

# the BottomLine

## PRESIDENT'S MESSAGE

As fall sets in, the focus for business owners is achieving our year-end business goals with a look toward plans for the future. The same is true for NJAWBO.

We've had two successful statewide conferences this year and expect our 2017 Statewide Holiday Dinner & Expo on December 7 at The Bethwood in Totowa to be exceptional as well. So save the date! This has always been an excellent opportunity to network in a festive atmosphere and do some holiday shopping as we celebrate the season together.

You'll find photos from the September 14 Oceanfront Conference & Expo in Long Branch on page 9, with a link to where you can view all the event photos. What better setting is there for a networking event than

overlooking swaying palm trees and a beautiful shoreline? We had a full house with two fantastic speakers, great food, and the beginnings of some new win/win relationships developing.

And as we look toward 2018, you can expect a noteworthy year as NJAWBO celebrates its 40th Anniversary. It's a significant milestone for our organization—the longest standing organization of women business owners in the state!

Enjoy Autumn!

*Rosanna*

**Rosanna Imbriano**

NJAWBO State President



## In This Issue

New Members	2
WOW! NJAWBO Member News	3
Rev up Your Referrals with Online Reviews	5
When Going into Business with Friends or Family, Make Sure...	7
Scenes From the 2017 NJAWBO Oceanfront Conference	9
Five Things Business Owners Need to Know about Business Financing	10
Region Leadership Team Spotlight	14
Upcoming Events	15
NJAWBO General Information	16

June - September 2017

# NEW MEMBERS

Get to know our newest members by viewing their member profiles. Either click on the member's name or go to [njawbo.org](http://njawbo.org) and search their name using [FIND A MEMBER](#) in the teal menu bar.

## Central Region

[Karen A. Davis](#)  
Time Smith LLC,  
Somerset

[Lois S. Hubert](#)  
GoldMind7, Hillsborough

## MetroEast Region

[Erin Harris](#)  
Intimatology, Montclair

[Jaime Raskulinecz](#)  
Next Generation  
Services, Roseland

## Northeast Region

[Rosechristine Demarco](#)  
Partenope Development  
Associates, Colonia

## Northwest Region

[Monica Giannetti](#)  
ConnectOne Bank,  
Englewood Cliffs

## South Jersey Region

[Evon Davis](#)  
Classic Tour and Travel,  
Cherry Hill

[Denise L. Kauffman](#)  
Instant Desires LLC,  
Voorhees



RELATIONSHIPS ➡ REFERRALS ➡ REVENUE

## Wow! NJAWBO Member News



**Judith Schumacher-Tilton**, president of [Schumacher Chevrolet Auto Group](#), New Jersey's largest volume Chevy dealer, and her teenage grandson Jake Magaldi, coauthored [The Adventures of Meadowlark and His Passion for Golf](#), a children's book about a tiny, big-hearted bird who is on a mission to learn how to play golf, then teach other birds how to play. For beginning readers to fifth graders, this delightful, uplifting story with rich, stunning illustrations, challenges conventional wisdom about the limitations and expectations assigned to all creatures at birth.

Meadowlark began with a "little seed" planted by Judi, came to life through Jake's creative writing, and blossomed into a heart-warming story. Judi and Jake had their first book signing at Watchung Booksellers in Montclair on October 11.

Judi is the recipient of multiple awards for her leadership roles in business and in the community she serves. Along with her son Stephen Tilton Jr., she established Give the Kids Hope Foundation, Inc., a 501(c)3 organization that supports educational and recreational opportunities for underprivileged children in New Jersey. Schumacher Chevrolet Auto Group is a NJAWBO Sponsor.

## PROUD NJAWBO SPONSOR

*"Honored to be Named Among The Top Dealerships in the Nation For Outstanding Female Friendly Service."*

Judith Schumacher-Tilton, President



2012 - 2017  
WOMEN'S CHOICE AWARD

FIND NEW ROADS



Come Join the Family

**SC SCHUMACHER**  
CHEVROLET AUTO GROUP  
LITTLE FALLS | DENVER | CLIFTON | LIVINGSTON  
973.256.1065 | 973.627.0900 | 973.472.5500 | 973.992.9100

SchumacherChevy.com

CHEVROLET



## Wow! NJAWBO Member News (cont'd.)

**Laurel Bernstein, Joyce Restaino, and Donna Thompson** are combining their skills and expertise to compile, coordinate, and publish *Big Bold Business® Guide to Professional Coaching: 25 Case Studies Show You Why and How a Credentialed Coach Can Help You Achieve Your Goals*. The third book in the Big Bold Business® Book Series unravels the “mystery” and “confusion” that surrounds what a certified coach does, as well as why, when, and how to hire one. Through 25 case studies, readers will learn how a certified coach can help them achieve their goals.

**Laurel Bernstein**, president of **Laurel Bernstein & Associates**, a New Jersey-based consulting and training firm focused on enhancing performance and leadership skills for small business owners, is the book's Coach Coordinator. Laurel has an impressive track record of improving organizational effectiveness, the hallmarks of success. She can be reached at 201-927-5927 or [Bernstein.laurel@gmail.com](mailto:Bernstein.laurel@gmail.com).

**Donna R. Thompson**, is the owner of **Woodpecker Press, LLC**, which helps business owners self-publish, will publish the book. She co-founded the Big Bold Business® Book Series. She also provides editorial services to publishers and public relations services to authors and entrepreneurs. Donna can be reached at 973-476-2719 and [donna@woodpeckerpress.com](mailto:donna@woodpeckerpress.com).

**Joyce Restaino**, owner of Joyce Restaino Writing and Editing Service, is the book's editor. She works with business owners and professionals who want to increase their credibility and visibility through the power of the written word. Joyce is the co-founder of the **Big Bold Business®** Book Series, which features short chapters of business insight and advice written by business owners. She can be reached at 973-687-1721 or [joycerestaino@optonline.net](mailto:joycerestaino@optonline.net).

Interestingly, these three women are longtime NJAWBO members and were it not for NJAWBO, chances are there would never have been a Big Bold Business Book Series! Because of their dedication to NJAWBO, Joyce and Donna volunteer to edit and produce every issue of *The Bottom Line*, too. And Laurel is the state VP of Membership.



Donna Thompson and Laurel Bernstein



Lindsay Haug

**Lindsay Haug** facilitates a support group once a month for parents of children who have Crohn's and Colitis. She does this on a volunteer basis through the Crohn's and Colitis Foundation of Northern New Jersey. As someone who has had personal experience with Colitis, Lindsay's aim is to help parents understand what it's like for their children, what to expect, and what they can do to make their children more comfortable, both physically and emotionally.

The group meets in Livingston on the second Wednesday of the month from 7:00 to 8:30 pm. Anyone who would like more information about the group or these diseases can reach Lindsay at 201-232-8291 or [lindsayhaug@gmail.com](mailto:lindsayhaug@gmail.com).

Do you have news to share about yourself or your business? We want to hear about it. Send us an email at [njawbo@njawbo.org](mailto:njawbo@njawbo.org) with “Newsletter Submission” in the subject line.

# Rev Up Your Referrals with Online Reviews

by Maureen Rushalski

Who doesn't love those warm, fuzzy, word-of-mouth referrals from someone who has had an outstanding experience with you? Word-of-mouth referrals are gems because they come from satisfied customers who share all that's good about your character, your quality of service, and your excellent products. Word-of-mouth referrals ooze credibility and trust because the information is coming from a trusted source, which saves prospects who are looking for what you offer, research time. Word-of-mouth referrals can also prevent prospects from making poor, costly decisions.

What else is there to love about word-of-mouth referrals? First, prospects convert to sales at a much higher percentage than those not referred. In addition, they convert, or make a decision, at a much quicker rate than those that do not come recommended. Instead of coming to your business cold, these referrals come with warm knowledge about you. In fact, they are confident that you will offer the solution they are looking for.

So, how can you rev up word-of-mouth referrals that produce new, quality customers? Make it easy for your customers to leave reviews for you online. For proof of how effective online reviews are, here's what the BrightLocal Consumer Review Survey 2016 had to say: "Eighty-four percent of people trust online reviews as much as a personal recommendation." In other words, the majority of consumers trust the online review as much as a word-of-mouth referral.

This is significant in three ways: (1) When prospects read your online reviews, it solidifies confidence in your business. (2) There is an opportunity to reach new prospects that do not know you or the referrer because an online search led them to you. (3) Having online reviews on multiple channels can help your company rank better in search engine results, so you reach even more prospects.



## **Our business is energized by more than just electric and gas.**

PSEG knows that maintaining a diverse and talented network of suppliers makes good business sense. Strong relationships with our minority- and women-owned business partners can help us provide more options, better solutions and, in the long run, superior products and services. For more information about becoming a member of PSEG's supplier network, log on to [www.pseg.com/supplierdiversity](http://www.pseg.com/supplierdiversity) or call the office of Supplier Diversity at 973-430-7285.



## 5 Tips for Creating Low-Cost Online Reviews That Drive Business to Your Door

Online reviews are an effective way to convert more leads and prospects into satisfied customers and drive more business to your door. The following five tips will help you get started:

- 1. Ask for a recommendation.** When a customer or client is thankful after working with you, ask for a recommendation. Always let your customers know that you grow your business through referrals. Satisfied customers, just like friends and family, are happy to help, especially when asked.
- 2. Create a review page for your website.** When a customer expresses how terrific you are at what you do, ask her to take a few moments to fill out an online review form. You can set up this form to be accessed publicly on the website or make it available only to those you send the link to. As its name implies, the form's main question asks your customers to leave a review of their experiences with your business. Make sure to provide a place for their names and email addresses.  
Sample questions might include: "How would you describe your experience at XYZ Wellness Spa?" "How likely will you use our product/service again?" "How likely will you refer our company to your colleagues and friends?" To encourage complete reviews, include no more than three to five questions.  
After your approval, publish the review on your review page. Besides serving as a referral on your website, you can use it for other online marketing such as social media advertising. You can even use it in your print material.
- 3. Make it easy for your clients to refer you on other review sites.** Create a link to the review page of your business' Google listing. Send an email with the link after closing a sale. This makes it easy for the customer to click on the link and write a review while your product or service is top of mind. Also, include this link in your email signature.
- 4. If you send email to your clients regularly, include a review link.** If your customers are busy on social media, ask them to follow you and share your brand and their experiences by leaving a review. To encourage customers to engage with your brand, offer online-only promotions. If industry directories allow customers to review professionals, provide these links via your email as well.
- 5. Say thank you.** Place a follow-up call or send a personal email letting the referrers know how much you value their recommendations. Take this a step further by creating a referral program that offers a discount or a free service after five (you decide on the number) referrals. It's an opportunity to get creative and get more referrals.

Remember, online reviews serve as word-of-mouth recommendations when prospects are searching online. It's a simple, inexpensive way to stand out in a list of competitors on a search result page. So never underestimate the power of a few great reviews. You will be pleasantly surprised that in today's digital world, most people are very happy to provide a review, especially when they are thrilled with your products or services.

© Maureen Rushalski



**Maureen Rushalski**, the owner of Yes You Can Marketing, has over 25 years of experience in sales and marketing. Having worked with hundreds of business owners across the country, Maureen understands the pain points encountered by small business owners who are trying to market their businesses online. Yes You Can Marketing, LLC, provides excellent solutions as a website development and maintenance company that also offers a variety of a-la-carte training and consulting services tailored to each client. Yes You Can Marketing assists clients in looking their best online while targeting their ideal clients to maximize their marketing results. You can reach Maureen by phone: 732-581-7873 or email: [Maureen@yesyoucanmarketing.com](mailto:Maureen@yesyoucanmarketing.com). Visit her company on the web: [www.yesyoucanmarketing.com](http://www.yesyoucanmarketing.com)

# When Going into Business with Friends or Family, Make Sure You Have These Legal Agreements and Documents in Place

by Jillian A. Centanni, Esq.

Congratulations! You left your corporate job to join your aunt in running a business together. Because you are family, you believe legal agreements aren't necessary. You assume there would never be problems that you and your aunt would not be able to resolve. Unfortunately, this is not always the case when going into business with a relative, and it also holds true when going into business with a friend.

Like getting married, everything is bliss at the beginning of a business relationship, and it seems as if nothing can go wrong. However, over time, cracks begin to form in the relationship and most times, circumstances change for the worse, making the aftermath with a family or friend worse than a straight business relationship with a stranger. So, whether it be a family member or a friend, treat your arrangement as a simple business partner with the following four legal agreements and documents in place:

## **A Buy-Sell Agreement**

A Buy-Sell Agreement governs what happens when an owner wants to leave the business or a new owner wants to join the business and how much it will cost to do so. Think of a Buy-Sell Agreement as a "prenuptial agreement" between the owners. Some events that trigger a Buy-Sell Agreement include, but are not limited to the following: When an owner becomes disabled, gets divorced, dies, goes bankrupt, simply wants out of the business, or would like to retire. Every co-owned business should have a Buy-Sell Agreement as soon as the business is formed or shortly thereafter. Every day that value is added to the business without a plan for the future increases each owner's financial risk.

## **An Employment Policy**

An Employment Policy is a description of how all employees, regardless of job description or title, are expected to conduct themselves. It is important to have an Employment Policy because it is important to differentiate between the family/friend relationship and the employee relationship. Expectations must be set from the onset by everyone involved and these expectations must be in writing. This is important for the vitality of the business, the friend/family relationship, and above all else, to ensure that all employees are treated equally and fairly.

## **A Succession Plan**

Many businesses that are owned between family or friends do not feel the need to be formal, but this can be a huge mistake. It is essential that every business, especially businesses owned between family and friends have a Succession Plan, which is a formal plan that states who will take over the business and how the business will operate once an owner has left the company. Similar to a Buy-Sell Agreement, a Succession Plan should be written as soon as the business is formed and may not be used until a co-owner is deciding whether to leave the business. This may be an uncomfortable exercise, but it is important that the business proceed in accordance with the owners' objectives and goals. Goals for the succession plan may include answers to the following questions: How can the business continue to be a success? Will the successor need to adhere to the Buy-Sell Agreement? Who will keep the business aligned with the owners' values?



## An Employment Agreement

Family or friends who decide to own a business together must have Employment Agreements that clearly define the rights and responsibilities between the employer and the employees. Typically, an Employment Agreement should include, but is not limited to, the expectations of the employee; compensation; term of employment; benefits, reasons and grounds for termination; and covenants not to compete. It is important to have an Employment Agreement because all owners are fully aware of whether a family or friend relationship exists from the onset and there are set expectations between their company and the employee. Thus, if the employee happens to be a family member or friend, issues are minimized because the Employment Agreement has already addressed them.

As you can see, it is important to be formal and have the appropriate agreements and documents in place and in writing when owning a company with family or friends.

**Disclaimer:** The information contained in this article is for informational purposes only and not for the purpose of providing legal advice. You should contact an attorney to obtain advice with respect to any particular issue or problem.

© Jillian A. Centanni



Jillian A. Centanni, Esq. is the Owner of The J. A. Centanni Law Firm, P.C. where she concentrates on helping individuals and businesses with their legal needs. Specifically, Jillian focuses on estate planning, business, and real estate law. Jillian was recently named to the Super Lawyers® – Rising Star list, is a Registered Patent Attorney, and is also a Member of the Advisory Team for Change Your Attitude...Change Your Life (CYACYL), a weekly radio program that airs on New York's WOR710 AM. She has a B.S.E. in chemical engineering, an M.B.A., and a J.D. For more information, you can reach Jillian by phone: 908-753-0153, email: [jillian@JACentanniLaw.com](mailto:jillian@JACentanniLaw.com), and on the web: [JACentanniLaw.com](http://JACentanniLaw.com).

## 2017 NJAWBO ANNUAL HOLIDAY DINNER & EXPO

**THURSDAY, DECEMBER 7 ❖ 5:30–8:00 PM**

THE BETHWOOD, 38 LACKAWANNA AVE., TOTOWA, NJ 07512

BUFFET DINNER, SHOPPING THE EXPO TABLES

NETWORKING, CASH BAR, DOOR PRIZES

**INTERNATIONAL COFFEE & DESSERT STATION**

**TICKETS purchased online by 12/5/17: \$45 members, \$55 others.**

**At the Door: \$65 for all (cash or checks only).**

Promote your Business with a Business Card Ad in the Program Book. Reserve an Expo Table.

**Register at [www.NJAWBO.org](http://www.NJAWBO.org) and Plan to SHOP AT THE EXPO!**





## Scenes from the 2017 NJAWBO Oceanfront Conference & Expo



Photos © Maplecroft Studio, Diane Lizza, [maplecroft@empargmail.com](mailto:maplecroft@empargmail.com). To view all event photos, go to: [http://www.maplecroftstudio.com/mp\\_includes/pages.asp?id=4227](http://www.maplecroftstudio.com/mp_includes/pages.asp?id=4227). Photos can be purchased from Maplecroft Studio for \$20 each (untouched) or \$35 each (with retouching) plus tax.

# Five Things Business Owners Need to Know about Business Financing

by Lathea Morris

Aggressive small business lending platforms have transformed the world of lending. These financial technology lenders, known as Fintech, are quite different from traditional lenders. They offer a variety of financing products that include low to high interest rates, short and long terms, and very little paperwork to quite a bit of paperwork. Business owners seeking to finance should explore both alternative and traditional loan products. However, before you apply for any financing, make sure you can meet the criteria and understand the financing details. Here are five things to do and know about business financing:

1. **Make sure the lender will loan to your business type.** All lenders don't loan to all industries. Additionally, lenders have specific requirements as to how you can use financing. Make sure you understand this.
2. **Check the credit criteria of the loan product you're interested in.** (This is very important.) Check your tri-merge FICO credit report and scores—don't guess. A tri-merge report combines three reports from Experian, Equifax, and TransUnion. For business financing, don't check your scores at websites like Credit Karma because most lenders need to know your FICO score. Most traditional lenders, i.e., large banks, credit unions, and community banks, want to see a score of 680+ and alternative lenders who are non-bank lenders, i.e., OnDeck, depending on the financing type, want to see a score of 500+. However, for low-interest-rate alternative financing, a score of 630+ is ideal. The lower your credit score, the higher the interest rate and the shorter the term. If you need a source to get your tri-merge FICO credit report and scores, go to [www.creditchecktool.com](http://www.creditchecktool.com).
3. **Plan before you apply for financing.** Discuss financing plans with your accountant. Ensure, if applicable, your tax return will not show a loss. Depending on the loan type, you may be asked if your business made a profit on one or both of your last two tax returns. If you answer no, you will unlikely qualify for a low-interest loan from either an alternative or traditional lender.  
 Know your debt service coverage ratio (DSCR), which is the ratio of cash a business has available for servicing its debt, including making payments on principal, interest, and leases. Different lenders may calculate the ratio differently. But fundamentally, a DSCR is calculated by dividing total annual net operating income by total annual debt service. So, if you apply for a loan with a debt service that will cost \$23,000 annually and net income is \$25,000:  $\$25,000 / \$23,000$  equals a 1.09 DSCR. Many alternative lenders require a DSCR of 1%+. Traditional lenders are unlikely to go below a DSCR of 1.25%.
4. **Understand that when you get approved for a loan, many lenders will file a Uniform Commercial Lien (UCC) on your business.** Most small businesses are affected by a UCC-1 form, also known as a Financing Statement. In the event of loan default, this type of lien gives the lender the right to seize one or more of your assets in order to satisfy the debt. However, before a lender makes a loan in which it intends to file a UCC, it does a lien search to make sure there are no other UCCs filed against the business owner. If a lender filed a UCC on a previous loan, and has paid off the loan, make sure they released its UCC-1 filing.



## 5. Answer these questions before you decide whether a traditional or alternative loan is right for your business:

- How much money do you need?
- What do you need the money for?
- How quickly do you need the money?
- How long will it take you to pay it back?
- How long have you been in business?
- What is the current financial shape of your business?
- How much collateral, if any, do you have to put up for the loan?

Now, take the time to research your loan options. Compare interest rates, application requirements, processing time, and loan terms. If you applied for a loan and were rejected, find out why and learn from your mistakes. Make sure to address that deficiency before you go to the next small business lender. Then, be prepared to receive the stamp of approval!

© Lathea Morris



**Lathea Morris** is the Principal of M&L.com, a small business financing solutions and consulting firm that has one goal—to help entrepreneurs grow their businesses. She has almost two decades of experience as an entrepreneur who co-founded The Credit Alternative Group, LLC. Lathea has provided business solutions for small firms, large corporations, and non-profit organizations. Today, the firm's signature service is capital access for real estate investors and small business owners. Lathea is a past president of the NJAWBO Essex County Chapter and former Board of Trustee of the Essex County Economic Development Corporation. She received the NJAWBO Thirty Award where she was recognized as part of an elite group of successful NJAWBO business owners. Lathea received the Walsh Achievement Award for excellence in business in the Essex County NJ community, as well as awards from both the NJ Small Business Development Center and the Greater Newark Business Development Consortium for her achievements and contributions to small businesses. To

learn about business financing options, visit [www.MorlinoandLathea.com](http://www.MorlinoandLathea.com) or contact Lathea at 973-509-1903 Ext. 1#.



 **Be invested**

Investors Bank name and weave logo are registered trademarks.  
© 2016 Investors Bank. All rights reserved.

## in growing your business.

We offer a full range of commercial deposit, cash management and lending solutions to keep your business moving forward.

### **Michael Giacobello**

AVP, Branch Manager

732.968.2864

[mgiacobello@myinvestorsbank.com](mailto:mgiacobello@myinvestorsbank.com)

 **investors Bank**  
Banking in *your* best interest.

Member FDIC  Equal Opportunity Lender



Now Open to  
**COMMERCIAL  
ACCOUNTS!**

**Money Market Plus**

**1.00%**  
Interest Rate

**1.00%**  
APY\*

\$100,000 - \$199,999

**1.25%**  
Interest Rate

**1.26%**  
APY\*

\$200,000 - \$999,999

**1.50%**  
Interest Rate

**1.51%**  
APY\*

\$1,000,000 -  
\$2,000,000

**Our Numbers Add Up  
Do Yours?**

With  
some brokerage  
firms and banks paying  
0.05% or less there isn't much to add.

If your money market account is barely adding anything to your balance, come to Kearny Bank. We'll put your cash to work in our competitive Tiered Money Market Plus Account and you can watch the returns grow.

**At Kearny Bank the numbers  
add up...for you.**

**kearnybank**  
For today. For tomorrow.



42 Banking Offices  
1-800-273-3406 • kearnybank.com

MEMBER  
FDIC



\*APY—Annual Percentage Yield. APYs in effect as of 2/21/17 and subject to change without notice. Minimum daily balance of \$100,000 is required to earn interest and avoid a monthly service fee of \$25. Interest is not earned on balances up to \$99,999. Fees could reduce earnings. Transaction limitations apply. Deposit limits may apply. Accounts earn a blended rate on the tier requirements. New money only. New money means funds that are not on deposit with Kearny Bank. One account per depositor. See an account representative for details.

## Scenes of NJAWBO at Spring 2017 North Jersey Women Expo



Please Join Montclair State University's Feliciano Center for Entrepreneurship and the New Jersey Association of Women Business Owners (NJAWBO) for a fantastic panel event.

## **"Making Connections: Networking Your Way to Success"**

**When:** Tuesday, November 7  
5:30-7:30pm

**Where:** Feliciano School of Business, Room 101  
Montclair State University  
1 Normal Avenue  
Montclair, NJ 07043

Featuring:



Hallie Satz, CEO and Founder of HighRoad Press



Laurel Bernstein, Founder and President of Executive Coaching



Xiomara Guevara, Executive Director for the Morris County Organization for Hispanic Affairs (MCOHA)



Rosanna Imbriano, Owner of R.I. Consulting,  
State President of NJAWBO

**This is a FREE event, courtesy of our sponsors, but advance registration is advised.**

**TO REGISTER, GO TO:**

**<http://www.njawbo.org/event/MSU-NJAWBO-Panel-2017-11-7>**

Sponsored by:



## Region Leadership Team Spotlight



### **Monica Giannetti**, Northwest Region Membership Coordinator

ConnectOne Bank

Englewood Cliffs, NJ

ConnectOneBank.com

201-266-5173, [mgiannetti@cnoib.com](mailto:mgiannetti@cnoib.com)

**Monica M. Giannetti** is assistant vice president and commercial loan officer at ConnectOne Bank in Morristown. She joined the bank as a commercial lender in 2016. Her extensive knowledge of credit and business lending allows her to better assist clients with their financing needs, as well as provide them with capital through customized financing solutions to support their growth from a small business to a seasoned organization. Monica's 10-year banking career began at Commerce Bank where she was a full-time teller while attending William Paterson University. She continued expanding her industry knowledge in positions of increasing responsibility through the bank's merger with TD Bank and then joined the Private Client Division of JP Morgan Chase in Morris County as vice president branch manager.

*I decided to join NJAWBO and immediately volunteer to take on the leadership role of the Northwest Region Membership Coordinator because I believe it is a great organization that allows women to grow and succeed together, not only professionally, but personally as well. With my previous managerial (I like to call it leadership) experience, I felt that joining the team as a leader would benefit the Northwest Region because, to me, being a leader calls for the ability to engage in one's strengths and opportunities for learning to provide mutual efficiency.*

—Monica Giannetti

## An Event for Women of All Ages!

VICINITY MARKETING GROUP  
Proudly Announces...

Fall 2017  
NORTH JERSEY  
**WOMAN  
EXPO**



PLATINUM SPONSOR:

**RWJBarnabas  
HEALTH**

SILVER SPONSOR:

**Discovery**  
WELLNESS

**kearnybank**  
For today. For tomorrow.

**SPiRO**  
SPINO PLASTIC SURGERY, LLC

**Horizon**  
Horizon Blue Cross Blue Shield of New Jersey

MEDIA SPONSOR:

**CYACYL**

**Suburban Essex**

**VICINITY**  
MAGAZINE

IN KIND SPONSOR:

**NJAWBO**  
NJ Association of Women Business Owners

A portion of proceeds to benefit Jersey Battered Women's Services (JBWS)

ONLINE ONLY

**SAVE \$2.00!**

Enter Promo Code:  
**NJWEXPO2017**

Join Us on  
**November 6, 2017 • 4-8pm**  
**Mayfair Farms, West Orange, NJ**

- **SPIRITUALITY ROOM**—Reiki; Hypnosis; Angel Card Readings; Numerology Readings; Tarot & Palm Readings; Aura Photography Readings
- **Mini Treatments & Demos**
- **Giveaways & Prizes**
- **Food & Beverage Samplings**

**TICKETS: \$12 in advance**  
**\$15 at the door**

To purchase tickets call **973-276-1688** or visit **NJWExpoFall2017.eventbrite.com**



# NJAWBO Upcoming Events

**Tuesday, October 24, 2017**

**NJAWBO Northwest Region Networking Lunch**  
South + Pine, Morristown; 11:30 AM–1:30 PM

**Thursday, October 26, 2017**

**NJAWBO South Jersey Region Fall Networking Luncheon**  
Mount Laurel; 11:30 AM–1:30 PM

**Wednesday, November 1, 2017**

**NJAWBO Northeast Region Happy Hour**  
Bahama Breeze, Wayne; 6:00–8:00 PM  
(Note new time.)

**Thursday, November 2, 2017**

**NJAWBO Shore Region Networking Luncheon**  
Rooney's Long Branch, NJ; 11:30 AM–1:30 PM

**Tuesday, November 7, 2017**

**NJAWBO Central Region Networking Lunch**  
Ecco Bistro, Somerset; 11:30 AM–1:30 PM

**Tuesday, November 7, 2017**

**NJAWBO & MSU Feliciano Center for Entrepreneurship Panel**  
Montclair State University, Montclair; 5:30–7:30 pm

**Thursday, November 9, 2017**

**NJAWBO Northeast Region Networking Breakfast**  
Suburban Diner, Paramus; 8:00–9:30 AM

**Thursday, November 16, 2017**

**NJAWBO MetroEast Region Networking Lunch**  
Greek Taverna, Montclair; 11:30 AM–1:30 PM

**Wednesday, November 29, 2017**

**NJAWBO South Jersey Region Happy Hour**  
Harvest Seasonal Grill, Moorestown; 5:00–6:30 PM

**Thursday, December 7, 2017**

**NJAWBO Statewide Holiday Dinner & Expo**  
The Bethwood, Totowa; 5:30–8:30 PM

Visit the NJAWBO Community Calendar at <http://www.njawbo.org/events/> for event details.



Northwest Region



Shore Region



## NJAWBO VISION

NJAWBO, the most essential organization for women business owners in the State of New Jersey and those who want to do business with them

## MEMBER BENEFITS

*What's in it for you?*

- An Online Member Profile
- Relationship Building
- Professional Development
- Access to All Online Member Profiles
- Networking Meetings
- Leadership Opportunities
- Annual Statewide Expo Events
- Legislative Impact
- *The Bottom Line* Newsletter

# NJAWBO GENERAL INFORMATION

NJAWBO is the longest-standing statewide organization of women business owners in New Jersey. Its primary objective is to support and encourage business ownership by women. NJAWBO will be celebrating its 40th Anniversary in 2018!

## NJAWBO Board of Trustees 2016-2017

President: [Rosanna Imbriano](#), 973-444-2317,  
info@RIConsultingLLC.com  
President-Elect: [Holly Kaplansky](#), 973-624-6907,  
holly@mmpnewark.com  
Communications Coordinator: [Donna R. Thompson](#),  
973-476-2719, donna@woodpeckerpress.com  
Secretary: [Lindsay Haug](#), 201-232-8291,  
lindsay@bvbenefits.com  
Treasurer: [Debra Courtright](#), 973-618-9288,  
debra.dacmanagement@gmail.com  
VP of Administration: OPEN  
VP of Corporate Relations: OPEN  
VP of Membership: [Laurel Bernstein](#), 201-927-5927,  
bernstein.laurel@gmail.com  
VP of Programming and Diversity: OPEN  
General Inquires: njawbo@njawbo.org or 609-308-2530  
Mailing Address: NJAWBO, 549 Pompton Ave., Ste. 107,  
Cedar Grove, NJ 07009

## The Bottom Line Quarterly Newsletter

© 2017 NJAWBO. All rights reserved. *The Bottom Line* is the official publication of the New Jersey Association of Women Business Owners, Inc. (NJAWBO). It is published four times a year and has a readership of more than 2,000.

[www.njawbo.org](http://www.njawbo.org)

Editor: [Joyce Restaino](#), newsletter@njawbo.org

Production/Advertising Coordinator: [Donna Thompson](#),  
newsletter@njawbo.org

To advertise in *The Bottom Line*, visit:  
[www.njawbo.org/page/bottom\\_line](http://www.njawbo.org/page/bottom_line)

NOTE: Please do NOT automatically add the email addresses in this document to your email database without permission of the prospective recipient.

RELATIONSHIPS ➡ REFERRALS ➡ REVENUE

### Corporate Sponsors



### Media Sponsors



Business Cards	Ad Journals
Letterheads	Programs
Envelopes	Plaques
Notecards	Stamps
Flyers	Posters /Banners
Brochures	Flags/ Lawn Signs
Pocket Folders	

plus **MORE THAN JUST COPIES**

- Full Service Design & Brand Management
- A Full Range of Promotional Items and Apparel

20 Clinton Street • Newark, NJ 07102  
Tel.: 973-624-6907 • Fax: 973-624-2066