

the BottomLine

PRESIDENT'S MESSAGE

Greetings NJAWBO Members and Associates,

As I begin my journey as president of NJAWBO, I want to begin by thanking you for the faith you have in me to lead this great organization. No one leader claims success on their own. I will call on each of you to help make NJAWBO even greater for each member and for all women business owners in the state of New Jersey.

There are opportunities within NJAWBO to showcase your talent and business, volunteer, and give to others. We host open forums for members to share what tools and resources you need to grow your business.

In our tagline, Relationships – Referrals – Revenue, are action words. Let me know how I can help you translate this into action.

The past year and a half has been trying for us all. We have the opportunity to reflect back and lean forward to make each day count. The quote below by Howard Washington Thurman encapsulates the theme I want to share with you:

“Don’t ask what the world needs. Ask what makes you come alive and go do it. Because what the world needs is people who have come alive.”

If you and I are full of life, we will attract that to us and our businesses. I look forward to the new journey ahead in service to you!

Bertha

Bertha Robinson
NJAWBO State President

2021 NJAWBO Board & Region Leadership Retreat



NEW MEMBERS

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

Central Region

(Mercer, Hunterdon, & Somerset Counties)

Alejandra Cabria-Sbarra

Janda Health and Safety Solutions

Don London

Don London Web Design

Tendai Ndoro

NJSBDC at Rutgers University-Newark

MetroEast Region

(Essex, Hudson, & Union Counties)

Maria Baptiste

Maria B Photography Studio

Northwest Region

(Morris, Sussex, & Warren Counties)

Kimberly Morse

Bilbao Consulting LLC

Nancy Shea

SCORE

June 16, 2021 | NJAWBO Virtual Event Hosted by the MetroEast Region
Business Blogging for Beginners – It's Easier Than You May Think
 SPEAKER: *Glenn M. Byrne*, MeggyachtNews.com and RedHedon.com



July 20, 2021 | NJAWBO Virtual Networking Event
Join the Conversation: Summertime! Hosted by *Laura Graziano*, Laura E. Graziano, LLC



MEMBER NEWS

Gina Marie Mattei Honored as One of 2021's Top 100 Marketing and Advertising Leaders at the MARsum Convention in Las Vegas

At the end of June, Gina Marie Mattei and her team at Revelation Creative attended MARsum, the Global Marketing & Retail Summit in Las Vegas, where she was recognized with an award honoring her as one of the 2021 Top 100 Marketing & Advertising Leaders. MARsum is a forum that provides a platform for networking and learning among a closed group of award-winning peers from the industry and brings remarkable speakers from the realm of marketing, advertising, and retail who shed light on crucial topics pertaining to the industry.

"I was honored to receive this prestigious industry award, and attending the convention was an excellent opportunity to network with and learn from industry experts so that we could all sharpen our skills as marketers to provide the best-in-class services to our clients," Gina explains. "My heart is very full to receive this acknowledgment, which is a testament to the strength and talent of our team. This award truly validates that we are delivering on our mantra—Do good."

Gina Marie Mattei, president of Revelation Creative, in Asbury Park, can be reached at 908-448-6244 or gina@revelationcreative.com.



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, women, veteran, service disabled veteran & LGBT-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 pseg.com/supplierdiversity.

POWERING PROGRESS

EMPOWERING PEOPLE > POWERING LIFE



Melanie Cunningham Attends Business Expo at University of Maryland

Melanie Cunningham was selected as a vendor for the Sistahs in Business Expo 2021 in August. It was held in the Samuel Riggs IV Alumni Center at her alma mater, the University of Maryland, College Park.

"It was truly amazing to be back on campus representing myself

and my own law practice at this business expo," notes Melanie. "What I love most about my work is being a trusted advisor to everyday people, especially helping entrepreneurs and business owners start off on the right foot."

Melanie Cunningham, of Melanie Cunningham Law Office, P.C., can be reached at 646-832-2670 and melanie@mcunninghamlaw.com.



Melanie Cunningham, left, with Aisha Taylor Issah, founder and CEO of the the Sistahs in Business Expo



Aldonna Ambler Recognized with NJBIZ ICON Honors Award

Aldonna Ambler, president of The Growth Strategist Inc., has been awarded the NJBIZ ICON Honors Award. The award was presented to Aldonna during a virtual award ceremony held in June. This award recognizes New Jersey business leaders over the age of 60 for their notable success and demonstration of strong leadership both within and outside of their chosen field. Winners were chosen by a group of independent judges following an open nomination period.

A pioneer, Aldonna R. Ambler, CMC, CSP, started consulting in 1971. She went on to

grow her business into a suite of related businesses (market research, growth strategy, executive search, growth financing) to help privately held B2B service firms, technology companies, and distribution businesses achieve accelerated growth with sustained profitability. Known as The Growth Strategist, Aldonna is one of few South Jersey based inductees in the *New Jersey Business Hall of Fame*. She was inducted in 2015.

Aldonna is a longtime member of NJAWBO (1981–present) and served as NJAWBO President in 1985–1986.



Donna Miller Interviewed for “Optimal Performance Before High Pressure Moments” Series Featured in *Authority Magazine*

Donna Miller was interviewed by Parveen Panwar as a part of the Optimal Performance Before High Pressure Moments series featured in *Authority Magazine*. In the interview entitled, “Reflect and Research,” she discusses her long and successful career, how to remain calm in the face of stress, and what advice she would give to up and coming entrepreneurs.

To read the interview article, go to: <https://thriveglobal.com/stories/reflect-and-research-with-parveen-panwar-mr-activated-donna-miller/>

Donna Miller, founder and president of C3Workplace with offices in Montclair and Sparta, can be reached at donna@c3workplace.com and 973-509-4632.



Bertha Robinson and Monica C. Smith Invited to Present at the NJBIA 7th Annual Women Business Leaders Forum

The 7th Annual Women Business Leaders Forum hosted by the New Jersey Business and Industry Association (NJBIA) will be held September 22–24. This hybrid event will begin with an In-Person Cocktail Reception on Wednesday, Sept. 22, at The Palace at Somerset Park in Somerset, followed by the virtual conference on Thursday and Friday.

Bertha Robinson, NJAWBO president and owner of Star One Professional Services, will participate on a leadership panel. Monica C. Smith, founder and CEO at Marketsmith Inc., will be the moderator of a session. Marketsmith Inc. is a sponsor of NJAWBO.

Touted as the largest professional women’s conference in New Jersey, this forum brings large corporations, entrepreneurs, not-for-profits, and students together to get inspired and empowered, to



Bertha Robinson

form an agenda that will increase diversity in corporate leadership, and to build successful businesses. The breakout sessions will include branding, confidence, STEM, creativity, mental health and work-life balance, COVID and your career path, and finance.

For more information or to register for this event, visit <https://wblf-njbja.org/>.

NJAWBO is a proud member of the New Jersey Business and Industry Association.



Monica C. Smith

Identity Theft—It Can Happen to Anyone

by Mamie Tolbert

Identity theft is one of the fastest growing crimes in the world. Believe it or not it's been a problem for too many years to count, and it can happen to anyone. We have seen proof of that in recent years. This crime has developed into a very lucrative business for thieves, and it's a nightmare for its victims. It's especially important for business owners to be aware of this very damaging

crime and to become more proactive instead of reactive. Identity theft happens when someone who is not you accesses your personally identifying information (or PII) and uses it to commit fraud. Frightening – isn't it?

What about the Impact on Business Owners?

Thieves can hack into your computer system and access your database, customer or client contact information and use that information to commit fraud. They can steal or take over your system and hold it hostage and demand that you pay a ransom amount to get it back. Think about it. How many incidents have you heard about in the news where this has happened?

Although identity thieves often victimize individuals, businesses are extremely attractive to thieves because business identity theft and fraud losses cost businesses billions of dollars every year! Thieves can impersonate the business owner and divert finances! They can also sell your business information and the personal information of your clients or customers on the dark web. They can open bank accounts and other types of fraudulent accounts in the business name.

What Can a Business Owner Do?

Here are just a few tips you can consider:

1. When you're looking to hire new employees don't just do a routine job interview: do a background check. A thorough background check could reveal some things that a routine interview won't.

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2. Pay attention to emails coming from strange email addresses. Thieves often use phishing scams in attempt to get information.
3. Shred documents with important information, don't just toss them in the garbage. Dumpster diving is another way thieves get access to valuable information.
4. Change passwords periodically.
5. Make sure some type of encryption is in place to protect your client or customer information.
6. Make sure whoever answers your business phone doesn't give out any confidential information, because thieves can call impersonating government officials, etc.

The bottom line is that any business can become a victim of identity theft or have their system hacked. However, these are some proactive measures that

business owners can put in place to make it more difficult for thieves to be successful. Let's be proactive instead of simply reactive.

© 2021 Mamie Tolbert



Mamie Tolbert is founder & CEO of MST Mediation Solutions LLC and co-founder of Business Resource Connector. She facilitates monthly identity theft awareness webinars to educate and inform individuals and businesses about the impact identity theft can have on its victims. She has over 30 years as an insurance claims professional handling property and casualty claims, achieving the position of home office supervisor. As a certified mediator, Mamie focuses on helping to resolve disputes. She is passionate about connecting people with valuable resources and information. She is a member of NJAWBO and the new Leadership Team Chair for the MetroEast Region. Mamie can be reached at 973-277-1475 or info@mstmediation.com.

NJAWBO 2021-2022 Mentoring Circle Facilitated by Laurel Bernstein

- ♦ 7-month program, beginning in November, followed by monthly sessions from January through June
- ♦ Limited to 6-12 NJAWBO members
- ♦ 1 session per month, 1.5 hours per session

Participating in the Circle guarantees that one project you've been putting off gets done.

Dedicated Circle participants will accomplish five major things for themselves and for each other.

MENTORING CIRCLE DATES:

Nov. 22, Jan. 24, Feb. 28, Mar. 28,
Apr. 25, May 23, & June 27

TIME: 9:00 to 10:30 A.M.

LOCATION: Virtual via Zoom

MENTORING CIRCLE FEE IS \$99.

You must be a NJAWBO member to participate.



Laurel Bernstein

Laurel Bernstein, owner and founder of Laurel Bernstein & Associates, runs her performance-based business helping business owners or their staff members to create and implement plans for exploring more earning opportunities. About 15 years ago she created and started the process called The Mentoring Circle.

LEARN MORE & REGISTER BY 11/8/2021 AT
<https://members.njawbo.org/events>

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Understanding the Media Landscape

by Michael Shapiro

Media is undergoing a sea change with some local newspapers going out of business or being acquired by multi-national conglomerates or hedge funds and having their newsrooms decimated. The void in local news is growing, with more than 10,000 towns in the United States now without a local newspaper or local news site. Meanwhile, most of the local news sites in existence have begun erecting paywalls—walling off people who cannot afford a subscription, creating an information and knowledge gap based on income.

Some local hardcopy newspapers are publishing submitted content as news stories and have cut or eliminated original local news reporting. Given the changing world of journalism, particularly on the local level, it is important for businesses to understand the media landscape and how to best utilize media.

There are many forms of paid media, also referred to as content marketing, from magazines to hardcopy newspapers to online news sites to radio and television as well as podcasts. Each has its own audience and its own mission. Some do original local news reporting, others are opinion outlets, and others publish user-generated content or aggregate content from other publications. As a business, it is important to look critically at potential outlets to see which best aligns with your brand and reputation.

At TAPinto, we have more boots on the ground covering local news than any other media outlet in New Jersey. Our sites are required to produce at least one original local news story per day. Many of our sites do far more.

We cover everything from town council meetings to events in town to business grand openings to high school sports, and everything in between. And we are 24/7. That immediacy is critical in keeping the public informed and involved and enables TAPinto local news sites to become the go-to place for local news in their coverage areas.

Each media outlet has its own audience. How many people participate in that media outlet? Are they engaged participants, or do they come once and never come back? What are the demographics of the outlet's audience? A business needs to learn all of this information before deciding which outlets to work with.

At TAPinto, our sites have developed large local audiences and significant market penetration. In Union County alone, more than 331,000 residents read TAPinto in June 2021. That's well more than half of the 556,000 people who live in Union County. Not only do we have a large local audience, our readers are active and engaged in the community. More than 98 percent of our readers are registered to vote, and 94 percent voted in the 2020 election.

Once a business decides which media outlets best align with its brand and which have the most desired audience for the business to reach, a business then needs to think about earned versus paid media.

Original local news coverage is earned media. Earned media is effective and does not cost a business money but is difficult to obtain. The newspaper or news site must deem your story not only newsworthy but newsworthy enough to devote a reporter to cover it, which costs the publication both time and money. A business holding a grand opening likely qualifies as would a business promoting a bone marrow drive to help a local resident. Press releases that are submitted and deemed newsworthy by an editor for publication in the online news site or newspaper are also considered earned media.

Paid media enables businesses or organizations to "speak" directly with the readers of a publication, unfiltered. Paid media can include having featured sponsored columns, advertorials, publication of press releases/announcements, as well as other paid content.

Content marketing produces 3X more leads per dollar spent. Content marketing costs 62% less than traditional marketing. Content marketing methods convert 6X more often than other marketing methods. 53% of TAPinto readers report buying a product or service because they saw it marketed on TAPinto versus 29% who reported buying a product or service because they saw it marketed on Facebook.

Businesses have many marketing options. Understanding the media landscape, particularly on the local level, is critical to achieving success. Not only do businesses need to understand what each outlet offers its audience, but businesses must also dig deeper to find out who that audience is and whether it is a good fit for the business. Beyond that, businesses must think about how best to utilize the outlets it chooses to work with—including both earned and paid media—to achieve desired exposure and results.

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Michael Shapiro is the Founder and CEO of TAPinto, a network of more than 90 franchised online local news sites in New Jersey, New York and Florida. Shapiro is a graduate of Rutgers College, Rutgers University, and Stanford Law School. He can be reached at mshapiro@tapinto.net and on LinkedIn at <https://www.linkedin.com/in/michaelmshapiro/>

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Learning to Drive: A Metaphor for a Mature Business

by Laurel Bernstein

You've been riding in the car since you were driven home from the hospital. You watched your parents drive. You rode in the back seat of other cars with other drivers. So, when you got to be about 15 and a half, you were sure you could drive. It looked easy. You've watched it for 15 years, and you thought... *You've got this!* Right?

Guess what! You didn't have a clue. At age 16, they gave you a book of rules. It asked you how many car lengths you need to keep between your car and the car in front of you at 45 miles per hour. And there were about 100 more rules you never noticed on all those back-seat rides. Then at 16 and a half, they provided you with a permit and driving instructor. And you thought... *Now you'll show them that you can do this!* Right?

Well, after you slammed on the breaks and the instructor hit her head on the dashboard and injured her knee, you finally realized you can't drive—yet.

This was the state of *Unconscious/Incompetent*—you did not know you couldn't drive (*unconscious*) and you didn't know how to drive (*incompetent*). Then, you read the book and studied it. Low and behold, you became *conscious* of what you needed to know. But you still couldn't do very well behind the wheel, so you were still *incompetent*.

Finally, you took 15 hours of behind-the-wheel training and you passed your driver's test. You were still thinking about taking your foot off the gas and remembering to look in the rear-view mirror. You did it! And you thought... *You were finally conscious of everything you had to know and competent enough to get your driver's license!* Right?

Sorry. This was still not good enough. However, a year later you pull into the spot in the mall parking lot and when you go to turn off the car you wonder how you got there, because you were singing along with the radio or just thinking of other things. You

didn't remember whether you even took your usual route, and it didn't really matter, because you innately knew—through training and experience—where you were headed. That's where you want to be as a driver—*Unconscious* (as in a fugue state) and *competent* (as in being an excellent driver).

The Four Stages of Business

Professionals really need to aspire to reach the final stage of being both unconscious and competent. The following are *also* the four stages of business.

1. ***Unconscious/Incompetent***: This is usually the way some owners are when they start a business. They don't know what they don't know, and many don't ever seem to be able to get the traction they need to get the business going.
2. ***Conscious/Incompetent***: They persevere month after month and then year after year. They read, learn, and push to understand all the business needs—the marketing and the financials, the social media, and the networking. Yet, it still feels like more traction is needed because they're doing everything themselves.
3. ***Conscious/Competent***: And then, they break even or perhaps make a small profit. They are paying the bills and making some money. They have a routine and are even dreaming about their business. *They have arrived!* Right? They are conscious of everything they need to do, and have gotten pretty good at it. But wait! They ask... *How can I grow this endeavor? How can my business be more than it is?* There are only just so many hours in the day. And so, they must become...
4. ***Unconscious/Competent***: They get help. They want their business to run without them so they can at least take a vacation or a day off, find time to have fun and relax, and spend the money they're earning. That only comes when they run

their business so smoothly that they don't have to be the only one to think of every detail and be everything to everybody. *They have arrived!* They are *unconscious* and *competent*. Their business is mature!

Owner Advantages of Raising a Mature Business

Learning to drive is similar to learning to run a business. We see so many people around us “doing business,” and we think—*Hey, if they can do it so can I.* Just remember that it takes time to go through the four stages of learning. We can function in every stage, but we can also aspire to be unconscious/competent and enjoy the fruits of our labor.

© 2021 Laurel Bernstein



Laurel Bernstein is the Founder and President of Laurel Bernstein & Associates, a New Jersey based consulting and training firm focused on enhancing the performance of small to mid-sized companies. Ms. Bernstein has an extensive track record as a highly effective facilitator and trainer, working with leaders and their staff to

develop the key initiatives that leverage talent and help their businesses grow. Laurel holds a B.A. in Science Education from Montclair State University and a Certificate in Professional Coaching from Baruch CUNY Zicklin Business School iCoach New York. She has served as the president of various community initiatives. She is Secretary on the Board of the New Jersey Association of Women Business Owners and part of the Dorson Community Foundation Board. She is also a member of the Board of Network of Opportunity. Laurel can be reached at Laurel@laurelbernstein.com.

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

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njawbo.org/membership/member-benefits/

- ✓ Attend Meetings & Events and schedule follow-up 1:1s
 - Review the calendar of events
- ✓ Speak at a Region Event
 - Submit summary of your business topic, headshot, and bio to your region leaders
- ✓ Mentoring Circle
 - A seven-month program designed for six to twelve participants who meet once a month for three hours. Participating in the Circle guarantees that one project you've been putting off gets done. It's an ideal way to work on your business.
- ✓ NJAWBO Blog—valuable exposure
 - Blogs are posted on Mondays
<https://njawbo.org/wp-content/uploads/2020/07/NJAWBO-How-To-Submit-a-Blog-Post-Guidelines.pdf>
- ✓ Volunteer/Lead/Get Involved
 - Step up into a volunteer leadership role
 - What roles are open?
<https://www.njawbo.org/njawbo-leadership/region-leadership-teams/>
- ✓ Attend the Professional Development series
- ✓ Follow the NJAWBO Facebook & LinkedIn pages
- ✓ Join the NJAWBO Facebook & LinkedIn groups
- ✓ Write an Article for the NJAWBO Newsletter—*The Bottom Line*—valuable exposure
 - See the online issues here: <https://www.njawbo.org/the-bottom-line/>
- ✓ Update Your Online Membership Profile—valuable exposure
- ✓ Post a Member-to-Member Special Offer in the Membership Hub
- ✓ Request to be interviewed for the NJAWBO Access to Excellence Interview Series



August 10, 2021 | NJAWBO Virtual Event Hosted by the Central Region

NJAWBO Tech Talk: Canva How-To Just for You

SPEAKERS: Cecelia Henderson, WSI Marketing Edge; Melanie Blau McDonald, Strategic Receivables; Charissa H. Yong, Charissa H. Yong Photography, LLC





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June 30, 2021 | NJAWBO Trivia Night: Let the Sparks Fly!



Game Night: Cheers to the Holiday Season

**Put your thinking cap on and
get ready to compete and win!**

Hosted by a professional JAM emcee, who will run the games, announce the winners, and keep things moving along.

You will need:

- Computer or other device • Webcam
- Your favorite beverage • Brain power

Date:
December 8, 2021

Time:
4:00PM - 5:00PM

Free for members
\$20 non-members

Register at <https://members.njawbo.org/events>

NJAWBO Upcoming Events

Weekly Virtual Events

September 2, 9, 14, 15, 21, 28

October 5, 14, 20, 26

November 4, 10, 17, 23

December 2

NJAWBO Join the Conversation Virtual Event

September 30

NJAWBO Professional Development Series

November 5

Annual Statewide Virtual Event

December 8

NJAWBO Member Virtual Monthly Roundtable

9/10, 10/8, 11/12, 12/10

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

May 25, 2021 | NJAWBO Tech Talk: Rockin' It in Zoom
SPEAKER: Angela Evans, Angela Evans Training, LLC
Hosted by the Northwest Region



Professional Development Series—No. 4
November 5, 2021, 1:30–3:30 PM

Deep Listening: The Story. The Back Story. The Secret Agenda

What businesspeople tell you is only the tip of the iceberg. There are also hidden messages, back stories, and things that they're not saying. This presentation workshop is a chance for you to practice deep listening so you are more aware of what is really being communicated.



PRESENTER

Laurel Bernstein
Laurel Bernstein & Associates

Each presentation will run 1.5 hours in length followed by a 30-minute Q&A for all participants. The session will be facilitated by Jen Mac, of Something Different for Women.



REGISTER TODAY at

<https://members.njawbo.org/events/>

NJAWBO Member Rewards Program

NJAWBO will reward you for encouraging other business owners to join NJAWBO!

When a new member names you as the person who encouraged them to join NJAWBO, you will earn a \$25 credit off your next renewal!

Earn up to 10 Rewards (\$250)/Year!

Simple Steps to Help You Earn Rewards:

Spread the Word—Let other business owners know about NJAWBO.

Invite Them to an Event—We'd like to meet them!

Point out the NJAWBO Benefits—They are worth their weight in gold!

Remind Them to Tell Us You Referred Them—Your name must appear on their application as the NJAWBO member who encouraged them to join!



**That's it! Start
spreading the word
and earning rewards!**

NJAWBO BOARD OF TRUSTEES 2021-2022

NJAWBO Executive Committee

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

President-Elect: OPEN

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

Treasurer: OPEN

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201-681-6231, holly@redwagonconsulting.com

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VP of Marketing: Cecelia Henderson, 973-646-8947,
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VP of Membership: Andrea Pass, 201-873-6087,
andrea@andreapasspr.com

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): OPEN

MetroEast Region (Essex, Hudson, & Union Counties): Mamie Tolbert, 973-277-1475,
mt.legalshieldassociate@gmail.com

Northeast Region (Bergen & Passaic Counties):
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melanie@mcunninghamlaw.com

Northwest Region (Morris, Sussex, & Warren Counties): Christy Mahon, 862-354-8448,
cmahon@dreamvacations.com

Shore Region (Middlesex, Monmouth, & Ocean Counties): Buvana Radhakrishnan, 732-867-9902,
buvanascott@minutemanpress.com

South Jersey Region (Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, & Salem Counties): Carrie Ward, 856-354-7700,
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The Bottom Line Newsletter

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General Inquires: njawbo@njawbo.org, 609-308-2530,
or NJAWBO, P.O. Box 133, Cedar Grove, NJ 07009

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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