

# the BottomLine

## PRESIDENT'S MESSAGE

Dear NJAWBO Members and Associates,

I hope this newsletter continues to find you and your family doing well. While this has obviously been an exceptionally challenging year, I am pleased and proud to let you know that we have grown our membership by over 30% over last year. Even in these difficult times this is a true testament to the value that NJAWBO offers.

As many of you already know we have switched to having virtual events, and these meetings have been able to provide outstanding speakers combined with the opportunity to meet and greet other business owners. These meetings give us a valuable way to connect with others during this difficult time and provide useful business resources and information. Some further benefits we have implemented are member-only blogs, speaking opportunities, a Facebook group, and mentoring circle, to name just a few.

But of course, the most important benefit that NJAWBO offers is the opportunity to be a part of a dynamic and growing community of knowledgeable, successful, and talented women business owners. We do business together, support and mentor each other and refer our friends and families to NJAWBO businesses. Some of our members join and continue their memberships especially because of the relationships they develop. And of course, the best way to build these relationships is to get involved and get on a committee.

Sometimes I hear the comment, "Oh, I don't have time to be on a committee". Well, I would suggest that you can't afford NOT to. Since we all know we should be working ON our business, instead of IN our business—being on a committee is an excellent way to build your network and, yes, grow your business. You don't have to dedicate a huge amount of time. There are many jobs that are small and focused yet will still have an impact. To find out how to get involved, contact your Region Leadership Team Chair or you can email me directly at [president@njawbo.org](mailto:president@njawbo.org).

And while I am writing about benefits of membership, if you are a member, please be sure to review your profile on the website. This is another great way to advertise your business. Check to make sure all the information is correct and that you have a robust and informative description of what your business offers. Both members and non-members check the NJAWBO website to find suppliers and vendors. This is another way NJAWBO helps you grow your business.

The board members and region leaders continually keep busy to be sure that NJAWBO brings our members RELATIONSHIPS, REFERRALS, AND REVENUE. I wish all of you well and am looking forward to seeing you at a meeting!

*Holly*

Holly Kaplansky  
 NJAWBO President

# NEW MEMBERS

Get to know our newest members by viewing their online member profile. Go to [njawbo.org](http://njawbo.org) and search for their name using [FIND A MEMBER](#) in the dropdown menu under Membership.

## MetroEast Region

(Essex, Hudson, & Union Counties)

### Alyce Molinari

Proforma Repromatic,  
Cedar Grove

### Supriya Nabar

Ascend Gourmet Foods,  
LLC, Short Hills

## Northeast Region

(Bergen & Passaic Counties)

### Debbie Barnett

Barnett Design, Inc.,  
Ramsey

## Northwest Region

(Morris, Sussex, & Warren Counties)

### Jennifer Lazor

Lazor Rantas PC, Chatham

### Jennifer Macaluso-Gilmore

Something Different For  
Women, LLC, Mendham

## Shore Region

(Middlesex, Monmouth, &  
Ocean Counties)

### Tamara Tallman

Tallman Research and  
Educational Development,  
Neptune City

### Kim Chin

CJ Liquors Distributor, Parlin

## South Jersey Region

(Atlantic, Burlington,  
Camden, Cape May,  
Cumberland, Gloucester, &  
Salem Counties)

### Juliette Marshall-Curry

Integrity Home HealthCare  
LLC, Lumberton



### MetroEast Region

RELATIONSHIPS → REFERRALS → REVENUE

# NJAWBO MEMBER NEWS

## Maureen Rushalski Honored by Ocean County SCORE



Mike Widico, Ocean County SCORE Chapter Chair, presents Maureen Rushalski, owner of Yes You Can Marketing, LLC, with an award for five years of dedicated and voluntary service to the organization.

Earlier this year, Maureen Rushalski, the owner of Yes You Can Marketing, LLC, located in Brick, New Jersey, was honored by Ocean County SCORE for her five years of service to the organization. She serves as its webmaster, which involves keeping information up to date on the website and setting up the registration portals for any Ocean County SCORE events. Maureen is also on the resource list for the SCORE mentors and provides free consultations to any SCORE clients recommended to her who need marketing direction, guidance, or support. SCORE, which serves small business, is a resource partner with the U.S. Small Business Association.



Maureen is also the NJAWBO webmaster, the liaison between NJAWBO and Ocean County SCORE, and the Shore Region Leadership Team Chair.

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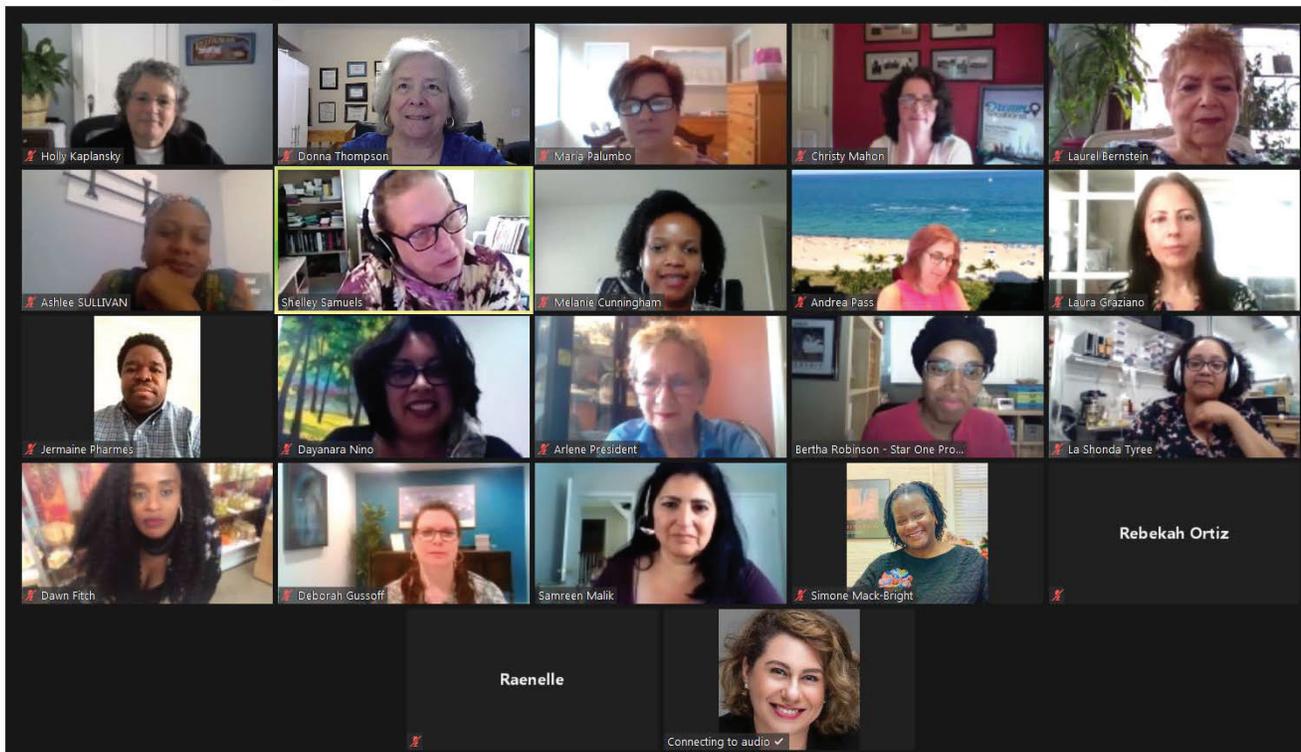
# NJAWBO NEWS

## NJAWBO MetroEast Region Hudson County Initiative

NJAWBO has begun an exciting and ongoing collaborative effort to bring an active Hudson County component into NJAWBO's MetroEast Region, which covers Essex, Hudson, and Union counties. It all started with an "in-person" conversation at Kearny Point, in Kearny, between Bertha Robinson, then NJAWBO VP of Membership and now President-Elect; Ashlee Sullivan, the Kearny Point Community Development Manager; and several women business owners who house their companies there.

As a result of that gathering, we planned a virtual "Meet & Greet" for mid-August via Zoom, and it was terrific. The event provided a wonderful opportunity for both groups of women business owners to get to know each other as we move forward with this new initiative.

### NJAWBO MetroEast Region Virtual Meet & Greet with the Women Business Owners of Kearny Point | 8-19-2020



**From left to right, Top Row:** NJAWBO President Holly Kaplansky, Red Wagon Consulting; NJAWBO VP of Events & Programming Donna Thompson, Woodpecker Press; NJAWBO Sponsor Maria Palumbo, Kearny Bank; Northwest Region Membership Coordinator Christy Mahon, Dream Vacations; and NJAWBO Secretary Laurel Bernstein, Laurel Bernstein & Associates; **Second Row:** Ashlee Sullivan, Kearny Point; Shelly Samuels, SRS Strategic Associates; Northeast Region Leadership Team Chair Melanie Cunningham, Melanie Cunningham Law Office P.C.; Northeast Region Membership Coordinator Andrea Pass, Andrea Pass Public Relations; and NJAWBO VP of Administration Laura Graziano, Laura E. Graziano, LLC; **Third Row:** Jermaine Pharmes, Hudson County Office of Business Opportunity; Dayanara Nino, PNC Bank; Arlene Maynard, Liberty Abstract Inc.; NJAWBO President-Elect Bertha Robinson, Star One Professional Services; and La Shonda Tyree, Nyah Beauty; **Fourth Row:** Dawn Fitch, Pooka Pure & Simple; Deborah Gussoff, In Order, Inc.; Samreen Malik, PNC Bank; Simone Mack-Bright, MackBrightCreations; and Rebekah Ortiz, PNC Bank; **Fifth Row:** Raenelle Bacchus, Your PossAbilities, LLC; and MetroEast Region Leadership Team Chair Taryn Abrahams, Empower Behavioral Services

The next virtual event to move this Hudson County Initiative forward will be held on October 13. To register, go to <https://members.njawbo.org/events>. If you would like more information about this initiative, contact us at [njawbo@njawbo.org](mailto:njawbo@njawbo.org).

**NJAWBO Social Media Strategy Magic—A Virtual Event**  
**October 1, 2020 ♦ 10:30 a.m.–12:15 pm**

**Social Media Strategy Magic Panelists**



**Maureen Rushalski**  
 Yes You Can Marketing, LLC  
*Google Reviews & Google My Business*



**Gina Mattei**  
 Revelation Creative  
*Instagram & Facebook*



**April Mason**  
 Violet PR  
*LinkedIn & Twitter*



**Samantha Foy**  
 Marketsmith, Inc.  
*Pinterest & TikTok*

**WHAT TO EXPECT...**

- ❖ **Learn** the strategy behind social media marketing
- ❖ **Identify** platforms that will serve your business best
- ❖ **Recognize** where your target audience spends the most time
- ❖ **Understand** how and why you can benefit from engaging with prospects, clients, and customers there

[Register at NJAWBO.org](http://Register at NJAWBO.org)



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# Shifting Lanes in Small Business: New Blind Spots and How You Can Learn to Avoid Them

by Jessica Sanchez

If you're a small business owner, you've chosen to build your dream instead of working to build someone else's. Perhaps this was your talent turned profession. Did you pull out of a busy corporate structure to branch out as a consultant? Have you built a successful coaching program or psychology practice? These are all exciting, noble endeavors. Right now, you are likely focused on your ability to adapt to all the "newness" that has emerged in 2020, and rightfully so. You may have shifted from a brick-and-mortar model to an entirely virtual platform. Your online sales may be skyrocketing. You may find yourself loaded with clients who need help creating an online presence for their own businesses. Those prospects who cruised along without your specific sales coaching may need it now more than they ever have before. In short, you are either busy growing in your planted space or busy adapting to the virtual identity of today.

When you started your business, it's likely that you prudently laid out a protection strategy that ensured you would be able to focus on creating. Hopefully, you met with a trusted agent who helped you to select coverage that protects your enterprise from collapsing under the weight of an unforeseen lawsuit or business interruption expense.

## Protecting What You've Built

Depending on your type of business, there are coverages available that may or may not be valuable to you. If you manufacture beauty products, you need product liability protection. If you run a store, business interruption coverage is essential for you. If you employ a staff, you need to consider employee benefits and worker's compensation coverage. Small business owners have unique enterprises, and not surprisingly, particular requisites of their insurance coverage in order to flourish. All of your business' unique features create similarly unique exposures.

Regardless of your industry, many small business owners share one common element: they collect personal identifying information on their prospects and clients. Your business may collect everything

from payment details to HIPPA protected personal information. Most of us imagine we would never fall victim to a phishing scam or lose a laptop with our clients' personal information on it. Personal data breaching is, however, a growing threat to small business. The U.S. National Cyber Security Alliance found 60 percent of all small businesses that suffer a cyberattack go out of business within six months of the breach. The most common types of attack are web attacks, phishing, and malware.

What happens if your clients' personal information is compromised and you are left with the responsibility? If you're uncovered, this means there may be a direct cost to you in financial restoration of your clients, as well as all the public relations work it will take to regain your reputation. If you hadn't previously considered a Cyber Policy, keep these things in mind. They commonly cover exposures such as the following:

- Liability from unauthorized disclosure or use of private information
- Expenses to respond to a privacy claim covered in the policy, including public relations, forensics, notification costs, credit monitoring, call center costs, legal costs, etc.
- Civil monetary fines or penalties imposed by a federal, state, local, or foreign governmental entity in such entity's regulatory or official capacity pursuant to its order under a privacy regulatory proceeding
- Liability for IT security breaches resulting in inability to use your network, information damage to other networks, and inability of others to rely upon the accuracy, validity, or integrity of information
- Costs to recreate or restore network and data to pre-loss conditions
- Forensic investigation costs
- Privacy breach-related "Duty to Notify" costs
- Costs to procure credit monitoring services
- Medical ID monitoring services

- Legal costs from responding to a breach
- Response coaching costs
- IT security response costs

### What You Can Do

Action beats reaction, every time. Simply put, we are not caught off guard when we anticipate and prepare. Start by assessing your company’s risk. What information do you collect? How may of your clients’ lives might be impacted by the breach of that information? Put yourself in their shoes and think through. Above all, protect your ability to continue to serve your clients. Having the right coverage in place makes the difference between an unfortunate event and a cataclysmic loss. Peace of mind is invaluable, and during a time when it’s been greatly challenged, you may want to claim it for yourself and your business.

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**Jessica Sanchez** is a licensed property, casualty, life, accident, and health insurance agent; certified personal trainer with NASM; and behavior change specialist. In her work as a personal insurance advisor with Brown & Brown Metro LLC, she helps individuals protect their greatest assets with appropriate insurance products that range from home and auto products to specialty lines of coverage. She neither takes nor gives orders when it comes to insurance. Instead, Jessica draws on her background in insurance, finance, health, and undergraduate work in psychology to holistically advise clients and deliver a refreshing experience that empowers individuals to make informed choices about their insurance protection. Jessica can be reached at 201-638-3628 or JSanchez@BBMetro.com



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# Grow Your Business through Writing

by Lindsey N. Mach

As a business owner, you may find yourself seeking new ways to market your expertise and services. Writing is an effective tool for a business owner to use to increase credibility in their field, gain more business awareness, and build a brand with current and potential new customers. For anyone who enjoys writing and is looking for new ways to reach clients, adding writing to your marketing plan can help you reach a larger audience.

## Why Writing Is a Valuable Marketing Tool

Writing highlights your knowledge and enables you to connect with new and existing clients. When you write content about your area of expertise, it educates your readers and increases awareness of you, your expertise, and your business. As your original content appears online or in a publication, you are reaching new audiences from the platforms

where your material is featured. You are also showcasing your business and helping others learn about the products or services you offer.

The content you write has the potential of coming up in search results when people look for information online about you, your business, or the topics you cover in your writing. Finding your content online will further establish you as an expert in your area of business to anyone who is considering becoming your client. Information about that written content can also be featured on your website, adding more credibility and value to your brand.

As an expert in your field, you have information to share with potential new customers as well as current clients and writing is a great way to do that. Written content, whether in the form of an article, newsletter, or book, adds value and credibility for

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anyone who is exploring the opportunity to work with you. Your clients and potential new clients will gain valuable information from reading your content and see this as an added value to any service you provide.

In addition, writing blog posts, for example, gives you more content to share through your various platforms like a newsletter and on social media. Posting varied content on social media platforms increases the chances that your material will be read and shared with others. The content you've written can also be shared through your various marketing channels, such as your email list, social media, and newsletter.

## Effective Writing Modalities

There are various forms of writing that can be used in your marketing plan. Depending on the amount of time you can dedicate to writing and the platforms you currently have available, there are many options to choose from. Here's a list of some of the writing modalities that can boost your visibility and help you prosper:

- Website copy
- Blog posts
- Guest blog posts
- Articles
- Social media
- Newsletters
- Email blasts
- Books

## Tips for Getting Started

Once you decide the type of writing you'd like to incorporate into your business marketing plan, whether it is a weekly email blast or a series of blog posts related to your business area, a good first step is to develop a writing plan. Think about how often you will write and how to deliver content periodically.

Consider making a list of topics you would like to write about and decide when the best time would be for you to publish each article. Keep in mind

that writing can be time-consuming. It might be a good idea for you to set aside time each week or month to work on your business writing so you can build an effective writing routine.

Remember to use your social media platforms to distribute links to any written content that is published through your blog, on another blog or website, or to provide information about a book you wrote. The people who are following and anyone who visits your social media when they are considering hiring you, will find the content you are sharing valuable. It will also keep your name in their mind as a subject-matter expert.

Writing is an effective marketing tool to grow your business. Finding ways to publish content through your own business platforms and other platforms outside of your business will give you increased brand awareness and the opportunity to reach more potential clients.

© Lindsey N. Mach.



**Lindsey N. Mach** is the owner of Lindsey Noelle Publishing Services, LLC. She is a freelance writer, proofreader, book marketer, and book coach who is also a certified teacher. Lindsey draws upon her ten years' experience in the publishing industry, work-

ing in both trade and educational publishing, as well as her knowledge of self-publishing and traditional publishing to work alongside clients as they strive to accomplish their various writing goals. Lindsey is passionate about helping writers and small businesses find and refine their voice and connect with their audiences through writing. She is also the NJAWBO Northeast Region Marketing Coordinator. Lindsey can be reached at [lindsey@lindseynoespublishingservices.com](mailto:lindsey@lindseynoespublishingservices.com) or 973-722-7999.

# Meet the NJAWBO Region Leadership Team



**Ruby Maklad**  
Coldwell Banker Realty  
732-672-4844  
**Central Region Event Coordinator**



**Andrea Wolkofsky**  
Shyft Digital  
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**Central Region Marketing Coordinator**



**Taryn Abrahams**  
Empower Behavioral Services, LLC  
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**MetroEast Region Leadership Team Chair**



**Helen Alberto**  
Powell Alberto Group  
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**Wendy Filler**  
Filler Bookkeeping Services  
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**Melanie Cunningham**  
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**Northeast Region Leadership Team Chair**



**Andrea Pass**  
Andrea Pass Public Relations  
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**Northeast Region Membership Coordinator**



**Erin Hoffman**  
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**Lindsey Mach**  
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**Christy Mahon**  
Dream Vacations  
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**Maureen Rushalski**  
Yes You Can Marketing, LLC  
732-581-7873  
**Shore Region Leadership Team Chair**



**Jessica Lavin**  
Insperity  
908-902-1362  
**Shore Region Membership Coordinator**



**Carrie Ward**  
Earp Cohn P.C.  
856-354-7700  
**South Jersey Region Leadership Team Chair**

If you have questions about membership benefits or are interested in a leadership position or getting involved in a committee, please contact a leader in your region or email [njawbo@njawbo.org](mailto:njawbo@njawbo.org).

**Central Region** (Mercer, Hunterdon, & Somerset)

**MetroEast Region** (Essex, Hudson, & Union)

**Northeast Region** (Bergen and Passaic)

**Northwest Region** (Morris, Sussex, & Warren)

**Shore Region** (Middlesex, Monmouth, & Ocean)

**South Jersey Region** (Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, & Salem)

## NJAWBO Upcoming Events

### Weekly Virtual Events

October 8, 13, 21, 27

### Joint Region Virtual Events

Shore & Northwest Regions: 11/5

Central & Northeast Regions: 11/12

MetroEast & South Jersey Regions: 11/18

### NJAWBO Statewide Virtual Events

October 1: NJAWBO Social Media  
Strategy Magic

December 3: NJAWBO 2020 Virtual  
Holiday Event

### NJAWBO Member Virtual Monthly Roundtable

October 9

November 13

December 11

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

### NJAWBO Logo for Members



Members will be able to include  
this logo in their email signature  
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Thank you to new member,  
**Angela Acosta**, for volunteering  
to add "Proud Member of"  
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# NJAWBO BOARD OF TRUSTEES 2020-2021

## NJAWBO Executive

**President:** Holly Kaplansky, 201-681-6231,  
holly@redwagonconsulting.com

**President-Elect:** Bertha Robinson, 732-705-5060,  
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**Secretary:** Laurel Bernstein, 201-927-5927,  
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**Treasurer:** Dianne Kelly, CPA, 973-965-7924,  
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**VP of Administration:** Laura Graziano, 973-204-8232,  
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**VP of Events & Programming:** Donna R. Thompson,  
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**VP of Marketing:** Cecelia Henderson, 973-646-8947,  
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**VP of Membership:** OPEN

**Immediate Past President:** Rosanna Imbriano,  
973-444-2317, info@RIConsultingLLC.com

**Nominations Chair:** OPEN

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

## NJAWBO Region Leadership Team Chairs

**Central Region** (Mercer, Hunterdon, & Somerset Counties): OPEN

**MetroEast Region** (Essex, Hudson, & Union Counties); Taryn Abrahams, 973-803-8276,  
info@empowerbehavioralservices.com

**Northeast Region** (Bergen & Passaic Counties):  
Melanie Cunningham, 212-457-1622,  
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**Northwest Region** (Morris, Sussex, & Warren Counties): OPEN

**Shore Region** (Middlesex, Monmouth, & Ocean Counties): Maureen Rushalski, 732-581-7873,  
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**South Jersey Region** (Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, & Salem Counties): Carrie Ward, 856-354-7700,  
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## The Bottom Line Newsletter

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Production Coordinator: Donna Thompson

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or NJAWBO, P.O. Box 133, Cedar Grove, NJ 07009

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.



Northwest Region



Northeast Region