Welcome to the Autumn Issue of The Bottom Line!

By this time, I hope everyone is starting to experience and feel the power of NJAWBO’s new branding: Relationships ➜ Referrals ➜ Revenue!

Relationships, referrals, and revenue are the result of getting and staying involved—and it’s really not hard. The first step is to attend NJAWBO meetings and events. It’s one of the best ways to build rock-solid relationships. When you don’t show up, relationships don’t blossom.

Of course, taking on a leadership role gives you the opportunity to showcase your skills and expertise. You also benefit by acquiring new skills and growing as a leader. Holding a leadership position is not only about giving to NJAWBO members and partners, it’s also a time-proven way to promote you and your business. The bottom line: leaders get referrals.

So, trustworthy and reliable relationships are rewarded with referrals, especially when you are visible—whether taking on a leadership position or attending meetings and events. I’m sure you’ll agree that significant relationships and a substantial number of referrals lead to increased revenue.

As NJAWBO gears up for the Holiday Expo at the Bethwood in Totowa, NJ, on Thursday, December 1, 2016, plan on attending. This event has always been a great night to network, purchase holiday gifts, and enjoy the company of both longtime and new friends and business associates. It’s an unassuming way to start your relationships/referrals/revenue journey in a lively, cheerful setting.

To make sure you don’t miss a meeting for the remainder of 2016, you can view them at njawbo.org/events. Please feel free to follow us on Facebook at Facebook.com/njawbo.

Looking forward to meeting each and every one of you at a NJAWBO event!

With much success,

Rosanna Imbriano
NJAWBO State President

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- Event Coordinator Spotlight
- Upcoming Events
- NJAWBO General Information
Get to know our newest members by viewing their member profiles. Either click on the member’s name or go to njawbo.org and search their name using FIND A MEMBER in the teal menu bar.

**Central Region**

**Bertha C. Robinson**
Star One Professional Services, Somerset

**MetroEast Region**

**Lindsay Haug**
Bona Vita Benefits, Livingston

**Northeast Region**

**Gerri Weiner**
Gee Wiz Bookkeeping, Wyckoff

**South Jersey Region**

**Nancy Lynch**
Triangle Concrete Pumping & Construction LLC, Hewitt

**Northwest Region**

**Nancy Barrett**
The Peace Within Spa & Wellness Center, North Bergen

**Jennifer S. Harmon**
PharmaHEALTHLabs, Morristown

**Steve Maiorano**
WCEC, Chatham

**Rana Shanawani**
WCEC, Chatham

**South Jersey Region**

**Lois Housel**
SmartFlyer, Philadelphia

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

www.njawbo.org

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Image: South Jersey Region
Three Ways to Put More “Fun” into Business Relationships

by Mollie Sperduto

From networking events, to presentations and beyond, there are many stages that go into a business relationship. Multiply that by the number of business relationships you have and you’ll find much of your time spent fostering these connections. If you’re one of the many who find it nerve-wracking, consider the following to help you enjoy the relationship-building process:

1. Don’t write people off before exploring the relationship. Did you ever go to a networking event, introduce yourself to someone, and think, “There’s nothing we can do for each other”? You might think that, but you don’t know for certain. Well, at an event, I found myself in this exact situation. After introductions, I didn’t believe anything could come of the connection, but I remained polite and even charming (if I do say so myself) before moving on. As the evening wore on, I lost count of the prospects who approached me to talk about my business. Turns out, the connection I thought wasn’t going to go anywhere kept talking me up to anyone she thought could use my services. I thanked her for being my unofficial PR rep that evening.

   Relationship reminder: Treat everyone with respect; you never know what will develop from the connection.

2. Appreciate your client’s or prospect’s style. People have different personalities, nuances, and idiosyncrasies. Learn to recognize them so you can tailor your approach to each person. Some may find this exhausting, or even discouraging. (“Why should I change to accommodate these people? Shouldn’t they like me for me?”) But remember, you’re not just analyzing a personality; you’re uncovering a story. Everyone you meet (professional or otherwise) has a story—and each story is interesting when you take the time to explore it. Tailoring your approach to a person you just met can feel like you’re aimlessly throwing darts at a board (if you’re like me, you’ll wind up missing the board and find the darts lodged between the floor panels—both literally and figuratively). Appreciate the process as you peer into someone’s journey. You’ll be surprised at what you can learn.

   Relationship reminder: Clients are people. People are fascinating. Listen and learn from their stories so you can enjoy this part of building relationships and doing business.

3. Don’t take yourself so seriously. We ALL have quirks, insecurities, and vulnerabilities, yet we want to ace every interaction we have with people but—things don’t always go right. You spill coffee on your shirt. You call someone by the wrong name. Once, I got home from an event to find my eyeliner had drifted halfway down my face, and I didn’t know how long I’d been introducing myself looking like Alice Cooper. You know what? People are forgiving. If you make a mistake, laugh at yourself (and/or apologize to the person) and move on. If you lose a prospect or client based on one minor incident, that person would likely be difficult for you to hold on to for the long term.

   Relationship reminder: Treat your contact—warts and all—professionally, show warmth, and laugh at the silly slipups. By the end of the day, you’ve probably exposed some warts of your own.

When all else fails, think about the people who impressed you, so you were eager to do business with them. What drew you to them? Was it their ability to recite facts about their industry? Was it because they didn’t trip on their way to talk to you? Was it because they made themselves memorable? Or was it because they made you feel like you matter? To better understand what wins people over, recognize the traits in others that win you over. You’ll be pleased to discover how little pressure is involved in doing so.

© Mollie Sperduto.

Mollie Sperduto is the owner and founder of Ginger Ninja Productions, LLC. Through her company, she provides live stand-up comedy shows for fundraisers, corporate events, private parties, and community functions. Her shows feature professional, nationally-touring comedians (and yes, she is also a comedian herself—which is how she has been able to develop such a vast network of comics over the years). To reach Mollie, contact her by email: mollie@gingerninjacomedy.com, or visit her website: www.gingerninjacomedy.com.
Wow! NJAWBO Member News

Pictured here, left to right, are Holly Kaplansky, President-Elect, The New Jersey Association of Women Business Owners (NJAWBO), and Robin Berg Tabakin, Supplier Diversity Development Council (SDDC) Committee Chair, at the September 13 SDDC Annual Procurement and Matchmaking Conference held at Rutgers University in Piscataway, NJ.

When Brenda Hendrickson is not crunching the numbers for her accounting clients, she's painting. Her abstract paintings will be on display during an art exhibition hosted by Kearny Bank, 339 Main Street, in Montville, New Jersey, on October 13 from 5:30 to 7:30 p.m. RSVP to Christopher Ritchey at 973-331-0075. To view her work, visit http://brendahendricksonfineart.com/.

Jennifer Polidori, a financial advisor with Merrill Lynch in Paramus, has been appointed to the board of CUMAC, a 501(c)(3) nonprofit agency that feeds people and changes lives. CUMAC has been fighting hunger for over 30 years and works to alleviate hunger and its root causes for those in need in Paterson, Passaic County, and northern New Jersey. Its 19th Annual HELP Dinner and Silent Auction fundraiser will be held on November 15 at The Tides Estate in North Haledon. Contact Jennifer for details.

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. For more information about becoming a member of PSEG’s supplier network, log on to www.pseg.com/supplierdiversity or call the office of Supplier Diversity at 973-430-7285.
Region Leadership
Team Chairs

NJAWBO is proud to announce the appointments of the following three Region Leadership Team Chairs: Laura Graziano, Lawrese Brown, and Jill Cooley.

Northeast Region Leadership Team Chair
Laura Graziano
Owner and President, Personal Development Coach
Laura E. Graziano, LLC

MetroEast Region Leadership Team Chair
Lawrese Brown
Founder
Brown Coaching and Consulting, LLC

Central Region Leadership Team Chair
Jill Cooley
Financial Planner
Prudential

NJAWBO is built on the strong leadership and volunteerism of its members and is appreciative of the willingness of these dynamic business owners to fill key region positions.

If you are interested in serving on your region’s leadership team, email njawbo@njawbo.org. It’s a great way to show your skills, build relationships, and grow as a business owner and leader.

For more on region leadership, go to page 10 to read about our two newest Region Event Coordinators.
Reason 1: To network. Network in an uplifting, high-energy, holiday setting that kicks off at 5:30 p.m.

Reason 2: To meet NJAWBO sponsors. Introduce yourself to NJAWBO sponsors and start building relationships. Sponsors include PSEG, Kearny Bank, Investors Bank, and Kings. Media sponsors include CYACYL, Vicinity Media Group, Garden State Woman, and TAPinto.net.

Reason 3: To give (it feels good). Give to a worthy cause: Oasis www.oasisnj.org. Change the lives of women and children by donating a gift card for teens, an unwrapped toy for younger children, and/or gently used business suits for moms. When you purchase a 50/50 raffle ticket, the proceeds go to Oasis. Bring your donations with you on the evening of the Holiday Dinner & Expo. If you can’t attend, but still want to make a donation, contact Debra Courtright at debra.dacmanagement@gmail.com or 973-618-9288.

Reason 4: To shop. You’ll find vendors offering unique gifts for those on your list. Treat yourself to a gift, too. You deserve one (or two or …).

Reason 5: To receive a business coupon book packed with special offers. All attendees receive a business coupon book packed with ads, promotional giveaways, special expo deals, and discounts. To be included in this coupon book and take advantage of this super-affordable way to promote your business, the cost is only $50 for a black-and-white coupon or $125 for a color coupon. Contact Debra Courtright at debra.dacmanagement@gmail.com or 973-618-9288.

Reason 6: To win a prize. Admit it—winning a prize is exciting and there are plenty of opportunities to win one—or more. We’ll end the evening by playing “The Price is Right” game and raffling off vendor gift baskets.

Reason 7: To eat, mingle, and be merry. A delicious dinner buffet will be served from 6 p.m. to 7:30 p.m. Remember to save room for the international coffee and yummy dessert station—and enjoy!

Register at www.NJAWBO.org/event/2016holidayexpo
Questions? Contact Debra Courtright at debra.dacmanagement@gmail.com or 973-618-9288.
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Call for more information: 973-276-1688
or visit www.NorthJerseyWomanExpo.com

A portion of proceeds to benefit Jersey Battered Women’s Service

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In some traditional business networking groups, bringing in referrals is most likely part of a member’s responsibility. This can be a challenge, depending on the membership rules. And, the added “one-of-a-kind” constraints some groups have are even more limiting. In that case, your accountant, lawyer, or printer probably will not be a viable referral to the group because they most likely already have members in those fields. Additionally, you don’t want to invite just anybody because your invitation is somewhat of an endorsement and you could be judged by their actions.

NJAWBO is not as concerned with members referring business owners to become members as it is with encouraging referrals between members and their colleagues. NJAWBO new tag line is

Relationships ➔ Referrals ➔ Revenue

The idea is that relationships made between members lead to referrals, which should lead to revenue in the long run. So keeping that in mind, let’s explore the basics of referrals.

Understand the Goals. Referrals often join groups or seek a one-on-one referral for business contacts for various reasons. Knowing your referral well is important, especially from a networking point of view. A referral can be a “giver” or a “taker.” The taker is the least desired referral—especially if you are rejuvenating an important resource such as NJAWBO.

The Giver. The “giver” wants to help you. Givers believe that what goes around comes around, and they are okay with waiting patiently for results to come back to them.

The Taker. The “taker” usually brings little to the table. Takers are constantly seeking contacts but offer little in return. Their agenda is “what’s in it for me?” This is not a mind-set that will strengthen an organization. It’s a self-centered approach to the concept of referrals.

Connections. Referrals are a result of a connection initiated between two people that you hope will be mutually beneficial. You may not be directly involved in the results of all your referrals. You might simply know a person looking for a great printer and since your printer is terrific, you refer that person to your printer. You hope this will be a win-win situation for the people involved, and you will be remembered for putting them together. Of course, you will want to follow up with the parties involved to make sure the connection turned out positively. If not, you may not want to refer one or both of them to others. A person who makes connections between people should be sincerely interested in the outcomes of the referrals he or she initiates. Make sure the common good is the prevailing attitude.

Considerations. Referrals should not be given lightly. They are an important part of doing business. A solid NJAWBO is an important resource from which many referrals can be initiated and benefits realized. Here’s an example of a “giver”—the type of person you want as a member. For many years I had known Eileen Shrem as a longtime NJAWBO member but had not done any business with her. When small business health insurance was dropped by the company I was insured with, I had to find another insurer. I did not panic. I thought: “Whom do I trust that will give me good health insurance advice?” The first name that came to mind was Eileen Shrem, and indeed, she solved my health insurance dilemma. Eileen is a giver, and givers are the kind of resource that NJAWBO—or any organization—wants for its members.

Whether you are recommending, offering, or asking for a referral—a good referral should help everyone involved.
Scenes from the 2016 NJAWBO September Oceanfront Conference

Photos © Maplecroft Studio, Diane Lizza, maplecroft@embarqmail.com. To view all photos from this event, go to: www.maplecroftstudio.com/mp_includes/pages.asp?id=4183
Event Coordinator Spotlight

Lindsay Haug, MetroEast Region Event Coordinator
Bona Vita Benefits
20 Forest Street
Livingston, NJ 07936
lindsay@bvbenefits.com
http://bvbenefits.com/

Lindsay Haug is an avid supporter of people living as healthy a life as possible. Because the world of group health insurance can be confusing, Lindsay uses both her personal health experience, as well as her professional background, to equip business owners and their employees with a wide array of tools to navigate their health insurance plans. When it comes to health, Lindsay is passionate about educating as many people as possible about how to advocate for themselves and how to ask doctors the necessary questions to fully understand what they are dealing with. Her company, Bona Vita Benefits, educates and advocates for its clients on a daily basis by providing concierge services that include claims processing, care coordination, education seminars, and advocacy. Health is the key to living life to its fullest, and Lindsay is committed to sharing her insight and expertise so everyone can benefit from the gift of health.

NJAWBO is an organization that, from my first event, I knew I wanted to join. The room was filled with members who showed mutual respect and admiration for one another, and the level of support the members commit to each other was bar none. I knew I was home from the beginning, and I am so excited to be part of such an amazing group of women.

—Lindsay Haug

Jennifer Polidori, Northeast Region Event Coordinator
Merrill Lynch
Financial Advisor and Portfolio Advisor
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www.fa.ml.com/jennifer.polidori

To her clients, Jennifer considers herself a “partner in all things financial.” She works with families, as well as high net worth investors and business owners, by helping them design a road map to realize their financial goals, then implements and adjusts the strategies necessary to achieve them. She works closely with her clients to help them better understand every aspect of their financial pictures, long-term planning needs, and wealth-transfer desires, as well as in all aspects of the goals-based planning approach whether it is investment selection, asset allocation, saving for college, purchasing a first or second home, planning for retirement, estate planning services, liability management, and philanthropy. She holds the Chartered Retirement Planning Counselor (CRPC) and the Accredited Domestic Partnership Advisor (ADPA) designations. For fun, she likes spending summer days on Greenwood Lake with her two children, cooking, and traveling to new places.

Having met some of the other members of NJAWBO before joining, I knew right away that this was an organization that I wanted to become a part of. Listening to the women speak so highly of this group and hearing their stories about all of the wonderful connections and friendships they have made throughout the years really caught my attention. I am so happy to now be a member of this wonderful organization and proud to have accepted a leadership role. I look forward to not only helping NJAWBO grow and become stronger, but also growing both personally and professionally myself along with the group.

—Jennifer Polidori
NJAWBO Upcoming Events

Thursday, October 6, 2016, Time: 6:00–8:00pm
NJAWBO Shore Region Meet & Greet with Women Business Owners of Manasquan, Hosted by Kearny Bank, Manasquan, NJ

Thursday, October 13, 2016, Time: 8:00–9:30am
NJAWBO Northeast Region Business over Breakfast, Paramus, NJ

Friday, October 14, 2016, Time: 11:30am–1:30pm
NJAWBO Central Region Networking Luncheon, Somerset, NJ

Thursday, October 18, 2016, Time: 11:30am–1:30pm
NJAWBO MetroEast Region Networking Luncheon, Montclair, NJ

Thursday, October 20, 2016, Time: 6:30–9:30pm
NJAWBO Northwest Region Networking Paint & Sip Night, Pequannock, NJ

Thursday, October 26, 2016, Time: 11:30am–1:30pm
NJAWBO South Jersey Region Networking Luncheon, Mt. Laurel, NJ

Thursday, October 27, 2016, Time: 11:30am–1:30pm
NJAWBO South Jersey Region Networking Luncheon, Mt. Laurel, NJ

Friday, November 11, 2016, Time: 11:30am–1:30pm
NJAWBO Central Region Networking Luncheon, Somerset, NJ

Tuesday, November 15, 2016, Time: 11:30am–1:30pm
NJAWBO MetroEast Region Networking Luncheon, Montclair, NJ

Thursday, December 1, 2016, Time: 5:30–8:00pm
NJAWBO 2016 Statewide Holiday Dinner & Expo, The Bethwood, Totowa, NJ

Thursday, December 8, 2016, Time: 8:00–9:30am
NJAWBO Northeast Region December 2016 Business over Breakfast, Paramus, NJ

Visit the NJAWBO Community Calendar at http://www.njawbo.org/events/ for event details.

Central Region: open
MetroEast Region: Lindsay Haug
Northeast Region: Jennifer Polidori
Northwest Region: open
Shore Region: Sue Fitzpatrick
South Jersey Region: Jamie Cohen

SAVE THE DATE!

NJAWBO Board of Trustees Meeting—Monday, December 19, 2016 4:30–6:30 P.M.
NJAWBO general information

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. NJAWBO will be celebrating its 40th Anniversary in 2018!

NJAWBO Board of Trustees 2016-2017
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President-Elect: Holly Kaplansky, 973-624-6907, holly@mmpnewark.com
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