

the BottomLine

PRESIDENT'S MESSAGE

As summertime rolls in, generally it is a time for enjoying the warmer weather, vacationing, and taking a break from the hectic schedule of a woman business owner. And although we refrain from scheduling any networking events during July, the NJAWBO board will be busy strategizing as we begin our new fiscal year.

Thus far, 2017 has been quite busy, with about 30 region networking events and a very well-attended Annual Spring Luncheon Conference in April. Take a look at a selection of photos from the conference on pages 8 and 9. All of the photos can be viewed on the photographer's site.

We start up with a full roster of region events again in August. Check njawbo.org/events for the details. We're also in the planning stages for our Oceanfront Statewide Luncheon Conference and Mini Expo at Rooney's in

Long Branch on September 14. See page 12 for details. And, our Annual Holiday Networking Dinner and Expo will take place on December 7 at The Bethwood in Totowa. So save the dates!

More educational, innovative, and valuable programs are being planned for the remainder of the year. And as we look to our future goals, the board will seek "ambassadors" to help us spread the word about NJAWBO. We believe every New Jersey woman business owner should be a member of NJAWBO—the most essential organization for women business owners in the State of New Jersey.

Enjoy the summer!

Rosanna

Rosanna Imbriano

NJAWBO State President



Northeast Region



MetroEast Region

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April - May 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 and search their name using [FIND A MEMBER](#) in the teal menu bar.

Central Region

[Jillian A. Centanni](#)

The J. A. Centanni Law Firm,
P.C., Watchung

[Monica C. Smith](#)

Marketsmith, Inc., Cedar Knolls

Shore Region

[Jennifer D. Armstrong](#)

Jennifer D. Armstrong, LLC,
Toms River

[Stacy Petti](#)

Girl Scouts of the Jersey Shore,
Farmingdale

[Jyoti A. Vazirani](#)

Firefly Pros Inc., Springfield, PA

MetroEast Region

[Donna Lazartic](#)

Green Hill, Inc., W Orange

Northeast Region

[Liz Johnson](#)

Always Best Care Senior
Services, West Orange

South Jersey Region

[Lisa Aumiller](#)

House Paws Mobile Veterinary
Service, Mt. Laurel

[Tyra Causey](#)

Amelioration, LLC, Mickleton

[Therese McGee](#)

Cabi, Haddon Heights



RELATIONSHIPS → REFERRALS → REVENUE

Wow! NJAWBO Member News



Jillian A. Centanni, founder and owner of The J. A. Centanni Law Firm (JACentanniLaw.com) located in Watchung, NJ, has been named to the 2017 New Jersey Super Lawyers Rising Stars list. This exclusive list recognizes no more than 2.5 percent of attorneys in New Jersey who are under forty years old or have been practicing law for less than ten years.

Super Lawyers, part of Thomson Reuters, is a research-driven, peer-influenced rating service of outstanding lawyers who have attained a high degree of peer recognition and professional achievement. The objective of Super Lawyers is to create a credible, comprehensive, and diverse listing of exceptional attorneys to be used as a resource for both referring attorneys and consumers seeking legal counsel. The Super Lawyers lists are published nationwide in *Super Lawyers Magazines* and in leading city and regional magazines and newspapers across the country.

A skilled negotiator and a Registered Patent Attorney, Jillian's firm concentrates in estate planning, real estate, and business law. Her firm aims to provide effective legal representation and cost-effective solutions for its clients. In addition to her law degree, Jillian holds a Master in Business Administration and a Bachelor of Science in Chemical Engineering. She is a board member for The University of Michigan College of Engineering and also serves as an editorial member of the American Bar Association's Intellectual Property publication *Landslide*. An avid Michigan football fan, Jillian enjoys playing chess, tennis, and golf. She can be reached at jillian@JACentanniLaw.com or 908-753-0153.

Bertha Robinson, owner and president of Star One Professional Services (www.staroneprofessional.com) located in Somerset, NJ, presented "The First Step to Great Leadership: Creating a Compelling Vision" on June 1. During this seminar on leadership, participants learned how to create a compelling vision that inspires, what questions to answer before moving an organization forward, the six key elements to effectively communicate your vision, why creating a powerful vision is not enough, how to get everyone focused on the right results, and the 14 conditions that can derail your organization. Participants also worked on a simple exercise to help transform their organizations.

An innovative leader in the coaching and business consulting field, Bertha has 18 years of experience with problem solving and cross-functional leadership development, as well as business analysis that leads to successful goal attainment. Bertha can be reached at bertha@staroneprofessional.com or 201-481-2133.



NJAWBO members at the seminar included (from left to right) [Alessandra Corso](#), [Bertha Robinson](#), [Donna Thompson](#), and [Silvia Papini](#).

Wow! NJAWBO Member News (cont'd.)



Diane M. Byrne, the founder and editor of MegayachtNews.com, the only website educating American luxury-yacht owners, buyers, and their circles of influence about the yachting lifestyle, recently launched Superyacht Storytellers (www.superyachtstorytellers.com), a publisher of custom-designed coffee table books.

By combining oral history with breathtaking photos, Superyacht Storytellers allows superyacht owners, builders, designers, and others to share their experiences with family and friends through personalized, limited-edition, beautifully bound books for generations to come. However, superyacht owners aren't the only customers for Superyacht Storytellers. Superyacht shipyards, design studios, and other industry specialists have stories to tell, as do companies that want to chronicle and share their histories with personalized, limited-edition books.

Diane, one of the best-known and well-respected journalists in yachting, also owns RedHedInk, a full-service editorial and marketing services firm focused on affluent audiences. She can be reached at info@superyachtstorytellers.com or 973-826-7566.

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 STORYTELLERS

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5 Leadership Traits That Lead to Referrals

by Lindsay Haug

I started my career as a school social worker. Because I loved working with children and their families, my passion for helping those in need couldn't be measured. However, because I suffered from ulcerative colitis—a chronic illness that affects the large intestine—I had to make a change, not just in my career, but to my life in general.

In my tenth year as a social worker, my colitis became so severe, I needed surgery. I was under an enormous amount of stress trying to arrange for my care and manage my anxiety about the unknown. Having never gone through anything like this, I didn't have anyone to coordinate my care or to help me deal with my raw emotions. Both before and after my surgery, I had to battle through the insensitivity of the health insurance carriers (companies that administer claims and pay benefits for health insurance companies) as well as some nurses, hospital staff, residents, and medical students—those who played an essential role in my care.

Although I was in a tremendous amount of pain the second day after I had my colon removed, I was told to get out of the hospital bed and walk. However, I had trouble figuring out how to get out of the bed. In a condescending tone, a nurse told me to “just swing your legs around like you normally would every morning.” She didn't lend a hand or give a pat on the back. I was astonished that people could treat other human beings this way.

While my road to recovery wasn't an easy one, it was the best thing that ever happened to me. It opened my eyes to how I could use my passion to help others in ways I never thought possible. As a result, I made a promise to myself that I would never allow anyone suffering because of health issues, feel so alone during such a stressful time.

My next career move, which was a natural one for me, was to use my passion to help others navigate through any uncertainty or concern when it came to their health. So, I became a health insurance broker and a health and wellness coach. In my work, I help my clients not only understand their health benefits, but also understand how to ask the right questions regarding their health or the health of their loved ones. I support them through the difficult times in their lives.

These Leadership Traits Make a Business Attractive (An Attractive Business Gets Referrals)

Although certain leadership traits seem obvious in a health-related field, I believe all business owners who want to influence and inspire others should possess the following five leadership traits. Without them, you'll come up short, especially when it comes to referrals. With few or no referrals, it's difficult to succeed in business.

1. Compassion: Without compassion, relating to your employees, your clients, or anyone you come into contact with, makes doing business difficult. People want to be heard. People want to be understood. People want to know that those they work with do, in fact, show compassion. When someone lacks compassion, there is no trust.

Would you refer a business owner who lacks compassion?

2. Trust: If people don't trust you, they aren't going to have a relationship with you. Remember, trust is the backbone of any business. When there is no trust, people will not do business with you. In fact, they will take their business and their contacts elsewhere.

Would you refer a business owner who can't be trusted?

3. Authenticity: If you aren't authentic and aren't there to genuinely help when someone needs it, it is obvious. In order to be a successful leader, wanting to help should be your first objective. Referrals and business will come after that, but referrals should never be your reason for wanting to help.

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Would you refer a business owner who lacks authenticity—who is insincere?

4. Organization: This is often overlooked, but if you aren't organized, you don't know if you are coming or going. Your failure to complete tasks, follow up, or do what you promise to do impacts your productivity and your ability to help your clients. When you disappoint your clients, they will not refer you to their family, friends, or business associates.

Would you refer a business owner who does sloppy work, is late for appointments, and misses deadlines—in other words—disorganized?

5. Passion: If you don't have passion for what you are doing, people can see that right away. Without it, it's difficult to believe in what you are doing. And you certainly won't get others to believe in what you're doing, whether it's your employees or your clients.

Would you refer a business owner who lacks passion for what she does?

It's important to stay true to these traits, especially when you interact with others. If you find yourself slipping, make time to self-reflect and get back on track. There are moments when I have had to step away, remind myself why I do what I do, and then reconnect with these traits to ensure I conduct myself like the leader I want to be.

What about you?

© Lindsay Haug



Lindsay Haug, vice president of Bona Vita Benefits www.bvbenefits.com, started her career as a New Jersey public school social worker. After 10 years, ulcerative colitis forced her to leave that position. After having surgery to remove her colon, Lindsay took her passion for helping others and applied it to people coping with health-related concerns. Disheartened by

the lack of empathy from insurance carriers and others in the healthcare field during her time of need, Lindsay made it her mission to ensure that no one ever felt as isolated as she did. As both a health insurance broker and a health and wellness coach, Lindsay's clients are well-supported, have a true understanding of their benefits, and are equipped with the necessary tools to advocate for themselves or their loved ones when it comes to anything relating to health. Lindsay can be reached at 844-438-2824 ex 700 or lindsay@bvbenefits.com.

NJAWBO Shore Region Teams up with Kearny Bank to Benefit Dottie's House in Ocean County

This Shore Region Meet & Greet Networking Event at the Kearny Bank Branch on Fischer Blvd. in Toms River brought nearly 50 business owners from the area together thanks to John Crisafulli and Kimberly L. Ball of Kearny Bank. All proceeds from the event were donated to [Dottie's House, Inc.](#), a transitional housing facility in Ocean County designed to aid women and children who have survived domestic violence.



Seated in front are speakers (left to right) Dr. Daria Messina of Sasso Family Chiropractic Center in Toms River and Alexandra Nieves-Martinez, Esq., who has a law practice in Bayville. In the back row are Maureen Rushalski, Shore Region PR Coordinator; John Crisafulli, Kearny Bank VP/Small Business Banker; Donna Thompson, NJAWBO State Communications Coordinator; Kimberly L. Ball, Kearny Bank AVP/Branch Manager; Maria Todaro, Shore Region Membership Coordinator; Patricia Crilly, Shore Region Leadership Team Chair; and [Sue Fitzpatrick](#), Shore Region Event Coordinator.



Presenting a \$350 donation to Dottie's House founder, Carol A. Wolfe (center), and executive director, Christine Hoffman (2nd from left), are [John Crisafulli](#), [Patricia Crilly](#), [Donna Thompson](#), [Maureen Rushalski](#), and [Maria Todaro](#).

Scenes from the 2017 NJAWBO Spring Conference & Expo



Photos © Maplecroft Studio, Diane Lizza, maplecroft@embarqmail.com. To view all photos from this event, go to:
http://www.maplecroftstudio.com/mp_includes/pages.asp?id=4211

Scenes from the 2017 NJAWBO Spring Conference & Expo



Photos © Maplecroft Studio, Diane Lizza, maplecroft@embarqmail.com. To view all photos from this event, go to:
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Cultivating Relationships That Grow into Business... Time to Plant the Tomatoes!

by Laura E. Graziano

A bountiful garden requires a lot of attention, and so does every worthwhile relationship. All successful marriages and friendships need nurturing and care, and that goes for our business relationships, too. The very best business relationships result in the ultimate yield—business.

Growing Relationships Is A Lot Like Growing Tomatoes

My dad, Frank, grew the most amazing tomatoes—the juiciest and most flavorful that I have ever eaten. He worked all year on developing his “little masterpieces,” composting the soil with veggie scraps, coffee grinds, eggshells, and more. When May came, he would go from garden center to garden center in search of the Ramapo variety that yielded the perfect tomato—large, juicy, meaty, robust, and oh-so delicious! After Mother’s Day he would say, “Time to plant the tomatoes!” And he did—in the front garden where they would get the full sun exposure they needed. Every day he watered, fertilized, staked, and protected them from pests and extreme heat. The prize was an abundance of ruby red gifts for family and friends to delight in and enjoy. This is a great example to follow in your business pursuits.

Tips for a Successful Garden of Business Relationships

Prepare a garden of ideal prospects. Like my dad, who prepared the soil and selected the perfect tomato plants, it is important for business owners and professionals to put time into providing the best product or service and identifying their ideal prospects. Thinking about your current clients, who are your best, most profitable ones? Are there ways you can improve your product or service to better meet client needs? Is there anything more you can do to attract more prospects like them—with a better, more targeted message or a larger reach through social media? You get the idea.

Look for the ideal soil to cultivate relationships. Have you joined the right networking, professional, or trade organizations to put you in contact with your ideal prospects or people that can refer or lead you to your ideal prospects? Take time to research the groups that best fit your business. Talk to others in your industry for recommendations and, if possible, attend a meeting or two before you join to see if

this organization is, in fact, a fit for you. That’s exactly how I found a home in NJAWBO! Also, be on the lookout for new opportunities, but be selective and strategic in where you spend your time. Get involved with the groups that best serve your business. In working side by side, associates learn what it would be like to do business with you, so be impeccable with your word and deeds.

Time to Plant Your Tomatoes!

Plant your relationship seeds. When meeting a prospect, don’t be afraid to make the first move by being friendly and engaging. Be passionate without being pushy. Start with a smile and a warm handshake to establish an immediate bond. Make your initial introduction short and upbeat, as well as memorable and meaningful to your prospect—showing them how your business can benefit them.

Fertilize the connection. If your prospect seems receptive, you can begin to fertilize your connection by asking a couple of questions to find out more about their business, “Tell me a little bit about what you do.” “How did you get involved in that field?” People love people who are interested in them and what they do. Ultimately, they do business with the people they like and trust.

Tend to your garden by LISTENING. Listen with your full attention—ears, eyes, and body language. Listen for what your prospect’s business needs are so you can seek opportunities for your business to meet these needs or the needs of one of their associates. Briefly let them know how you may be able to help them. This is your chance to create a desire to meet with you again.

Dig for a deeper personal connection. Just as tomatoes need water and sunlight to stimulate growth, the lifeblood of all relationships is, quite frankly, personal. I was recently at a trade show where I met someone who could potentially bring me in as speaker for her organization. I introduced myself, and we were off to a nice start, but when we connected about our sons who both recently got engaged, her eyes lit up. We became instant friends by sharing on a much deeper level and parted with a genuine interest to see one another again. Seek a way to find a common denominator personally with your prospect.

All Plants and Relationships Need Time to Grow

Allow time for growth. Don't expect to walk into a networking event and walk out with a client. Tomato plants don't produce fruit immediately after being planted. You must continue to nurture them. Keep building upon your initial rapport with a prospect by giving them value and showing them the value of doing business with you. Schedule a follow-up meeting to enhance your understanding of their business and their business needs. Send articles, information, and even referrals that could help them improve their operations. Share your testimonials from satisfied clients you have already helped. It is so much more powerful for happy customers to sing your praises than for you to do so.

Water regularly. Keep the lines of communication open by contacting prospects on a regular basis. The time may not be ripe today, but six months from now your services may be just what they need. One of my coaching clients was the son of a gentleman that I met at a chamber of commerce event months before. We met to discuss business, which later turned into an opportunity to help his son succeed in his school environment.

When the Time Is Ripe, Ask for the Sale!

Pick the tomatoes—ask for the sale! You have nurtured this relationship, now don't miss the opportunity to enjoy the fruits of your labor. Ask for your prospect's business. You have now earned their respect, their trust, and the result of their utmost faith in you—their business. Enjoy your tomatoes!

© Laura E. Graziano



Laura E. Graziano, the owner of Laura E. Graziano, LLC, is an inspirational speaker, writer, and personal development coach who helps others flourish to their full potential in business and in life... *Helping You Be the BEST YOU!* Laura is the creator of Personal BEST Coaching® & Programs, including the popular Spring to Life and Joyful Harvest Retreats, BLOOM

to Your Full Potential, and numerous business programs like GETTING Quality Referrals—It's a GIVING Thing, plus custom-designed programs. Laura's coaching and programs touch and inspire groups and individuals to reach deep within themselves, reignite their passions, develop their talents and abilities, and learn healthy ways to cope with life's trials, always with an element of fun included. Participants are empowered with real tools to transform obstacles into opportunities for true and lasting joy and vitality for life. To learn more about the benefits of Laura's coaching and programs, visit her website at www.lauragraziano.com, or contact Laura at 973-204-8232 or laura@lauragraziano.com.



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 MISSION

The New Jersey Association of Women Business Owners encourages and supports business ownership by women, offering myriad opportunities for networking, collaboration, education, leadership, professional development, and mentoring.

NJAWBO serves as the voice of women business owners to the New Jersey Legislature.



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NJAWBO 2017 Statewide Oceanfront Luncheon Conference & Mini Expo at the Jersey Shore

Exploring Passion, Leadership, Inspiration, and Business Success!

September 14, 2017 ✦ 11:00 A.M. to 2:30 P.M.



Rooney's Oceanfront Restaurant, 100 Ocean Avenue North, Long Branch, NJ 07740

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Joint MetroEast-Northeast Region

Welcome Summer...

Happy Hour on the Hudson!



Enjoy the view & the networking, too!

Wednesday, June 28, 2017

6:00pm to 8:00pm

Mitchell's Fish Market Seafood Restaurant & Bar
541 River Road, Edgewater, NJ 07020

Join us for a summer evening of networking overlooking the Hudson River.

Appetizers included. Cash bar.

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



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Region Leadership Team Spotlight



Dianne Rudolph, MetroEast Membership Coordinator

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www.paymedia.net

Dianne Rudolph, vice president of sales and marketing for Paymedia, LLC, helps companies manage payroll. She has a relentless passion to help people with her commitment to business. Having been in the industry for 25 years and once an entrepreneur herself, Dianne understands how hard it is to run a company. You need the technology, but you also need flexibility, reliability, and accountability. Is it possible to also find someone who truly cares? That is why she joined Paymedia.

Dianne consults with her clients, reviews their objectives, and assists them with the resources available through human capital management (HCM) service, which can help a business increase efficiencies and save money. The cloud-based ISolved technology allows one to manage everything from hiring through retiring in one fully integrated single sign-on anywhere, anytime. Imagine having all your data at your fingertips with one login from wherever you are.

I joined NJAWBO when considering expanding my network to a new area. One day Lindsay Haug invited me to my first NJAWBO MetroEast Region luncheon in Montclair. I thought, "Well, I have worked in Morris County for most of my career, which would be very comfortable, but why not go outside my comfort zone. Isn't that how we learn and grow, make new business connections, build new friendships, support women both personally and professionally? Yes... Yes... Yes..." My first lunch was amazing! The openness and support of everyone made me feel welcome, and I knew at that moment that this is where I needed to be. These were the professional women that together have the contagious spirit of success. I am excited to be the MetroEast Membership Coordinator. Together, let's share the spirit and grow!

—Dianne Rudolph



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NJAWBO Upcoming Events

Wednesday, June 21, 2017

NJAWBO South Jersey Region June Happy Hour

Location: Moorestown, NJ; Time: 5:00–6:30 PM

Monday, June 26, 2017

Your NJAWBO Virtual Connection - June 26 - Marketing Strategies to Grow Your Business

Location: Your Phone; Time: 2:30–3:00 PM

Tuesday, June 27, 2017

NJAWBO Northwest Region June 2017 Networking Lunch

Location: Morristown, NJ; Time: 11:30AM–1:30 PM

Wednesday, June 28, 2017

NJAWBO MetroEast–Northeast Region Joint Networking Happy Hour on the Hudson

Location: Edgewater, NJ; Time: 6:00–8:00 PM

Thursday, August 10, 2017

NJAWBO Northeast Region August 2017 Networking Breakfast

Location: Paramus, NJ; Time: 8:00–9:30 AM

Thursday, August 17, 2017

NJAWBO MetroEast Region August 2017 Networking Luncheon

Location: Montclair, NJ; Time: 11:30AM–1:30 PM

Thursday, August 24, 2017

NJAWBO South Jersey Region Summer Networking Luncheon

Location: Mount Laurel, NJ; Time: 11:30AM–1:30 PM

Thursday, September 14, 2017

NJAWBO 2017 Statewide Oceanfront Luncheon Conference & Mini Expo at the Jersey Shore

Location: Long Branch, NJ; Time: 11:00AM–2:30PM

Wednesday, September 27, 2017

NJAWBO South Jersey Region September Networking Happy Hour

Location: Moorestown, NJ; Time: 5:00–6:30 PM

Thursday, October 12, 2017

NJAWBO Northeast Region October 2017 Networking Breakfast

Location: Paramus, NJ; Time: 8:00–9:30 AM

Thursday, October 19, 2017

NJAWBO MetroEast Region October 2017 Networking Luncheon

Location: Montclair, NJ; Time: 11:30AM–1:30 PM

Thursday, October 26, 2017

NJAWBO South Jersey Region Fall Networking Luncheon

Location: Mount Laurel, NJ; Time: 11:30AM–1:30 PM

Thursday, November 2, 2017

NJAWBO Shore Region November 2017 Networking Luncheon

Location: Long Branch, NJ; Time: 11:30AM–1:30 PM

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



Region Meeting Days

Central Region Networking Luncheon	1st Tuesday
Shore Region Networking Luncheon	1st Thursday
Northeast Region Breakfast Meeting	2nd Thursday
MetroEast Region Networking Luncheon	3rd Thursday
South Jersey Region Networking Luncheon	4th Thursday
Northwest Region Networking Luncheon	4th Tuesday

Note: Some regions intersperse evening events in place of or in addition to these meeting days. Visit njawbo.org for more details.

SAVE THE DATES! NJAWBO 2017 Statewide Events

9/14/17, Annual Oceanfront Luncheon Conference & Mini Expo, Rooney's Oceanfront, Long Branch, 11 AM–2:30 PM

12/7/17, Holiday Dinner & Expo, The Bethwood, Totowa, 5:30–8:30 PM

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

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The Bottom Line Quarterly Newsletter

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www.njawbo.org

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