

# the BottomLine

Dear Fellow Business Owners and Supporters,

I hope this letter finds you in good health and high spirits. I am writing to express my admiration for the incredible work that each of you is doing to empower and support clients, partners, communities, and more. Our commitment at NJAWBO is to continue to foster a community of strong, driven business owners.

In the spirit of continuous empowerment, I would like to share insights from Napoleon Hill's teachings on persistence and the invaluable lessons they hold for those running a business. A renowned self-help author, Napoleon Hill is perhaps best known for his classic work, *Think and Grow Rich*. In this timeless masterpiece, Hill emphasizes the significance of persistence as a key factor in achieving success.

Persistence, according to Hill, is the quality that allows individuals to overcome obstacles and setbacks on the journey toward their goals. It is the unwavering commitment to one's vision and the refusal to succumb to temporary defeats. As business owners, you navigate a unique set of challenges and the ability to persist in the face of adversity is a crucial trait.

Let's unite around Hill's philosophy that encourages individuals to see challenges as opportunities for

growth and to view failures as stepping stones toward success. This mindset shift is particularly relevant in the dynamic and often unpredictable world of business and entrepreneurship. By embracing the power of persistence, we can not only weather storms but also emerge stronger and more resilient. Let's lean on this reminder for what may be a tough close to the year for us.

I am confident that next year, you will continue to break barriers, shatter glass ceilings, and build enterprises that leave a lasting impact. I look forward to hearing more about all your triumphs. Let them serve as a testament to the idea that setbacks are an inherent part of the journey. Connect with other members and partners in our network to lift and help one another. Be on the lookout for a new mentoring opportunity for businesses that want to scale their businesses. Interested now, reach out to me for more information.

Thank you for your trust in our organization as members and partners. Wishing you great success.

*Bertha*

Bertha Robinson  
NJAWBO State President  
[president@njawbo.org](mailto:president@njawbo.org)





**BCB Bank**  
**ALWAYS READY TO SERVE  
 YOU AND YOUR COMMUNITY**

**WE HAVE THE  
 PRODUCTS AND SERVICES  
 TO SUIT ALL YOUR BANKING NEEDS.**

- SAVINGS & CHECKING ACCOUNTS
  - CDS
- BUSINESS LOANS
- RESIDENTIAL MORTGAGES
- SMALL BUSINESS LENDING
  - LINES OF CREDIT
  - AND MORE!

BCB has locations throughout  
**New Jersey and New York.**

*Visit our website or call us for a  
 full list of hours and locations.*

**MAKING AN IMPACT**

**WWW.BCB.BANK | 1.800.680.6872**



## New Members

### Central Region

(Mercer, Hunterdon, & Somerset)

#### Yarelen Medina

Yari's Angels LLC, Gladstone

#### Deborah Skomba

Heart to Heart Ministry and  
 Coaching LLC, Neshanic Station

#### Wendy Sturgeon

Ask Wendy, LLC, Hamilton  
 Township

### MetroEast Region

(Essex, Hudson, & Union)

#### Carla Cooke

Pivotal Shifts, LLC, Scotch Plains

#### Tammie Ellis

Figure Fit Fitness, Maplewood

#### Sandi Jackson

Le' Diva Boutique, Newark

#### Susan Lieberman

Pathways to Mind Body Wellness,  
 Scotch Plains

#### Nicole Lohrbeer

change inSight coaching, West  
 Orange

#### Roylyn McNatt

RLM Entertainment Services,  
 Irvington

#### Laurie Newcombe

Energy for America, Inc.,  
 Roseland

#### Donna Plotnick

Senior Living Partners, LLC,  
 Maplewood

### Sarah Elizabeth Swatez

Sarah Elizabeth Design,  
 Montclair

### Northeast Region

(Bergen & Passaic)

#### Holly Oh Diamond

Work Onward, Ridgewood

#### Darciann Guarino

Blue Foundry Bank, Rutherford

### Shore Region

(Middlesex, Monmouth, &  
 Ocean)

#### Chelsey Brunson

Morph Mentoring, Neptune

#### Loretta Smith-Johnson

Paris Global Consultants,  
 Barnegat Township

#### Mary Travostino

MindShift Transformations,  
 Spring Lake Heights

### South Jersey Region

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

#### Timothy Holmes

Henkel Corporation, Voorhees

#### Theresa McFadden

Ruby Red Travel LLC, Sickleville

#### Lauren Williams

LB Designs & Consulting, LLC,  
 Sewell

### MetroEast Networking Breakfast 10-18-23





## NJAWBO News

### NJAWBO Represented at Three New Jersey Business Events

**Women Entrepreneurs Rock #9** marks the ninth time the New Jersey Small Business Development Center (NJSBDC) at Brookdale Community College hosted this signature event. WER#9 was a three-day symposium of information, inspiration, and critical connections for current or aspiring women business owners. The symposium began at the White Chapel Project in Long Branch on October 16, with a dialog about timely topics for women in business. Four distinct webinars took place the following day to broaden attendees' business skills.

The closing event was held on October 18 at the Stone Pony in Asbury Park, NJ, where a live chat took place between New Jersey business icon, Carol Stillwell, president and CEO of Stillwell-Hansen, Inc., and Dr. Jackeline Mejias-Fuertes, Regional Director of the NJ Small Business Development Center at Brookdale Community College. They discussed their journeys throughout the years as business owners and entrepreneurs.



Left photo: Carol Stillwell, president & CEO of Stillwell-Hansen, Inc., with Bertha Robinson, NJAWBO president, at Women Entrepreneurs Rock on October 18; Right photo: Carol on stage at The Stone Pony in Asbury Park.

---

The **New Jersey Pride Chamber (NJPCC) 2023 Supplier Diversity Summit** was held on October 6 at the Bristol Myers Squibb campus in Lawrenceville. The day-long event, “Unlocking Your Potential for the Future,” included three panels and a keynote presentation.



Mamie Tolbert, NJAWBO president-elect (left), and Bertha Robinson, NJAWBO president (right), connect with John Dempsey, Bluepoint Wind CEO, at the NJPCC 2023 Supplier Diversity Summit

# Boosting Business Success: The Hidden Benefits of Massage Therapy for Business Owners

by Vicki DiGerolamo

Running a successful business can be a rewarding endeavor, but it often comes with its fair share of stress and challenges. Business owners are constantly juggling multiple responsibilities, making important decisions, and facing high-pressure situations. Amid this chaos, it's easy to neglect self-care. However, massage therapy is a valuable tool that many business owners are discovering can significantly benefit both their physical and mental well-being, ultimately enhancing their business success.

## 1. Stress Reduction

One of the most immediate and noticeable benefits of massage therapy for business owners is stress reduction. High levels of stress are common among entrepreneurs, and chronic stress can have detrimental effects on both physical and mental health. Regular massage sessions can help alleviate this stress by triggering the release of endorphins, the body's natural stress-fighting hormones. This relaxation response can lead to an improved mood, better decision-making, and a more optimistic outlook on business challenges.

## 2. Enhanced Productivity

Massage therapy doesn't just relax the mind; it also relaxes the body. The physical relief achieved through massage can result in increased productivity. Business owners who receive regular massages often report feeling more energized and focused, allowing them to tackle their daily tasks with greater efficiency. By taking the time for self-care, they are better equipped to make strategic decisions and accomplish their goals.

## 3. Improved Sleep

Quality sleep is essential for any business owner, as it directly impacts cognitive function, decision-making, and overall well-being. Stress and anxiety often lead to insomnia or disrupted sleep patterns. Massage therapy can help alleviate these sleep disturbances by promoting relaxation and reducing muscle tension.

Improved sleep quality translates to a sharper mind and better business acumen.

## 4. Pain Management

Many business owners suffer from physical discomfort caused by long hours spent at desks, computer screens, or on their feet. Conditions like back pain, neck pain, and headaches can become chronic and debilitating. Regular massages can help manage and alleviate these physical ailments by increasing blood flow, releasing muscle tension, and promoting healing. As a result, business owners can work more comfortably and without the distraction of chronic pain.

## 5. Enhanced Creativity

In the competitive world of business, creativity is a prized asset. Massage therapy has been shown to enhance creative thinking and problem-solving abilities. During a massage session, the brain enters a state of deep relaxation, allowing for increased access to creative thoughts and innovative ideas. Many successful entrepreneurs credit massage therapy with helping them break through creative blocks and come up with fresh solutions to business challenges.

## 6. Stress Management

Stress management is a crucial skill for business owners, as stress can take a significant toll on both mental and physical health. Massage therapy provides an effective means of stress management by reducing the levels of stress hormones such as cortisol and increasing the release of relaxation hormones like serotonin and dopamine. Learning to manage stress through massage can help business owners cope better with the pressures of entrepreneurship.

## 7. Boosted Immune System

A robust immune system is essential for staying healthy and focused on business goals. Chronic stress weakens the immune system, making individuals more



susceptible to illnesses. Massage therapy has been shown to boost the immune system by increasing the production of white blood cells, which play a critical role in fighting off infections. A healthier immune system means fewer sick days and more time devoted to growing and managing the business.

### 8. Better Emotional Well-being

The emotional toll of entrepreneurship can be significant, leading to feelings of anxiety, depression, and burnout. Regular massage therapy sessions can have a positive impact on emotional well-being by reducing symptoms of anxiety and depression and increasing feelings of relaxation and overall happiness. Business owners who prioritize their emotional well-being are better equipped to handle the inevitable ups and downs of business ownership.

### 9. Enhanced Leadership Skills

Effective leadership requires empathy, patience, and the ability to connect with others. Massage therapy can improve these essential leadership qualities by promoting emotional intelligence and empathy. As business owners become more attuned to their own emotions through massage, they can also become more attuned to the emotions and needs of their employees and clients. This heightened emotional intelligence can lead to stronger leadership and better business relationships.

### 10. Time for Reflection

Running a business often leaves little time for self-reflection and introspection. Massage therapy sessions provide a unique opportunity for business owners to disconnect from the outside world, clear their minds, and reflect on their goals and priorities. This dedicated time for self-care can lead to valuable insights and a renewed sense of purpose in both personal and professional life.

### Conclusion

Massage therapy is more than just a luxury; it's a powerful tool that can benefit business owners in

numerous ways. From stress reduction and enhanced productivity to improved sleep and better emotional well-being, the advantages of regular massage sessions are clear. By prioritizing self-care through massage therapy, business owners can boost their overall well-being and, in turn, increase their chances of long-term success in the world of entrepreneurship. Remember, taking care of yourself is an essential investment in the success of your business and your own happiness.

Copyright 2023 Vicki DiGerolamo



**Vicki DiGerolamo** is a licensed massage therapist and owner of Mansfield Massage Therapy. She is a massage therapy graduate of Harris School of Business in Cherry Hill, NJ, holds a B.S. in Business from Rutgers University. Vicki is passionate about empowering women who are struggling to make time for self-care. She works

with many women who are giving so much to others that they have trouble taking care of themselves. This includes, without limitation, moms, business executives, athletes, and caregivers. Her clients seek her help for relief of their chronic pain, stress, and overwhelm.

Massage therapy has greatly improved Vicki's life and well-being in terms of healing from many injuries over the years. As a result of her experience with her own chronic neck pain, plantar fasciitis, and bilateral rotator cuff surgeries, she has developed treatment plans that work! To learn more, visit <http://www.MansfieldMassageTherapy.com> or contact Vicki directly at [vickid0304@gmail.com](mailto:vickid0304@gmail.com) or [support@MansfieldMassageTherapy.com](mailto:support@MansfieldMassageTherapy.com).

RELATIONSHIPS



REFERRALS



REVENUE

# Navigating Conflict through Mediation

by Mamie S. Tolbert

Conflict is a natural part of human interaction. We all have different perspectives, goals, and needs, and sometimes these can clash with those of others. In many cases, conflicts can be resolved through open communication and negotiation. However, there are times when conflicts can escalate, leading to negative consequences for all parties involved.

Fortunately, there is an effective approach to resolving conflicts that can help parties find common ground and reach mutually beneficial solutions. This approach is called mediation, and it involves working with a neutral third party who is trained to facilitate conversations and negotiations between conflicting parties.

## What is mediation?

Mediation is part of the alternative dispute resolution (ADR) process. ADR includes arbitration, mediation, and litigation. Mediation is a procedure in which the parties discuss their disputes with the assistance of a trained impartial third person who assists them in reaching a settlement. It may be an informal meeting among the parties or a scheduled settlement conference. The dispute may either be pending in court or potentially may be filed in court.

Mediation is useful and effective in resolving conflicts or disputes in every industry. Cases suitable for mediation are disputes in commercial transactions, personal injury, construction, workers compensation, labor or community relations, divorce, domestic relations, employment, landlord/tenant, church conflicts, business/corporate, insurance, employment or workplace conflict, immigration, and any other matters that do not involve complex procedural or evidentiary issues. Attendance at the mediation conference is voluntary by the parties, except where governed by statute or contract clause.

## What is a mediator?

The mediator is a trained neutral third party with patience, persistence, and common sense. She/he has an arsenal of negotiation techniques, human dynamics skills, and powers of effective listening, articulation and restatement. Depending on the situation, the

opposing parties may or may not have attorney representation. The mediator will guide the parties to a resolution in the process.

In some jurisdictions the mediator could be an attorney, but an attorney serving as a mediator cannot give legal advice. Although, a mediator's subject area of expertise may be beneficial to the parties in wording and framing the mediated agreement or in circumstances where the parties are open to neutral case evaluation.

There are numerous reasons why a party to a dispute might choose mediation over traditional litigation or other forms of alternative dispute resolution. Some of them are affordability, timely resolution, private sessions, confidentiality, participation in the resolution of the dispute, and in many cases, preservation of the interrelationship between the parties.

The cost of mediation is less than the average cost in time and money for the litigation of a dispute. Parties can often schedule mediation within weeks of a decision to mediate or a court order to mediate.

*"The courts of this country should not be the place where resolution of disputes begins. They should be the place where disputes end after alternative methods of resolving disputes have been considered and tried."*

—Justice Sandra Day O'Connor

## Mediator Ethics

State mediator statutes have ethics provisions and generally a requirement for mediators to complete a certain number of hours in a training course on ethics. Most training programs allocate a substantial number of hours to ethics considerations. If there are no locally adopted rules, the trainers will discuss standards of the American Arbitration Association, Society for Professionals in Dispute Resolution, or National Association of Security Dealers.



Copyright 2023 Mamie S. Tolbert



**Mamie S. Tolbert** is president and CEO of MST Mediation Solutions LLC, which is a mediation practice that facilitates alternative dispute resolution. The company is focused on providing clients with the most effective caring, accurate,

thorough, and creative mediation services and cost-efficient solutions to help individuals and businesses resolve conflict and move forward in their lives. In many cases, mediation can save participants time

and money while allowing them to resolve their differences amicably. The mediation process takes place in a non-threatening environment that is more conducive to developing peaceful and workable solutions. Generally, MST Mediation Solutions' services are structured to meet the needs of a wide range of clients in areas such as personal injury, family law, commercial, subrogation, real estate, and others. Parties can resolve their disputes before or after a court filing with MST Mediation Solutions.

Mamie is also a LegalShield independent associate, helping individuals, families, and businesses by connecting them with identity theft protection and life-events legal plans since 2012. For more information or to schedule a consultation, connect with Mamie at 732-415-7398 or [info@mstmediation.com](mailto:info@mstmediation.com), or visit [mstmediation.com](http://mstmediation.com).

**SC SCHUMACHER**  
CHEVROLET AUTO GROUP

**PROUD NJAWBO SPONSOR**

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

Judith Schumacher-Tilton, President



FIND NEW ROADS™

CHEVROLET

Full Service Sales And Repairs For All Of Your Driving Needs

**LITTLE FALLS** | **DENVILLE** | **CLIFTON** | **LIVINGSTON** | **BOONTON**  
973.256.1065 | 973.627.0900 | 973.472.5500 | 973.992.9100 | 973.334.2000

**SchumacherChevy.com**

Auto Body Centers in 3 Locations - Denville, Livingston and Boonton

*Come Join the Family*



2012 - 2017  
WOMEN'S CHOICE AWARD™



# Scenes from the NJAWBO September 28, 2023 Statewide Oceanfront Business Luncheon at the Jersey Shore







RELATIONSHIPS



REFERRALS



REVENUE



*Continued from page 3...*

The **WindIgnite—Offshore Wind Supply Chain Accelerator Program** event was held on November 9 at the Rutgers Ecocomplex – Clean Energy Innovation Center in Bordentown. The accelerator program is designed to provide support to the offshore wind supply chain and serves as the hub of an innovative wind supply chain entrepreneurship ecosystem tailored for entrepreneurs and small businesses, with a particular emphasis on women- and minority-owned enterprises. The ultimate goal is to provide a solid network for supply chain industry growth and to maximize the economic development impacts that it can generate.



Left to right: Bertha Robinson, NJAWBO president; Robin Tabakin, NJAWBO Public Policy Leader; Diana Glinos, Bluepoint Wind Fisheries Liaison; and Mamie Tolbert, NJAWBO president-elect, at the WindIgnite—Offshore Wind Supply Chain Accelerator Program. Robin was moderator of the Developers Panel.

**P O W E R I N G   P R O G R E S S**

EMPOWERING PEOPLE > POWERING LIFE

*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, women, veteran, service disabled veteran & LGBT-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 [pseg.com/supplierdiversity](https://pseg.com/supplierdiversity).*



**NJAWBO Membership Roundtable 10-16-23****SAVE THE DATES****March 26, 2024****NJAWBO Statewide Spring  
Business Luncheon**

Location TBD in Middlesex County

**May 8, 2024****NJAWBO Special Women & Wind  
Conference Event**

Location TBD in Ocean County

**September 24, 2024****NJAWBO Statewide Oceanfront  
Business Luncheon**

Location TBD in Ocean County

**December 11, 2024****NJAWBO Annual Holiday  
Evening Event**

Location TBD in Essex County

**NJAWBO Member  
Rewards Program**

NJAWBO will reward you for encouraging other business owners to join NJAWBO!

When a new member names you as the person who encouraged them to join NJAWBO, you will earn a \$25 credit off your next renewal!

**Earn up to 10 Rewards (\$250)/Year!****Simple Steps to Help You Earn Rewards:****Spread the Word**—Let other business owners know about NJAWBO.**Invite Them to an Event**—We'd like to meet them!**Point out the NJAWBO Benefits**—They are worth their weight in gold!**Remind Them to Tell Us You Referred Them**—Your name must appear on their application as the NJAWBO member who encouraged them to join!**That's it! Start  
spreading the word  
and earning rewards!**

# NJAWBO BOARD OF TRUSTEES 2023–2024

## Executive Committee

**President:** Bertha Robinson, 732-705-5060,

bertha@staroneprofessional.com

**President-Elect:** Mamie Tolbert, 973-277-1475,

mt.legalshieldassociate@gmail.com

**Secretary:** Jeanine Dargis, 848-244-4925,

jeanine.dargis@payrollvault.com

**Immediate Past President:** Holly Kaplansky,

201-681-6231, holly@redwagonconsulting.com

**Nominations Chair:** Donna R. Thompson,

973-476-2719, donna@woodpeckerpress.com

**VP of Administration:** Melanie Cunningham,

212-457-1622, melanie@mcunninghamlaw.com

**VP of Corporate Relations:** Rosanna Imbriano,

973-444-2317, info@riconsultingllc.com

**VP of Events & Programming:** Taryn Abrahams,

973-803-8276, info@empowerbehavioralservices.com

**VP of Marketing:** Cecelia Henderson, 973-646-8947,

cahenderson@wsimarketingedge.com

**VP of Membership:** Laurel Bernstein,

201-927-5927, bernstein.laurel@gmail.com

### *The Bottom Line Newsletter*

Copyright 2023 NJAWBO. All rights reserved.

*The Bottom Line* is the official publication of the New Jersey Association of Women Business Owners, Inc.

Production Manager: Donna Thompson

General Inquires: njawbo@njawbo.org

NJAWBO, P.O. Box 133, Cedar Grove, NJ 07009-0133

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

The New Jersey Association of Women Business Owners 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.

[www.NJAWBO.org](http://www.NJAWBO.org)

### NJAWBO REGIONS

**Northeast Region:** Bergen & Passaic Counties

**MetroEast Region:** Essex, Hudson, & Union Counties

**Northwest Region:** Morris, Sussex, & Warren Counties

**Central Region:** Mercer, Hunterdon, & Somerset Counties

**Shore Region:** Monmouth, Ocean, & Middlesex Counties

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

[www.njawbo.org](http://www.njawbo.org)

### NJAWBO CORPORATE SPONSORS

Gold



**PSEG**

Silver



**BCB Bank**

Bronze

