



the BottomLine

THE VOICE OF BUSINESS IN NEW JERSEY

Issue 3-14



NJAWBO's Day at the Races, Monmouth Racetrack

Pictured (left to right): Mary Adelman, NJAWBO State President, Gerri Burns, NJAWBO 1st VP-Membership, Lt. Governor Kim Guadagno and Event Sponsor, Mike Aloï of Summit Financial Resources, Inc.

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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. □

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.

Health Insurance Deadlines That Need Your Attention

By Eileen Shrem, RHU, LUTF, CLTC

If you are age 65 or older, the beginning of the Medicare Annual Enrollment Period began Oct. 15th and Ends Dec. 7th. The AEP is the time of year that Medicare Advantage Plans and Prescription Drug Plans CHANGE their plan coverage & costs. Every person age 65 & over (or under 65 who qualify for Medicare) who is in the Medicare Market MUST take a good look at the coverage they have, and make changes if necessary. I have noticed that many of the prescription drug plans have changed their formulary (A list of drugs/tiers). What was a Preferred Generic is now a non-preferred Generic, or a brand name could go from Preferred Brand to Non-Preferred. Drugs, or the other way around. Drugs are added and deleted from company formularies. People who have a Medicare Advantage Plan have a disenrollment period from Jan. 1st – Feb. 15th when they can disenroll from a plan and go back to the basic Medicare plans. People who have Medicare Supplement (GAP) plans have do not need to concern themselves with their medical plan. They just need to check out their Prescription Plans Booklet that was sent to them for 2015.

It is imperative that the people who have these plans take a good look at the changes their plan has made. One way to make sure you are getting the best coverage at the lowest cost is to go to Medicare.gov and search. You will need your list of drugs, when you go on the site because you will be putting all the information in and will have a choice of two pharmacies that you use (or not). You have an opportunity to select how to sort the plans for comparison. I always use the lowest costing plan/drugs. The lowest annual drug cost plan is at the top of the list & the annual drug cost goes up as you scroll down the list.

It is important to run the plan comparison and also look at each plan on its own. I have noticed that just changing the pharmacy, the drug prices change. Many of the companies have preferred pharmacies. Check the plan book you received to see which pharmacies are on their preferred list. Of course many plans have changed their monthly premium, some are higher & some are lower.

People under 65 will have their OPEN enrollment period begin on Nov. 15th and end Dec. 15th for a Jan. 1st 2015 start date. I wish I had more information, but Amerihealth is having a meeting the first week in November to let the agents know about their plan & premium changes, and I have not heard a thing from Horizon BCBSNJ yet. The agents have been told by our Horizon representative that all Individual plans will have a January renewal.

I haven't heard from any of my clients that they have received a letter from the company advising them of this renewal change. In the past a person's renewal was 12 months after their initial enrollment and every 12 months thereafter. I doubt the premiums will be going down, but who knows. Aetna & Oxford are direct writing companies (no agents involved) so I have no idea what they are doing.

After a year of having the exchange up and running things are going smoother for people who are signing up through the exchange. They have a help line with a "live" person to help get through it.

The only reason to go on the exchange is if you are looking to get a subsidy for the premium. Otherwise it doesn't make sense to use it. The "retail" cost of a plan is the same on or off the exchange, it's the subsidy the insured gets (usually people take the reduction in premium option) that lowers the premium.

As Speaker Pelosi said, "Pass the Bill so that you can find out what is in it."

NEW Members

members

CENTRAL

Amy Moranz
Amy's Altered Couture
Kathleen Fitzpatrick
Padgett Business Services
Amy DiPaolo
Independence Elevator Co.
Alisa McCabe
First Steps Financial

METROEAST

Maria Afsharian
Montclair Media Alliance
Roberta Ferrara
Budd's Auto Body
Carol Tudor
Clinical Mental Health Counselling
Eva Brandstotter-Reilly
Bandsisters

NORTHEAST

Andrea Cummis
AC Video Solutions

NORTHWEST

Patti French
Patti French Life Coach
Susanne Kilcullen
Lambertview Associates, Inc.
Elizabeth Loree
Loree Designs, Inc.
Wendi Dumbroff
Wendi L. Dumbroff, MA, LPC, LLC

SHORE

Liz DeSerio
Milspray, LLC
Jodi Linder
Exclusive Shopaholic
BJ Wood
Girl Scouts of the Jersey Shore
Susan Wilcox
e-Dynamic Marketing LLC
Jennifer Hill
Local Abundance
Phoebe Shagan
Reliable Health Solutions
Michelle Riklan
Riklan Resources LLC
Stacy Reagan
The Write Room LLC

SOUTH JERSEY

Paige Floyd
Turnovers Baby Shop
Rhapsody Hahn
Turnovers Baby Shop
Lakesha Milbourne
TD Bank
Nadine Manning
Debora's Daughter
Amy Guerin
The Guerin Law Firm, P.C.
Jean Joseph
Check vs. Mate

NJAWBO Participates in Multi-Mixer Event

By Susana Fonticoba, Northwest Region President

On October 16th, four members of NJAWBO, President Mary Adelman, Northwest President Susana Fonticoba, Northwest member Diane Lizza and Metro East member Laura Scott participated in the Young Professionals Multi Group Mixer in Florham Park at a NJAWBO Exhibitor Table.

The room was flooded with professionals of all industries, filling the Mixer with an energetic atmosphere. We had many women approach our table, unaware of our organization, and curious to learn what we had to offer. When we described how we help support women business owners in all stages of their development, our visitors were clearly excited to learn even more. Several women were happy to hear that there was an alternative to the usual referral exchange organizations and chambers of commerce, and that NJAWBO filled a need that the other associations simply could not address.

For us as members, it was very productive to go out into the public and find out more about our prospects – what business were they in, or what company they were planning to start. The more we can understand our audience, the better we can develop targeted programs and benefits.

We look forward to hearing back from our new prospects, as we invited them to come to their nearest Region's meeting to "see what it's all about". If you have the opportunity in your region to set up a small vendor table and meet new prospects, I would highly recommend that as a way to increase the membership and the number of guests at your meetings.

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.

To encourage leadership in the business community.

Finding A Mentor in NJAWBO

by Laurel Bernstein, MetroEast Region President

There are two very important reasons to have a mentor.

- Having a mentor enables you to have an objective perspective on things you want to do in your business so you need another perspective from someone who has been there, done that
- Using the potential that membership in NJAWBO provides can more easily be attained with a mentor – get the full benefit of membership

Here are some steps you can take to help you find the right mentor for you:

1. First make a list of goals you expect from a mentoring relationship.
2. Talk to people in your region who might suggest the best person to help you attain your goals .
3. Research available information about them on the NJAWBO website, LinkedIn, and their business website.
4. Select the top candidates who are aligned with your goals rather than in your field of interest.
5. Email the mentor prospect requesting a meeting for the purpose of getting their input on what you are doing and what your goals are.
6. Set an appointment.
7. Get their feedback on your goals by preparing a list of questions for the meeting.
8. Meet with them, preferably away from their office. You could pick up the tab.
9. Ask them about their own business and goals.
10. Share your goals and present your questions. Be sure to write down key things they say and suggest.
11. If it goes well up to this point you might suggest that you're looking for a mentor. See how they react.
12. Send a thank-you note and let them know if you've acted on any of their ideas.
15. Follow up to let them know how their suggestions impacted your goals.
16. Propose a mentoring relationship. Tell them what you expect and how you'd like to be mentored.

Keep at it until you find a person who aligns with what you need. That person does not need to be in the same industry as you are. Remember that all NJAWBO members are leaders. You're looking for the guidance from a leader, not a competitor.

NJAWBO Diversity

Joan DiMurro

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1. How you got started in your business?

I have been in the payroll service industry since 1981, holding senior management positions in customer service, compliance and marketing with the three largest multi-national providers as well as regional providers. My experience had always been in what was deemed the “small-market” or small business. In 2007-2008 the large company I was with started moving away from a true small business solution, and in tandem with that strategy, began to outsource the service of their small business base to Asia, and concentrate sales and marketing to target companies with 100 or more employees. After parting ways with this company, we decided that this trend to treat service as a transaction and payroll as a commodity represented an opportunity for us to address the real payroll and employment tax management needs of small business from the business owner’s perspective. PayWorks was founded on the idea that small business owners need a true proactive partner that has the expertise in payroll, compliance and reporting issues that are complex and often frustrating for them to manage.

2. Where do you get your inspiration?

I’ve been fortunate to have strong, capable and dynamic women in my life, from family members to mentors and coworkers in my professional life. What they’ve all had in common is a confidence in themselves and their ability to tackle difficulties and celebrate success. They rarely spend a lot of time lamenting the obstacles, but rather use their skills to move forward with practical solutions and a clear vision of what they want to accomplish. On a daily basis I draw much of my inspiration from my clients; other small business owners who are resilient, resourceful and genuine in their dealings with their customers and employees.

3. Do you have a mentor that you work with?

There’s no one person who I would currently deem a mentor, but I’ve developed a number of relationships with people I’ve met through the Small Business Development Center, NJAWBO and other groups who are great resources in all the different disciplines that you need to master in order to manage a small business.

4. What is the key attribute you believe it takes to be an entrepreneur?

Without a doubt I would say that perseverance is essential to being an entrepreneur. No matter how much experience you have in your area of expertise, there is so much more to running a business. I think you have to be able to tackle the learning curve it takes to acquire new skills and put the inevitable mistakes and disappointments behind you and focus on your goals.

5. How do you manage your long-term strategy?

What challenged me, and I believe a lot of small business owners especially when they start out, is to define a strategy, put it in writing, and revisit it regularly. Life often throws you curves both large and small, so you have to be willing to adjust your strategy without interpreting it as failure. You learn so much in the process of starting and building a business that I think it’s unrealistic to assume that everything is going to go according plan. I think it’s also helpful to ask yourself “what if” things every now and then— it’s like exercising your brain for planning for both challenges and growth.

6. What are your top two lessons learned in your business that could help someone else?

Entrepreneurs are usually pretty take-charge people, and I learned that as much as I thought I had to— or wanted to — take charge of everything, concentrate on personally handling the things that involve your core competencies and delegate as much as you can the things that don’t. You’ll still need to understand and oversee those things, but find competent people, set clear expectations, and empower them to take care of certain tasks for you. When you calculate the value of your time, you may find that it’s

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NJAWBO Diversity



Myra Burks-Davis

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1. How you got started in your business?

The desire to be entrepreneurial had been there long before the circumstances presented themselves, but after receiving notice in 2010 that I was being downsized the desire was put into action. I received notice and put the infrastructure in place to begin my public relations consulting business. I made sure I let a few key people know what I was doing and inquired with a few key people whose professional services I hoped to tap into about their interest in collaborating.

2. Where do you get your inspiration?

I think it is a calling. It is not for everyone. I never liked waiting for someone to ask me to dance! The music was playing and I would just dance! I like looking for work or promotions with an employer to waiting to be asked to dance. There are no ceilings to hit your head on when you set your limits in your business. I challenge myself to find ways to get it done despite the obstacles. There is practical inspiration too. I have two children in college and a mortgage.

3. Do you have a mentor(s) that you work with?

Yes, the teacher has appeared at several points in my life, as I was ready to receive the lesson at those times. Recently I consciously sought out a business mentor. I hit a plateau and knew it was time to get out of my own head and work with a business thought leader.

4. What is the key attribute you believe it takes to be an entrepreneur?

Faith; a spiritually based faith and faith in oneself. This will provide you with the ability to be resilient. Focus is another attribute that is important, because it is easy to get off course.

5. How do you manage your long-term strategy?

I manage long-term strategy with a continuous evaluation of it. This enables me to ensure that the long-term strategy maintains its relevance. We are in a constantly changing economic environment. Trends change daily in business, media, etc. Constant checks of your business' pulse are needed to ensure that you are not leading the charge on something that is no longer relevant.

6. What are your top two lessons learned in your business that could help someone else?

Know your value and work with a mentor. These two things will also help with identifying real growth-oriented business opportunities within your network.

7. What would you tell another woman business owner today?

Do not be afraid to ask for help from the right sources. Collaboration is a great way to build your business. I truly believe that 50 percent of something is a lot better than 100 percent of nothing. Build strong networks filled with men and women of influence. Surround yourself with smart make-it-happen kind of people. Know your lane and perfect it. Do not lose sight of the big picture. Be sure to get a mentor and be a mentor. Giving back gives back!



SANOFI

A DIVERSIFIED GLOBAL HEALTHCARE LEADER, FOCUSED ON PATIENTS' NEEDS

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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much better spent on using the talents that make you successful rather than managing administrative tasks, for example. Don't build a box in your head that stops you from trying things you may have thought you weren't good at or comfortable with. I was very confident in my payroll and tax knowledge and customer service skills, but used to say that I was really not a salesperson. Well, it turns out that those skills I felt most confident in could be the basis of being a better salesperson, and combined with some new sales skills it turned out I wasn't so bad at it after all.

7. What would you tell another woman business owner today?

Stay clear in your focus of what you want your life and business to feel like for you and not buy into some generic version of what it should be. Owning a business is way too challenging to have the added burden of expending energy on trying to live up to expectations that don't feel right on a gut level. Also, network, network, network! There are so many advantages: finding expert advice, exposing yourself to different or new ideas, building a referral channel or simply having a safe harbor for asking for help. Sometimes you can get so wrapped up in the day-to-day, or just in your own head, that it's healthy and refreshing to get together with other people who share some common, but not identical, experiences.

Share This NJAWBO Benefit and Give Your Employees a Bonus

One NJAWBO member, Liz DeSerio, has already taken advantage of Vehicle Advantage—a discount vehicle buying & leasing service that is now available to all NJAWBO members. Liz drove away with big savings on a new car through this program.

Vehicle Advantage is not only for our NJAWBO members—you can share this benefit with your employees and family members and help them save upwards of several thousand dollars depending on the make and model of the purchased or leased vehicle. You can save on cars, trucks, motorcycles, boats, even farm equipment—if it drives, you save.

Vehicle Advantage lets you take control of your vehicle lease or purchase with a few simple steps:

- Go to www.vehicleadvantage.com
- Fill out the form with your information, including the vehicle you want (car, truck, motorcycle, boat, farm equipment).
- Use your special discount code, **NJAWBO**.
- Vehicle Advantage will get you your vehicle from a local participating dealer at a discount.

Here's what Liz says about her Vehicle Advantage experience:

"I was the first person from **NJAWBO** to take advantage, no pun intended, of **Vehicle Advantage**. The timing of the NJAWBO's email could not have been more perfect, as I was in the beginning stages of my vehicle search. Ty and his team were very thorough yet conscientious of my time. They did a wonderful job helping me to purchase my awesome new Jeep Grand Cherokee! . I paid \$36,600 for a \$42,000 car. Truecar.com said anything under \$38K was like 'holy cow! You stole that thing!' Thank you **Vehicle Advantage** and **NJAWBO!**"

Liz DeSerio
CFO / SVP Operations, Milspray Military Technologies

NJAWBO's Day at the Races



The Day at the Races was a wonderful event with lots of networking, meeting and greeting old and new friends with a special treat of having our Lt. Governor visit with us. She was delightful and answered a lot of questions presented to her by those in attendance.

I truly love this event; the weather cooperated and was sunny and warm, the horses were beautiful, and we had some big winners in our group. I encourage as many of you as can to attend next year - you will not be disappointed.

Elsa Reinhardt

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I have been attending NJAWBO's Day at the Races since its inception and it's an event I won't miss for the world. It offers a unique opportunity to meet peers from around the state in a very casual and fun setting. I always re-connect with business owners I have met in previous years, and get to know them better. This is crucial for me to be able to refer business to them. When we relax and network in a more fun setting, we are able to get to know "the real person" behind the business. Because of these connections, I've benefited from introductions to prospects I would not have met otherwise. Yes – it's a fun day – however, all entrepreneurs know that business never really stops.

The Day at the Races is an event I always circle on my calendar and plan on attending as soon as it's announced. And while I've yet to place a bet, watching the beauty of the horses is a true treat. This last event, we had a treat of a different kind, that is to chat in a very casual manner with our Lt. Governor. On that pleasant summer day, she reached out to all of us as fellow women business owners, understanding exactly our challenges and goals. In what other organization can this occur?

*Susana Fonticoba*

EMPOWER • ENGAGE • ENERGIZE



**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- and women-owned business partners can help us provide more options, better solutions and, in the long run, superior products and services. With our partners, we look to create win-win business opportunities as we continue to maintain an edge in an increasingly competitive marketplace. And, together, we continue to make things work for our customers, shareholders and employees, alike. For more information about becoming a member of PSEG's supplier network, log on to [www.pseg.com/supplierdiversity](http://www.pseg.com/supplierdiversity) or call the office of Supplier Diversity at 973-430-7285.



## NJAWBO Diversity



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### 1. How you got started in your business?

I started my own business because it was my time to shine. I've been in this field for many years and have finally decided to embrace my God given talent by becoming an entrepreneur. With the interest and passion I share in this industry I feel I have so much to offer to my clients in the ability to be innovative and creative.

### 2. Where do you get your inspiration?

I'm inspired professionally by many great event and wedding planners or companies such as; David Tintera, Bryan Rafanelli, Karla Dascal, Steve Kemble, Merryl Brown Events and Preston Bailey. Beside their genius creativity in planning events, I love their look and style. An event planner should represent the work they are able to produce in how they look; well poised confident and fashionable...showing lots of class. They represent the talent and level of success I'm driven to achieve to have a firm large enough to produce events targeting affluent consumers globally at the most stunning venues around the world for both individuals and corporations. In my personal life I'm inspired by God, my most trusted ally, and my man who's my greatest supporter with my business and my talents.

### 3. Do you have a mentor(s) that you work with?

Unfortunately, I have not been blessed yet with a mentor devoted enough to take me under their wing and see me all the way through my accomplishments, successes and soon empire that I plan to build. If I was fortunate to have someone, I would want them to be past their prime of success and possibly life, male or female. It would be someone that has enough experience and wisdom and the desire to want to be generous in sharing to someone as worthy as me the trade of business.

### 4. What is the key attribute you believe it takes to be an entrepreneur?

I'm a firm believer that there must be consistency but also flexibility. Have a business plan in place for the next five to ten years, this means you have a strong vision. Understand that changes to this plan will occur especially when opportunities present itself to you at the right times, so be ready to take the risk. Most importantly, remember to not sweat the small stuff, you will make mistakes along the way. You won't know everything up front at the start of business so take things in stride, learn and grow from it all.

### 5. How do you manage your long-term strategy?

Planning...planning...and planning. I revisit my business and strategic plans often especially when something pops up that may cause it to change.

### 6. What are your top two lessons learned in your business that could help someone else?

1) Being economical is not always the best way to go, especially for a start-up business. It's important to understand where you shouldn't cut corners in cost with your business. You want to make sure you do certain things right the first time around or it will end up costing you much more later. Quality in your brand and image is very important too, so have concise visions of it. 2) Know your strengths, learn to entrust others to do work they do best and that you don't. That means hire the experts when you can, and if you can't hire, seek the guidance for mentorship; help is out there. You may also want to consider creating a directors' board if necessary.

### 7. What would you tell another woman business owner today?

Be strong and confident in yourself. Step out of your comfort zone and make your dreams a reality. Sometimes as women we are too cautious, focusing on the "why not's" or what can go wrong while time is passing by. The best way to know how to get out there and make things happen for yourself is by knowing your self-value.

## NJAWBO South Jersey Comes Alive

2014 has been quite the year of transition for NJAWBO. We have seen some great things happen across the state and we look forward to an outstanding 2015!

Here in South Jersey, we have had a few successful events that brought women from across the region together, and because of these events and the energy of the Board, we have expanded our membership.

The current Board of NJAWBO South Jersey is represented by the following outstanding business women:

Kathleen B. Cashman, Cashman Consulting LLC  
Phyllis Michanik, A-1 Collects  
Justine Zeroski, Zeroski Brand Building  
Bianca Trancredi, Registered Representative, NY Life  
Susan Schlindwein, Schlindwein CPA

We each invite you to connect with us. One of the benefits is the vast and diverse members we have across the state. Let us begin to reach out and connect and reconnect!

Our latest event was a meet and greet breakfast where we met 2 of our newest members and engaged 2 prospects who are eager to commit!

We have a slate of great activities planned so check out our calendar of events. We welcome all of our NJAWBO members to check us out. That is what we are here for.

Please mark your calendars for a few very specific events:

December 11 Lunch and toy drive  
January 8<sup>th</sup>, Mastermind bagels and bites  
February 13, Mastering the Rockefeller Habits journey begins!  
March 12, Clear the Clutter, spring clean your portfolio  
April – attend the state event  
May 14, Cups for A Cause – our Distributing Dignity Signature fundraising event

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## Volunteers Needed

Our organization is only as strong as our volunteer members. Below is a list of open positions available on NJAWBO's Executive Committee and Board of Trustees that we would like to fill.

Executive Committee: 2nd Vice President—Diversity; Secretary

If you are interested in any of these positions, please contact the State office at 609-308-2530 for details.

2014-15 NJAWBO  
partners

**2014-2015**  
Corporate Partners

TEAL PARTNERS

**PSEG**—*Partner of the Year 2000*  
**Sanofi**—*Partner of the Year 2010*

PLATINUM PARTNERS

**Morgan Stanley**

IN-KIND PARTNER

**Affinity Federal Credit Union**

MEDIA PARTNERS

**Garden State Woman Magazine**  
**NJBIZ**  
**Women Centric**  
**The County Woman - Atlantic, Monmouth, Ocean**  
**Tommy G Show**  
**The Monmouth Business Times**  
**Star-Ledger**  
**Union County Women's Journal**

FRIEND OF NJAWBO

**Elsa Reinhardt Enterprises**

## State Executive Committee & Board of Trustees 2014-2015

### PRESIDENT

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#### Northwest: *Morris, Sussex and Warren counties*

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#### Central: *Hunterdon, Mercer, Somerset counties*

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