

the BottomLine

PRESIDENT'S MESSAGE

Happy Spring! Springtime is usually a time of rebirth and rejuvenation. NJAWBO is definitely blooming. With dynamic leadership in all six regions of the state and dedicated, passionate, hard-working professional women on the state board, the sky is the limit.

On the membership end, we welcomed 58 new members in 2016—more than the three prior years combined. Our theme remains Relationships, Referrals, and Revenue. And we continue to focus on bringing value to our members with a variety of programs and events, which I urge you to attend. The best way to experience NJAWBO's worth firsthand is to put yourself in front of other business owners. That's how relationships flourish.

Speaking about developing relationships, plan on attending our three statewide events this year, where you can network with women business owners from across the state. The first one is our Annual Spring Conference and Expo at the Crowne Plaza in Edison on April 27. It will be an event you won't want to miss! Last year we had nearly 100 attendees, and we're still getting wonderful comments about the event.

Please visit our event calendar at www.njawbo.org/events and like, share, and follow us on Facebook at www.facebook.com/njawbo.

And now, a few words about our sponsors. I'm happy to tell you that PSEG, Kearny Bank, and Investors Bank have agreed to continue their sponsorships, and I thank them for their support, collaboration, and dedication to NJAWBO. I'm also thrilled to announce that Schumacher Chevrolet Automotive Group has become a NJAWBO sponsor. We look forward to beginning this new relationship with Schumacher and strengthening those we have with all our sponsors and partners this year.

In 2018, we will be celebrating the 40th Anniversary of NJAWBO, which is quite an achievement. Let's make NJAWBO bigger, better, and bolder together as we continue to support and encourage business ownership by women in the Garden State!

Rosanna
Rosanna Imbriano
 NJAWBO State President



In This Issue

New Members	2
WOW! NJAWBO Member News	3
These Room-by-Room Spring Cleaning Tips Will Help Get Your Financial House In Order	4
How To Unleash the Power of NJAWBO to Build Relationships and Grow Your Business	6
2017 NJAWBO Spring Conference Speakers	9
Time-Tested Principles to Help You Become a Better Leader and Increase Your Referral Base	10
Region Leadership Team Spotlights	13
Upcoming Events	15
NJAWBO General Information	16

Jan. - March 2016

NEW MEMBERS

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

Maria M. Borja Sandoval

S Appliances Express Services, LLC, Bound Brook

Alessandra Corso

Merrill Lynch, Princeton

Lori Sutch Sasso

Atlantic Pile, Inc., Middletown

Carol Warner

Farmers Insurance Group, Cherry Hill

Regina Reynolds

GEAR Capital LLC, Oradell

Northwest Region

Laraine Blauvelt

Smith Design, Morristown

Bonnie A. Nach

Sullivan Appraisal Services, Morristown

Michelle Piscitello-Blodgett

Coldwell Banker Residential Brokerage, Morristown

MetroEast Region

Alyce Molinari

Proforma Repromatic, Cedar Grove

Dianne Rudolph

Paymedia, East Hanover

Ellen W. Skibiak

Vibra Screw, Inc., Totowa

Shore Region

Maureen Rushalski

Yes You Can Marketing, LLC, Brick

South Jersey Region

Lisa Wagman

Vasayo by lisalove, Cherry Hill

Northeast Region

Victoria Cioppettini

Cole Schotz P.C., Hackensack



RELATIONSHIPS → REFERRALS → REVENUE

Wow! NJAWBO Member News

Diahann W. Lassus, CFP CPA, president of Lassus Wherley, located in New Providence, NJ, and Bonita Springs, FL, has been reappointed to the CNBC Financial Advisor Council for a third term. The council was started in 2013 to help investors better understand the complicated financial landscape and receive long-term financial advice. Members of the Council offer a vast diversity of experience and insight. They provide straight-talking, informative content through guest columns on CNBC.com (fa.cnbc.com) and on-air appearances on CNBC that make investment terms and strategies easier to understand.

In addition, Diahann was named a Five Star Professional in New Jersey along with eight Lassus Wherley advisors. Award candidates are identified by one of three sources: firm nomination, peer nomination, or prequalification based on industry standing. New Jersey award candidates were identified using internal and external research data. Self-nominations are not accepted.

Diahann joined NJAWBO in 1985—the same year she co-founded her business. She served as NJAWBO State President from 1993 to 1994. Lassus Wherley (www.lassuswherley.com) is an integrated wealth management firm focused on providing fee-only financial planning, investment management, tax preparation, trust services, and family office support. She can be reached at diahann@lassuswherley.com or 908-464-0102



Diahann W. Lassus



Rosanna Imbriano (left), executive director and founder of **Sempre Avanti, Inc.**, of Cedar Grove, NJ, hosted a weekly fund-raising event between October 2016 and March 2017 at Palazzone 1960 in Wayne to raise money for the victims of the earthquakes in Italy. On this Wednesday night, **Diane Byrne**, editor of *MegayachtNews*, of Totowa, NJ, dropped by to support the cause.

The money raised from the weekly events totaled \$600.00.

Rosanna is the state president of NJAWBO as well as owner of R.I. Consulting, LLC, also of Cedar Grove, NJ.

NJ Association of Women Business Owners

RELATIONSHIPS → REFERRALS → REVENUE

WWW.NJAWBO.ORG

These Room-by-Room Spring Cleaning Tips Will Help Get Your Financial House in Order

by Jennifer Polidori

Now that spring has arrived, many of us take part in the annual ritual called spring cleaning. But do you do the same in your Financial House? Actually, spring is the perfect time to go through each room and clean up a year's worth of financial clutter, too. Let's get started.

Your Financial Attic

The attic is typically used to store the things you do not use or will never use again. Your Financial Attic is filled with years of old statements, old receipts, and old bills. Here's how to clean it out:

Create and organize files. As a business owner, create and organize files for business expenses with a notation of who you met and what was discussed. (Notes can be used for reference or follow up.)

Reduce paper. You have access to copies of statements online if you need to print them, so toss those that have been piling up. Set up bill-pay accounts for expenses. Use direct deposit for payroll, social security, or other recurring payments made to you. To reduce paper clutter, pay bills automatically. You'll save money, too, by eliminating stamps and avoiding late charges.

Organize and clear out in-box clutter. Create account folders that hold essential emails and the payment history for each vendor you do business with. Organizing accounts makes it easy to locate bills and email communication in the event of a discrepancy. Unsubscribe to any online publications you no longer read.

Consolidate financial accounts. Do you have multiple accounts at multiple banks or financial institutions? Now may be a good time to consolidate some of those accounts. This can reduce annual account fees and make it easier to monitor your cash and investments.

Your Financial Kitchen

This is the room where most families congregate, so it's a great place to sit the family down and review the household budget and expenses together. Here's what to do:

Consolidate credit cards. Are you using multiple credit cards? Look for lower rates and consolidate. If consolidation is not possible, consider paying off the higher interest cards first. Take a few minutes to

review your credit report and credit score, which you can get by going to www.annualcreditreport.com. Look for signs of fraud or discrepancies that may have a negative impact on your report and correct them.

Review any mortgage or home equity loans (HELOC—Home Equity Line of Credit). You may be able to reduce the rate on an existing loan or establish a new HELOC at a lower rate than the existing debt you are carrying on other loans, such as a car loan, student loans, and credit card balances. A HELOC could be a smart way to consolidate other forms of debt at a lower rate. A securities-based loan against an investment account may also offer the possibility of lower interest rate debt consolidation.

Review the family budget. Examine your expenses. Where can you cut back on spending? Do you have any recurring payments charged to your account that you no longer use (a gym membership) or can do without?

Revisit your emergency fund. An emergency fund can help carry your family when there is an interruption in the cash flow coming into your home. Make sure you set aside enough to last three to six months.

Your Financial Dining Room

With the family gathered together, here's what to do:

1. Review your life, home, and auto insurance policies. When you look at your loved ones sitting at the table in your Financial Dining Room, you are reminded of how important it is to make sure your family is properly protected and cared for. That's why it's necessary to review your policies every year. Do you need more or less insurance? Should beneficiaries be added or changed?

2. Share documents with your family. Make sure your wills, trusts, living will, and financial power of attorney (POA) are up to date and accessible. Has there been a birth or loss that needs to be adjusted on these documents? Make sure everyone knows where these important papers are stored.

Your Financial Living Room

Now it's time to retire to the Financial Living Room and check in on your retirement accounts.

Consolidate old 401K accounts. Do you have 401K accounts from former employers that need to be

cleaned up? Often, these accounts fall by the wayside and beneficiary elections become outdated and investment allocations fall out of balance. Consider consolidating all old 401K accounts into an individual IRA rollover account, or if it's an option, roll them into your current 401K plan.

Save as much as you can. The match you have elected on your current plan may be lower than what you can afford to put away now. Revisit this election and make sure you are saving as much as you comfortably can. At the very least, take full advantage of the match offered by your employer.

Your Financial Bedrooms

Help the kids if you can afford to. If your Financial Bedrooms are occupied by young children, consider starting a 529 or an education savings account for them. If the children are out of college and struggling to pay off student loans, consider establishing a securities-based loan at a low rate to help them clear up some or all of their debt.

Plan for your future. The Financial Master Bedroom is the place where most couples start talking about purchasing a second home or taking that once-in-a-lifetime trip they've dreamed about. Whatever your goals and aspirations, when you work with professionals and map out a realistic plan to keep a clean Financial House, achieving your financial goals will be easier than you imagined.

© Jennifer Polidori



Jennifer Polidori, a Merrill Lynch Financial Advisor, works with families, individual investors, and business owners by helping them design a road map to reach their financial goals and implement the strategies to achieve them. Jennifer believes in including her clients' other professional advisors, such as attorneys and CPAs, in the planning process to create a more goals-based and efficient investment strategy. This allows her to better understand every aspect of a client's financial picture, long-term planning needs, and wealth transfer desires. Jennifer works with her clients in all aspects of the goals-based planning approach whether it is investments, asset allocation, saving for college, purchasing a first or second home, planning for retirement, estate planning services, or philanthropy. She holds the Chartered Retirement Planning Counselor^(SM) (CRPC[®]) designation and the Accredited Domestic Partnership Advisor^(SM) Designation (ADPA[®]). You can reach Jennifer by phone: 201-967-4839, email: jennifer.polidor@ml.com; and on the web: <http://www.fa.ml.com/jennifer.polidori>

PROUD NJAWBO SPONSOR

“Honored to be Named Among The Top Dealerships in the Nation For Outstanding Female Friendly Service.”

Judith Schumacher-Tilton, President



2012 - 2016
WOMEN'S CHOICE AWARD

FIND NEW ROADS



Come Join the Family



SC SCHUMACHER
CHEVROLET AUTO GROUP

CLIFTON | LITTLE FALLS | DENVILLE
973.472.5500 | 973.256.1065 | 973.627.0900

SchumacherChevy.com

How to Unleash the Power of NJAWBO to Build Relationships and Grow Your Business (Hint: Participate)

by Cynthia (Cindy) Myer

At one time, the New Jersey Association of Women Business Owners created an initiative, the Corporate Supplier Diversity Mentoring Program,* to pair women business owners with some of the largest corporate businesses in the state. I was honored to have been selected to participate in the 15-month program that started in April 2009. As I reflect on my experience, which included a group of fabulous women, I realize how fortunate I was because of the relationships that were cultivated as the result of this initiative. In fact, the Corporate Supplier Diversity Mentoring Program helped me take my business to a level I could not do on my own.

The Story

In June 2005, I became the president of Ridgewood Moving Services after the sudden death of my husband. Literally, overnight, I transitioned from a full-time mom/volunteer with a fashion background to the CEO of a moving company. As you can imagine, I faced many challenges. But the biggest was how to run a business in an industry that I only heard my husband talk about at home.

With very few business resources to rely on, I joined various organizations. I began networking, cultivating relationships, and relying on advisory boards for guidance. I became involved in the NJ Movers Association, local chambers, a women presidents' organization, NJAWBO, CIANJ, and others. To develop and grow my business, my motto at that time was "It's not who you know; it's who knows you." In addition, I had the company certified as a woman-owned business (WBENC Certification) and aligned myself with a van line to expand our lines of moving services.

When NJAWBO offered the Corporate Supplier Diversity Mentoring Program, it was early on in my CEO career. Although I was a certified woman-owned business, I was not quite sure what to do with that

credential. But brighter days were ahead. This program put me in front of "mentors"—large companies that I never would have had the opportunity to meet otherwise.

The "Perfect" Elevator Pitch

The program included full-day meetings at various corporate headquarters. Each mentee established goals, but what stands out was the focus on our 30-second elevator pitch, which we practiced at every meeting. With feedback from the group, we answered the following: Who are you? What do you do and why do you do it? What problem do you solve? What markets do you serve? What is your value proposition? Can you describe your business in seven words? What can you say to leave an impression?

Some mentors suggested that we describe our business first and end with our name and our company name, so I would say, "I am in the business of moving people's lives. Cindy Myer, Ridgewood Moving Services, a certified woman-owned business." Over the years, I've learned the importance of having a variety of prepared elevator pitches (for different audiences) in my arsenal. After all, your elevator pitch is usually your only opportunity to make a lasting first impression.

The Winners

Each corporate partner (mentor) presented on different topics: marketing, diversity spend/selection, request for proposal (RFP) instructions, how to navigate through the system, etc. Each mentor introduced us to their company's decision makers whose role was to seek out minority and diversity suppliers. We were trained to differentiate ourselves, to provide solutions to problems, to offer cost-saving suggestions, to add value, and to be socially responsible. We shared wisdom, education, resources, and challenges. I can assure you that the knowledge and skills gained from participating in this

program could be adapted to any sales and follow-up process. As the months passed, it was obvious that all of the participants were winners: NJAWBO, mentors, and mentees—as was the commitment to diversity efforts.

The Three Principles and The First Woman

As a business owner with a deep understanding of the value of diversity and social responsibility in the workplace, I established three principles that I hold myself (and my team) to each year: enrichment, engagement, education. Enrich yourself with like-minded people. Engage yourself and your business to better the community. Continue to grow your mind and spirit through educational opportunities.

Fast forward almost 12 years: I am honored to be the first woman president of the New Jersey Warehousemen and Movers Association.

Naturally, I am thankful for the opportunity NJAWBO provided years ago, so I urge you to participate in the programs and events NJAWBO offers. Not only did my experience help me grow as a business and community leader—it helped me grow into the grateful, confident person I am today.

*Note: Although the Corporate Supplier Diversity Program is not currently offered, when you attend and participate in NJAWBO events, you take an essential step in building relationships and growing your business.

© Cynthia Myer



Cynthia (Cindy) Myer, CEO of Ridgewood Moving Services, Mahwah, NJ, transitioned from Ridgewood Moving Services “silent” partner to CEO in 2005 upon the sudden death of her husband. Under her leadership, Ridgewood Moving Services has grown from a boutique business to an award-winning, full-service relocation, inventory management, and custom storage firm serving residential, corporate, and commercial clients. With Cindy at the helm, the company became a certified Women’s Business Enterprise (WBE) and was named “2013 Mover of the Year” by the New Jersey Warehousemen and Movers Association (NJWMA). Committed to finding new ways to add value for clients, Cindy recently established a strategic alliance between Ridgewood Moving Services and Wheaton Worldwide/Bekins Van line. You can reach Cindy by phone: 201-529-2211 or email: cindymyer@ridgewoodmoving.com. Visit her company on the web: www.ridgewoodmoving.com.



in growing
your business.

We offer a full range of commercial deposit, cash management and lending solutions to keep your business moving forward.

Michael Giacobello
AVP, Branch Manager
732.968.2864
mgiacobello@myinvestorsbank.com

 **investors Bank**
Banking in *your* best interest.

Member FDIC  Equal Opportunity Lender

Investors Bank name and weave logo are registered trademarks.
© 2016 Investors Bank. All rights reserved.

A Celebration of New Jersey Business Women

Build Relationships, Foster Referrals, and Grow Revenue

The 2017 NJAWBO Annual Statewide Spring Luncheon Conference and Expo

Featuring:
3Rs of Business Round-Table Rotation
Buffet Lunch
Speaker Presentations
Member/Sponsor Exhibits

Thursday, April 27, 2017
10:30 am - 2:30 pm
Crowne Plaza
2055 Lincoln Highway
Edison, NJ 08817



Register in Advance at www.NJAWBO.org

Corporate Sponsors



Media Sponsors



2017 NJAWBO Spring Conference Speakers

Be Inspired

Be Enlightened

Be Empowered



Judith Schumacher-Tilton
President
Schumacher Chevrolet Automotive Group



Cynthia (Cindy) Myer
CEO
Ridgewood Moving Services



Monica Smith
Founder/CEO, Marketsmith, Inc.
Founder/Chairwoman/CEO, i.Predictus
Owner, Brushfire, Inc.
Co-Founder, One More Smith

Be sure to sign up to hear these successful women business owners share their thoughts, stories, and business insights with you at this annual statewide event of the New Jersey Association of Women Business Owners on April 27 at the Crowne Plaza in Edison. To learn more or to register, visit the following page: <http://www.njawbo.org/event/2017SpringConference>

Time-Tested Principles to Help You Become a Better Leader and Increase Your Referral Base

by Maria Todaro

I started working when I was 15 years old, but was exposed to business at an earlier age when my mother and I accompanied my father on his business travels. As the vice president of a national chain of men's shoe stores, he visited each store in person. As a result, my father knew all of his managers and their staff by name, as well as details about their families. He knew customers who came back time and time again to purchase shoes.

My father was the true definition of a leader: "a person who inspires people and has influence over others." His influence had less to do with his position in the company, but rather more to do with leading by example—with integrity and authenticity.

Today, the word leader has multiple meanings. But to become that true leader who inspires people and has great influence over others, practice these time-tested principles I learned by watching my father conduct business:

Believe in your employees and your products/services. Because the shoe store employees felt like family, they would do anything and everything to make their stores successful. My father inspired his workers and invested in them. He promoted many, arranged for scholarships to further their education, and even made personal loans when some were in a jam. (He was always paid back in full.) He would say that no one made a better men's shoe in the United States than his company.

Build credibility with honesty. Today you are told to fake it until you make it. Fierce competition in today's fast-paced market tends to force you into making a sale at any cost. That's why building trust in today's world is hard to do, especially when a company that you are not familiar with tries to sell you something. When you don't know your product, people see right through you. So, it's OK if you don't have all the answers—just be honest and

say so. I can assure you that there is a cost to how you do business. How you present yourself, how trustworthy you are, and how authentic you are make a difference when getting that initial referral and getting repeat business. Your honesty gives you credibility.

Build trust before you sell. If customers don't trust you, they will buy from someone else. You gain influence over others by building trust, then relationships. When you cultivate a positive, respectful relationship, you will get referrals, but it takes time. You can't go to a networking event, hand out business cards then expect the referrals to come flooding to you.

Practice the three L's. (1) Listen—really listen—and hear what your prospect or customer is saying. (2) Learn how you can help, not how you can sell. (3) Lead (like my father did) by example. Companies will want to be associated with you because you set the standard.

Be prepared to answer questions. My 30 years in business have taught me that every potential referral is going to ask these three questions:

1. Do you care about my well-being/success?
2. Can you help me?
3. Can I trust you?

If a potential referral can't answer yes to all three questions, not only have you lost that referral—you have lost every potential relationship that referral has.

Not everyone chooses to be a leader or is willing to invest the time to become a leader. But NJAWBO members have a huge advantage because the organization cultivates leaders at so many levels. You have access to these leaders, and they will support you in your journey.

NJAWBO understands that it's about investing the time to build real relationships for the good of who you can help. These relationships become the heart of your customer base and your referrals. The better leader you are, the more relationships you build, the more referrals you receive, and the more your revenue increases.

You must decide if you are worth investing in yourself to become that leader.

© Maria Todaro



Maria Todaro is the CEO and founder of LIVIN The DREAM Consulting. As a professional with a proven track record of success spanning more than 30 years of strategic planning, marketing, business development, coaching, and mentoring, Maria is able to offer her clients a full spectrum of services for entrepreneurs as well as established

business executives. Her mission is to create a partnership with businesses and individuals so they can develop true leadership skills, define their destiny, and truly live their dream. A graduate of Lock Haven University, Maria holds a Bachelor's degree in social work. She is a Certified Leadership Coach and member of the John Maxwell team and Robbins-Madanes group. Maria's greatest achievements are her children, who have brought her more joy and love than any heart can hold. Maria can be reached at 877 887-7766 or MariaTodaro@johnmaxwellgroup.com; www.johnmaxwellgroup.com/MariaTodaro

NJAWBO REGIONS

Northeast Region: Bergen and Passaic Counties

MetroEast Region: Essex, Hudson, and Union Counties

Northwest Region: Morris, Sussex, and Warren Counties

Central Region: Mercer, Hunterdon, and Somerset Counties

Shore Region: Monmouth, Ocean, and Middlesex Counties

South Jersey Region: Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, and Salem Counties

www.njawbo.org

This is why
it's called
**HIGH
YIELD
CHECKING**

Earn more from your
checking account.

2.01% APY*

On balances up to \$25,000
when you meet account terms**
Up to \$25 monthly nationwide
ATM fee refund

No minimum balance required
No monthly service fee



42 Regional Offices
800-273-3406 • kearnybank.com



*The APY (Annual Percentage Yield) is accurate as of 11/9/15 and is subject to change without notice. Minimum to open account is \$50. Rate tiers are as follows when terms are met each statement cycle: 2.01% APY applies to balances of \$0.01 - \$25,000 and 0.25% APY applies to balances over \$25,000. If terms are not met, 0.05% APY applies to entire balance. **To meet terms of the account, you must do all of the following: 1. enroll in eStatements, 2. make at least 10 Kearny Bank debit card purchases each statement cycle, and 3. have a qualifying direct deposit or automatic payment each statement cycle. Transfers from one account to another or deposits made at a branch location or ATM do not qualify as a direct deposit. Rates may change after the account is opened. ATM fee refund up to \$25 per statement cycle when terms of the account are met. Available for personal accounts only. Not responsible for typographical errors.



NJAWBO VISION

NJAWBO, the most essential organization for women business owners in the State of New Jersey and those who want to do business with them

MEMBER BENEFITS

What's in it for you?

- An Online Member Profile
 - Relationship Building
 - Professional Development
 - Access to All Online Member Profiles
 - Networking Meetings
 - Leadership Opportunities
 - Annual Statewide Expo Events
 - Legislative Impact
- *The Bottom Line* Newsletter

NJAWBO MISSION

The New Jersey Association of Women Business Owners encourages and supports business ownership by women, offering myriad opportunities for networking, collaboration, education, leadership, professional development, and mentoring.

NJAWBO serves as the voice of women business owners to the New Jersey Legislature.



JOIN NJAWBO TODAY!

njawbo@njawbo.org • www.NJAWBO.org
609-308-2530

www.njawbo.org

NJAWBO Leadership Out & About



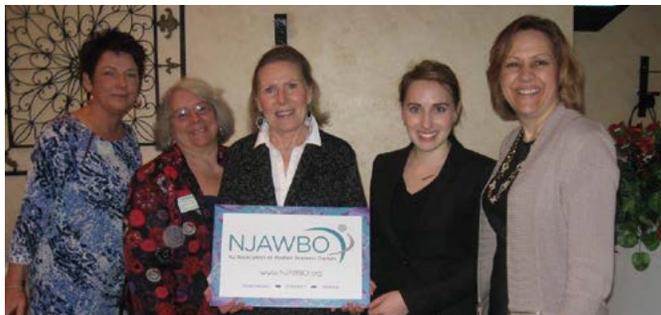
NJAWBO Shore Region Leaders at Rooney's Oceanfront Restaurant in Long Branch (from left to right)—**Sue Fitzpatrick**, event coordinator; **Maria Todaro**, membership coordinator; **Patricia French Crilly**, leadership team chair; and **Maureen Rushalski**, PR coordinator



NJAWBO Sponsor at The Greek Taverna in Montclair—**Sue Hogan** (center), supplier diversity manager, Public Service Enterprise Group Inc. (PSEG), a longtime NJAWBO sponsor, shown here at a MetroEast Region Networking Lunch with **Holly Kaplansky** (left), state president-elect, and **Lindsay Haug**, MetroEast Region event coordinator and newly appointed state secretary



NJAWBO Board Members at The Greek Taverna in Montclair—Standing: **Laura Graziano**, Northeast Region leadership team chair; **Debra Courtright**, state treasurer; **Donna Thompson**, state communications coordinator; and **Laurel Bernstein**, vice president of membership. Seated: **Holly Kaplansky**, state president-elect and **Rosanna Imbriano**, state president



NJAWBO South Jersey Region Leaders at Carlucci's Waterfront Restaurant in Mount Laurel—**Lois Housel** (center), membership coordinator, and **Jamie Cohen** (2nd from right), event coordinator, with **Rosanna Imbriano** (right), state president; **Maria Todaro** (left), Shore Region membership coordinator; and **Donna Thompson**, state communications coordinator

Region Leadership Team Spotlights



Patricia French Crilly, R.N., Shore Region Leadership Team Chair

Nurse Crilly, LLC

732-339-1414

Patricia French Crilly is the author of *Extraordinary Healing, Ordinary Miracle: Choosing WellBeing Over Fighting Cancer*. The book chronicles her self-healing odyssey from invasive ovarian cancer to reclaiming her WellBeing in just three weeks. Affectionately known to her colleagues and clients as Nurse Crilly, Pat has been a registered nurse since 1973, specializing in the care of infants and children. In the mid-1990s, she began integrating holistic and alternative healing arts with her nursing care, which brought a unique skillset to her current practice as a holistic wellness nurse navigator. Certified as an advanced clinical hypnotist, stress management consultant, EFT practitioner/trainer, and certified smoking cessation specialist, Pat assists her clients in achieving their personal wellness goals through self-directed wellness by bridging the gap between traditional health care and holistic and natural alternatives. She has hosted her own radio show, *B-Positive with Nurse Crilly*, and also designs and conducts informative and inspiring workshops and seminars. Most recently, Pat has begun to develop all-natural and holistic wellness products.

As a child of the early Baby Boomer generation, the message and expectation for girls was to become a teacher, a secretary or a nurse until you got married and had lots of babies. That never sat well with me. I became a nurse (no regrets) although I wanted to be an architect. I inherited my entrepreneurial spirit from my father whose own dreams were set aside to honor his responsibility to feed, clothe, and care for my mom, my brother, and three sisters. These are different times and with that has come unlimited opportunities for women. As a Johnny-come-lately to the party, I have struggled to leave behind the old beliefs that no longer serve me. NJAWBO has shown me the possibilities for success with so many inspiring and successful women whose incredible support and generosity of spirit have emboldened me to pursue my dream.

—Patricia French Crilly, R.N.

Maureen Rushalski, Shore Region PR Coordinator

Yes You Can Marketing, LLC | Small Business Internet Success

732-581-7873, Maureen@yesyoucanmarketing.com

www.yesyoucanmarketing.com



Maureen Rushalski is the owner of Yes You Can Marketing and has over 25 years of experience in sales and marketing. Her Internet marketing expertise began while working at MDS as their first dedicated Internet marketing salesperson. While working with hundreds of business owners across the country, Maureen tuned in to the pain points that they encounter while trying to market their businesses online. Maureen recognized that she really enjoyed educating business owners, and they were highly appreciative of her consultations. So, she set out to create a website development company that focuses on education and building long-term relationships with her clients, and she has done just that. Maureen's consultations are packed with sound target marketing recommendations specific to each company and remove the mystery and confusion around digital marketing, so business owners can plan for and make quality decisions about their Internet marketing.

For me the key to networking successfully is about building quality relationships, while learning and growing and supporting others. I was introduced to NJAWBO by a friend who I do volunteer work with at SCORE. She invited me to an evening NJAWBO event, and we were intrigued by how many people turned out and inspired by how engaging and supportive the group was toward the speakers and each other. Having had many conversations with other professional business women about their desire to network with other successful women, it became clear to me that evening that NJAWBO can be the solution for bringing more of this type of networking to our area and I wanted to explore how to make that happen. So, I reached out to Donna Thompson to learn more about NJAWBO and become a member. I am thrilled to be the new Shore Region PR Coordinator and to be directly involved with getting the word out that NJAWBO is an excellent resource for women business owners to network and grow their businesses in the Shore Region and beyond.

—Maureen Rushalski

RELATIONSHIPS → REFERRALS → REVENUE



Maria B. Todaro, Shore Region Membership Coordinator

Livin The Dream Consulting, LLC
 Little Egg Harbor, NJ
 877-887-7766, livinthedreamconsulting@gmail.com
www.johnmaxwellgroup.com/MariaTodaro

Maria Todaro, a certified leadership coach and life coach, is the CEO and founder of Livin The Dream Consulting. Her passion has always been promoting women in the workforce. She has mentored women to not only start their own businesses but to also implement the strategies needed to keep their businesses moving forward. With a proven track record of success spanning more than 30 years of strategic planning, marketing, business development, coaching, and mentorship, combined with the amazing resources of the John Maxwell team and Robbin-Madanes group, Maria offers a full spectrum of services for entrepreneurs as well as established business executives. Her mission is to create a partnership with businesses and individuals so they can develop true leadership skills, define their destiny, and truly live their dream. Maria holds a Bachelor's degree in social work from Lock Haven University. She is one of the founders of the Central Pennsylvania Association of Female Executives, a member of several professional networking groups, and has served on many boards of directors. Maria also helped start the Big Brother/Big Sister program in Harrisburg, Pennsylvania.

Being new to the area, I knew I needed to connect with other businesswomen. My search led me to NJAWBO. From my first meeting, I was amazed at the openness and support I received. I attend both the Shore and South Jersey Region meetings, where I not only meet amazing women, I always walk away with great information, new business contacts, and new relationships. NJAWBO is ALL about relationships and women supporting women. I have never received as much support and guidance, both professionally and personally, as I have through NJAWBO. I am very excited to be working at the region level and look forward to facilitating stellar relationships with our current and future members.

—Maria Todaro

VICINITY MARKETING GROUP
 Proudly Announces...

Spring 2017
 NORTH JERSEY
**WOMAN
 EXPO**

May 8, 2017 • 4-8pm
 MAYFAIR FARMS WEST ORANGE, NJ

LIMITED SPACE AVAILABLE

Vendors, don't wait. Reserve your space now!

- Sell products on the spot
- Conduct demonstrations/screenings/mini-treatments
- Make appointments and generate leads
- Interact and engage with hundreds of potential clients
- Offer samples

Other Vendor Benefits:

- Tickets to distribute to Staff, Clients and Friends
- Vendor Corner editorial promotion in **North Jersey Woman Magazine** (Spring 2017) and online at **NorthJerseyWomanExpo.com**
- Discounts on **North Jersey Woman Magazine** display ad rates

Call for more information: **973-276-1688**
 or visit **www.NorthJerseyWomanExpo.com**

To purchase EXPO tickets visit: **www.NJWExpoSpring2017.eventbrite.com**

TITLE SPONSOR:



SILVER SPONSORS:



IN KIND SPONSOR:



MEDIA SPONSOR:



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

NJAWBO Upcoming Events

Tuesday, April 11, 2017

NJAWBO Northwest Region Happy Hour
Location: The Office Tavern & Grill, Morristown, NJ
Time: 5:00–8:00 PM

Thursday, April 13, 2017

NJAWBO Northeast Region Networking Breakfast
Location: Suburban Diner, Paramus, NJ
Time: 8:00–9:30 AM

Thursday, April 27, 2017

NJAWBO Annual Statewide Spring Luncheon
Conference & Expo
Location: Crowne Plaza, Edison, NJ
Time: 10:30 AM–2:30 PM

Thursday, May 11, 2017

NJAWBO Northeast Region Networking Breakfast
Location: Suburban Diner, Paramus, NJ
Time: 8:00–9:30 AM

Tuesday, May 16, 2017

NJAWBO Northeast Region Happy Hour
Location: Bahama Breeze, Wayne, NJ
Time: 4:30–6:30 PM

Thursday, May 18, 2017

NJAWBO MetroEast Region Networking Lunch
Location: Greek Taverna, Montclair, NJ
Time: 11:30 AM–1:30 PM

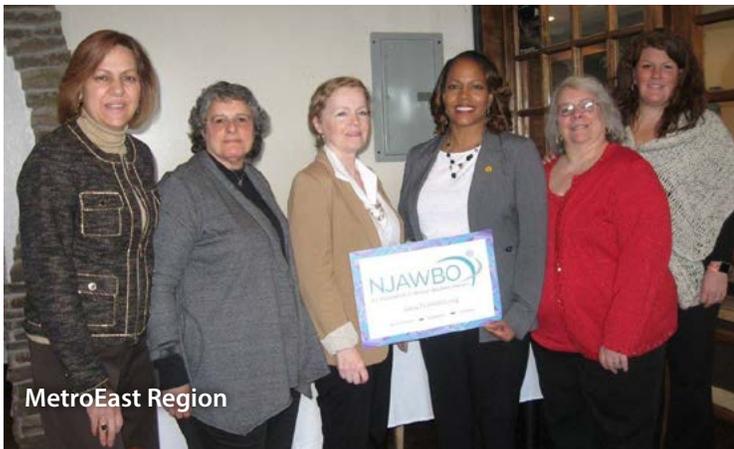
Thursday, May 23, 2017

NJAWBO Northwest Region Networking Lunch
Location: South + Pine, Morristown, NJ
Time: 11:30 AM–1:30 PM

Thursday, May 25, 2017

NJAWBO South Jersey Region Networking Lunch
Location: Carlucci's Waterfront, Mt. Laurel, NJ
Time: 11:30 AM–1:30 PM

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



SAVE THE DATES! NJAWBO 2017 Statewide Events

4/27/17, Annual Spring Luncheon Conference & Expo, Crowne Plaza, Edison, 10:30 AM–2:30 PM

9/14/17, Annual Oceanfront Luncheon Conference & Mini Expo, Rooney's Oceanfront, Long Branch, 11 AM–2:30 PM

12/7/17, Holiday Dinner & Expo, The Bethwood, Totowa, 5:30–8:30 PM

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

President: [Rosanna Imbriano](#), 973-444-2317, info@RIConsultingLLC.com
 President-Elect: [Holly Kaplansky](#), 973-624-6907, holly@mmpnewark.com
 Communications Coordinator: [Donna R. Thompson](#), 973-476-2719, donna@woodpeckerpress.com
 Secretary: [Lindsay Haug](#), 201-232-8291, lindsay@bvbenefits.com
 Treasurer: [Debra Courtright](#), 973-618-9288, debra.dacmanagement@gmail.com
 VP of Administration: OPEN
 VP of Corporate Relations: OPEN
 VP of Membership: [Laurel Bernstein](#), 201-927-5927, bernstein.laurel@gmail.com
 VP of Programming and Diversity: OPEN
 General Inquires: njawbo@njawbo.org or 609-308-2530
 Mailing Address: NJAWBO, 549 Pompton Ave., Ste. 107, Cedar Grove, NJ 07009

The Bottom Line Quarterly Newsletter

© 2017 NJAWBO. All rights reserved. *The Bottom Line* is the official publication of the New Jersey Association of Women Business Owners, Inc. (NJAWBO). It is published four times a year and has a readership of more than 2,000.

www.njawbo.org

Editor: [Joyce Restaino](#), newsletter@njawbo.org

Production/Advertising Coordinator: [Donna Thompson](#), newsletter@njawbo.org

To advertise in *The Bottom Line*, visit: www.njawbo.org/page/bottom_line

NOTE: Please do NOT automatically add the email addresses in this document to your email database without permission of the prospective recipient.



Corporate Sponsors

Media Sponsors

www.mmpnewark.com

Business Cards Letterheads Envelopes Notecards Flyers Brochures Pocket Folders	Ad Journals Programs Plaques Stamps Posters /Banners Flags/ Lawn Signs
--	---

MORE JUST **COPIES**

plus

- Full Service Design & Brand Management
- A Full Range of Promotional Items and Apparel

20 Clinton Street • Newark, NJ 07102
 Tel.: 973-624-6907 • Fax: 973-624-2066