

# the BottomLine

## PRESIDENT'S MESSAGE

Dear NJAWBO Members and Associates,

I hope this newsletter finds you and your family doing well. What a year 2020 has been! Pandemic, economic issues, political conflict, and social upheaval. And through all this, I am pleased and proud to say that NJAWBO continues to grow and give valuable benefits to our membership. We have shifted from in-person to virtual meetings with outstanding speakers and opportunities to meet other business owners across the state. Some further benefits we have implemented are member-only blogs, speaking opportunities, a Facebook group, mentoring circle, and 2 scholarships to the outstanding Rutgers Entrepreneurship Pioneers Initiative (EPI) in the Center for Urban Entrepreneurship & Economic Development Department.

All these benefits have helped us continue growing our membership in the first two quarters of the year, despite all the distractions and business closures.

For more information on the new blog section of our website, check it out at <https://members.njawbo.org/blog>. If you are a member, please feel free to submit a blog for publication. You can send it right to me at [president@njawbo.org](mailto:president@njawbo.org). Make sure it is informative and adds value to business owners. Not only will it appear on our website, but we'll also mention it and link to it in our monthly blog email blast that goes to thousands of readers.

And while I am writing about benefits of membership, if you are a member, please be sure to review your profile on the website. This

is another great way to advertise your business. Check to make sure all the information is correct and that you have a robust and informative description of what your business offers. Both members and non-members check the NJAWBO website to find suppliers and vendors. This is another way NJAWBO helps you grow your business.

The board members and region leaders continually keep busy to be sure that NJAWBO brings our members RELATIONSHIPS, REFERRALS, AND REVENUE. I wish all of you well and look forward to seeing you sometime in the future at a meeting!

*Holly*

Holly Kaplansky  
 NJAWBO President



Shore Region

January 9 - June 20

# NEW MEMBERS

Get to know our newest members by viewing their online member profile. Go to [njawbo.org](http://njawbo.org) and search for their name using [FIND A MEMBER](#) in the dropdown menu under Membership.

## Central Region (Mercer, Hunterdon, & Somerset Counties)

**Andrea Wolkofsky**  
Shyft Digital, Readington

## MetroEast Region (Essex, Hudson, & Union Counties)

**Kimberly Cicala**  
KLE Change Management Consulting Services, Cedar Grove

**Daiva Montalvo**  
Merry Maids, Bloomfield

**April Mason**  
Violet PR, Montclair

**Katharine Sonnenberg**  
KS College Success, Montclair

## Northeast Region (Bergen & Passaic Counties)

**Susan Ligotti**  
North Eastern Pools, LLC, Clifton

**Elizabeth Merino**  
FMK Infrastructure LLC, Wayne

**Monica Smith**  
Partnership for Maternal and Child Health of Northern New Jersey, Newark

## Northwest Region (Morris, Sussex, & Warren Counties)

**Angela Evans**  
Angela Evans Training LLC, Rockaway

## Shore Region (Middlesex, Monmouth, & Ocean Counties)

**Angela Acosta**  
Angela Atelier, Perth Amboy

**Jessica Lavin**  
Insperity, East Brunswick

**Karen Leipzig**  
Dogs On The Farm, Atlantic Highlands

## South Jersey Region (Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, & Salem Counties)

**Brandi Fishman**  
Breaking Grounds Coffee and Cafe, Medford

**Sylvia Miller**  
501(c) Staffing, LLC, Voorhees



Central Region

# NJAWBO Members Have Your Voice Heard

by Bertha Robinson  
NJAWBO President Elect

There are so many benefits to the NJAWBO membership—everything from networking, writing a blog, member-only Facebook group, member hub and personal profile to speaking opportunities. However, some of you may not know where to begin, while others may want something more.

Starting in July we are launching our brand new **“Make the Most of Your NJAWBO Membership Roundtable.”** This will be a platform for you, the member, to come and learn about specific ways you can develop your relationships in NJAWBO, get more referrals, and increase your revenue. These will be personal how-to sessions on making the most of your membership and an occasion to get answers to any questions you may have about NJAWBO.

This new roundtable will be held via Zoom every 2nd Friday, beginning on July 10 from 10 to 11 a.m., and will run through December 11, 2020.

I hope you will join me each month, sometimes with an occasional guest visit by board members, past presidents, sponsors, and others.

For more information and to register for the NJAWBO Membership Roundtable go to <https://members.njawbo.org/events>. I hope to see you there!



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## New NJAWBO Member Benefit

# Learn the Details about a New 401(K) Plan Available to NJAWBO Members with Employees through NJAWBO Sponsor, Certified Financial Services

by Erin Hoffman and Jill Van Nostrand

## It's Time to Review Your 401(K) Plan

### What is a Multiple Employer Aggregation Program?

A Multiple Employer Aggregation Program (MEAP) is a group 401(k) program designed for and made available by an organization to their members and clients. The "Program" is designed to gather the plan's important administrative, recordkeeping and fiduciary services to be overseen by a third party, which allows the plan sponsors who participate to outsource most of their fiduciary responsibilities and liabilities.

#### Advantages of joining a MEAP

- Flexible plan design options
- Dedicated account manager
- Technology to satisfy your plan's critical needs
- Annual plan review
- And more

### Why consider joining a Multiple Employer Aggregation Program?

Because every business owner tells us the same thing: They want a retirement plan solution that...

	Situation	Solution
1. Is easy	They want to focus on their business — they don't want to be a 401(k) expert.	The MEAP can become their 401(k) department, performing most of the administrative tasks for their plan, including handling their regular contribution files.
	Situation	Solution
2. Protects them	They don't want to be at risk of paying fines or penalties.	The MEAP can help keep their plan in compliance, and the program's investment and administrative fiduciaries assume most of their fiduciary responsibilities and liabilities.
	Situation	Solution
3. Is cost competitive	They don't want to overpay.	The MEAP delivers more value and services — and at potentially a similar or lower cost than they are likely already paying. In addition, as plans grow, Lincoln account managers conduct annual reviews for price reductions.

This new NJAWBO member benefit, available through Certified Financial Services, is a group 401(K) plan that is available to NJAWBO members who have at least one employee.

For more information, please email us at Erin Hoffman, [erin.hoffman@cfsllc.com](mailto:erin.hoffman@cfsllc.com), and Jill Van Nostrand, [jill.vannostrand@cfsllc.com](mailto:jill.vannostrand@cfsllc.com) or give us a call at 201-843-7700. Certified Financial Services is proud to be a NJAWBO Corporate Sponsor.



## NJAWBO REGIONS

**Northeast Region:** Bergen and Passaic Counties

**MetroEast Region:** Essex, Hudson, and Union Counties

**Northwest Region:** Morris, Sussex, and Warren Counties

**Central Region:** Mercer, Hunterdon, and Somerset Counties

**Shore Region:** Monmouth, Ocean, and Middlesex Counties

**South Jersey Region:** Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, and Salem Counties

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



South Jersey Region



Northwest Region

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Parsippany, NJ 07054

Jill Van Nostrand is a Registered Representative and Financial Advisor of Park Avenue Securities LLC (PASC). Securities products and advisory services offered through PASC, member FINRA, SIPC. Jill Van Nostrand and Erin Hoffman are Financial Representatives of The Guardian Life Insurance Company of America\* (Guardian, New York, NY). PASC is an indirect, wholly owned subsidiary of Guardian. Certified Financial Services LLC is not an affiliate or subsidiary of PASC or Guardian. 1251-13 Forest Ave., Paramus, NJ 07652. 201-921-7700 2019-9-30/19 E&S. 1/1/20

# NJAWBO MEMBER NEWS



**Gina Marie Mattei**

Revelation Creative

## Gina Marie Mattei Recognized among Jersey's Best Top Marketing and Advertising Professionals Under 40

Gina Marie Mattei, president of Revelation Creative in Asbury Park, has been recognized by the New Jersey Ad Club as one of Jersey's Best Top Marketing and Advertising Professionals Under 40 for 2020. This award recognizes professionals who have made a substantial impact on the industry before they've reached the age of 40. These professionals are chosen for their leadership, community involvement, and the respect they've earned from their peers, clients, and the public.

"To be recognized among the impressive list of marketing and advertising award recipients for 2020 is truly an honor," notes

Mattei. "What this award acknowledges is that people ARE listening to the work we do at Revelation Creative. Compassion, kindness, and social responsibility are the focal points for all of the messaging that we put into market for our clients and for ourselves. This is what makes the work we do feel so rewarding and allows us to extend our impact outside of our virtual 'office walls.' We will continue to use our platform not just to lead our clients to success, but to improve the way business is done and make strides toward positive change in the community. I share this award with my incredibly talented team, our clients, and our advocates who have been such a support as we approach our third year in operation. Thank you to all who have believed in us through the years!"



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**Dr. Lisa Aumiller**  
House Paws Mobile  
Veterinary Services

## NJAWBO Members Awarded \$500 Scholarships to Attend the 2020 Rutgers EPI Entrepreneurship Program

NJAWBO members Dr. Lisa Aumiller, owner of House Paws Mobile Veterinary Services, Mt. Laurel, and Melanie Cunningham, owner of Melanie Cunningham Law Office P.C., Clifton, have each been awarded a \$500 Scholarship to attend the 2020 Rutgers Entrepreneurship Pioneers Initiative Program at no cost to them.

The announcement came from Jasmine Cordero-West, M.H.R.M., Associate Director of the Rutgers Entrepreneurship at Rutgers Business School Newark & New Brunswick.

Designed exclusively for first-generation entrepreneurs, EPI is a highly competitive nine-month program that can serve as a single source to support the growth of one's business. The program offers a powerful blend of monthly classes, intensive training, one-on-one counseling, financial guidance, peer coaching, and networking.

NJAWBO President Holly Kaplansky, a graduate of the program, congratulates the two scholarship recipients and notes, "I can assure you that you and your business will benefit greatly as a result of this exceptional course. It's great to see that our members have these wonderful opportunities because of their membership in NJAWBO."



**Melanie Cunningham**  
Melanie Cunningham  
Law Office P.C.



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# NJAWBO NEWS

## NJAWBO Board Retreat

At least once each year, NJAWBO board officers and region leaders gather for a half-day retreat to work on all aspects of NJAWBO. This year's retreat was held on January 27 in Somerset. There were presentations and trainings by several board members and time for input from all attendees.





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NJAWBO Board Retreat



From left to right: Ruby Maklad, Coldwell Banker; Andrea Pass, Andrea Pass Public Relations; Maureen Rushalski, Yes You Can Marketing; Holly Kaplansky, Red Wagon Consulting; Taryn Abrahams, Empower Behavioral Services; Cecelia Henderson, WSI Marketing Edge; Lois Hubert, GoldMind7; Laurel Bernstein, Laurel Bernstein & Associates; Lindsey Mach, Lindsey Noelle Publishing Services; Laura Graziano, Laura E. Graziano, LLC; Melanie Cunningham, Melanie Cunningham Law Office P.C.; Donna Thompson, Woodpecker Press; Dianne Kelly, Dianne Kelly CPA LLC; and Bertha Robinson, Star One Professional Services

## NJAWBO at 2020 Dress for Success



NJAWBO President, Holly Kaplansky, owner of Red Wagon Consulting, with NJAWBO Region Leadership Team Chair, Laura E. Graziano, owner of Laura E. Graziano, LLC, showcasing all that's good about NJAWBO at the 2020 Dress for Success event on March 5, 2020, at the Parsippany Hilton



Willa Edgerton-Chisler (left), NJAWBO past president, with Holly Kaplansky

## NJAWBO at 2020 North Jersey Biz Expo



NJAWBO Vice President of Marketing, Cecelia Henderson (left), WSI Marketing Edge, manning the NJAWBO table at the North Jersey Biz Expo at the Valley Regency in Clifton on March 6, 2020, with Region Leadership Team Chair, Laura Graziano, Laura E. Graziano, LLC



From left to right: NJAWBO Sponsor, Maria Palumbo, Kearny Bank; NJAWBO Northeast Region Leadership Team Chair, Laura Graziano, Laura E. Graziano, LLC; Rose Sgarlato, Agency Network; Alla Kamhi, Fabre Technologies; Cheryl Mucha, CFO Your Way; and NJAWBO Vice President of Marketing, Cecelia Henderson, WSI Marketing Edge



### MetroEast Region





## NJAWBO Upcoming Events

Central Region: 7/7, 8/11, 9/8,  
10/13, 11/10

MetroEast Region: 7/15, 8/19,  
10/21, 11/18

Northeast Region: 7/9, 8/13,  
9/10, 10/8, 11/12

Northwest Region: 7/28, 8/25,  
10/27

Shore Region: 7/22, 8/6, 11/3

South Jersey Region: 7/23, 8/27,  
10/22

2020 NJAWBO Monthly Member  
Roundtable: 7/10, 8/14, 9/11,  
10/9, 11/13, 12/11

## 2020 STATEWIDE EVENTS

September 24  
NJAWBO 2020 Virtual Autumn  
Event

December 3  
NJAWBO 2020 Holiday Event

Visit the NJAWBO Calendar for  
event details at  
<https://members.njawbo.org/events/>

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Northeast Region





# NJAWBO BOARD OF TRUSTEES 2020-2021

## NJAWBO Executive Committee

**President:** Holly Kaplansky, 201-681-6231,  
holly@redwagonconsulting.com

**President-Elect:** Bertha Robinson, 732-705-5060,  
bertha@staroneprofessional.com

**Secretary:** Laurel Bernstein, 201-927-5927,  
bernstein.laurel@gmail.com

**Treasurer:** Dianne Kelly, CPA, 973-965-7924,  
diannekellycpa@aol.com

**VP of Administration:** Laura Graziano, 973-204-8232,  
Laura@lauragraziano.com

**VP of Corporate Relations:** Lindsay Haug,  
201-232-8291, commencecoaching@gmail.com

**VP of Events & Programming:** Donna R. Thompson,  
973-476-2719, donna@woodpeckerpress.com

**VP of Marketing:** Cecelia Henderson, 973-646-8947,  
cahenderson@wsimarketingedge.com

**VP of Membership:** OPEN

**Immediate Past President:** Rosanna Imbriano,  
973-444-2317, info@RIConsultingLLC.com

**Nominations Chair:** OPEN

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

## NJAWBO Region Leadership Team Chairs

**Central Region** (Mercer, Hunterdon, & Somerset Counties): Lois Hubert, 908-336-3626,  
goldmind7@gmail.com

**MetroEast Region** (Essex, Hudson, & Union Counties), Taryn Abrahams, 973-803-6118,  
info@empowerbehavioralservices.com

**Northeast Region** (Bergen & Passaic Counties):  
Melanie Cunningham, 212-457-1622,  
melanie@mcunninghamlaw.com

**Northwest Region**  
(Morris, Sussex, & Warren Counties): OPEN

**Shore Region** (Middlesex, Monmouth, & Ocean Counties): Maureen Rushalski, 732-581-7873,  
info@yesyoucanmarketing.com

**South Jersey Region** (Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, & Salem Counties): Carrie Ward, 856-354-7700,  
cward@earpcohn.com

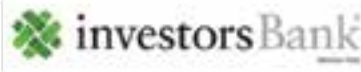
## The Bottom Line Newsletter

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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.

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