

the **Bottom**Line

THE VOICE OF BUSINESS IN NEW JERSEY

Issue 2-13



2013-14 Executive Committee (left to right):
Anisa Balwani, Secretary; Elsa Reinhardt, Treasurer;
Mary Adelman, President; Susana Fonticoba, 1st Vice
President; Holly Jerome, Immediate Past President



NJAWBO's 15th Annual Business Growth & Procurement Conference

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NJAWBO is the oldest statewide women business owners' organization in the United States. Its primary objective is to support and encourage business ownership by women.

Since 1978, NJAWBO has helped women achieve their business visions by providing them with the tools to develop and grow their enterprises. Networking, partnering, leadership, education and political advocacy are the hallmarks of the NJAWBO experience.

As of today, NJAWBO is aiming for a thousand members, organized in six regional groupings, with members serving as officers at the regional and state levels. Together, we are a diverse, dynamic and powerful group of women business owners.

With the slowly increasing opportunities for women, ups and downs of the economy, fast-paced changes in technology and unique challenges women business owners face today, our mission to encourage women's economic independence through business ownership is more important than ever before.

Designated Emails for the Bottom Line

There are many ways to connect with the Bottom Line and be heard. Whether you want to express a view to the editor, get more information on something you read, or submit an article for print, we want to hear from you. Send your submission to njawbo@njawbo.org. E

NJAWBO NEEDS YOU!

Calling all public relations professionals, copywriters and editors. NJAWBO needs your help on our marketing committees! This is a great opportunity to support NJAWBO events and the growth of women's businesses, while increasing visibility for your own business.

Please contact njawbo@njawbo.org with your interest.

SHOP Has A New Meaning in Affordable Care

by Eileen M. Shrem RHU, LUTCF, CLTC

Although the Affordable Care Act (ACA) does not require small business owners (employers with 50 or fewer employees) to provide their workers with coverage, small business employers will have the chance to research, compare & purchase health insurance plans through the Small Business Health Options Program (SHOP) exchange.

In New Jersey, SHOP will only be available to groups with fewer than 50 employees in 2014 & 2015. Businesses with up to 100 full -time employees (FTE's) will be eligible for SHOP in 2016.

Shop offers two choice models - employer choice and employee choice. With the employer choice model, the employer chooses a metallic tier from the SHOP exchange and then enrolls the company under a group plan. With the employee choice model, employers select a metallic tier and then employees choose a health care plan within that tier. For 2014, SHOP will only offer the employer choice model.

Employers can enroll through SHOP as early as October 1, 2013 for health plans effective January 1, 2014. To use SHOP, all FTE'S in a small business must be offered coverage. Tax credits will only be available for health plans purchased through SHOP.

Small businesses may be eligible for the small business health care tax credit if they:

- Have fewer than 25 full time employees
- Pay their workers an annual salary of \$50,000 or less; and
- Pay at least 50% of their employees' health care premium

Currently, these tax credits cover up to 35% of the amount the employer pays for their employees' premium; this number will rise to 50% in 2014. Smaller businesses with lower-income employees will be eligible for higher tax credits. To be eligible for these tax credits, a small business will have to purchase health insurance for their company on SHOP (Small Business Options Program). £

NEW Members

METROEAST

Janet Antico
Bella's Bakery

Gail Campbell
Gail Campbell Coaching

Melanie Cunningham
Citibank

Patricia Davis
Coldwell Bankers Resid. Broker

Cheryl Gillespie
At Your Service with Style LLC.

Victoria Hanks
Victoria Hanks Fine Art

Sana Mantell
Lilac Design Studio, LLC

Jane Millard
Turtle & Hughs, Inc.

Dulce Perez
Greater Newark Enterprises Corporation

Cathy Garrison
Garrison Center for Healthy Living

Lisa Iancin
NY/NJ Comets

Fran McTernan
Empowerment Coaching LLC

Lisa Freschi
*Above the Standard
Procurement Group*

Kelly Wilk
Seton Hall University

June Lazaro
Primerica

Diane Spadola
Bella Faccia Painting LLC

Shelly Aberson
Aberson, Narotsky & White

Susan Brand
Susan Brand Studio

NORTHEAST
Yolanda Mendez
Classieux Concierge LLC

Melissa Bruno
CruiseOne Invigorate Travel

Kevin Ellman
Wealth Preservation Solutions

Joan Lasser
Promotional Concepts Inc.

Angela Schuster
Faux Time Designer

Alexandra Simone
WomenCentric

Patricia Preztunik
BrightStar Care

Wendy Richmond
Memorable Marketing

Eileen Van Dyke
Life Force Reiki

Pavani Yalamanchili
The Aerogram LLC

Pamela Etzin
An Eye For Detail

Lucia Han
Syncis

NORTHWEST

Rose Balzer
EZ Accounting Service LLC

Jean Leonick
CPRofessionals

Cathy Miller
Merrill Lynch

Rebecca Novin-Cannon, JD
Certified Financial Services LLC

Eleanor Parr DiLeo
Designs by Eleanor LLC

Al Turrisi
Turrisi & Associates LLC

Erin Wenzler
CBRE

CENTRAL
Lisa Harrah
Harrah & Associates, Inc.

Cathy Meshumar
CLM Productions

Kate Nguyen
Northwestern Mutual

Anthy Katsiotis
Living Body Therapies

Mary Kay Krokowski
Aging Advisors LLC

Judith Smith Parrott
Judith's Dessert Boutique

Faith West
Faith West Events LLC

SHORE

Adele Reinstein
*Adpression Marketing &
Promotions*

Regine Flimlin
Yoga Festival

Karen Leschak
BarterrPays! Inc.

Erin Merwin
Dance Moves

Christy Minetello
MMC Healthcare LLC

Nikole McClendon
Jersey Shore Clean Team LLC

Sheetal Patel
Pasricha & Patel LLC

Sara Andreyev
*Howell General Glazing
Contractors*

Cheri Rose
Rose Fashion /Lia Sophia Jewelry

Dolly Wasielewski
Allstate

SOUTH JERSEY

Kim Davis
Events Unlimited Inc.

Justine Zeroski
Zeroski LLC

members

Member Testimonial

I was asked numerous times to join NJAWBO but I did not think I could benefit from the organization since my business is construction related. When Linda Coppelino told me about NJAWBO's Annual Procurement Event, and suggested that attend, I still was not convinced. Finally, I joined at the end of 2012, and since then, I have enjoyed many benefits as a member.

I attended a NJTransit workshop for free on certification for DBE Businesses and The Mid-Atlantic Procurement Event in Atlantic City, where I made many new friends. I attended the Super Bowl Host Committee Business Connect, where over 900 businesses attended! I networked all morning, meeting so many different businesspeople from all over New York and New Jersey. I was invited back to attend another workshop on April 3, 2013, where I will have the opportunity to meet with NFL contractors and their affiliates about specific procurement opportunities for the upcoming Super Bowl here in NJ, Super Bowl XLVIII.

Recently, I attended the Goldman Sachs 10,000 Small Businesses Workshop at LaGuardia College, NYC, and enrolled for free. 10,000 Small Businesses is an initiative to unlock the growth and job creation of small businesses across the United States through greater access to business education, financial capital and business support services, all for free and sponsored by Goldman Sachs.

I have been a member for just a few months and already I have improved my marketing plan with the help of NJAWBO.

Sara Andreyev, President
Howell General Glazing Contractors Corp

NJAWBO's Mission

NJAWBO is dedicated to the success of New Jersey women business owners. We help them grow by providing the best learning and collaborative environment through all stages of business development.

Our Mission is:

To address the challenges unique to women business owners.

To provide the tools necessary for business success: *Through programs and resources that accelerate growth and profitability of seasoned women-owned businesses. Support aspiring women entrepreneurs.*

To serve as their voice to the Legislature.

Metroeast Region Mentoring Circle

by Laurel Bernstein

When you're in business for yourself, large or small, you're in charge of everything. On top of that, you may be trying to do everything. If you are, you're probably working harder than you ever imagined and you're probably a bit lonely. Wouldn't you love to have both an Advisory Board and a specific set time to work ON your business instead of IN your business? Imagine how nice it would be to have a group of interested people to reach out to on a regular basis to discuss issues, changes and ideas in your business. People who are experiencing similar things and have been there, done that.

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. Nearly 10 years ago she created and started the process of the Mentoring Circle.

The Circle is a seven-month program that is made up of six to 12 participants. They meet once a month for two hours. The Circle participants accomplish five major things for themselves and for each other:

1. The Circle provides an instant naturally occurring group of like-minded business people with various business expertise to function as your professional Advisory Board;
2. The Circle gives each member a chance to identify and work on a large project for their own business with the help of both the group and the coach;
3. The Circle identifies six business-related topics that the group as a whole wants to study together and ensures that the topics are covered and explored for the benefit of the group;
4. Every participant gets the opportunity to have their strengths assessed by an Executive Coach so they can better use the abilities they're already good at and may be underutilizing; and
5. The Circle is the height of relationship building and in-depth networking.

Continued on page 8

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YOUR WAY!**
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Call (732) 246-5714 for special pricing for NJAWBO members.

Another Successful Procurement Event – Now on to #16!

On April 18, NJAWBO hosted its 15th Annual Procurement program. This year, we expanded the concept and renamed it NJAWBO's Business Growth and Procurement Conference to reflect the theme of identifying the missing piece to your business puzzle—finding ways to grow and develop their businesses. The event was planned and commandeered by Elsa Reinhardt, who put together a cohesive committee that worked well together, fitting all of the conference's puzzle pieces together.

For all of us, the theme of identifying (and finding) that missing puzzle piece means something different; regardless, the goal was to help attendees find what they need to take their businesses up a notch. The feedback we have received has been very positive.

The day started with some networking and then a lively set of roundtable discussions on a broad variety of business topics. Attendees shared their thoughts and ideas about everything from communications to succession, facilitated by some of our NJAWBO members. Participants walked away with some fresh thinking about these topics and survey results indicate that this is an activity we should definitely include next year.

The second workshop, a panel discussion on the benefits of certification, was widely acknowledged as highly practical, with solid input into how certified women- and minority-owned business owners can leverage that status to expand their client base and build their companies.

Our business expo was filled with a diverse array of companies and NJAWBO's corporate sponsors, who we thank for their support of the organization and this signature event. There was plenty of time for everyone to walk around and visit the exhibitors and make new connections.

The elegant lunch was capped off by a fun and fabulous speech by Frances Cole Jones, president of Cole Media Management. She spoke about the importance of our personal presentation with her topic, "Bring Your Best Self to Business and Life." With humor and a sly delivery, Ms. Jones pointed out the foibles of poor body language and verbal communication, and how this affects our business success. Everyone enjoyed her speech and she was a delight to have at this event. We all left there energized (and checking our posture, handshake styles, and wardrobe, while secretly reviewing our elevator pitch). It's already time to start planning next year's Business Growth and Procurement Conference and we are looking forward to bringing our NJAWBO members, sponsors, affiliates, and friends another great, impactful program. Next up on the statewide program calendar: Salute to Women on October 10, 2013. See you there! £

Should You Take Your Business to the Cloud?

By Danielle Adams, Affinity Federal Credit Union

Cloud computing is one of the fastest growing areas of information technology today. The buzz about the cloud is indisputable, but does hitching your business to cloud computing make solid business sense?

Cloud technology automates what used to be a physical process, which may create savings and flexibility for businesses to:

- **Save money** by eliminating the need to invest in hardware, software, servers and networks, or to fund their maintenance and administration.
- **Save time** changing or upgrading software, which can be done quickly through the cloud.
- **Easy accessibility** and the ability to scale cloud usage up or down, depending on need, to allow businesses to make IT adjustments without a big financial investment.

Skeptics of cloud technology point to the dangers of depending on a third party for crucial business services. Lack of control over your own network and data could raise legal and compliance issues, as well.

Furthermore, cloud computing is not above the potential problems regular on-site systems face. Glitches or human error may disrupt services, resulting in lost data or lost access to necessary applications and bringing business to a screeching halt.

Is It Right for You? There is no easy answer. To determine whether it is right for you requires substantial research to clarify your business needs and understand the capabilities of cloud computing models and providers.

Cloud computing may be a good option if ...

- Points of integration are well defined.

- A lower level of security is sufficient.
- The web is the desired platform.
- Cost is an issue.

Think twice if ...

- Points of integration are not well defined.
- A higher level of security is required.
- The application requires a native interface.

Danielle Adams is an Affinity Business Solutions Officer at Affinity Federal Credit Union, which provides your all business financial needs, including advice on financial software to manage your business. Danielle can be contacted at 908-860-3932 or dadams@affinityfcu.com. Visit www.affinityfcu.org/business for more information, or to join Affinity, visit www.joinaffinity.com. £

MetroEast Region Mentoring Circle from page 6

Participating in the Circle guarantees that one project you've been putting off gets done. The group supports the other members and uses the group's thinking to serve as accountability for planning the strategy and getting the tasks done.

The other hidden benefit of the Mentoring Circle is the attraction of members to the region and the retention of current members, since you must be a member to join a Circle. There is evidence-based research that indicates that business owners who join either a Circle or a Mastermind Think Tank earn between 17% and 20% more in their businesses than those who do not.

Laurel will be starting a Circle in any region whose members feel they could benefit from this carefully planned program. And the best part is that if a participant volunteers for a role or a committee in their region, they get a discount on the fee. £



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Our strategy is based on three key principles: increasing innovation in R&D, seizing external growth opportunities and adapting the company's model to future challenges and opportunities.

Sanofi has core strengths in healthcare, with 6 growth platforms: emerging markets, vaccines, consumer healthcare, diabetes treatments, innovative products and animal health. Through the acquisition of Genzyme, Sanofi has reinforced its footprint in biotechnology and rare diseases. With approximately 110,000 employees in 100 countries, Sanofi and its partners act to protect health, enhance life and respond to the potential healthcare needs of the 7 billion people around the world.

Sanofi is proud to support small and diverse businesses. Those suppliers interested in doing business with Sanofi are encouraged to register at <http://supplierregistration.sanofi.us>.

For more information:

www.sanofi.com - www.sanofi.us - www.facebook.com/sanofiUS - [http://twitter.com/sanofiUS](https://twitter.com/sanofiUS)

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Upcoming Events

NJAWBO Events

NJAWBO's Membership Drive

July 1 through December 31, 2013

Networking Around New Jersey

September 25, 2013

5:30pm-7:00pm

at Peapack Gladstone Bank, 48 Deforest Avenue, Summit, 07901

October 8, 2013

6:30pm

at Affinity Federal Credit Union, 235 Ridgedale Ave, Cedar Knolls, NJ 07927

October 9, 2013

5:30pm-7:00pm

at Peapack Gladstone Bank, 278 Green Village Road, Green Village, 07935

October 23, 2013

5:30pm-7:00pm

at Peapack Gladstone Bank, 54 Morris & Essex Turnpike, Summit 07901

Strategies to Accelerate Revenue Growth Goldman Sachs 10,000 Small Businesses Workshop

October 30, 2013

9:00am-11:30am

Rutgers Business School, Newark

NJAWBO's Salute to Women Leaders

October 10, 2013

4:00-7:00pm

at the Pines Manor, Edison

Events NJAWBO is participating in:

Women Leaders & Entrepreneurs Summit & Business Expo 2013

August 24, 2013

9:00am-3:00pm

at the Marriott Courtyard Downtown, 858 Broad Street, Newark

Athleta Iron Girl Sandy Hook Women's Triathlon Event

September 8, 2013

7:00am

at the Gateway National Recreation Area, Sandy Hook, NJ

North Jersey BIZ Expo

September 26, 2013

12:00-5:00pm

at the Birchwood Manor, Whippany, NJ

Middlesex County Regional Chamber of Commerce's 21st Annual Largest Networking Party

September 30, 2013

5:00pm-8:00pm

at the Hyatt Regency, New Brunswick

Susan G. Komen of Central & South Jersey: Race for the Cure

October 6, 2013

at Six Flags Great Adventure, Jackson, NJ

MIDJersey Chamber of Commerce's 2013 Central New Jersey Expo

October 23, 2013

at the Sun National Bank Center, Trenton

NJ Women's Expo

November 2-3, 2013

11:00am-6:00pm

at Brookdale Community College, Lincroft, NJ

Don't Miss Out on the Chance to Expand Your Business

By Susana Fonticoba



When we ask fellow members if they would like to join a committee or serve on the board, we get quite a reaction: we see raised eyebrows, shaking heads and up-held hands: "no, no, no!"

The misconception is that it will take precious time away from running your business, so that you will lose sales. The truth of the matter is that serving on a committee or a board can be one of the best boosts you can give to your business. I've proven it to myself several times over the years and continue to hear the same message from other members.

When we want to make a phone call to a potential new contact who we don't know well or at all, this type of outreach can feel uncomfortable and seem a bit stressful, unless you're great at sales.

As a member of a team, you will need to reach out to new people in order to move your project along. Now you have a very positive and legitimate excuse to introduce yourself to someone you may not have phoned otherwise.

First you discuss the NJAWBO business at hand, and after that conversation is done, it is natural for the person to ask, 'and what is your business?' Now you can explain what you have to offer to a brand new connection, which came solely out of your role on the team. It is a natural discussion instead of a sales call.

There were many times I wanted to approach someone I didn't know, but never felt that I had a great reason to call. Now I pick up the phone and lead with my connection to NJAWBO and the conversation becomes easy and productive.

If you're a relatively new member and still feel not quite at home at the monthly meetings, join a committee. You can probably step up to handle a task or two, while working side by side with your fellow team mates. Before you know it, a new level of relationship has developed. People now feel comfortable knowing more about you – and more importantly – referring you to their connections.

As an ambassador of NJAWBO, you can offer to introduce a new contact to others within the organization. Think about using your position to help others and it naturally has a boomerang effect on helping you as well.

A great role is the VP of Membership. You are given a golden opportunity to phone all the members to ask about NJAWBO business, to learn about the member's business, and to find ways of helping them out. And of course, they will ask about you and your company.

I personally have gained so much during my years on the chapter board in various positions, and especially the 2 years as Morris Chapter President – personal developments, leadership skills, and of course, new connections. My first year on the Executive Committee has also opened many doors for my business.

Did I have personal challenges to deal with? Yes! Many of us are caring for aging parents or other situations at home to attend to. I'm a single mother with aging parents so my challenges were on both ends. ***It would have been easy for me to sit out.*** However, had I simply attended meetings without jumping in to work on building the organization, I would have missed out on countless revenue opportunities!

People refer business to you and bring you in on their projects when they know you well; the best way to accomplish that is to serve on a team.

Even if you believe you won't benefit from volunteering, do it anyway. Stretch your horizons, your experiences and your talents. Working to build the organization will also help you build your business.£



The Benefits of an Engaged Workforce

By Eileen P. Monesson

Business and psychological researchers have found a direct correlation between an employee's workplace engagement and a company's overall performance. Organizations with fully engaged employees are more likely to experience positive business performance than those whose employees are not engaged. Profitability, productivity, quality, and client satisfaction are all affected by an employee's level of engagement.

Gallup's 2011 Employee Engagement Index reported that nearly three quarters of the U.S. workforce is emotionally disconnected from their workplaces and are less likely to be productive. That leaves a small fraction of employees truly enthusiastic and working at a highly productive and energized level.

The power of positive energy

An individual's energy level has an influence on his or her success. Leaders with positive energy receive a positive reaction to that energy. Just look at the results achieved by a leader that manages by empowerment versus one that manages by fear. Even though both leaders might get the job done to the customer's satisfaction, the team that is empowered will have a more positive and productive experience working on the project. Less time and energy will be wasted on defending ones actions, gossiping about injustices, and feeling underutilized.

In his book *"Energy Leadership: Transforming Your Workplace and Your Life from the Core,"* Bruce D. Schneider [founder and CEO of the Institute for Professional Excellence in Coaching (iPEC)] defines two types of energy:

Anabolic energy is constructive, rejuvenating and sustainable. Employees with a high level of anabolic energy are passionate, creative, and focused on working together to find opportunity in a challenge.

Catabolic energy is destructive and draining. Catabolic energy causes stress, burn-out, anger, and fear. Employees in a catabolic state complain, worry, and are full of self-doubt. These team members are emotionally attached to misfortune and are stuck in a problem instead of a solution mindset.

A study conducted by Karen Buck, M.S., and Diana Galer, Ph.D., CPC, ACC, in 2011 entitled *"Key Factors Revealed for Determining Success in Work and Life"* showed that shifting from a catabolic to an anabolic mindset can increase an employee's engagement at work by 51%. The study also determined that an employee's satisfaction with his or her level of work/life balance increased by 70% and working relationships by 44%.

Continued on next page

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The anabolic leader sets the stage

The anabolic leader demonstrates his or her ability to engage employees on an individual, social, and organizational level. Anabolic energy creates an environment where employees are engaged and work in collaboration with one another. In an anabolic culture challenges are not considered a negative. Instead, challenges are viewed as opportunities. Having an anabolic culture is a competitive advantage for a company. New ideas are constantly being generated to improve client service, attract new customers, and retain employees.

The way that a leader interacts with his or her team has a tremendous impact on building anabolic energy and engagement. Managers that participate in meetings, respond to situations and socialize with employees with anabolic energy will establish a highly functional company culture. It is important for company leadership to acknowledge that these interactions must be authentic. If you say one thing and do another, you will lose the respect and trust of your team.

The key is for leaders to channel the energy of their team to an anabolic level so that each member is using his or her strengths for the benefit of the company and its customers. Leaders that can shift their team's energy to function at a higher level will have more opportunities, successful results, and a positive impact on the company.

About the Author: Eileen P. Monesson is a founding Principal with PRCOUNTS, LLC. Her company is dedicated to helping its clients use the power of engagement and compelling messaging to drive their personal, organizational, and corporate brand. She is an iPEC-trained coach focused on engagement branding.

Ms. Monesson has more than 30 years of experience in marketing, business development, public relations, and communications in the professional services industry, 12 of which are in accounting. She can be contacted at 609-570-2150 or EMonesson@PRCounts.com.

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CALLING ALL NJAWBO MEMBERS ...WE ARE LOOKING FOR A FEW GOOD WRITERS!

Did you know that, as a member of NJAWBO, you are entitled to submit articles for inclusion in the Bottom Line.

We would like to create a library of interesting articles for upcoming editions of the Bottom Line. We are looking to our members to send us articles that would be of interest to our readership. They can be on any topic as long as it would be relevant to our audience and not a sales pitch about your company.

So don't delay- — Take advantage of your NJAWBO membership and submit those articles! Some items will not be in the next edition, as we are trying to create a library for the next several editions. Please submit your articles to the State Office at njawbo@njawbo.org. Please note that NJAWBO reserves the right to decline an article based on its content or edit as necessary.£



NJAWBO's Networking on the Green Event at the Bella Vista Country Club — August 7, 2013

2013-14 NJAWBO
partners

2013-2014 Corporate Partners

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