards Luncheon*, taking place in October. Last year, one company received the highest honors during both ceremonies. Led by Rachel Ivanovich, **Easy Life Management, Inc. (ELM)** earned the Health and Wellness Award back in March. "I was ecstatic! Health and wellness has been a passion of mine for my whole life, so I guess I'm doing a few things right! I wanted to pass on this enthusiasm of mine for not only physical health, but also emotional, mental and spiritual health to my team and clients," said Ivanovich. Most recently, Ivanovich's company won the Excellence in Professional Services Awards as a small business, which Rachel believes is a confirmation that the company is on the right track. "We were, and are, deeply honored to have won this award. It is a culmination of many years of a steadfast commitment to our clients and consistent dedication, and so many hours of hard work."



Ivanovich

### Setting Priorities

Energized by these two distinctions, Ivanovich shows no signs of slowing down in these areas this year. "We meet weekly as a team and set goals together. We will continue this practice into 2019. One of the things that I believe makes us different as a team is that we have made a commitment to supporting each other's personal as well as professional goals. We put our personal commitments in the calendar first. It is my belief, as a leader, that if each of my team members feels happy and valued, that they will perform at their highest level at work. We set goals in five areas - spiritual, family, business, financial,

personal, every ten days, and then we support and hold each other accountable for these goals." With the same commitment, Ivanovich has set out goals to continue delivering excellence through her company. "ELM's mission is to support and grow local small businesses with a focus on families and work/life balance. Our main goal for 2019 is to roll out a series of workshops and other educational programs which will

align with this mission. Our secondary goal is to invest in new technology to assist our clients set and reach their business goals. We believe that as times change, so should we." Ivanovich says a new year provides a unique opportunity for companies to start fresh. "It is a time to mentally look forward to new beginnings and to set goals for a happy and

SEE PLANS, Page 15

## BUSINESS SPOTLIGHT

# Coaching you through your finances

What do golfer Tiger Woods, boxer Muhammad Ali, tennis player Serena Williams and swimmer Michael Phelps all have in common (besides being superstar athletes)? They all had coaches who helped them become great in their sport.

Woods used Butch Harmon (among others). Ali had Angelo Dundee. Williams had David Witt (among others) and Phelps had Bob Bowman. Did all these great athletes need to pay a coach? Weren't they good enough to do it on their own?

In a 2/20/2017 article from USTA Florida, Witt, Serena's coach, was asked the same question. He said, "If you're one of the best players in the world, what can someone else tell you? The fact is, professional sports are more complicated than most people realize, and the stakes are incredibly high.



Steve Wolff and Catherine Magaña are managing partners at WWM Financial.

Every athlete can use an extra set of expert eyes on them."

We at **WWM Financial** have the same philosophy. We think the financial world is complex, the stakes are high, and having an

extra set of eyes is a good thing. We're sure that some of our clients could navigate through financial planning, investing, taxes, estate planning etc. but we believe that coaching makes a

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good client even better.

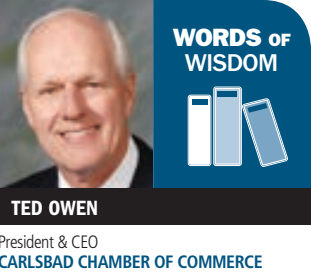
Our coaching starts with getting to know the prospective clients. We want to know what makes them tick. What are their life goals? What makes them happy and what keeps them up at night? What's the purpose of their money? Will they need funds for their children's education? A new home? Charity? A special

SEE SPOTLIGHT, Page 12

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# With gratitude

The most distinguishing hallmark of American society is and always has been change. On January 31, 2019 a change at this Chamber will occur. I will step down and my chair will be filled by Bret Schanzenbach, the current CEO of the Vista Chamber of Commerce.

This is my last column and I want to take a moment to illustrate a few highlights and memories. I have mixed emotions as I have been working for 60 years and now, I will ride off into the sunset.

Instead of making a laundry list of my accomplishments, or a list of everyone I have met, I am going to leave you with a simple list of things that have helped me be successful. I have read and reread them for years and they have never failed me.

## Anyway: The Paradoxical Commandments

- People are unreasonable, illogical, and self-centered. **Love them anyway.**
- If you do good, people will accuse you of selfish ulterior motives. **Do good anyway.**
- If you are successful, you will win false friends and true enemies. **Succeed anyway.**
- Honestly and frankness make you vulnerable. **Be honest and frank anyway.**
- The good you do today will be forgotten tomorrow. **Do good anyway.**
- The biggest people with the biggest ideas can be shot down by the smallest people with the smallest minds. **Think big anyway.**
- People favor underdogs but follow only top dogs. **Fight for some underdogs anyway.**
- What you spend years building may be destroyed overnight. **Build anyway.**
- Give the world the best you have and you'll get kicked in the teeth. **Give the world the best you have anyway.**

- by Dr. Kent M. Keith

I have met many incredible men and women in my lifetime including presidents and bus boys at restaurants. But it goes without saying our professional staff here at the Chamber, the government officials administering the city of Carlsbad and our members are the finest there are.

I will miss getting up at 3:15 a.m. and getting to work at 6 a.m. I will miss talking individually with our staff and helping them as if they were my kids. I will miss my weekly meeting with Mayor Matt Hall who befriended me for the 15 years of my tour of duty. He extended my leadership skills to another level.

Last but not least I want to give special thanks to our Chief Operating Officer Toni Padron who has been incredible for the entire time of my assignment here.

Best wishes Bret, you are a very lucky guy.

# A new year, a new era

2019 marks the beginning of a new chapter in the proud history of the Carlsbad Chamber. Our CEO Ted Owen retires this month after 15 years at the helm. All of us associated with the Chamber are grateful for his service and I personally have been extremely fortunate to have enjoyed his mentorship for over seven years.

When informed of Ted's retirement the Chamber's Board of Directors faced a crossroads. We took a sober examination of the strengths and vulnerabilities of the Chamber in order to determine the qualities needed in our next CEO. We were humble enough to realize there are some areas in which the Chamber could improve and threats to the relevancy of our Chamber in an economy where relationships and advocacy are increasingly cultivated through social media.

In order to identify Ted's successor, the Board formed a 14 person Selection Committee of board members representing the diversity of industries and size of businesses that make up the Chamber membership. The Committee reviewed hundreds of applications for the CEO position. Among the candidates were a virtual who's who of local leaders including



individuals who have made notable contributions to the Chamber's success over the past several decades. This search was a sobering task, both because of the great significance of the selection on the future of the Chamber and because of the number of very talented candidates from whom we had to choose.

Ultimately, the Committee and Board were united in our selection of Brett Schanzenbach as the Carlsbad Chamber's next President and CEO.

Bret is no stranger to our region. He was raised in North County and graduated as valedictorian of his class at Vista High School. For the past nine years, Bret has served as the CEO of the Vista Chamber of Commerce, growing that organization's membership and budget to new heights. Among his many accomplishments he launched the Vista Strawberry

Festival and Heroes of Vista Gala that now rival in size our own Carlsbad Village Faire and Annual Business Awards.

The Board valued Bret's experience running small businesses and his service on the Vista Chamber board prior to working in the chamber industry. We were also impressed with his demonstrated commitment to forming strong partnerships between the business community and local education. Bret's knowledge of the local economy, the regulatory landscape and his existing relationships in the region will allow him to hit the ground running in Carlsbad.

We are excited about the future of the Chamber under Bret's leadership and the Board will be working closely with him to refresh our strategic plan. We are confident Bret is up to the challenge of maintaining the Chamber's role as a convener of discussion of emerging issues facing our community and the most effective advocate for businesses of all types.

Please join me in welcoming Bret to our Chamber and extending best wishes to him and his wife Joleen. I look forward to all that Bret, our staff, our committed members and volunteers will accomplish in the coming year.



On December 11, 2018, Mayor Matt Hall was sworn in for another term, while Dr. Priya Bhat Patel (left) and Barbara Hamilton were sworn in for first terms as city councilmembers for District 3 and District 1 respectively. Photo Courtesy of the City of Carlsbad.

# Local elections decided by record voter turnout

The San Diego Registrar of Voters certified election results on December 6, This is the list of the elected officials from the races the Carlsbad Chamber of Commerce had been closely following:

- Carlsbad Mayor:** Mayor Matt Hall (Incumbent)
- Carlsbad District 1:** Barbara Hamilton
- Carlsbad District 3:** Dr. Priya Bhat-Patel.
- Board of Supervisors - District 5:** Jim Desmond
- U.S. Representative - 49th District:** Mike Levin
- State Senate - District 36** - Senator Patricia Bates (Incumbent)
- State Assembly - District 76** -Tasha Boerner Horvath

Congratulations to all our newly elected officials! The Carlsbad Chamber of Commerce looks forward to working with you to strengthen our local economy and our community.

**Here's a snapshot of the voter turnout in our area:**

San Diego County: **66.4 %**  
City of Carlsbad: **78.1 %**

District 1: **75.6 %** | District 3: **77.4 %**

Thank you to all who participated in this electoral process whether running for office, volunteering and/or voting!

## CEO

Continued from Page 1

Carlsbad Chamber into its second century of service to the community.”

The Carlsbad Chamber of Commerce promotes business through member services, economic development, community development, and public policy that balances economic prosperity with the quality of life. Its strategy for engagement focuses on five core competencies: building a strong local economy, promoting the community, providing networking and professional development opportunities, representing business before government, and political action. The organization represents more than 1,200 businesses, which provide employment to approximately 53,000 people.

“I am excited to continue the great work that has been done in and through the Carlsbad Chamber of Commerce over the past decades,” said Schanzenbach. “Carlsbad’s robust business park and thriving tourism industry make it ideally situated to be an economic anchor and catalyst for all of North San Diego County.”

Schanzenbach graduated from the Franciscan University of Steubenville in Steubenville, OH, earning a BA in Psychology. He earned his Master's in Theological Studies from the University of Dallas. He and his wife Joleen reside in Vista, CA with their six children. They are active members of St. Thomas More Church in Oceanside.

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“The Carlsbad Chamber of Commerce promotes business through member services, educational programs, cooperative partnerships and legislative advocacy that balances economic prosperity with the quality of life.”

CHAMBER VISION

“The Carlsbad Chamber of Commerce is the business organization recognized as a leader influencing the direction and future of Carlsbad to enhance the quality of the community.”

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# San Diego International Airport takes your business places

Last fall, I had the privilege of taking a regional economic development trip with a group of business professionals including the president and CEO of the **San Diego County Regional Airport Authority**, Kimberly Becker. She sat down with me to talk about how businesses can help the airport to be more successful.



Becker



CHRISTIE MARCELLA

Economic Development Manager  
CITY OF CARLSBAD



## What kinds of goods and services does the airport contract for?

The airport, with approximately 9,000 employees, is like a small city. As such, we contract for a wide array of goods and services every day, from maintenance work to office supplies to security services.

Three years ago, we unveiled our concessions development program, which increased the number of restaurants and shops throughout the airport from 55 in 2012 to more than 80 today. It also created more opportunities for local and small companies, so that our concessions more accurately reflect a local San Diego flavor.

In terms of construction, the Airport Authority has undertaken numerous projects to redevelop our 661-acre airport over the last decade.

## How can a small business do work for the airport? Are there resources to help them?

One of the most impactful policies put forth by our board has been the creation of a Small



The Innovation Lab's project "At Your Gate," allows air travelers to order, via a mobile app, food, beverages and retail purchases, and have them delivered to them while they wait for their plane at their gate holding room.

Business Development Program that ensures that local, small, historically underutilized, service-disabled veteran and emerging businesses have every opportunity to do business with the airport. Over the last decade, over \$750 million and \$252 million worth of projects went to local and small businesses, respectively.

Our team also helps small businesses obtain Disadvantaged Business Enterprise certifications and educates them on navigating the various steps associated with working on big public projects.

## What is the airport incubator and why did San Diego International Airport start the program?

In December 2016, San Diego International Airport unveiled

the Innovation Lab, which serves as a space where innovators can conceive, develop and test emerging technologies that have the potential to transform the airport experience for future passengers. The 3,500-square-foot workspace features a model ticket counter, gate and baggage belt that collectively represent a de facto "mini-terminal." The Innovation Lab represents a partnership between creative minds in the private sector and our airport to brainstorm, beta-test and deploy new ideas, products, processes and systems.

## Are there any big projects on the horizon?

The Airport Development Plan is the Airport Authority's planning effort to determine the future needs and plans of San Diego International Airport

through the year 2035. The plan is currently in the environmental review phase. The centerpiece will be the replacement of the 50-year-old Terminal 1 with an attractive, modern and more efficient terminal with up to 30 gates. The existing Terminal 1 has only 19. The new terminal will include more gate seating, restaurants and shops, as well as additional security checkpoints with more lanes.

The Airport Development Plan also calls for a new, \$165 million road to be built on airport property connecting Laurel Street and Harbor Drive directly with the airport, with no traffic lights.

The Airport Authority believes a strong connection to the region's transit system, including the trolley, is extremely important for our passengers and for overall traffic circulation in the area around the airport. The Airport Development Plan provides a direct connector to SANDAG's planned Intermodal Transit Center just north of the airport, which would serve Amtrak, COASTER, trolley and bus riders. The Airport Development Plan calls for a pedestrian/vehicle connection, with either an electric shuttle service or automated people mover to transport transit passengers directly to the terminals using a transit-dedicated, on-airport roadway.

*There are lots of ways our business community can work with and leverage the San Diego International Airport to increase a business's success. For more information, visit <https://www.san.org/Business-Opportunities>.*



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## Safe, modern schools for Carlsbad

As we welcome the New Year I want to express my deepest gratitude to the Carlsbad community for its overwhelming approval of Carlsbad Unified's school construction bond, Measure HH, in the November 2018 election. The support of the citizens of this city for its schools is truly remarkable. Our team is committed to keeping you posted on our progress in upgrading and modernizing our school buildings, and in maximizing the impact of your tax dollars as we go forward.

Only days after the election our facilities construction team hit the ground running. It presented the Board with a fiscal plan, projects, and timelines; and it prepared to release the first Requests for Proposals, guided by Carlsbad Unified's 2018 Facilities Master Plan.

The Facilities Master Plan addresses critical school construction needs: renovating older school facilities and replacing aging portables and infrastructure; safety and security improvements; energy efficiency and sustainability upgrades; and adding STEAM labs (for Science, Technology, Engineering, Arts, and Math).

To address those construction needs, our Measure HH plan proposed a 15-year program, funded by four series of school construction bonds totaling \$265 million and prioritized into five phases. Each three-year phase will be aimed at constructing facilities to meet instructional goals while also anticipating needs that arise from the continued aging of older structures. We will leverage district construction funds such

as CFD/Mello Roos and developer fees, as well as aggressively pursuing state matching funds and applying for other grants and financial incentives.

The first phase of the construction plan will get underway this spring, with the sale of \$82 million in bonds. You may begin to see construction on our campuses as we undertake the following projects.

**To address older school facilities and aging portables and infrastructure:**

Magnolia, Hope, and Kelly Elementary Schools—built in 1957, 1967, 1978, respectively—are slated for full campus renovations during Phase 1.

The Carlsbad High School science building will be modernized and the chiller plant improved.

Buena Vista, Pacific Rim and Poinsettia Elementary Schools are scheduled for relocatable removal and/or replacement.

**To address safety and security issues:**

Wrought iron perimeter fencing will be installed at several schools in Phase 1, with all schools to be upgraded by Phase 2.

Features such as keyless entry locks, security cameras, visitor sign-in systems, emergency lockdown systems, and first responder boxes will be considered for districtwide

implementation.

**To address energy efficiency and sustainability:**

Battery storage and solar panel systems will be installed.

A district-wide energy audit will be conducted and considered, and proposed solutions will be implemented.

**To address the need  
for STEAM labs:**

Magnolia, Hope, Kelly, Pacific Rim, Poinsettia, and Buena Vista Elementary Schools are scheduled for new labs in Phase 1, with the remaining elementary and middle schools to be completed in Phase 2.

CUSD will continue to plan and build flexible learning spaces with ubiquitous technology.

As with Carlsbad Unified's Proposition P school construction bonds, an open and transparent process will encourage community participation and input. An independent oversight committee will monitor Measure HH expenditures and projects. And, as initial architectural designs and renderings for each major project are rolled out, parents, teachers, and other stakeholders will be invited to share their perspectives. Architects will integrate this feedback into their final designs before construction begins.

We look forward to working with our Carlsbad community to continue to provide learning spaces that support high achievement for our students.

We invite you to take a look at our 2018 Facilities Master Plan on our website at: [carlsbadusd.k12.ca.us/FMP](http://carlsbadusd.k12.ca.us/FMP).

## A personal journey through academia

When Emiliano Ayala talks about how important the mission of the California State University system is to him personally, it's the farthest thing from lip service.

Before he took over as the dean of Cal State San Marcos' College of Education, Health and Human Services in July, Ayala worked for 18 years as a professor at Sonoma State. For most of his time there, the dean of the School of Education in which he taught was none other than his older brother, Carlos.

Ayala's older sister, Guadalupe, is a professor of public health at San Diego State. His father, Reynaldo, taught for years at SDSU's Imperial Valley campus in Calexico. His mother, Marta, was a librarian at the same school.

And Ayala's oldest daughter, Nastassia, is a graduate of Chico State.

"I chose the CSU," Ayala said. "There were opportunities for me to look at other institutions, but I was like, 'We are born and bred



**HIGHER  
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**DR. PATRICIA L. PRADO-OLMOS**

Vice President of Community Engagement  
**CALIFORNIA STATE UNIVERSITY**  
**SAN MARCOS**

CSU.' We are three generations of CSU. The mission is clear. This is what I need to be doing as a leader in higher education."

Ayala's career in higher education began when he took his first professor job at Sonoma State in 2000, training teachers to work in special education. As he progressed at the university, he started to think about making the transition into administration, which prompted a move to Humboldt State as an associate dean in 2012.

By this time, both of his daughters were out of the house, with Nastassia at Chico State and Giselle starting her freshman year at Cal Poly San Luis Obispo. But in April 2013, tragedy struck. Giselle died after falling from a cliff near Santa Barbara during an annual spring break party.

Reeling from the loss, Ayala left his position at Humboldt State and returned to the comfort of his faculty position at Sonoma State. He came back a humbler, less self-important man.

"Before Giselle passed away, part of wanting to be an administrator in higher education was ego-driven," he said. "Now as I look at it, the ego piece is gone. I don't need to be right all the time. It doesn't need to be all about me. It's about our success, and our success is ultimately about how well our students are doing."

Now, as he advocates for student success in a growing college at a growing university within a growing region, he remains CSU through and through.

"I was really particular about what campus I was going to apply to – first just the portfolio of programs, the idea of health and human services, profession-driven programs and schools is what I deeply believe in," he said. "That's what attracted me. And what has been affirming for me in the last few months is that the faculty and staff truly care about the work they do."



# Small changes can lead to big results

Think you have to spend hours at the gym or switch to a stringent diet to improve your health? While you may believe that big changes are the only way to achieve results, minor lifestyle switches can actually make a big difference to your overall health and well-being.



“When changes are too drastic, they may be overwhelming,” says Tracy Alexander, DO, a family medicine physician at Scripps Coastal Medical Center in Solana Beach. “Small lifestyle changes are easier to achieve and maintain. They are more likely to become habits and lead you to success.”



TRACY ALEXANDER, DO

Small changes for many will mean becoming more physically active and setting some goals to achieve. Adults who sit less and do any amount of moderate to vigorous physical activity gain some health benefits. According to federal guidelines, adults should do at least 150 minutes to 300 minutes a week of moderate-intensity physical activity to obtain substantial health benefits.

*If you’re looking to step up your exercise routine in the New Year, just remember that you can ease into a new routine and make it a regular habit. The following are tips that can help you get there:*

**Instead of sitting down to watch television after dinner, go for a walk.** One hour of rapid walking after a meal cuts the rise in blood fats by 12 percent. Plus, it gives you valuable “family time,” away from the distractions of home.

**Try a new workout.** If you usually run, explore a spinning class. If you’re a Pilates devotee, try a yoga class. “You’ll work



Just a few switches in your food can make you eat healthier.

different muscles, avoid exercise burnout, and most likely enjoy the new experience,” says Dr. Alexander.

**Exercise in small batches.** No time for 30 minutes of exercise? Three 10-minute blocks of activity can add up to the same heart-healthy benefits as a full half-hour.

**Go someplace you’ve never been before.** If you can visit a foreign country that’s always intrigued you, great. But even venturing into a new store or checking out an unusual art gallery can energize a routine day – and keep you on your feet.

*If you’re looking to eat healthier, here are tips to make small food switches that will keep you on track:*

**Once a week, try a new food or recipe.** It’s a great way to expand your culinary skills, and you just may discover a new favorite. Tastes change over the years, and the squash you hated as a child may taste delicious as a creamy soup.

**Whip up an omelet** with one whole egg and two egg whites, and save 10 grams of fat and 100 calories over a three-egg meal.

**Replace oil or butter in baking recipes** with the equivalent amount of unsweetened applesauce or other pureed fruit. Your baked goods will be lighter, healthier and every bit as tasty.

**More veggies.** Next time you make soup, pasta or scrambled eggs, toss a few handfuls of fresh chopped vegetables into the mix.

**Make one vegetarian meal a week.** Browse

through the vegetarian cookbooks in your bookstore, or search online for appetizing suggestions.

*Also, try these surprisingly easy changes to make a big impact:*

**Set benchmarks for your goals.** Instead of vowing to “read more,” resolve to read one chapter (or a certain number of pages) of a book each day, or even each week.

**Learn one new word a day.** Treat yourself to a “Word-a-Day” calendar and expand your vocabulary without even really trying.

**Surprise someone with a little gift for no reason.** A silly card or a single flower can make someone’s day, and you’ll feel better for having done it.

**Socialize with older relatives and neighbors.** Older adults who make a point of spending time with others may feel less stress and have a greater sense of well-being.

**Give yourself the gift of silence.** Schedule 10 minutes a day all to yourself, with no TV, cell phones, e-mail or other distractions. A little silence goes a long way toward reducing stress.

**Keep a journal.** Take a few minutes to reflect on your successes or write down your worries.

**Breathe.** Put a sticky note with the word “breathe” on it someplace where you will see it often — on your computer, for example. Whenever you see it, focus on taking 10 deep, full breaths. Focused breathing slows your heart rate, reduces stress and helps you feel calmer and more relaxed.

# Building a tradition for hope

Mitchell Thorp Foundation  
10th Annual Warrior Spirit Run/Walk & Family Festival to be held at Poinsettia Park

The Mitchell Thorp Foundation (MTF)’s 10th Annual Warrior Spirit Run/Walk & Family Festival is the organizations’ largest fundraiser of the year. Founded by Mitchell Thorp’s parents after he endured five years of battling an undiagnosed illness, this event allows the MTF to help families with children diagnosed with life-threatening medical conditions. “Through our own personal journey with our dear son, Mitchell, we know firsthand the heartache that parents face when their child is diagnosed with a critical



The Mitchell Thorp Foundation’s 10th Annual Warrior Spirit Run/Walk & Family Festival benefits families of children diagnosed with critical illnesses.

To register, donate or start a team go to: [mitchellthorp.org/events](http://mitchellthorp.org/events)

illness. When communities of willing and giving hearts come together, miracles DO happen.” noted Beth Thorp, co-founder.

This year’s event will

include a patriotic sky-dive demonstration, three live bands along route, DJ warm ups and dance contest, San Diego Padres Friar and Pad Squad, vendors, family fun festival with games, prizes, jumpies, food, and activities for the entire family to stay and enjoy.

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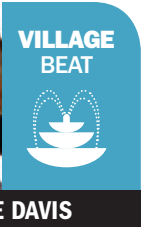
## Year round fun for the entire family

With a new year comes big plans, new goals, and even, ideally, a clearer vision of the future than in the previous year. A new year encourages a time of reflection and fosters inspiration. With that in mind, the Carlsbad Village Association is looking forward to another amazing year of business in the Village, improving on its successes and adding new interest to the downtown.

In addition to its weekly certified organic State Street Farmers’ Market, its monthly business-to-business networking meetings, and several merchant mixers, CVA hosts a variety of free community events. These events are designed to provide locals and visitors alike a fun and enjoyable way to experience or be introduced to the outstanding retail establishments, restaurants, and service-related businesses our downtown offers. In



**CHRISTINE DAVIS**  
Program Manager  
CARLSBAD VILLAGE ASSOCIATION



all, CVA hosts and manages over 75 events in the Village and collaborates with other organizations and associations on several more.

So, grab your crisp, new, 2019 calendar and be sure to fill it with the Village events listed below. This is only a partial list. Stay tuned for additional event information as well as news on something new hitting the Village soon.

Stay connected with your Village businesses on Facebook, Instagram, and through the CVA website at [www.carlsbad-village.com](http://www.carlsbad-village.com).

### MARK YOUR 2019 CALENDARS

**State Street Farmers’ Market**  
Wednesdays starting at 3pm  
State Street and Grand Avenue

**Village Voices Business Networking**  
(Designed for Village businesses and residents)  
*First Tuesdays of the month with some exceptions. Check website for location and exact dates.*

**Heart of the Village Blood Drive**  
February 9th

**Spring Shop Hop/Earth Day Celebration**  
April 20th

**21st Annual Art in the Village**  
August 11th

**Taste of Carlsbad Village**  
October 10th

**Halloween in the Village**  
October 26th

**Small Business Saturday/ Kick-Off to the Holidays**  
November 30th

**Pets on Parade**  
December 8th



# FINANCIAL

## Set SMART goals for

Do you ever feel like your business is running you, instead of YOU running your business? As we begin the New Year, it is the perfect time to review your business’ mission, best practices, budget and goals for the year. Earl Nightingale said, “People with goals succeed because they know where they are

going.” **Easy Life Management (ELM)** feels that it is not only important to set goals, but to set S.M.A.R.T. goals. These are goals that are specific, measurable, achievable, realistic and time-based. A goal must be specific so that you can make a list of the activities that need to be completed in order to achieve the goal

that you’ve set. You need a way to track and measure it so that you know that you are moving in the right direction. If you are getting off track, then you can make adjustments, react quickly and make any necessary changes. When you set a goal with a realistic time frame and specific details, it makes the

## Top 3 reasons to use a credit union for your business

### Trust your business banking with Point Loma Credit Union.

There are a lot of incredible businesses in San Diego. From iconic breweries to groundbreaking biotech companies, to innovative start-ups, we’ve pretty much got it all – and credit unions do their part to support them so they can continue their contributions to our community and the world at large.

Below are the top reasons to choose a credit union as your business partner to help you do more.



**Point Loma Credit Union is in the business of helping entrepreneurs - individuals, families, local businesses and everyone in-between.** Handout photo

### Personalized Service

Since most credit unions are smaller in size than the national banks, they can focus on getting to know the business owner to learn what they really need and help guide them to make the best decisions.

### Higher Interest Rates on Deposits

Credit Unions are not-for-profit, and this translates to higher interest earnings on business checking accounts.

### Lower Fees

Keeping the financial side of your business

running without worrying about expensive fees and rates are part of the credit union advantage. In the end, credit unions support their community and are the ultimate proponents of your business. At Point Loma Credit Union you will also have a single point of contact to help you through all your financial choices and day-to-day needs.

**Point Loma Credit Union** is proud to be a part of San Diego, full of one-of-a-kind communities like Carlsbad and diverse and passionate doers. They want to help these doers- individuals, families, local businesses and everyone in-between –do more of the things

they love in the city they call home. For 70 years, they’ve been helping members make the most out of their finances so they can live life on their own terms. Life may be short, but it should be awesome, and that’s why they’re focused on helping their members get the most out of their lives.

When you are ready to do life on your own terms, look to Point Loma Credit Union!

To set up an appointment, contact Tony Hernandez at 858-495-7142 or visit our Carlsbad location at 6971 El Camino Real, Suite 102, Carlsbad, CA 92009. For more information visit [plcu.com/business](http://plcu.com/business).

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# Starting the year on the right financial foot.

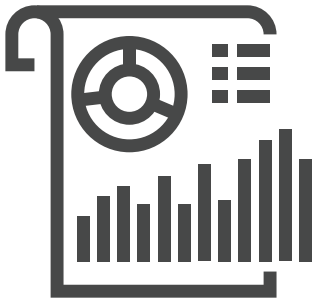
It is never too early to prepare for investment opportunities or monetary challenges that the new year may bring. With tax season just around the corner, you can contact a specialist that can put you in the right direction, helping you avoid the stress that comes with filing. *The Carlsbad Business Journal* brings you this special *Industry Focus* to highlight the Chamber Members that can help you or your business improve the bottom line.

# success this year

process come alive so that the goal setter can say, "Yes! I can achieve that!" ELM's vision is to help your small business solve problems, create systems and set goals so you can actively pursue your dreams. Contact ELM today to schedule a consultation or to inquire about upcoming workshops and programs. ELM's office is

conveniently located just off Interstate 5 at Carlsbad Village Drive.

To schedule a consultation or to inquire about upcoming workshops and programs contact ELM today at 760-730-1817. For more information or to book an appointment you can also email: [myassistant@elmtax.com](mailto:myassistant@elmtax.com).





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Easy Life Management helps small businesses and their leaders get more out of life by helping them design systems and programs that free up time resulting in greater work-life balance.

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# We help you do.



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CREDIT UNION


We're for small business owners who want to do life on their own terms. So what do you want to do?

Contact Tony Hernandez at 858-495-7142 or visit [plcu.com/business](http://plcu.com/business).



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K. Neal Truck and Business Center

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## FINANCIAL PREPAREDNESS

# Take advantage of tax diversification

As an investor, you will have access to accounts that are taxed differently from one another. And it's possible you could benefit from tax diversification by owning accounts in these three categories:

**Tax-deferred** – Tax-deferred accounts include the traditional IRA and a 401(k) or similar employer-sponsored retirement plan. When you invest in tax-deferred vehicles, your money can grow faster than if it were placed in an account on which you paid taxes every year. You also may get a tax deduction for contributions you make today. When you start taking withdrawals from these tax-deferred accounts, typically during retirement, the

money is usually taxed at your ordinary income tax rate.

**Taxable** – Taxable investments are those held in a standard brokerage account, outside your IRA or 401(k). While you can put virtually all types of investments into a taxable account, you may want to focus on those considered to be most tax-efficient. So, you could include individual stocks that you plan to hold, rather than actively trade, because you will not get taxed on the capital gains until you sell. You also might consider mutual funds that do little trading and generate fewer capital gain distributions. This is important not only in



terms of controlling taxes, but also because the taxes on these distributions can reduce your investments' real rate of return.

**Tax-free** – When you invest in a Roth IRA/Roth 401(k), you don't get an immediate tax deduction, but your earnings, as well as your withdrawals, are tax-free, provided you do not start taking withdrawals until you're 59½ and

you have had your account at least five years. (However, income restrictions do apply to Roth IRAs.)

So, given the difference in how taxes are treated in these accounts, how can you choose where to put your money? For example, when would you contribute to a Roth IRA or Roth 401(k), rather than a traditional, tax-deferred IRA or 401(k)? If you are in a high tax bracket now and expect it to be lower in retirement, a traditional IRA may make more sense, as you potentially get a sizable benefit from the tax deduction. But if you are in a lower tax bracket now, you have most of your retirement investments in tax-deferred accounts, and/or you can afford to forego

the immediate tax deduction, you might find that the Roth IRA/Roth 401(k), with its tax-free withdrawals and earnings, ultimately will make more sense for you. But since no one can predict where tax rates will go in the future, having money in different types of accounts – i.e., tax diversification – can be beneficial.

If you only focus on traditional, tax-deferred accounts, you could end up with larger tax bills than you anticipated when you retire and start tapping into these accounts, particularly when you must start taking withdrawals – called "required minimum distributions" – when you reach 70½. By having money in accounts with different tax treatments, you may have more

flexibility in structuring your withdrawals during retirement, based on your year-to-year tax situation.

There's no formula for achieving an ideal tax diversification. You'll want to consider your own needs and circumstances in choosing the right mix of taxable, tax-deferred and tax-free accounts. Ultimately, taxes should not drive all your investment decisions – but they should not be ignored, either.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

**Matt Leonard, AAMS®**  
2121 Palomar Airport Rd.  
Suite 100,  
Carlsbad, CA 92011  
(760) 438-1037

## A Carlsbad CPA you can trust

I believe it's time everyone had their own CFO for their personal and business tax and accounting needs. As a Big 4 accounting firm alum, a graduate of a top 10 business school, and a CFO for successful startups, I bring the experience and savvy usually available only to high net worth investors, executives, and startup insiders.

I am **Jim Krupiarz, CPA**, an experienced, sleeves-rolled-up, technology-oriented Carlsbad CPA, and since 1994, have provided affordable CFO-quality tax and accounting services to enterprises and individuals.

Client-focused and accessible, I'm committed to saving you time and money. Through my experience in technology startups, I understand how cloud based and mobile business applications save incredible amounts of resources and make client communications more effective. Technology is integrated into my practice so information is shared through the cloud and time-wasting meetings to deliver unorganized stacks of papers are eliminated.

If you have a business, I serve as a fractional CFO for your accounting and finance functions. I'm a Certified Quickbooks Online ProAdvisor and as a CPA stay current with the latest accounting developments through 40 hours of annual CPE. I have the experience you need to develop and maintain your accounting systems and provide reporting and consultation so you achieve your strategic goals.

You can reach me at 760-991-4446 or jim@jimkrupiarz.com for a consultation regarding quality, affordable income tax preparation, fractional CFO services, or outsourced business accounting.

## 5 key components to a solid financial plan

Research shows that people who have created a financial plan are more likely to reach their goals, be more confident in their financial future, and exhibit positive financial behavior. The truth is, everyone needs a financial plan. Don't let the number in your account or confusion about financial principles hold you back from setting yourself up for a solid financial future. If you are ready to get your finances in order, here are five key components your financial plan should include.

### 1. INCOME PLAN

When evaluating your retirement income needs, it can be helpful to work backward. Estimate your retirement expenses and, from there, determine how much money you'll need each year. However, if you intend on traveling and spending more on entertainment and leisure in retirement, you may end up spending more than you

did while working. Don't assume you'll need less money.

### 2. INVESTMENT PLAN

An investment plan will give you a strategy to grow what you have in your accounts. A solid investment plan will calculate your personal risk tolerance level, determine how aggressive or conservative you can be with your investments, and evaluate ways to reduce risk while still accomplishing your goals.

### 3. TAX PLAN

If not handled correctly, taxes could eat away at your money at a rapid rate. Incorporating a tax plan into your overall financial planning will assess your current portfolio for tax efficiency, strategize ways to include tax-deferred or tax-free income in your plan, and formulate a withdrawal plan

that will reduce your tax burden.

### 4. HEALTHCARE PLAN

According to the Employee Benefits Research Institute, the average couple at age 65 will require anywhere from \$157,000 to \$392,000 in health care costs, and that doesn't include long-term care costs. While it's impossible to predict exactly the amount of care you will need throughout your retirement, you can arm yourself with knowledge and prevent unnecessary expenses by looking at long-term care coverage options. When choosing your health insurance for retirement, make sure you understand all Medicare options and supplements and work with an experienced professional to help you evaluate your options.

### 5. LEGACY PLAN

When you've worked hard your whole life, you want to leave a legacy for those you care for. It's all too easy to ignore this aspect of financial planning and assume that your family will receive whatever you have left over. Unfortunately, avoiding estate planning can lead to legal headaches and unnecessary taxation.

Brett Gottlieb is the founder and a fee-based financial advisor at **Comprehensive Advisor**. He and his team specialize in comprehensive financial planning with a primary focus on helping their clients receive the income they need in retirement, while protecting their assets. Using their proprietary process, The Retirement Defense, they can help you prepare for and manage your retirement needs.

For a complimentary initial consultation please call 760-813-2125.

## What to know before seeking a small business loan

Southern California is a great place for small businesses to take off. According to the San Diego Regional Chamber of Commerce, 95 percent of companies here are small businesses with fewer than 50 employees. If you're one of these entrepreneurs, as your financing needs grow, you're likely to consider arranging a source of credit. Before seeking to borrow, here's what you need to know:

**Know your credit score and the credit profiles of your business partners.** These will be evaluated when you request a small business loan or line of credit.

**If your business typically handles cash, be ready to explain where your cash originates and how funds flow.** This is a growing area of scrutiny as banks and regulators work to curb

money laundering.

**Don't be overly aggressive on tax deductions.** It's tempting to maximize tax deductions to minimize reportable income. However, it's incredibly important to appropriately report your income as that is used to determine your ability to repay a loan.

**Consider a business credit card.** They are an increasingly popular tool for business owners to separate business expenses and cover unforeseen business costs

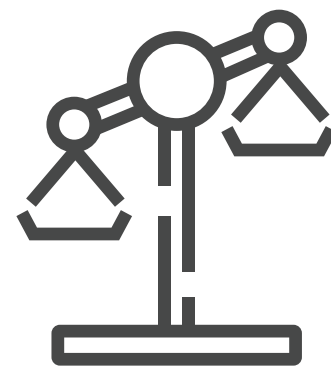
that may not warrant a traditional loan.

Each business situation is unique, so your best first step is to contact an expert. **Torrey Pines Bank**, a division of Western Alliance Bank, member FDIC, offers a full suite of services tailored to Southern California businesses.

For more information, call our Carlsbad office at 760.444.8400 or visit TorreyPinesBank.com.

\* All loans are subject to credit approval.

## Traditional Lending vs. Alternative Lending - Which loan is right for your business?



### TRADITIONAL LENDERS

Since banks use your money to lend to others, and are able to earn revenues by other means than loans (such as account fees, debit cards, overdraft fees, etc.), they are able to offer lower interest rates than alternative lenders. This feature alone makes them an attractive and first option to many business owners. However, for

many small businesses, traditional lenders' requirements can be much more stringent and difficult to achieve.

### ALTERNATIVE LENDERS

When business owners are unable to meet the rigorous requirements of their local bank for a business loan, alternative lenders can help. Because alternative lenders must rely on

investors or even their own funds, the interest rate charged can be higher, however, there are many attractive features that alternative lenders can offer.

**LARGER CREDIT BOX & RESOURCES** - gives customers creative financing options traditional lenders can't. Requirements are usually more business friendly, such as a lower required minimum credit score.

### STREAMLINE APPLICATION AND APPROVAL PROCESS

- allows customers to apply with limited financial information, and in some cases, only need an application to make a decision, making the process lightning fast. The decision making process is quick, and in some cases, customers can receive funding in the same day.

### CREATIVE FUNDING SOLUTIONS

- access to more funding options is an advantage of working with an alternative lender. These lenders can provide creative options that traditional banks cannot.

To learn more about alternative lending and how to get a loan in days, not weeks, contact **LendSpark** at info@lendspark.com or 760-202-5431.

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**Christian Nagle**  
Vice President  
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Carlsbad, CA 92008  
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Peace or mind through planning

We live in a do-it-yourself culture, with video tutorials, resources and templates for just about any task available online, either free of charge or for a nominal fee. When it comes to estate planning, you could try to tackle wills, trusts and advance directives online. However, doing so can come with some potentially big drawbacks and risks.

Estate Planning law can be complex. Unfortunately, wills, trusts and other legal documents can contain “legalese.” If you don’t understand key terms and conditions and aren’t sure what you’re being asked to input using a do-it-yourself tool, you run the risk of having documents that won’t do what you want them to do. Since wills and trusts are often not used until after you have died, trying to handle your own estate planning usually



means creating a mess for your loved ones to interpret and clean up.

When you work with an experienced, knowledgeable estate planning attorney, you will have a professional to bounce questions off throughout the process, someone who can help you understand how different estate planning tools work, and who can recommend solutions to your goals so that your plan works the

way you intend.

You can also be confident that your documents will be professionally drafted to comply with current California state laws, and that they will be executed correctly. This can provide peace of mind for you – and for your family.

Secure a financially sound future for you and your loved ones by partnering with us, **The Estate Planning and Legacy Law Center**. We will be your trusted advisor at every step of the process. Our services are available at competitive prices and do not involve any hidden costs. We are here to guide you through the difficult decisions that will protect your family after your passing.

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**Business Group Resources™** helps businesses just like yours identify and take advantage of the Congressionally mandated Incentives, Rebates & Credits that they are entitled to, but usually, don’t know anything about. These programs have been expanded through several administrations and some were made permanent in the 2015 administration. In fact, over 40 States have their own version of some of these programs. The great news is that these laws may also apply to your small business. In the last year alone, we have helped over 135 small businesses get back over \$3,500,000.00 from these programs. If a company is trying to grow their business, expand it, manufacture something, improve an existing product or service or are just being creative in making themselves more competitive, they likely qualify. Do you have 20 minutes that we could tell you about it and see what you and your business may be entitled to get back?

Call Lori Rogers with Business Group Resources™. “Helping you get back the money you deserve!”™ [businessgroupresources.com](http://businessgroupresources.com) [lorirogers@businessgroupresources.com](mailto:lorirogers@businessgroupresources.com) (760) 917-2074



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# New ways to access personalized health care

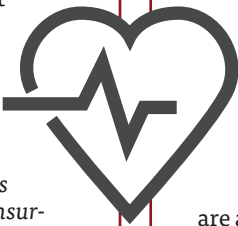
In addition to rising health care costs, it seems increasingly difficult to make a doctor's appointment to treat minor illnesses and injuries. The good news is insurance carriers have recently partnered with local pharmacies and are utilizing technology to provide San Diego residents with a quick, easy and affordable solution to access care more easily. Below are some great options for same day local care, many of which are open in the evenings and on weekends.

**Scripps HealthExpress.** Scripps Medical Group now has walk-in clinics throughout San Diego for same day care at Scripps Clinic and Scripps Coastal Medical Center locations. They offer services to adults and children (5 and up).

**Kaiser Permanente Care at Target.** Kaiser has teamed up with Target to bring convenient, high-quality care provided by a Kaiser Permanente professional staff member.

**MinuteClinic.** MinuteClinics are located throughout CVS Pharmacy stores and Target locations. This is the largest provider of retail health care in the United States.

*All of these options accept most health insurance plans and can quickly and effectively treat minor illnesses and injuries.*



**Telemedicine.** As technology evolves, doctors are finding more ways to efficiently and conveniently care for patients. One such method is through the use of telemedicine—a form of technology-based communication that allows doctors and patients to communicate without being in the same physical space. Phone and Skype appointments are available and many physicians can write prescriptions for same day pick up. Not to mention, telemedicine visits can cost less than a regular doctor visit copay.

Because unforeseen illnesses and injuries can happen at any time, it is important to be informed of the best care available to your family and employees. At **King Benefits**, we can help you!

*To learn more about solutions to your health care needs contact KingBenefits today! (760) 438-8850 info@kingbenefits.com*

# IRA Rollovers: Gather your scattered retirement assets

How many retirement plans and accounts do you currently have? Are you sure? It's easy to lose track, especially if you have changed jobs or opened IRAs in tax seasons only to have forgotten about them later. Knowing the location and value of your retirement assets is an important part of retirement planning. To simplify your efforts, consider consolidating those assets with IRA rollovers.

**Key Advantages**

You may use the IRA rollover option to move funds from a qualified retirement plan or traditional IRA to another traditional IRA, or from one Roth IRA to another Roth IRA, with no current tax consequences.

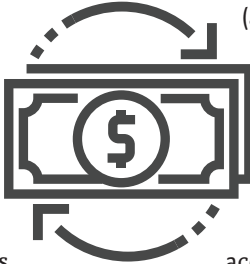
Consolidating your accounts makes it easier to keep track of retirement balances, contributions and investment performance. You'll receive fewer statements for easier record keeping and possibly pay less in annual account fees. With your assets pooled together, you may adjust your investment strategy more easily. And consolidation streamlines the process of making your required minimum distributions during retirement.

**Investment Flexibility**

Unlike many retirement options, including 401(k)'s and 403(b)'s, IRA's may offer more choices in the types of investments available. 401(k)'s, for example are limited to a selected

group of investments that the employer and the retirement plan administrator have chosen. Once that 401(k) is rolled over to an IRA, the investor may choose from individual equities, bonds, annuities, Unit investment trusts and many other commonly traded securities as well as a much larger universe of mutual funds. Careful attention needs to be made to the suitability and risks involved before investing in any of the investments mentioned above.

Typically, a retirement plan participant leaving an employer has the following four options



(and may engage in a combination of these options depending on their employment status, age and the availability of the particular option):

- Cash out the account value and take a lump sum distribution from the current plan subject to mandatory 20% withholding, as well as potential taxes and 10% penalty OR to continue tax deferred growth and:
- Leave the assets in the former employer's plan (if permitted)
- Rollover the retirement savings into the new employer's qualified plan, if one is available and

rollovers are permitted

- Rollover the retirement savings into an IRA

**Put a Rollover in Motion**

To track down your retirement assets, review your tax records and contact previous employers. For information about IRA rollovers contact us. We can help you put the IRA rollover wheels in motion and assist you with other retirement planning needs.

*Christian Nagle is a Financial Advisor at **Morgan Stanley** located in Carlsbad California and may be reached at (760) 602-3506 or [Christian.Nagle@morganstanley.com](mailto:Christian.Nagle@morganstanley.com) or [fa.morganstanley.com/christian.nagle](http://fa.morganstanley.com/christian.nagle).*

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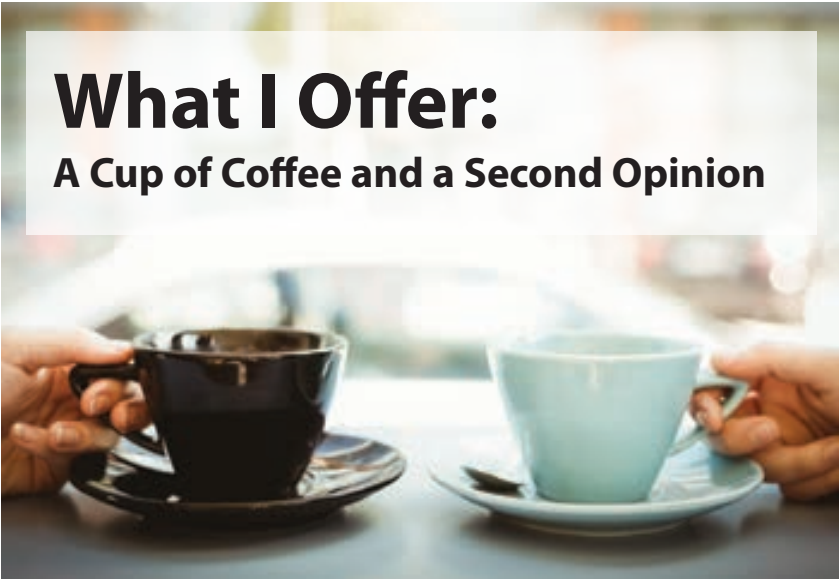
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all the best in his  
retirement and looking  
forward to working with  
Bret in the years ahead!"





# What I Offer:

## A Cup of Coffee and a Second Opinion

### As it relates to your retirement investments:

- Do you have a portfolio or a *strategy*?
- Do you know exactly how much money you're going to need to retire comfortably—and *remain* comfortably retired?
- How have you prepared for the *next* Bear market?

*At no cost and no obligation, you're invited to sit with me and figure this out.*



A Financial Advisor with over 15 years answering these questions for Carlsbad residents.

**Justin Peek, CFP®, AAMS®**  
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justin.peek@edwardjones.com

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## FINANCIAL PREPAREDNESS

# Roth vs. Traditional 401(k): Which is right for you?

For many years, employees of companies that offered 401(k) plans only faced a couple of key decisions – how much to contribute and how to allocate their dollars among the various investment options in their plan. But in recent years, a third choice has emerged: the traditional versus Roth 401(k). Which is right for you?

To begin with, you need to understand the key difference between the two types of 401(k) plans. When you invest in a traditional 401(k), you put in pre-tax dollars, so the more you contribute, the lower your taxable income. Your contributions and earnings grow tax-deferred until you begin taking withdrawals, which will be taxed at your ordinary tax rate. With a Roth 401(k), the situation is essentially reversed. You contribute after-tax dollars, so you won't lower your taxable income, but withdrawals of contributions and earnings are tax-free at age 59-1/2, as long as you've held the account at least five years.

So, now that you've got the basics of the two types of 401(k) plans, which should you choose? There's no one right answer for everyone. You essentially need to ask yourself

these questions: When do you want to pay taxes? And what will your tax rate be in the future?

If you're just starting out in your career, and you're in a relatively low income tax bracket, but you think you might be in a higher one when you retire, you might want to consider the Roth 401(k). You'll be paying taxes now on the money you earn and contribute to your Roth account, but you'll avoid being taxed at the higher rate when you start taking withdrawals. Conversely, if you think your tax rate will be lower when you retire, you might be more inclined to go with the traditional 401(k), which allows you to avoid paying taxes on your contributions now, when your tax rate is high.

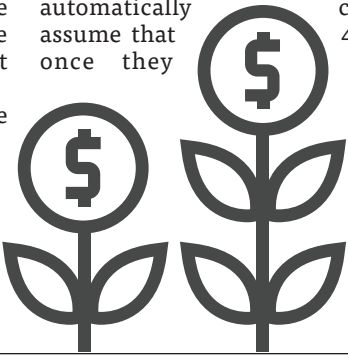
Of course, you can see the obvious problem with these choices – specifically, how can you know with any certainty if your tax bracket will be lower or higher when you retire? Many people automatically assume that once they

stop working, their tax liabilities will drop, but that's not always the case. Given their sources of retirement income from investment accounts and Social Security, many people see no drop in their tax bracket once they retire.

Since you can't see into the future, your best move might be to split the difference, so to speak. Although not all businesses offer the Roth 401(k) option, many of those that do will allow employees to divide their contributions between the Roth and traditional accounts. If you chose this route, you could enjoy the benefits of both, but you still can't exceed the total annual 401(k) contribution limit, which for 2019 is \$19,000, or \$25,000 if you're 50 or older.

You may want to consult with your tax advisor, in addition to your financial advisor, before making any decisions about a Roth or traditional 401(k) – but in the final analysis, these are positive choices to make, because a 401(k), in whatever form, is a great way to save for retirement. Try to take full advantage of it.

**Justin Peek, CFP®, AAMS®**  
Financial Advisor  
(760) 635-1097  
justin.peek@edward-jones.com



### SPOTLIGHT

Continued from Page 1

needs child? What does retirement look like for them? Will they be traveling? Downsizing? Do they have elderly parents who need their help? Any health concerns?

WWM Financial also has a subsidiary, Savvy Women Wealth Management, which tailors to women and is led by CERTIFIED FINANCIAL PLANNER™ and managing partner, Catherine Magaña. Some issues that especially affect women are divorce and being widowed. These are both life altering events that you shouldn't have to go through alone.

We also cater to female executives and especially female doctors (a natural extension for us with many existing physicians as clients). We know that doctors have special issues from paying off loans to life and disability insurance to retirement.

The foundation of what we do starts with a financial plan. We have two CFP®s in Catherine Magaña and Scott McClatchey. Then it takes an investment plan including asset allocation. We have two portfolio



Carlsbad based WWM Financial can help you with financial planning and investment, including asset allocation.

managers in Vince Stefano and Managing Partner, Steve Wolff.

The analysis usually includes reviewing taxes which is why we work with who we believe are some of the best CPAs and Enrolled Agents in the area.

We also review your insurance needs. How much life insurance is necessary? What about Long-Term Care? Key man insurance? What about disability or a 401(k) or SEP IRA? Our clients' insurance needs are taken care of with the help of an insurance specialist who works very closely with our firm.

An estate plan can protect your assets from probate and makes sure your estate goes to your heirs with minimal or no issues.

Although we are not estate planning attorneys, we work closely with attorneys who we believe are some of the best in the area.

There are topics too numerous to mention here, but if it comes to anything financial, we will coach you through it. We want to keep you on track even when emotions try to get the best of you. One bad decision can take years, if ever, from which to recover.

So be like a superstar athlete and have a coach by your side.

For more information or to seek a financial planning consultation, please give us a call at 760-692-5190 or email us at [catherine@wwmfinancial.com](mailto:catherine@wwmfinancial.com) today.

WWM Financial is an SEC-registered Investment Adviser. Advisory services are only offered to clients or prospective clients where WWM Financial properly licensed or exempt from licensure. Investing involves risk of loss. Past performance is no guarantee of future results.



# MEMBER DIGEST

## INSIDE

- > Member Renewals
- > Happy Hour 2.0
- > First Friday
- > Member on the Move
- > Chamberpl8tes
- > New Members

Through page 14

VOL. 36, NO. 1

AN AWARD-WINNING, MONTHLY PUBLICATION OF THE CARLSBAD CHAMBER OF COMMERCE

JANUARY 2019

## Work for a jerk, and love it!

Join us Friday, February 1 for our monthly First Friday Breakfast from 7-9 a.m. at the Westin Carlsbad Resort & Spa.

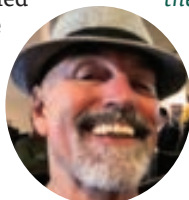
This signature facilitated networking opportunity, is one of the most popular and well attended Carlsbad Chamber events. Each attendee is assigned to a table of 8 business professionals from all different industries. A trained facilitator guides the networking conversation which allows for more intimate relationship building and optimal efficiency.



**FEBRUARY 1**

### FEATURED SPEAKER

Stan Sewitch is a business psychologist and entrepreneur. Since 2012, he has served as Vice President, Global Organization Development for WD-40 Company heading the global human resources function. He holds an M.S. in Industrial/Organizational Psychology from California State University, Long Beach, and a B.A. in Psychology from San Diego State University. For ten years, Sewitch authored a weekly business column for the San Diego Daily Transcript entitled "Notes from the Corporate Underground." Sewitch is the founding member of numerous well-known companies including KI Investment Holdings, LLC and HRG, Inc. His immense experience in leadership led him to write a book,



STAN SEWITCH

"Work for a Jerk, and Love It!" His talk explores some of the principles of leadership that create personal freedom as well as effective leadership of others. Being a leader does not start with having direct report employees nor does it mean waiting to work for a great leader to have a great work experience.

*The cost is \$34 for Chamber members who register before Friday, January 25. Afterward, the cost is \$55 for preregistration and \$60 at the door. To register, visit [carlsbad.org](http://carlsbad.org). Prospective members must contact the Chamber at (760) 931-8400.*

**THE WESTIN**  
CARLSBAD  
RESORT & SPA

5480 Grand Pacific Drive  
Carlsbad, CA 92008



The Education Committee received the Committee of the Year Award for 2019. (Left to right: Brian Crumbaker, Jani Jackson, Rebecca Chung, Diane Bednarski, Cheryl Collins, Carolyn B. Reinmiller and Samantha Richter)

## And the winners are...

On December 5, 2018 the Carlsbad Chamber held the annual **Volunteer Recognition Reception**. The event honored those whose commitment to the Chamber support our business community and helps it thrive. While all our volunteers have our deep appreciation, the committees and the volunteers themselves nominated and picked the members who stood out:



KATHLEEN MCNARY  
Director of Corporate and Member Relations  
CARLSBAD CHAMBER OF COMMERCE

**Ambassador Committee Member of the Year** - Carolyn B. Reinmiller - Carolyn B. Reinmiller Public Relations

**Business Resource Committee Member of the Year** - Don Sando - Strategic Results Group

**Education Committee Member of the Year** - Samantha Richter - Agua Hedionda Lagoon Foundation & Discovery Center

**Government Affairs Committee Member of the Year** - Teresa Acosta - Madaffer Enterprises

**Green Business Committee Member of the Year** - Marcy Browe - Marcy Browe Photography

**Ready Carlsbad Business Alliance Member of the Year** - Dr. Stephen Baruch - Occupational Services, Inc

**Technology Committee Member of the Year** - Scott Sutcliffe - Scott IT Group

**2018 Committee Chair of the Year** - Liz Sheahan (Ambassador Committee)- The Jacobs & Cushman San Diego Food Bank/North County Food Bank

**2018 Rookie of the Year** - Scott McClatchey - WWM Financial

**2018 Chamber Champion** - Adam Jacobs - Fortis Fitness and Strength Training & YOGALUX

**2018 Chamber Champion** - Erin Scheriff - Fortis Fitness and Strength Training & YOGALUX

**The Go-Giver Award** - Naila Sfeir - Welcomemat Services

Congratulations to all the winners for this distinction. We are very grateful for your contributions to our Chamber.

The start of the new year is always an opportunity to decide which committees you would like to belong to. The committees meet once a month and are an excellent opportunity to get involved and make a difference, while connecting with other members.

If you are a member and are interested in participating in a Carlsbad Chamber Committee, please go to [carlsbad.org/about/committees/](http://carlsbad.org/about/committees/)

For photos of all the winners, visit [carlsbad.org/recognition2018](http://carlsbad.org/recognition2018)

## Feel the gains at Happy Hour 2.0

With the holidays behind us, it's time to recharge and reconnect your mind and body. Join us for an uplifting Happy Hour 2.0 on Wednesday, January 16 at **Fortis Fitness and Strength Training & YOGALUX** studio. Make new business connections from 5-7 p.m. The studio is located at 2712 Gateway Road in the Bressi Ranch area.

Fortis Fitness & YOGALUX offers the unique opportunity to enjoy Hot Yoga, Yoga-Sculpt, Barre, Boot Camp, Indoor Cycling, Personal Training, and so much more; in one LUXury, boutique-style facility. The wide variety of offerings ensures you will never get bored on your fitness journey! KidFit Childcare is also available so that you can get that hour to yourself



Fortis Fitness and Strength Training & YOGALUX. Courtesy R.E. Barber Photography

knowing your kids are nearby.

Preregister online at [Carlsbad.org](http://Carlsbad.org) and pay \$10 (you save \$5). If you pay at the door on the day of the event, admission is \$15 cash.

If you are a prospective Chamber member call us at (760) 931-8400.



**Fortis Fitness and Strength Training & YOGALUX**  
2712 Gateway Rd. Carlsbad, CA 92009  
[fortisfast.com](http://fortisfast.com)

## Break the ice and break a sweat at the next NetWorkout

Calling all Young Professionals! NCYP is back in January of 2019 with a unique twist on networking. We are honored to have Fortis Fitness Strength Training & YOGALUX host a 45-minute mini boot camp workout followed by drinks, hors d'oeuvres and networking. All members of North County Chambers are welcome to join us and break the ice by breaking a little sweat.

Founded by the Carlsbad, Oceanside, San Marcos and Vista chambers of commerce, the North County Young Professionals group is geared towards those ages 21-39, who are interested in professional development and networking. Building your network is a crucial, if not



Fortis Fitness and Strength Training & YOGALUX will host a 45-minute mini boot camp workout followed by drinks, hors d'oeuvres and networking.

the most crucial, aspect of developing your professional career, and the skill takes time for most people to learn and get comfortable with. With five generations in the workforce currently, there

are some differences in communication styles and preferences. Everyone deserves a place where they feel comfortable, and for those young professionals who crave an opportunity to get

together and form relationships with others we will "grow up" professionally with, NCYP is here.

In addition to fun networking events, NCYP provides young professionals with a range of opportunities to meet new people, get connected in our community, engage in leadership opportunities, and develop relationships that can help further your career or business, including field trips and tours of local companies, and executive lunch and learns.

Please call 760-931-8400 to purchase tickets to this unique event. For more information about NCYP and if you want to be included in the NCYP email list so you can keep informed of future events, please visit the NCYP committee page.



**JANUARY 29**



**Fortis Fitness and Strength Training & YOGALUX**  
2712 Gateway Rd. Carlsbad, CA 92009  
[fortisfast.com](http://fortisfast.com)



NEW MEMBERS

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Jim Krupiarz  
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I am a loan broker with over 25 years of experience in mortgage lending. My family and I live in Carlsbad and love this great beach city.

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MEMBER ON THE MOVE

Carlsbad Chamber Chairman Elect receives CSU Chancellor's Award

Mike Schroder, dean of Extended Learning and associate vice president of International Programs, was recognized by the California State University system with the 2018-19 Chancellor's Award for Administrator Excellence and Innovation through the Edward M. McAleer Jr. Excellence and



SCHRODER

Extended Education. "The support from

Innovation Awards program. This award honors outstanding contributions in support of CSU Continuing and

administration and the expertise of the faculty and staff at **California State University San Marcos** far exceeded any expectations I had," Schroder says. "The culture here has enabled us to ask, 'Why not us?' and to take measured risks. While my name is the administrator attached to the award, it is a

full team effort and this award goes to the Extended Learning team, the faculty and the CSUSM campus. We are still not at the peak of innovation here, which is what excites me about the next decade." The chancellor's award was presented on Oct. 10 at a CSU systemwide conference for Extended Learning.

MEMBER RENEWALS

Accessory Alchemy	Golden Care	Premierehire, Executive Search & Staffing
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Assessment Specialists, Inc.	Herold & Sager Attorneys at Law	Rotary Club of El Camino Real
Aurora Spine	Humble Olive Oils	San Diego County Credit Union - La Costa Town Square
Avanti Workspace	Keep Them Loyal	Scratch Media, Inc.
Bottom Line Management	KNBC Graphics LLC	Strategic Business Alliance, LLC
Buddha Teas	Lauber Enterprises	Sunwest Bank
California Residential Consulting	Law Office of Matthew & Julia Kaemerle, L.L.P.	Tarantino Gourmet Sausage
Carlsbad Friends of the Arts	Law Offices of Borg & Duisters	The Crossings at Carlsbad
Coastal Accounting & Bookkeeping	Marcy Browe Photography	The Klassy Kernel
CommonGrounds Workplace	MiraCosta College	The Tradition Apartment Homes
Democratic Club of Carlsbad/Oceanside	Mohnacky Animal Hospital of Carlsbad	Waste Management
Discovery Isle Preschool	NGS, LLP	White Construction
Fairway Independent Mortgage -Tru Allied Team	OPUS Productivity Solutions	Willes Orthodontics
Futures Academy	Partnerships With Industry	
GIA Wellness	Polito Eppich Associates, LLP	



chamberplotes provides an opportunity for 8 chamber members to meet for breakfast or lunch and learn more about each other's businesses. A Carlsbad Chamber member plans and facilitates chamberplotes at a local chamber member restaurant.

For more info call: (760) 931-8400 or visit carlsbad.org

WEDNESDAY, JANUARY 23  
11:30 am - 1 pm  
Scott McClatchey, (760) 692-5196

This program is open exclusively to Carlsbad Chamber members; and the only cost is the price of your meal. RSVP's are required by contacting the person listed next to the date.

SAVE THE DATE

GREEN BUSINESS  
EXPO 2019

WEDNESDAY,  
APRIL 17, 2019

@ The Carlsbad Flower Fields

This event will be held in conjunction with Happy Hour 2.0



PLANS

Continued from Page 1

positive year. It is a time of reflection as well and a time to make a list of what one is grateful for.”  
Through her business,

Ivanovich has gained incredible knowledge, which she has been sharing with Chamber members in several workshops she’s hosted. These are some of the main things businesses should keep in mind for the new year:

NEW CHALLENGES

How should small businesses approach 2019?

- 1 They should adapt.** The world we live in is moving at a breakneck speed. Technology is constantly changing, therefore the way we do business is changing as well. Those that don’t change with the times, will be left behind. It is important to keep learning and refining your processes and systems. What worked yesterday may not work tomorrow. What works for one customer may not work for others. The younger generations have different expectations and needs than older generations. It is imperative for businesses to acknowledge and recognize this. Defining your target market is one way to handle this.
- 2 Recognize that due to technology, there are new risks as well.** Become informed about cyber risks. Update your software and secure your networks. Talk with your insurance agent to be sure you have the right coverage for your industry.
- 3 There are also some major regulatory trends that could have a big impact in 2019.** Be sure that you are consulting with your business attorney on a regular basis.

BEST PRACTICES

Top 5 pieces of advice for businesses to start the new year:

- 1 Reaffirm your mission statement and set business goals for 2019** - If you don’t know what you are aiming for, how are you going to get there?
- 2 Create a budget which aligns with the businesses goals** - in order to reach your goals, you need a plan in place to get there. It takes money to make money. Create a financial spending plan ahead of time to reach your goals, and then be sure to do monthly check ups to be sure you are on track.
- 3 Make a commitment to keep your finances up to date so you can manage and get ahead of taxes** --Waiting until the end of the year, quarter or even month is too long to find out that the business needs to make changes. Mark your calendar with important tax deadlines. If you have employees or independent contractors they will need either a W2 or 1099 from you and the deadline to send these out is January 31. Organize your business related expenses and receipts so you can maximize your write-offs. Be sure you discuss estimated payments with your tax advisor.
- 4 Finalize your staffing plan** -- One of the biggest business decisions you’ll have to make is whether or not to hire employees in the coming year. Consider your new goals, expectations for customer demand, and current staff level to project your 2019 staffing needs. Be sure to adjust your budget accordingly.
- 5 Implement a system for managing tasks** - Life gets crazy, so in order to maintain work/life balance, be sure to block out your calendar ahead of time. Put your personal commitments in the calendar first so that you can be true to your personal and family core values. Make a list of the top three priorities for the day and do those first. It is easy to walk into the office and get overwhelmed with email, the daily minutiae or other “emergencies” which crop up. When you have a system for handling tasks, being efficient and effective is much easier!

CHANGES

Main changes happening in the financial/tax arena for small businesses that need to be paid attention to:

- 1 The Tax Cuts and Jobs Act** was enacted in 2017 and will impact the tax filings this spring and going forward through 2025 unless Congress makes the changes permanent. It is imperative that small business owners speak with their tax advisors to discuss how the changes will affect them. This tax reform act contains the most changes since 1986. There are many benefits for small businesses so be sure to plan ahead so that you can take advantage of the changes which apply to you.
- 2 The California Supreme Court** issued a monumental ruling in early 2017 regarding the test used in determining whether a worker can be classified as an independent contractor. Small business owners need to check in with their business attorney and tax advisors to be sure that they are classifying their workers correctly.

MEMBER  
MARKETPLACE

ADVERTISE HERE

Contact: Darryl Reitmeyer | Director of Sales & Marketing  
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