

# the BottomLine

## PRESIDENT'S MESSAGE

### Yes, It's a Big Role, and Here's Why I Stepped Up

**In mid-June**, I began my term as the President of the New Jersey Association of Women Business Owners (NJAWBO), the longest-standing statewide women business owners' organization in New Jersey. You might be thinking, wow, that's a huge position to take on. Why would someone take on something as big as the leader of a statewide organization, when you have your own business to run?

**It's hugely rewarding:** Taking the opportunity to make a difference outranks all the other benefits of taking on a voluntary leadership role. It is hugely rewarding to give back to a community that you really believe in and where you can see the results of your contribution.

**To cultivate new relationships:** Not only will you meet people you may not know, you will get to know them on a much deeper level. You'll share mutual interests and show how you are a giver, someone they may be interested in doing business with. And, you'll be friends for life.

**To learn new skills:** As a small business owner, I'm always mindful of the bottom line. Volunteering, especially on a board,

can be a great way to acquire new skills and have the freedom to learn and experiment.

**To set an example for your employees:** Business leaders who get involved in volunteer causes demonstrate the principles your company stands for. This is important for morale, and it builds a collaborative and inspired team.

**To gain credibility with customers and prospects:** Taking on a leadership role on a board goes a long way in exhibiting your reliability, integrity, and authority. It distinguishes you from your competition.

**To gain exposure for your business:** Done right, volunteering can be a great way to stretch a limited marketing budget, gain powerful brand awareness, and generate new leads.

For me, first and foremost, stepping up in a volunteer leadership role makes me feel good. I love NJAWBO and working with women business owners. In my new role as President, I'll be working for an organization that I am dedicated to and want to succeed. What could be better than that?

*Holly*  
**Holly Kaplansky**  
NJAWBO State President



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April-May 2018

# 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

### Ila Brahmabhatt

Cross Cultures Health & Wellness, Monmouth Junction

### Gina Marie Kleinhans

Revelation Creative, LLC, Anmandale

### Cynthia W. Murphy

Access Innovation Consulting/Cynthia Murphy Coaching, Morristown

### Rebecca A. Setnicky

Affinity Credit Union, Basking Ridge

## MetroEast Region

### Ami O. Minars

Admission Nation, LLC, Montclair

## Taryn Abrahams

Empower Corporate Behavioral Services, Cedar Grove

## Northeast Region

### Mary Ng-Tedjasukmana

Mary Ng-Tedjasukmana, LCSW, PLLC, Psychotherapy, Glen Rock

## Northwest Region

### Sharon Corrado

MTC Billing, Butler

### Jennifer Tomes

MTC Billing, Butler

## Shore Region

### Jena Jake

J3Personica, Eatontown



RELATIONSHIPS → REFERRALS → REVENUE



# Wow! NJAWBO Member News

## Diahann Lassus Recognized for Outstanding Contributions



For the eighth consecutive year, Lassus Wherley, co-founded in 1985 by **Diahann W. Lassus**, CFP®, CPA/PFS, has been named one of the NJBIZ Best Places to Work in New Jersey. This program is a celebration of jobs and the employers who provide them.

Lassus has also been named in Investopedia's second annual ranking of the most influential financial advisors in

the U.S., called the Investopedia 100. Advisors are selected from hundreds of applicants and stand out for their contributions to conversations about financial literacy, investing strategies, life-stage planning, and wealth management with the site's 30 million monthly users.

The 2018 advisors were selected by Investopedia's data science and editorial teams, who measured influence with three key metrics:

1. Social Media Influence: Measured total number of followers across LinkedIn and Twitter.

2. The "Matrix of Influence": Investopedia's data science team created a proprietary algorithm that gauged each advisor's influence by tracking his or her web of connections within the financial advisor community on Twitter.
3. Online Presence: Measured each applicant's personal website's domain authority as well as the influence of sites to which he/she has contributed in the past, including Investopedia.com and other financial publications.

Lassus Wherley is a fee-only wealth management firm with offices in New Providence, NJ, and Bonita Springs, FL. The company—which offers expertise in financial planning, investment management, tax preparation, trust services, and family office support—is a nationally certified Women's Business Enterprise by the Women's Business Enterprise National Council (WBENC) and a member of the National Association of Personal Financial Advisors (NAPFA). For more information, visit [www.lassuswherley.com](http://www.lassuswherley.com).

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

### Mary Ng-Tedjasukmana Invited Speaker on Acute Traumatic Grief



Mary Ng-Tedjasukmana



Mary Ng-Tedjasukmana (right) with Dr. Ani Kalayjian

NJAWBO member, **Mary Ng-Tedjasukmana**, LCSW, CPLC, ACS, CCTS-F, BCD, a psychotherapist in private practice, was the invited visionary speaker at an all-day workshop in New York City hosted by The Association for Trauma Outreach and Prevention. The event was hosted by Dr. Ani Kalayjian, founder of ATOP. In her presentation, “Acute Traumatic Grief: Transformation through Meaning,” Ng-Tedjasukmana explained how the thought of fear, terror, and helplessness can be overwhelming, and in connection with grief, the normal, natural conflicting emotional reaction can be that much more difficult. When left untreated it can progress into acute stress disorder, post-traumatic stress disorder (PTSD), or other mental health illnesses, such as depression, anxiety, and more. She noted that seeking professional support before it’s too late is essential to begin a healthy healing process.

In her practice, Ng-Tedjasukmana provides individual, couples, and family therapy to those affected by the psychological aftermath of *acute trauma*, defined as an abrupt, unexpected, sudden accidental loss or death of a person, object, or event causing unbearable distress. She is dedicated to supporting this process of overcoming fear, moving toward the pathway of recovery and feeling happy, meaningful, and safe again. For more information or a free 15-minute consultation, you can contact Mary at 718-395-2064 or [inspired@marynglcsw.com](mailto:inspired@marynglcsw.com)

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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.

### Patricia French Crilly, R.N.—In Memoriam



Patricia French Crilly, R.N.

NJAWBO Shore Region Leadership Team Chair, **Patricia French Crilly**, affectionately known as Nurse Crilly to her colleagues, clients, and fellow NJAWBO members, passed away on July 3 after a sudden and intense illness. She was 65. She had been a registered nurse for about 40 years. In the mid-1990s, she began integrating complementary and alternative medicine modalities with nursing, bringing a unique skill set to her practice as a holistic wellness nurse navigator. Nurse Crilly assisted her clients in identifying and achieving their personal goals for healing the mind, body, and spirit.

*Thank you for your service to NJAWBO, Nurse Crilly. We will miss you. May you rest in peace.*

NJAWBO has made a donation in Pat’s name to Brendan’s Meadows Rescue ([brendansmeadows.com](http://brendansmeadows.com)), the charity suggested by her family. Brendan’s Meadows Rescue is an all-volunteer 501(c)(3) non-profit, no kill dog rescue and placement organization committed to giving dogs a second chance in life. Its mission is to rescue homeless, neglected, and abused dogs and find them a permanent, loving home.



## 2018 Board & Region Leadership Retreat July 25, 2018

It was a morning of leadership in action as Holly and her team strategized on all things NJAWBO.



## Installation of 2018-2019 Officers



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# 5 Realistic Ways to Attract Wealthy Clients

by Diane M. Byrne

Good news: Consumer confidence and spending are up. These are especially true among wealthy individuals, who recent studies have shown are seeking new ways to spend their leisure time and dollars. This, in turn, has more marketers keen to attract them. The biggest question, though, is how.

It's a question I get asked a lot. I've spent 25 years informing and educating luxury-yacht buyers and similarly well-heeled consumers about some of their favorite pastimes. If wealthy individuals are in your marketing plan, keep these five tips in mind:

**1. Do your homework.** This should go without saying. Yet, time after time, companies aiming at rich consumers get distracted by dollar signs dancing in their heads. Decide what income brackets you're trying to reach. Understand the definitions, too, of affluent, high-net-worth, and ultra-high-net-worth consumers. (Upwards of \$29 million can separate high-net-worth and ultra-high-net-worth individuals, for example.) Then research the things they spend the most money on year after year. For insight on all of this, two of the best resources are Wealth-X, which produces regular research overviews and analysis, and the annual Wealth Report produced by Knight Frank.

**2. Provide an engaging experience.** "Experience" is key. These consumers want to immerse themselves in what makes a brand, and its offerings, special. It's why Porsche lets select customers pick up their car directly from the assembly line in Germany—and in the process, receive a guided tour of the factory, plus a one-on-one session about the car's features.



## NJAWBO 2018 Statewide Oceanfront Luncheon Conference & Mini Expo

September 13, 2018 ✦ 11:00 A.M. to 2:30 P.M.

Rooney's Oceanfront Restaurant, Long Branch

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*Aldonna Ambler*



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It's also why Louis Vuitton created the Louis Vuitton Townhouse in London. A three-floor store within a store, it takes shoppers beyond merely looking at the clothing and leather goods and into a tailor-made world reflective of the brand.

**3. Exclusivity is king.** Exclusivity doesn't necessarily mean something you offer is out of reach of other buyers. Rather, it means you need to have an exceptional, distinctive product or service tailored to their specific passions or needs. Consider arranging a limited, invitation-only event for them to learn about what you offer or to sample your services. Any sponsors or co-sponsors you bring in need to fit the exclusivity image, too. The wealthier the consumer, the higher the stakes—and their expectations.

**4. Privacy is paramount.** The more disposable income someone has, the more he or she is a target for marketers, and similarly, the more he or she seeks legitimacy and thoughtfulness from companies. Don't share their photos or names on social media or sell your client lists without their permission. Ensure that the experiences you provide are for like-minded individuals and away from prying eyes. The more you exhibit discretion, the more they'll trust you.

**5. The wealthier they are, the harder they are to reach.** As just mentioned, with so many marketers vying for a piece of the luxury consumer pie, the more affluent individuals don't want to be bombarded. Related to this, the more they have circles of individuals around them—what I call their circles of influence. Therefore, you need to target these people as much as the consumers themselves. These influencers can range from private-wealth advisors to family-office managers, even to personal assistants.

Regardless of their job title, they help the wealthy make decisions when it comes to spending their money.

Above all, remember: Wealthy people can literally afford not to spend their money. It's all the more reason that your messaging needs to speak to them on an emotional level. Furthermore, everything you do, starting with your branding, needs to convey a sense of prestige and high quality.

© Diane M. Byrne



**Diane M. Byrne** is the founder and editor of MegayachtNews.com ([www.megayachtnews.com](http://www.megayachtnews.com)), the only website educating American luxury-yacht owners, buyers, and their circles of influence about the yachting lifestyle. She also co-owns

Superyacht Storytellers ([www.superyachtstorytellers.com](http://www.superyachtstorytellers.com)), which publishes custom coffee table books. By combining oral history with photos that leap off the page, Superyacht Storytellers allows superyacht owners, builders, designers, and more to share their extraordinary experiences with family and friends for generations to come. Diane, one of the best-known and well-respected journalists in yachting, also owns RedHedInk ([www.RedHedInk.com](http://www.RedHedInk.com)), a full-service editorial and marketing services firm focused on affluent audiences. She can be reached at [dbyrne@megayachtnews.com](mailto:dbyrne@megayachtnews.com) or 973-890-2320.





## Scenes from the 2018 NJAWBO Spring Conference & Expo



Photos © Maplecroft Studio, Diane Lizza, [maplecroft@emparqmail.com](mailto:maplecroft@emparqmail.com). Photos can be purchased from Maplecroft Studio for \$20 each (untouched) or \$35 each (with retouching) plus tax.





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# Inclusion: Collaborative Conversations Begin with “I”

by Willa Edgerton-Chisler

With over 11 million women-owned businesses in the United States, women entrepreneurs are a key lifeline in U.S. economic growth (Source: 2016 American Express Open-State of Women Business Report) and expected to create over half of the 9.72 million new small business jobs by the end of 2018 (Source: Forbes). Despite the significant growth and progress women have made in entrepreneurship in recent years, there are still challenges hindering our entrepreneurial growth and sustainability.

Primarily, it's our inner voices. Women entrepreneurs critique and doubt themselves, making them their own worst critics. We must discern that our diversity (beyond gender and race), strengths, and talents are a collaborative advantage. When we don't share our views, opinions, and experiences, we hinder the very potential and perspective that would drive our business initiatives toward success and growth. The business landscape keeps changing. The diversity of people, ideas, thoughts, attitudes, and business styles, coupled with the diversity in age, values, language, culture, behaviors, and preferences create a collaborative advantage.

Women are used to doing it all—taking on myriad responsibilities—but reluctant to ask for help. With millions of diverse women-owned businesses around the world, if you ask for help, someone, somewhere, will say “yes.” Creating inclusive collaborative cohorts brings diverse experiences and perceptions to the table to brainstorm and problem solve. Exposure to diversity of thought and perspectives can help you gain insight, grow business acumen, and build your business to be more responsive to an ever-changing landscape. In fact, a diverse network of women entrepreneurs will open your eyes to different or accelerated results when answering these questions:

1. What business challenges have you faced?
2. What business opportunities have you missed?
3. Who can you collaborate with to learn, to diversify your offerings, and to expand your geographic reach?
4. What questions would you like to ask other women entrepreneurs?

Successful business development, growth, and sustainability require a collaborative conversation. Here's how to have one.

## 4 “I” Words that Create Collaborative Conversations

**Insight.** Know *you*. Work on knowing who you are as a person and what you want to convey through your business. Learn and understand how your behavior, style, and strengths impact your business effectiveness. How does your business make an impact on clients/customers and the community? Self-awareness is key to confidence. Believe in who you are and what you have to offer. In addition, when you recognize you don't have a certain skillset, connect with a woman entrepreneur who does.



**Influence.** Empowered women, empower women. Invest your time to connect, mentor, and support diverse women entrepreneurs to remove any unconscious bias you have. You'll gain greater business diversity insight, build mutual confidences, and share opportunities. Yes, you can advocate for other women business owners—no need to compare or compete. Supporting women entrepreneurs is not just about applause, attending the events they organize, sharing expertise to help their businesses grow, or purchasing their goods and services. To truly support women in business, give feedback and advocate for them. Help women put their best “swag” forward. Keep in mind that an outside perspective can help a woman refine her business strategy.

**Impact.** Engage in diverse generational collaborative conversations with younger and older women entrepreneurs. Recognize the value of their creative ideas and experiences. Be open and receptive. You stay current by learning from both perspectives. Be a mentor to an aspiring entrepreneur. Providing job opportunities for women is important. Pay it forward by employing diverse talented women to work at your small business. Generational collaborators offer valuable insight and solutions for your business.

**Inclusion.** Diversity, the engine, is a reality of every aspect of your business. Inclusion will fuel your innovation and help drive your business success and sustainability by enhancing client and colleague engagement. Diverse collaborators bring perspectives, behaviors, and insight that take you to another level of understanding. Diverse collaborators enhance what you're trying to accomplish in your business by helping you connect and cultivate meaningful and sustainable business relationships.

Diversity and inclusion are essential to creating collaborative partnerships and business sustainability. Collaborative conversations result in a real return on influence (ROI).

© Willa Edgerton-Chisler.



**Willa Edgerton-Chisler** is the founder of Symphony Strategies® and CEO of Symphony Coaching, LLC and 2010 NJAWBO State President. Willa is an author, inspirational speaker, thought leader, and advocate for Diversity & Inclusion. With multiple certifications, she partners with diverse leaders, helping them understand behaviors, strengths, and their impact to flourish to their full potential. Recipient of numerous awards, Willa has been recognized as the Shirley Chisholm Business Leader (2016), a Magic 98.3 Women in Business (2013), a Best 50 Women in Business by NJBIZ (2012), the Garden State Woman of the Year-Diversity (2011), the U.S. SBA Region II & NJ Minority Business Champion (2008), and by the State of NJ Senate and General Assembly Joint Legislative Resolution (2008, 2010, 2015) for her diverse body of work, leadership, and contributions.

Willa can be reached at 973-493-2400 or [linkedin.com/in/willaedgertonchisler](https://www.linkedin.com/in/willaedgertonchisler)

# The Sales Funnel: The Path to Exponential Growth in Your Business

by Lois Hubert

Has growing your business become a struggle? Is prospecting for new clients a time-consuming chore? Do you own a service business or a business that depends on exchanging your time for money? If you answered “yes” to any of these questions, then you should ask yourself, “If things remain the same, how will I continue to grow my business?”

I own a digital marketing agency focused on a specific type of service. When you own a service business, the time you spend working in your business is not billable. There are administration tasks, servicing existing clients, and many other things that can come up during the course of a regular work day. If this is the case, then how do you grow your business?

The truth is, it is difficult, if not impossible to grow a time-based business. Yes, some businesses, like coaching, have a little more leeway because they can offer group coaching in addition to coaching individuals. But in most cases, unless you plan on hiring additional staff (which has its own challenges), it is hard to increase revenue in a service business.

So, what do you do if you want to expand your business? One idea to consider is to add an online sales funnel to your existing business. With a sales funnel, you can add one or more income streams to your business.

## 4 Keys to Creating a Successful Sales Funnel

1. **A compelling headline.** A sales funnel usually begins with a bold headline on a landing page that is designed to attract your ideal prospect. Your headline should speak directly to a challenge or problem your prospects are facing. The goal of the landing page is to capture some information about the prospect, such as email address and/or phone number, so you can follow up with them. As you grow and cultivate your email list, it becomes a valuable business asset. Your prospects will be more inclined to give you their information in exchange for something valuable, called a lead magnet. The ideal lead magnet is something that can be delivered easily, such as an e-book, a checklist, a report, or even a free consultation. It should provide information related to your business that can be consumed and implemented quickly. Most important, your lead magnet should have a high perceived value and look professional.
2. **An amazing offer.** Once your prospects opt in to your landing page, you can start to build a relationship with them. People do business with those they know, like, and trust. The next page in the sales funnel after the opt in is usually a sales page. This is where you offer a product that is related to your core



service and, ideally, is complementary. Maybe you hold workshops or webinars that you can record and offer digitally for a fee. Or if you have authored a book, sell a package containing your book, plus a workbook that walks buyers through your process. The possibilities are endless when it comes to creating your offer. The key is to create something that can be delivered without you having to be directly involved in the process.

3. **An audience.** Most likely, your sales funnel will not be seen by many people unless you make an effort to generate traffic. The fastest way to do this is via paid traffic. Depending on your target audience, there are many places to purchase traffic, such as Google ads, Facebook ads, Bing ads, Instagram, YouTube, etc. The key with paid traffic is to be consistent; so you should budget for it monthly. Also, you need to test constantly. Small changes can deliver huge results. Social media is another way to generate traffic by leveraging friends, contacts, and groups in which you are involved. You should also promote your sales funnel on all of your marketing materials: business cards, posters, offline ads, internet ads, etc.
4. **The follow-up.** As mentioned earlier, a successful funnel will build your email list. Using a tool called an autoresponder, you can schedule emails to be sent to your list at predetermined intervals. This is a great way to keep in contact with your prospects and remind them of your services and expertise. As your prospects move through each step of your sales funnel, you can communicate using different messages, which is very powerful. Your email list should be segmented into different groups: prospects (those who requested your free lead magnet) and customers (those who have purchased from you).

A sales funnel is an ideal way to generate additional income for your business. By following these four steps, you will have a sales funnel that can be updated and expanded as your business continues to grow, and it can generate unlimited passive income as well.

© Lois Hubert.



**Lois Hubert** is the CEO and owner of GoldMind7, a digital marketing agency based in Hillsborough, New Jersey. Lois is an innovative leader in the internet marketing field, specializing in working with professional services businesses and showing them how to use their existing content to create additional passive income streams through the use of online sales funnels. Lois can be reached at 973-348-9528 or [lhbert@goldmind7.com](mailto:lhbert@goldmind7.com). To learn more visit [www.goldmind7.com](http://www.goldmind7.com)

RELATIONSHIPS ➡ REFERRALS ➡ REVENUE

## Region Leadership Team Spotlight



**Liz Johnson**, Northeast Region Membership Coordinator  
 CEO and President  
 Always Best Care Senior Services  
 Hackensack, NJ 07601  
 877-318-0529

Liz Johnson, CEO and President of Always Best Care Senior Services, is dedicated to serving elders in need and those medically disabled that cannot advocate for themselves.

Liz knows all too well how overwhelming and devastating it can be to care for an aging parent, relative, or spouse. This passion in advocating for families stems from her own personal journey in caring and advocating for her mother, diagnosed with Alzheimer's disease, and her younger brother who battled colon cancer. Her 20 years of extensive healthcare and patient advocacy experience as a former executive in top-rated biotech and pharmaceutical companies "screamed" the perfect recipe to help others age gracefully and with dignity. Additionally, Liz serves on several healthcare boards and mentors young professionals.

*NJAWBO is an amazing and powerful organization that helps women business owners advance. I joined one year ago after attending two meetings as a guest and became the Membership Coordinator for the NE Region. My first exposure to NJAWBO was through Nancy Cohen, a colleague and strategic partner in my business, and I'm grateful to her. I had been searching for this type of sophisticated organization because women control the purse strings and make the buying decisions within a family. With their influence, they drive 70 to 80 percent of all consumer purchases. As President and CEO of Always Best Care Senior Services, we are dedicated to providing exceptional care and solutions for seniors. Ninety percent of our referral calls are from women. Enough said!*

*—Liz Johnson*



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## NJAWBO Upcoming Events

**Wednesday, August 22, NJAWBO Northeast Region Networking Happy Hour**, Bahama Breeze, Wayne; 6–8pm

**Thursday, August 23, NJAWBO South Jersey Region Networking Happy Hour**, Harvest Grill, Moorestown; 5:00–6:30pm

**Thursday, September 13, NJAWBO 2018 Oceanfront Conference & Mini Expo**, Rooney's Oceanfront Restaurant, Long Branch; 11am–2:30pm

**Monday, September 24, NJAWBO Virtual Connection**, On Your Phone; 2:30–3:00pm

**Thursday, October 4, NJAWBO Shore Region Networking Lunch**, Rooney's Oceanfront Restaurant, Long Branch; 11:30am–1:30pm

**Tuesday, October 9, NJAWBO Central Region Networking Lunch**, Ecco Bistro, Somerset; 11:30am–1:30pm

**Thursday, October 11, NJAWBO Northeast Region Networking Breakfast**, Suburban Diner, Paramus; 8:00–9:30am

**Wednesday, October 17, NJAWBO MetroEast Region Networking Lunch**, Greek Taverna, Montclair; 11:30am–1:30pm

**Tuesday, October 23, NJAWBO Northwest Region Networking Lunch**, Location TBA; 11:30am–1:30pm

**Wednesday, October 24, NJAWBO Northeast Region Networking Happy Hour**, Bahama Breeze, Wayne; 6–8pm

**Thursday, October 25, NJAWBO South Jersey Region Networking Lunch**, Carlucci's Waterfront, Mt. Laurel; 11:30am–1:30pm

**Monday, October 29, NJAWBO Virtual Connection**, On Your Phone; 2:30–3:00pm

**Thursday, November 1, NJAWBO Shore Region Networking Lunch**, Rooney's Oceanfront Restaurant, Long Branch; 11:30am–1:30pm

**Tuesday, November 6, NJAWBO Central Region Networking Lunch**, Ecco Bistro, Somerset; 11:30am–1:30pm

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

**Wednesday, November 14, NJAWBO MetroEast Region Networking Lunch**, Greek Taverna, Montclair; 11:30am–1:30pm

**Thursday, November 29, NJAWBO 2018 Statewide Holiday Dinner & Expo**, The Bethwood, Totowa, 5:30–8:00pm

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



### NJAWBO STATEWIDE HOLIDAY DINNER & EXPO *The Bethwood, Totowa, NJ*

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# 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 is celebrating its 40th Anniversary throughout 2018!

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