

the BottomLine

Greetings NJAWBO Members and Associates,

This month we celebrate Women's History Month nationally, and March 8th is recognized as International Women's Day; both celebrating the social, economic, cultural, and political achievements of women.

At NJAWBO we stand as a diverse, dynamic, and powerful group of women business owners. We are committed to modeling diversity and inclusion for our members and to maintaining an inclusive environment with equitable treatment for all. We are aligned with International Women's Day 2022 campaign theme #breakthebias.

What a perfect time for us to welcome others to experience what we have access to as members of NJAWBO through a special membership drive.

For this month, new members will get 25% off their membership with the promo code "MARCH25%".

Lastly, let's celebrate these great things together. Are you ready? NJAWBO has been meeting virtually since March 2020 to keep us all connected and deepen relationships. We excitedly present our first 2022 statewide in-person event on March 30th. I hope you will join us at NJAWBO's Spring Business Luncheon at The Imperia in Somerset, NJ as we celebrate New Jersey Women Business Owners!

See you soon,

Bertha

Bertha Robinson
NJAWBO State President

NJAWBO 1-22-2022 -Northwest Event

How a Life Transformation Impacts Your Business, Presenter: Jennifer Lazor, Lazor Rantas, PC



New Members

Georgeanne Bruzzese

CPM Talent Management, Voorhees

Nancy Calabrese

One of a Kind Sales, Chester

Geraldine Callahan

Callahan Financial Services Group LLC, West Orange

Roe Di Bona

Roe Di Bona Executive & Life Coaching, Montclair

Abby Gallo

Terrain Bookkeeping, Morristown

Ashley King

Love Child by Ashley/Love Child Apparel, Mountainside

Karen Sammer

Your Power Your Health Nutrition and Health Coaching, Ringoes

Nancy Sergeant

Sergeant Marketing, Montville

Willie Tolbert

Business Resource Connector LLC, West Orange

Jennifer Wylie

Floor Coverings International Metro New Jersey, Fair Lawn

NJAWBO 3-3-2021 Virtual Event

The World Is Open for Your Business!

Presenter: Susan Widmer, Director U.S. Commercial Service, Northern New Jersey



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-  <https://www.linkedin.com/groups/33214/>
-  <https://twitter.com/njawbo>
-  <https://www.instagram.com/njawbo/>



Member News

Taryn Abrahams Interviewed on Passion to Profit iHeart Radio Show

Elizabeth Gearhart and Richard Gearhart of the *Passage to Profit* show interviewed Taryn Abrahams in February to discuss the importance of self-leadership in order to have the most positive impact on those that we lead.

“This is an important message, especially as we continue to navigate through this global pandemic, to remember the importance of taking care of ourselves in order to have the best impact on others,” notes Taryn. “When we get ‘caught up’ in our emotions, we sometimes forget to pick our heads up or lose sight of how our morale impacts others. It is important to remember to always practice self-awareness. This leads to improved emotional intelligence.”

“As the founder and president of Empower Behavioral Services, I am extremely grateful to have the opportunity to share my thoughts and insights on *Passage to Profit*,” she adds. “Focusing on our emotional wellness will help bring success to our businesses. Learn to trust the process and allow yourself the space to sometimes unplug from the stress, which will allow time for out-of-the-box thinking, introspection, and healing. This is the recipe for success. When you allow yourself to take better care of yourself, you are able to show up differently to others. It will allow you to show care for the entire employee, not just the input. This leads to loyalty, long term retention, and bottom-line success.”

Taryn Abrahams can be reached at info@empowerbehavioralservices.com.

The show aired February 27 and is available on the iHeart Radio app and at passagetoprofitshow.com.



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Wendy Filler Marks 20th Year in Business

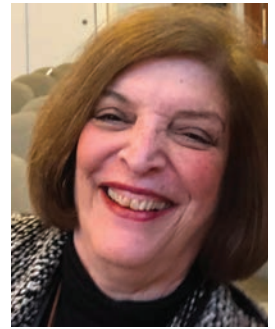
Wendy Filler is celebrating 20 years as the owner and founder of Filler Bookkeeping Service. She started the company to provide financial record keeping for small businesses and not-for-profits.

“I take care of the part of a business that most owners find to be a chore—recording and tracking the day-to-day financial transactions,” Wendy explains. “Owners and executive directors focus on bringing in revenue, and many just don’t find the time to make record keeping the weekly task that it should be. It’s a common problem.”

Because of her teaching background (with a B.S. in psychology and M.S. in education), Wendy understands that not everyone is good at all aspects of their business, and she is uniquely able to explain financial record keeping to those who may have shied away from maintaining theirs.

As she explains it, “The regular tracking of financial transactions avoids that last-minute rush to prepare reports, puts the numbers at their fingertips, helps them avoid overlooking important information, and most importantly, becomes a tool to use when making important decisions.”

Wendy Filler can be contacted at wendyfiller@gmail.com or by phone at 205-249-4062.



Donna Thompson Celebrates 10th Anniversary of the *Big Bold Business*® Book with Plans for a New Volume

Eleven years ago, an impromptu conversation Donna Thompson had with two other members centered on the insight and knowledge they had access to within NJAWBO. It raised the question—What if we could somehow capture all of it in a book? Thus, the idea for *Big Bold Business* was conceived! It would be a compilation of individual short chapters, each written by a woman business owner to help other business owners. The first volume of *Big Bold Business*® was published by Woodpecker Press in 2012 with 72 contributing authors, followed by volume 2 in 2015 and volume 3 in 2018.

“We never imagined that a simple conversation among a few NJAWBO members would have mushroomed into an ongoing book series,” notes Donna, “and had I not been a member it never would have happened! The compilation, much like a collaboration, allowed every author’s expertise to get in front of the eyes of those in each author’s circle of influence—colleagues, coworkers, friends, and family—simply by giving them a book. So, we gave each of our first 72 authors ten books to share,” she explains. “This meant that each author could potentially be introduced to more than 720 people through their words.”

In celebration of the 10-year anniversary of the *Big Bold Business* series launch, Woodpecker Press will publish a fourth volume. For details on how you can be part of it, reach out to Donna at info@woodpeckerpress.com.

Debbie Barnett Marks 30 Years in Business

As the principal and creative director of her company, Barnett Design, Inc., Debbie Barnett has led her northern New Jersey firm for more than three decades. “Our creative team of designers, writers, and technologists embraces the philosophy of great ideas that genuinely work,” she notes, “and we’re proud of the brands we’ve helped along the way, including Eight O’Clock Coffee, Tetley Tea, Walgreens, TicTac, Panasonic, Volvo, Ferrero, and a slew of non-profit organizations.” Barnett Design has received more than 100 industry awards to date.

Debbie was recently honored with Graphic Design USA magazine’s roster of “People to Watch,” having been highlighted in a past issue of the magazine. GDUSA, a business-to-business information source for graphic design professionals, has been compiling its annual “People to Watch” since 1963.

For more information about Debbie or her company, visit <https://barnettdesign.com> or call 201-825-9600.



Nine Tips to Organize for Peak Productivity

by Deborah Gussoff

The cost of disorganization is tremendous—from lost business opportunities (*poor follow-up systems*) to wasted money (*late fees on bills, repurchasing items you own but can't find*)—from presenting a poor impression (*like it or not, people judge you based on your surroundings*) to showing up late for an appointment (*where are my keys?*). Following these tips will help you organize your environment, maximize your time, and enhance your overall productivity:

Tip 1: Purge Your Professional Workspace

Survey your office environment. Discard unnecessary papers and outdated office supplies you no longer use and that take up valuable space, such as floppy disks, ink cartridges from old printers, and outdated letterhead. As you're going through your desk drawers, filing cabinet, and supply area, ask yourself if you've used the item in the previous six months. If not, there may be little reason to keep it. Keep in mind that we tend to use 20 percent of what we own 80 percent of the time (while the other 80 percent rarely gets used at all). You'll free up space, reduce visual clutter, and save time when you no longer have unnecessary things in your way.

Tip 2: Evaluate Your Floor Plan

Once you've purged the excess from your office, examine the furniture and overall layout. Are the furnishings and the way the space is arranged consistent with how you work? Essential things should be kept at arm's reach, while seldom-used items should be kept elsewhere. Ask yourself: What is the simplest solution? If you have to get up and walk across the room every time you need to throw something away or replace a file, your desktop or floor can easily become a pile of trash or a stack of files. Search for smart designs and try different arrangements to find what works best.

Tip 3: Create Systems That Work for You

Successful changes of habit and behavior happen by making small tweaks rather than huge shifts all at once. You want to create systems that take into account what comes naturally to you. For example, are you a visual person? Does out of sight mean out of mind? Then

putting everything behind cabinet doors and in file drawers probably won't work for you; instead, you need a system that is visible, yet organized. Think desktop file organizers, see-through bins, and open baskets. Do you process information more easily when you write it down? You may want a paper-and-pen system rather than a technology-based one. Think legal pads and sticky notes instead of computer programs or electronic tablets.

Tip 4: Keep Like Items Together

Mom was right: socks belong with socks, shirts with other shirts. This organizing principle makes it easy to find things (no need to search multiple locations), saves you time, eliminates aggravation (you can find things easily rather than going on a treasure hunt), and saves you money (if you can see what you have, then you won't buy duplicates).

Tip 5: Block Distractions

Schedule set times and limits each day to check work-related email and texts; perhaps 15 minutes first thing in the morning, then again after lunch, and a final check at the end of the day. If you constantly stop to check/respond, your focus is pulled from the task at hand. Once you've designated specific times, turn off those distracting alerts. The *Wall Street Journal* reports that workers are interrupted every three minutes, either electronically or by others. Once distracted, it can take up to 23 minutes for a worker to return to the original task.¹ Finally, establish specific times and strict limits for social media. Five minutes on Facebook can easily turn into an hour and prevent you from completing your work. Instead, build 10 minutes into your day for it and set a timer on your phone.

Tip 6: Minimize Multitasking

Are you really getting more accomplished when trying to do three things at once? Unlikely. Not only is your attention divided, it's very likely that talking to a client on the phone while simultaneously drafting an email to a coworker will cause you to miss something important in both places, whether it's a subtle nuance or a key fact. Single-minded focus is more productive than backtracking later to fix an attention error.

Tip 7: Keep a Calendar/Planner, and Only One

The most neglected tool in time management is often the calendar. In more than 20 years working with clients to maximize their space and time, I'm still shocked that so many people do not keep an organized calendar. Some use a calendar only to plan important meetings and appointments, but not to schedule time to spend on work that must be done. Be sure the items on the paper, mental, or electronic to-do list find their way to a scheduled time on the calendar.

The other mistake is maintaining multiple calendars. For optimal organization, create one central calendar source for all events in your life—business, personal, volunteer. When you maintain multiple calendars, you may miss an event (it was on *some* calendar, just not the one you were looking at) or double-book a time slot.

Break larger projects on that to-do list into smaller steps and then calendar time to work on them. Be sure to allow time for the unexpected. If your calendar is jammed back-to-back with appointments all day, then there is no time to handle a crisis, take advantage of a sudden business opportunity, or even deal with a minor traffic delay. Make sure to calendar downtime. We are all so busy. We keep going and going and going, but it's

essential to schedule time for yourself to replenish and rejuvenate. Coffee with a friend, a workout at the gym, or a relaxing massage will help fuel you for your next business project.

Tip 8: Plan Your Week before It Begins

If you work a Monday to Friday schedule, on Sunday evening spend 10 minutes looking at your calendar/schedule for the upcoming week (or whenever it makes sense, given your industry). Identify that week's priorities and purposely calendar in time for them, scheduling the most important one first. Scheduling quiet time at your desk is essential for a small business owner; otherwise, it's easy to work six to seven days a week trying to keep up. Build in "slush time" in case a meeting runs late. An extra 10 minutes between appointments will help you stay on schedule and mentally prepare for what comes next. Finally, identify activities that eat up time and ask yourself how to eliminate or condense them.

Tip 9: Make Organization a Daily Practice

For business owners, organizing is not a "one-and-done" activity. To yield substantial results, it requires ongoing maintenance. Devote 15 minutes at the end




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of each day to update your to-do list, check/edit your calendar, file completed projects, and return in-progress items to their proper place. If you're stopping in the middle of a task, make a notation for the next morning about where you left off and what the next step is. Think ahead. Change your voice mail if you'll be out of the office the next day. Be sure to deal with paper and mail daily to avoid a backlog. That will give you a clean, organized start the next morning.

References

1. Silverman, Rachel, Workplace Distractions: Here's Why You Won't Finish This Article, *Wall Street Journal*, December 11, 2012.

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Since 1994 Certified Professional Organizer® **Deborah Gussoff**, owner of In Order, Inc., has been helping clients streamline, simplify, and organize their space, time, finances, and lives. She works one-on-one with clients both in-person and virtually. She is

the author of the forthcoming book, *Organizing for Weight Loss: A Slim Little Guide to Getting Thinner* (Spring, 2022).

Deborah Gussoff has been a proud NJAWBO member since the 1990s. She is also a member of the National Association of Professional Organizers and served on the Executive Board of both the New York and New Jersey chapters. She can be reached at organizer@inorder.com or 973-334-3477. Her website is www.inorder.com.

NJAWBO 1-4-2022 Virtual Event Let's Go From Goal Setting to Goal Achievement Presenter: Bertha Robinson, Star One Professional Services



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Bankruptcy Basics and Bouncing Back

by Erin Hoffman

During our lifetime, there is a strong likelihood that one might endure illness, job loss, divorce, or foreclosures—or even several at once. If you or someone you know has ever been in these situations, you know debt can build up quickly and might cause a family to be in a situation where it is difficult to be financially secure.

These hardships could lead to bankruptcy. However, it is possible to financially recover and have a new beginning with the right cash flow management to rebuild your financial world.

Bankruptcy is a solution that allows people with significant debt to recover, and also pay their creditors fairly. Let's review some ways to create a strong financial foundation and prevent a bankruptcy from happening again.

For example, someone might go through a Chapter 7 bankruptcy. One must agree that the trustee can take some property to pay back debt, in exchange for wiping

out qualifying debt. Then, the trustee distributes the sales proceeds to creditors according to a priority ranking system. The debtor can be paid for debts such as credit card balances, personal loans, and medical bills, which are processed simultaneously, without a monthly plan that requires repayment (<https://www.uscourts.gov/services-forms/bankruptcy/bankruptcy-basics/chapter-7-bankruptcy-basics>).

However, non-dischargeable debt will still remain with you until you pay it off. Some examples of non-dischargeable debt include spousal and child support, income taxes incurred within the last three years, and student loan debt (https://www.law.cornell.edu/wex/nondischargeable_debts).

It may sound obvious, but it is important to keep records of all documents from your bankruptcy case. You never know when you might need to present copies in the future, such as when applying for loans or mortgages.



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One of the first steps to bouncing back from bankruptcy is to start budgeting and building savings. Building good financial habits starts with budgeting, looking where cash flow is coming in and going out; beginning to save in liquid accounts where you can access those savings in an emergency, and not having to rely on a credit card. By starting with these initial steps, it will help prevent spending and from a relapse on the hamster wheel of debt. An easy way to start saving is by setting up an automatic draft, so it happens without you needing to do anything. Even starting with 10% of your paycheck is a great place to start.

The next step is to restore good credit. The easiest way to start doing this is by paying your bills on time, as payment history is a very important part of your FICO score. Another way to do this is by obtaining a secured credit card. If you have no more loans remaining after filing bankruptcy, you might want to get a secured credit card, which is usually backed by your savings account, which is going to act as collateral. Making timely payments will help rebuild a good credit score.

Checking your credit reports consistently is another imperative step, as you don't want to miss inaccurate information on reports, such as the discharged debt not showing up. If there is an error on your report, notify the credit bureaus in writing and keep records of your claim. You can usually monitor your credit reports online.

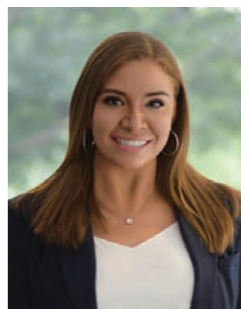
You can also show lenders that you are rebuilding your financial future by keeping your job, potentially getting a second job, as well as keeping your house. This demonstrates a consistent stream of income, as well as your ability to pay your mortgage through current cash flow. Employment history is a component most lenders consider when looking at applications. On the contrast, gaps in employment are unfavorable to lenders.

Many people in bankruptcy wonder if they can qualify for a mortgage, rent, or obtain a car loan. One has a good possibility of being able to rent an

apartment, however, your landlord will examine your employment history, income, and bankruptcy date. They are looking for your ability to make consistent payments. Obtaining a mortgage will be trickier after bankruptcy. For example, a Chapter 7 bankruptcy will usually require one to wait a minimum number of years, depending on the type of mortgage loan, to obtain a new mortgage. With a car loan, it is possible to obtain one, however, you might have higher interest and fee payments. Another strategy is to use a co-signer on the car loan or to save up for a used car.

It might seem like a long road to recovery after a bankruptcy, but with patience, consistency, and working hard, it is possible to get back to a sound financial position. Remember, start with budgeting and creating automatic savings strategies and you will be on the path to a much better future for yourself and your career.

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Putting Intellectual Property in its Proper Place

by Melanie Cunningham

When it comes to intellectual property (IP), you may know that it has something to do with patents, trademarks, copyrights, and the often-forgotten trade secrets. All four terms describe how businesses can legally protect certain types of IP. Simply put:

- **Patents** protect your inventions. It's a property right given to an inventor by the U.S. Patent and Trademark Office (USPTO) for a limited term. Inventors are given "the right to exclude others from making, using, offering for sale, or selling" the invention in the United States or "importing" the invention into the United States.
- A **trademark** protects the brand. A registered trademark (the simplest legal definition) gives the owner of the trademark the *exclusive right* to use the name/brand/logo/slogan in commerce to distinguish its good and services from other businesses.
- A **copyright** is the property right that protects an original work of authorship fixed in a tangible medium of expression (e.g., book, musical composition, etc.).
- **Trade secrets** protect formulas, processes, devices, techniques, methods, or other business information that companies keep private to give them a business advantage over their competitors.

Knowing patents, trademarks, copyrights, and trade secrets are types of IP, and what each protects, is a good first step. However, it doesn't completely explain how it works as it relates to your business. Understanding that (a) your IP is one of the most important elements of your company and (b) it's a business asset that is *critical* to your business operations. Therefore, it's something you definitely want to understand, value, and protect properly.

This is particularly true during the planning and start-up phases of your business, although it's tempting to put off thinking about IP until later. Too often businesses wait until their operation is fully up and running, advancing through a growth phase, or when thinking about exiting your business—perhaps building it to a certain point to sell. Here are a few tips:

1. **Start at the start.** From the beginning you should be conscious of all of the IP you create. Keep a simple inventory of what you create, develop, invent, and what you contract with others to create on your behalf. From there you can develop a strategy about what needs protection, the type of protection (more than on IP may be involved), and when to protect.
2. **Legally secure one of the most key pieces of IP—your company name.** When brainstorming names, you first need to check to see if any business similar to yours has already secured the name. You can do this using the USPTO electronic search system. If the name isn't taken, you don't have to register it right away, but you should add the "™" symbol each time you use the name in business. Before registering, if it is registerable, you will want to do a more comprehensive search and seek legal guidance. If you do find a name that is more similar than not, in the same industry, be very careful about moving forward. You risk defending yourself in an infringement claim.
3. **Be careful not to inadvertently leak your IP to others.** This is true for technology start-ups generating innovative projects and products, and creative entrepreneurs developing programs to make math fun and easy for kids or making the next big food item to hit the shelves of a well-known grocery store chain. All entrepreneurs should care about their IP possibly being stolen by others and take the time to file the relevant applications. It's easy to get excited about your plans and inadvertently disclose key facts about your product or service before you actually own the IP rights. Keep this in mind when you decide what details you share about your business, even when you're seeking help or the financial resources to bring those plans to life.
4. **Be mindful that all this can affect your bottom line.** It's more costly to fix issues—whether that means you need to rebrand and buy new marketing materials if you discover another business is using the name, or legal fees if you need to fight an

infringement suit. It's more costly if someone takes your concept, protects it, and monetizes before you do. And it's especially more costly if you're building to sell your business and you fail to secure your IP. Buyers look for businesses with assets (IP) secured. Otherwise, you can be sure that the offering price will be much lower.

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Melanie Cunningham is the founder of business and intellectual property firm Melanie Cunningham Law Office P.C. She specializes in helping entrepreneurs remain creative and expansive by establishing the foundation of their business and

protecting and maximizing their intellectual property. It's her belief that micro and small business owners play a critical role in our communities, which propelled Melanie to return to private practice after more than a decade working for global financial institutions. Melanie's practice is dedicated to delivering excellent legal support and protection to this vital, but an often underserved, community. To this end, she recently co-authored *Striking Business Gold: Real Strategies, Practical Advice & Inspiration for the Aspiring Entrepreneur*. Melanie is a member of NJAWBO and serves as leadership chair for the Northeast region. Melanie can be reached at melanie@mcunninghamlaw.com.



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- ✓ 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/>
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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!

COLLABORATION CORNER

Relationships, Referrals, & Revenue

REFERRALS: Laurel Bernstein directed one of her clients to Cecelia Henderson, WSI Marketing Edge, resulting in new business.

RELATIONSHIPS: Christy Mahon, Dream Vacations, utilized the headshot services of Angela Acosta, Angela Atelier, for her forthcoming updated branding campaign.

REVENUE: Donna Thompson, Woodpecker Press, contracted for editorial services from publishing pro Christy Mahon, Dream Vacations, for new book project.

SAVE THE DATE



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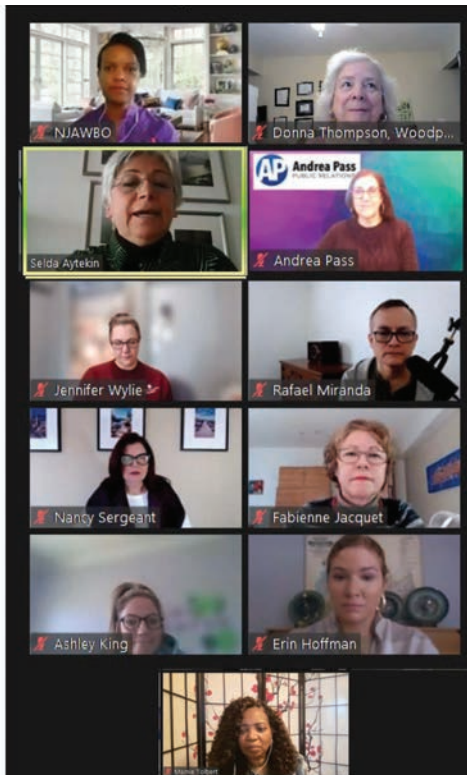
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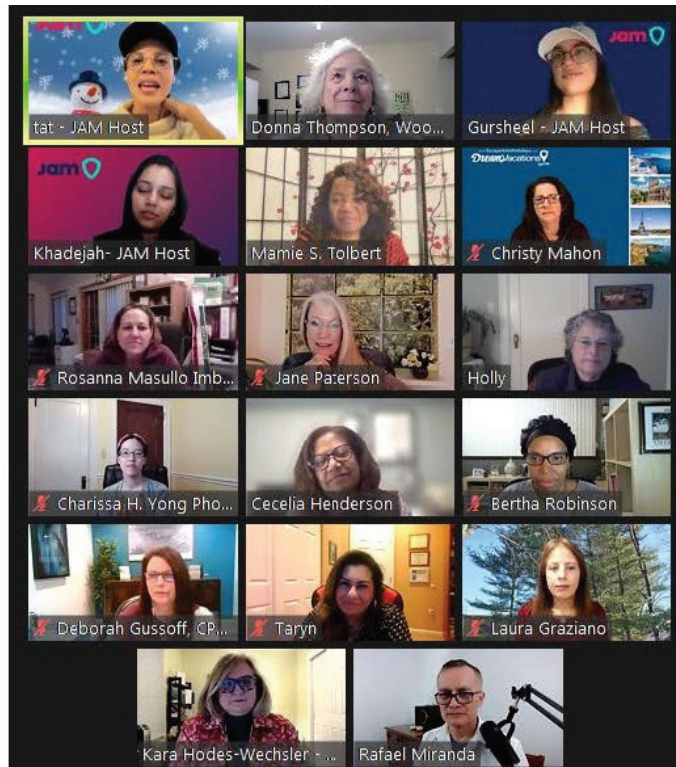
BCB Bank

March 10, 2022 | Northeast Region Virtual Event
Branded Printing Options Worth Considering
to Get Your Business Noticed

Presenter: Selda Aytekin, Minuteman Press Fair Lawn



NJAWBO 12-8-2021 NJAWBO Game Night
Cheers to the Holiday Season



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f y t i

Professional Development Series—No. 1
April 20, 2022, 10:30 AM–12:00 PM

How to Accept Payments Online

In our transformed digital world brought on by COVID-19, there are advantages to taking time to learn how to embrace new ways for your customers to pay you. Highlights of this interactive presentation include online payment security measures, electronic payment methods, electing a payment processor, and integrating payments into your website.



PRESENTER
Oscar Moreno
Chief Technology Officer
Starfish Global

The presentation will run an hour in length, followed by a 30-minute Q&A for all participants.



REGISTER TODAY at
<https://members.njawbo.org/events/>

NJAWBO Upcoming Events

Weekly Events

April 12, 26, 28 | May 5, 12, 18, 24 | June 2, 14, 23 | August 4, 9, 11, 17, 23
September 8, 14, 20, 29 | October 6, 11, 13, 19, 27 | November 3, 8, 10, 16, 22

Annual Statewide Events

3/30, 9/28, 12/1

2022 NJAWBO Co-Branded Events with NJSBDC

April 5, June 7

Join the Conversation

4/7, 7/13, 11/1

Monthly Membership Roundtables

3/29, 4/19, 5/31, 6/28, 7/26, 8/30, 9/27, 10/25, 11/29, 12/27

Professional Development Series

4/20, 8/1, 12/6

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

Professional Development Series—No. 2 August 1, 2022, 1:00–2:30 PM

Sales: A How-To Practical Guide (or How to Sell if You're Not Good at Sales)

In this sales for the “non-sales professional” webinar, you will learn the fine art of how to sell without selling.

This program focuses on the softer side of selling, meaning how to develop long-term relationships with potential customers. If you hate the thought of having to “sell,” this webinar will give you a solution to growing your business without “selling.”



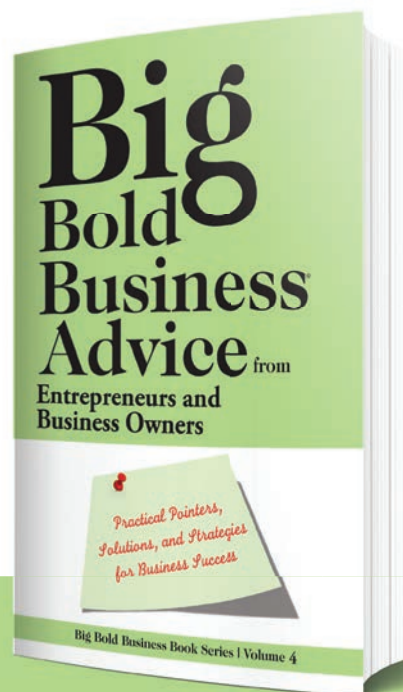
PRESENTER
Holly Kaplansky
Red Wagon Consulting

The presentation will run an hour in length, followed by a 30-minute Q&A for all participants.



REGISTER TODAY at
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The Bottom Line Newsletter

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