

The BottomLine



The Voice Of The NJ Association of Women Business Owners, Inc.

OCTOBER / NOVEMBER 2006

Join Us for Breakfast with Carly Fiorina!

NJAWBO and Friend's Health Connection have partnered to bring our members and friends the opportunity to meet and hear one of the most talked-about business leaders in the world, Carly Fiorina, former CEO of Hewlett Packard. The event is November 15th at the Pines Manor, 2085 Route 27 in Edison beginning at 8:30 AM.



Carly Fiorina, former CEO of Hewlett Packard.



Carly Fiorina will share her story with brutal honesty about her triumphs, failures, deepest fears and most painful confrontations. Your \$35 registration includes a copy of her new book, *Tough Choices*, which she will be happy to sign at the event.

Ms. Fiorina was President and CEO of Hewlett-

Packard from 1999 to 2005, and chairman from 2000 to 2006. Before joining HP, she spent 20 years at AT&T and Lucent Technologies, where she held a number of senior leadership positions. She has a bachelor's degree from Stanford University, an MBA from the University of Maryland and a Master of Science degree from MIT's Sloan School of management.

Bring your friends and colleagues to this *must attend* event! For more information and registration, which will be taken by Friend's Health Connection, please go to the NJAWBO website Home Page, www.njawbo.org, and click on the Events button on the left.

New NJAWBO Website is Live!

After a year of development and testing, the new NJAWBO website is now up and running. If you have not visited it already, please do so at www.njawbo.org.

The site was developed in cooperation with representatives from most of the chapters. Our goals were to:

- Make it easy for the user to find information about us and our activities.
- Be a first class marketing tool for member and resource development, as well as NJAWBO members' products and services.
- Host our extensive database and to be more responsive to our members needs and interests.
- Provide graphically pleasing e-mail broadcasts to enhance our message.

Some of the more visible changes on the website include:

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BUTTT!

(Business Understanding Through Technical Training)

By Penni K. Nafus, Director

Last year, when Assemblyman McKeon's (D – District 27) office announced that a \$150,000.00 grant was to be awarded to NJAWBO's Women's Business Center, much consideration was given to how best to utilize these funds. Of course, operating expenses for the year were a priority, but some discretionary funds were also available. It was decided that providing programming for business owners not readily available elsewhere and at no cost to the participants was an excellent way to return value for some of the taxes paid by the businesses and business-owners to the State New Jersey.

This missing piece for entrepreneurial training is that for experienced entrepreneurs wishing to fill in their knowledge gaps as a means of growing their businesses. The decision was made. The research to determine subject matter, develop curriculum, locate sites, secure instructors and put it all together began. Once again NJAWBO members/instructors stepped up to the plate, volunteering time, knowledge and enthusiasm to help the program accomplish its goals. The staff, Board and especially the clients served by these programs thank you for your Herculean efforts.

Seminars that were offered included *Strategic Planning, Financial Management, Business Law, Building a Marketing Plan, The Art of Selling, Public Speaking, Introduction to QuickBooks, Advanced QuickBooks, Building a Business Website and Internet Marketing, Advanced Word and Advanced Excel*. A total of 35 seminars were presented at 13 different locations statewide.

One of the most pleasant surprises of this initiative

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MONEY, POWER, POSITION . . .

MESSAGE FROM OUR PRESIDENT

Kudos and Opportunities in Fall 2006!



ROBIN BERG TABAKIN

NJAWBO proudly announced Verizon as our exclusive State corporate partner for entertainment, broadband and voice on the Northern Regional Cruise in August. Verizon joins NJAWBO at the Diamond Level. In addition to corporate partnership, Verizon will be the exclusive sponsor for entertainment, broadband and voice on the new NJAWBO website! We look forward to a wonderful and special relationship with Verizon. Please make sure that you visit Verizon's link on our website for programs and special offers for NJAWBO members.

WWW.NJAWBO.ORG

After a huge effort by Paula Gould, Director of Administration, Sujata Rao and devoted NJAWBO members Sandra Schanzer, Karen Riley, Elsa Reinhardt, JoAnne MacBeth and Ronnie Daldos, the new NJAWBO website is finally up and running. The site has many new features including a master calendar that can include all chapter, regional and State events. You will be able to easily find an event to attend almost every day of the week.

FALL 2006

NJAWBO members will be very busy this Fall. On Tuesday, October 10, New Jersey Transit will host a half day certification workshop with procurement opportunities in their offices in Newark. Work on your certification and then meet with NJ Transit buyers and other corporations immediately following your application. Or if you are already certified, come meet with committed buyers who will have contracts to be assigned on the spot.

Garden State Woman Magazine, a NJAWBO corporate partner, will host their "2nd Annual Health & Wellness Conference" on Saturday, October 14, at the Hyatt Regency Hotel in New Brunswick. The special guest presenter will be Dr. Mehmet Oz who has appeared on "Oprah" numerous times.

After a terrific Public Policy Day last spring, Lori Anne Oliwa, State Vice President of Public Policy, is planning another Public Policy Day on Thursday, October 26, at the Statehouse Annex in Trenton. Meet the "movers and shakers" in New Jersey, and learn about the issues that are important to your business.

The Governor's Conference on Women will take place on Monday, October 30 at the East Brunswick Hilton. This important event will draw approximately 1500 attendees and is expected to sell out, so register early.

NJAWBO is very proud to present a breakfast with Carly Fiorina, former CEO of Hewlett-Packard and one of the most powerful and respected women in the corporate business world today. This event will take place on Wednesday, November 15, at the Pines Manor in Edison.

For information about these and other events, visit the events section on the new NJAWBO website at: www.njawbo.org.

Money. Power. Position. NJAWBO

Regards,

Robin Berg Tabakin, President

The BottomLine

The Voice Of The NJ Association of Women Business Owners, Inc.

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MARKETING TIPS

How to Write an “About Us” Page

By Barbara Zaccone

You’re thinking of doing business with a company you know very little about. After spending a few seconds on the home page you quickly go to the About Us page. Once there, are you captivated or put to sleep? When writing content for your About Us page, here are a few things to keep in mind.

- There is no need to go into long detail about the history of your company. Simply state when your company was founded or how many years you have been serving your industry.
- You should also include a brief summary of products offered, the more concise the better.
- This is also the place to communicate how you are different from your competitors.
- Be sure to mention your organization’s awards, certifications and any other forms of recognition.
- If you do business in a specific geographic area you should mention it on this page.
- Share your company’s philosophy or unique approach to satisfying the customer’s needs.
- If you have expertise in a specific industry you may want to communicate how your in-depth knowledge of the industry helps your clients.
- Mention your membership in any trade or community organizations. Don’t forget NJAWBO.
- Do not include your Mission Statement or the CEO’s biography.

Your About Us page should be concise, easy to read, and serve as a marketing piece for your

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This Year’s Focus: Retention

By Caryn Starr-Gates

New Member Madness proved to be very successful the last couple of years in terms of recruiting new members into NJAWBO’s chapters. However, we have seen a lot of fall-off of these members when their renewals come up.

When chapter leaders reach out to discover why these members are choosing not to renew, some say they didn’t get anything out of it (these people usually mean business leads); others that they don’t have the time to attend meetings. Overall, there is the sense that NJAWBO, for some reason, is not meeting their business needs.

Many times this is because new members simply don’t have a grasp of NJAWBO’s true mission. As we all know, people often confuse the term “networking” with “lead-generating.” Therefore, when talking with prospects, it’s imperative that you are clear on the differences between NJAWBO and organizations like Le Tip, BNI and Leads Club (call me if you need the talking points). It is also imperative that we continue, at both the chapter and State levels, to deliver added value to our members to help retain them. That’s why this year the State’s membership focus is less on recruitment and more on retention.

Rather than hold a mandatory statewide membership drive, it was decided that chapters could hold recruitment drives when it is appropriate or convenient for them to do so.

Therefore, we are not holding another New Member Madness Drive this fall. Chapters may do so at any time during the year, with whatever parameters make sense for you. During our conference call last month, the VPs indicated they would still like the State to offer some kind of incentives.

We agreed that all chapters who were interested in offering something from the state (beyond your chapter incentives) would report their winners to me by March 31. This gives me and State Awards Chair Helen Burton ample time to pull together information for the State conference. So go forth and recruit at will!

In terms of retention, this is where we all need to put our heads together and come up with a plan. At the chapter level, there is a lot of energy around this issue. Some chapters have rolled out the breakfast business

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Dates To Remember

10/10/06	NJ Transit Certification Workshop
10/14/06	Garden State Woman Second Annual Health Care Conference
10/20/06	The Statewide Hispanic Chamber of Commerce of New Jersey 16 th Annual Convention & Expo, Newark Airport Marriott
10/20/06	University of Medicine & Dentistry of New Jersey Expo, Sheraton, Woodbridge.
10/26/06	NJAWBO Public Policy Day II, State House Annex in Trenton
10/30/06	Governor’s Conference for Women at the Hilton, East Brunswick.
11/7/06	NJAWBO Board of Trustees Meeting, Sheraton Raritan Center, Edison
11/9-11/11/06	TLAW Global Partnership Forum 2006 – Atlanta, GA.
11/15	NJAWBO and Friend’s Health Connection, Carly Fiorina, Pines Manor, Edison
2/8/2007	Procurement Event & Expo, Pines Manor, Edison
3/28/07	Salute to Women Leaders in Celebration of Women’s History Month, Crystal Plaza, Livingston.



NJAWBO Welcomes **New Members**

*Please welcome these newest members to NJAWBO.
Be sure to introduce yourself and say "Hello" at meetings.*

BERGEN

Pia Cyrulnik
The Contemporary Couch

Annie Hung-Scanga CPA, MBA

Cherie Palmer
Keep It Reel, Inc.

ESSEX

Kristina Bernarducci
Tony Pallet Inc.

Grace Clearsen
Lighten Up Caterers

Elayne Fluker
Elite PA Services, Inc.

Antoinette Fraser
St. Clair Kitchen & Home, LLC

Margaret Jurow
Podvey Meanor

Vera Russo
Tony Pallet Inc.

Donna Slane
Arbonne International

HUNTERDON

Lisa Stampler
Creative Baskets

MIDDLESEX- SOMERSET

Loraine Kasprzak
Advantage Marketing

Alnisa White
NJ Minority Business Directory/ I.D.

MONMOUTH- OCEAN

Kathryn Ameneiros
New Wave People Inc.

Heather Richards-Barone
EPA Financial Services, Corp.

Maria Stamboulis
Shore Staged Homes

Josie Vega
Face FX the Studio

Therese von Rodeck
Welcome Home! Unique Advertising

Debra Watts
Harbor Lights Financial Group

MORRIS

Diane Fischer
Fischer Fine Arts

Mary Salmon
*Seasons At The Morristown Inn
Best Western*

SUSSEX- WARREN

Patricia Hruby
The New Jersey Herald

TRI-COUNTY

Rae Ann Broussard
The Worth Collection, Ltd.

Peg Jacobskind
Sarah Coventry

Marti Toudy
ReMax Main St Realty

UNION

Letty Carroll
*Medical Claims Recovery
& Denial Solutions, LLC*

Member/Chapter News

ESSEX

Kirsten Scheurer Branigan has been named President of the New Jersey Women Lawyers Association (NJWLA), an association dedicated to the advancement of women in law.

Judith Ennis, *The Tutor Computer Company*, has launched Notes By Judith (www.notesbyjudith.com), which offers handcrafted note cards featuring Ennis' original photography from around the world.

Lisa Fahoury, *Faboury Ink*, served as a guest lecturer for the Fall FastTrac® program hosted by NYC's Industrial and Technology Assistance Corporation (ITAC). FastTrac® is a program that develops the skills required by CEOs to build relationships with lenders and investors. The program includes one-on-one coaching, peer learning and guest speakers to help entrepreneurs improve their business model and attract capital. ITAC is a non-profit organization that provides technical assistance to NYC manufacturers and technology firms to help them stay competitive.

MIDDLESEX/SOMERSET

Graphic Matter, Inc. received WBENC certification from the Women's Business Enterprise National Council, the nation's largest third-party certifier of women-owned businesses in the U.S. Graphic Matter, which recently celebrated its fourth anniversary. The firm is also registered as a Small Business Enterprise and certified as a Woman Owned Business Enterprise by the New Jersey Commerce & Economic Growth Commission.

Deborah Bailey's short story, "The Woman Next Door," was published in *US 1's* 2006 annual summer fiction issue. A commercial and technical writer, Bailey owns **Writing Services Central, LLC**.

PASSAIC

Debra Hamilton, *Creative Communications*

& Training, Inc., has been accepted into the National Speakers Association (NSA). To become an NSA member, Hamilton had to provide extensive documentation of her professional speaking experience and express ongoing commitment to a strict code of ethics. NSA has more than 4,000 members in 23 countries.

La Shonda Tyree, *Ultimate Travel Vacations*, successfully completed Carnival University Online to earn the designation of Carnival Cruise Specialist.

MONMOUTH/OCEAN

Diane Turton Realtors will be working with AFS-USA to encourage local schools and families to host international teens as part of an exchange program. Monmouth County will host 14 international AFS exchange students, who will live with area families while they attend local high schools during the 2006-07 school year.

SUSSEX-WARREN

Donna Price, *Compass Rose Consulting*, is teaching a series of teleclasses on "Launching Your Dream." The classes are presented through the University of Masters, which offers a variety of classes for building your business as well as achieving life balance.

A book authored by **Lisa S. Wagner, *Hearts & Hands Forever Poetry Gifts***, served as the centerpiece of an article in the *Daily Record Treasures of a Nurse's Heart* is a collection of stories highlighting the 50 nursing career of Wagner's mother, Martha Smith, who was encouraged to tell her stories to inspire a new generation to enter nursing. The book has been endorsed by the Johnson & Johnson Campaign for Nursing's Future, which posted it online atop its list of Nursing Resources "to aid and inspire nurses of all ages." ❧

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5 Legal Tips to Keep Your Company Out of Court


By Robin M. Gronsky, Esq.

Enterprise Rent-A-Car 2006 Corporate Partner of the Year

At NJAWBO's Annual Conference in May, Enterprise Rent-A-Car was awarded the 2006 Corporate Partner of the Year Award. The award was presented by Judith Chapman of *Garden State Woman Magazine* and NJAWBO is 2005 Corporate Partner of the Year to Carole Lakin, Multi-Cultural Relations Manager of Enterprise. Nesli Cakiroglu, NJAWBO VP Corporate Relations said, "A good example of the definition of partnership is our relationship with Enterprise Rent-A-Car. We both see eye to eye and support each other to succeed in our individual and common goal of helping women to grow their businesses."



Judith Chapman of *Garden State Woman Magazine* and NJAWBO 2005 Corporate Partner of the Year with Carole Lakin, Multi-Cultural Relations Manager of Enterprise.

Enterprise, also the NJAWBO 2004 Corporate Partner of the Year, was especially supportive this year helping NJAWBO with a radio campaign to advertise the Procurement event which was held in February as well as getting involved in events and committees at the chapter level. 

Congratulations and thank you Enterprise!

Litigation is very expensive and can even cost you your business. This article will give you some pointers on staying out of court.

1. Many business owners sign agreements without legal assistance, but it's very important to have an attorney review the contract beforehand. Why is that?

Every business owner looking at a contract must realize that the contract has been drafted to protect the party that has prepared the contract. So, if you are looking for office space and the landlord gives you a lease to sign, remember that the lease favors the landlord. The same is true for any contracts for goods that you are buying or if you are having someone perform any type of service for you. An attorney who reviews the contract for you before you sign it can point out the contract provisions that are detrimental to your interests and can negotiate changes in the contract or suggest negotiation strategies for you to try against the other party. Once a contract is signed by both parties, you are bound by the terms of the contract as it was signed.

2. How can a partnership avoid one partner leaving the other with all of the partnership debts and problems?

This is such a common situation when two friends start a business together. They figure that their friendship will overcome any questions that come up about how to handle company business. Every partnership should have a partnership agreement.

3. What's the basic information to include in a partnership agreement?

All partnership agreements should discuss how much and what each partner will invest in the business, how much time each partner will invest in the business, whether full-time or part-time, how the profits and losses will be divided, what will happen when one partner wants to leave the business or dies and whether one partner can bind all of the partners when signing a contract.

4. When moving a business from a home office to rental space, what details should a business owner review when reading the rental agreement?

Leases do vary depending on the type of space you are renting, but each business owner should scrutinize the lease to make sure it accurately describes the space that the business owner thinks he or she is renting, how long of a period the lease covers, how much rent is being paid, is there "additional rent" to cover the landlord's real estate taxes, water bills, or services it is providing, such as trash or snow removal, whether the landlord is requiring a security deposit and under what conditions it will be returned, whether the tenant can sublet or assign the space if she wants to get out, what happens if there is a default, and who has to maintain what part of the premises. A lease is a very complicated agreement and all business owners should consult an attorney before signing the rental agreement. You know the landlord has.

5. Some individuals would rather buy an existing business than start one from scratch. How can a prospective buyer find out if the other business has legal issues or debts they may not disclose in their financial records?

Your attorney will conduct a due diligence search before you even go to contract on the purchase of the

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Self-Confidence at Work: Six Steps to Success

By Renée M. Sussman

When 17th century philosopher René Descartes said “I think, therefore I am,” he was describing the power of our thoughts and beliefs. Taken a step further, we can also say, “You are what you think.”

Do you usually think, “I’m not good enough” or “I accept and like myself?”

If you answered the former, then it’s time to replace those limiting beliefs. They get you nowhere at work.

You are not alone. Many women, regardless of their upbringing, education, work experience, age or position have issues with self-confidence at work in situations with potential employers, managers, co-workers and subordinates.

Feeling insecure sabotages our efforts. What’s worse is that we telegraph how we feel about ourselves to others, who then take our cues and reflect them back to us, thereby perpetuating these feelings.

Working in what is still largely a male-dominated environment doesn’t help. Men still essentially own the workplace. Here’s some troubling statistics according to *Mother Jones* magazine:

- Since orchestras started requiring musicians to audition behind screens, the number of women hired has increased 20 percent.
- 86 percent of guests on Sunday morning political talk shows are men.
- 42 percent of female executives over 40 don’t have children. For full-time working fathers, each child correlates to a 2.1 percent earnings increase, while for working moms, it’s a 2.5 percent loss!

But despite the fact that women, and in particular, mothers, are still discriminated against, *Mother Jones* also reports that companies with women in top jobs see 35% higher returns than those without.

For those of you who may need some help strengthening your self-confidence in the workplace or anywhere, here’s a six-step process you can use. It

parallels the coaching process and keeps the focus on . . . yourSELF: Self-Aware, Self-Accept, Self-Control, Self-Assess, Self-Advocate and Self-Care.

Self-Aware

Take stock of your current reality. Keep a journal over time of when you feel the worst about yourself and review it periodically. Are there themes emerging about the people and situations that trigger you? Do you break out in a cold sweat each time you have to present something to a group or ask for what you want? Do you suddenly draw a blank when an interviewer asks you to describe your best assets?

Document not just where your self-confidence dips but also when it peaks. When do you feel the most confident?

Finally, take a global view. Explore how you see yourself, how others see you, how you would like to be seen and how you must be seen to be effective. Examine all results for insights. A sales coordinator noticed that her “annoyance” at everyone at work was pervasive. . . and a cover up for feelings of powerlessness and unhappiness that she did not feel confident enough to express.

Self-Accept

Let go of negative self-talk. The “I’m not good enough” conversation is the quickest way to feel stuck and paint yourself into a corner.

Do office politics make you crazy? Do you worry about what other people think? Say this every day: “What other people think of me is none of my business.”

Everyone has fears, doubts and things they’d like to change about themselves. Feel them, accept them, and then deal with them. Start turning negative self-talk into positive affirmations: Say this in the mirror daily: “I am a talented, competent person who deserves the best.” Corny, but it works!

What other small thing could you start doing to accept yourself more? A photographer dealing with a slow recovery from a serious illness needed to find work. She had to build a new approach so she set an inspiring goal that captured her acceptance of her situation: “Making the Most of Me.”

Self Control

Acknowledge your responsibility for your own life and your career. The work environment leaves little leeway for emotionally-driven exchanges which are usually non-productive. To be the most effective, learn how to respond, not react. Separate feelings from thoughts and actions so you can navigate situations independent of whom you’re with or what you’re feeling.

This takes practice. One good resource is Daniel Goleman’s book, “*Working with Emotional Intelligence*”
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New Jersey Hall of Fame

In 2005 New Jersey created the New Jersey Hall of Fame to celebrate New Jersey's history by honoring those New Jerseyans who have made invaluable contributions to society through their accomplishments in such areas as the visual and performing arts, music, literature, science, education, sports, entertainment, business, religion, government and military.

The Hall of Fame envisions honoring potential inductees such as New Jerseyans Albert Einstein, Thomas Edison, Frank Sinatra, Bruce Springstein, Clara Barton, Paul Robeson, Meryl Streep and many others.

In the Spring of 2007, the Hall of Fame will hold its First Annual Induction Ceremony which will be modeled after the Academy Awards. However, the public will be asked to vote for those to be inducted. That is

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Opportunity Responsibility

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Top Ten Criteria for Wisely Hiring a Coach

By Verena Aibel

Hiring a coach is very similar to hiring other important members of your Team. You want to be able to entrust your coach with your personal and professional dreams and visions, don't you? Use the Top 10 Method to help you pool what matters the most to you and you will start attracting and selecting a superior coach, just for you!

1. Likeability and Warmth Factor:

Is it important that you like your coach? It is to me. My first impression really is lasting. If I meet a coach in person or through a TeleClass and I don't respond favorably, that is my first cue. Move on. Trust your gut on this one, please. Warmth, openhearted, good-natured, gentle, intelligent, patient, playful and responsiveness are some of the intangibles that really matter to me. What matters most to you?

2. Role Model Potential:

What kind of person do you want to be like? What kind of role model would you like to offer your clients, customers or family? Maturity, groundedness, smarts, creative, playful, love of Nature, culturally aware and sensitive, and high standards and clear values rank high on my list. How about yours?

3. Experience, Wisdom, Resources, and Common Sense:

Lighting the way, sharing appropriately and using common sense go a long way in coaching. Do you get the sense that your prospective coach has a good personal foundation and does not actually NEED you in order to experience a fulfilling life? Do they have sufficient experience to draw from and do they seem to know how to draw the wisdom out of life's more challenging moments? Do they have good resources and their own research to draw from and share with you in a timely fashion?

4. Specific Needs:

Do you have specific needs or training requirements that you want your prospective coach to be sensitive to or already have? Do you desire to have a coach who is fluent in your language, literally or figuratively? Would it be best if they were (you fill in the blank) such as business-oriented, creative, restorative, ADD, or sensitive to certain lifestyle preferences, for example? Know your own needs and preferences first and make sure your future coach is aware and comfortable with them before you hire them.

5. Availability, Reliability, Consideration, and Flexibility:

As long as you request a prospective coach's services with enough planning

time, it is reasonable to expect that they will be available when they say they will be. If something comes up on their end or yours, however, it is natural you both give each other ample notice. Find out about their cancellation policy, if any, in advance and make sure it works for you.

6. Level of Energy, Health, and Spirituality:

What level of energy, enthusiasm, and spirituality do you exhibit or hope to attain? Do you desire the same or a higher level from your prospective coach? Do you want a coach who is fit physically, spiritually, mentally, and emotionally? Do you want one who seems stressed out or one who knows how to take care of themselves and does so?

7. Proximity, Frequency, Type, and Level of Contact:

Are you prepared to pick up and drive to meet with your prospective coach? If so, you may wish to have a prospective coach who lives within a few miles of your home, for example. Are sessions by telephone good for you? Do you desire e-mail contact in between sessions too? Are you willing to pay for additional services or do you expect them? How often do you want to have sessions? Daily? Bi-weekly? Weekly? Three times a month? Four times a month? Or once a month? Are you willing to commit to one month? Three months? Six months? Or do you want an à la carte plan where you schedule a call only as needed (and pay as you go)?

8. Financial Considerations:

What are you willing to invest to hire a great coach? What is attaining your personal and professional ideals and making successful transitions worth to you? Are you willing to show the Universe that you are worth every coaching

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Hot Resources for Business

By Shannon Scocchio

For those who missed this year's Public Policy Day, here are just some of the organizations that spoke about the impact of public policy on small businesses.

www.njbia.org **New Jersey Business & Industry Association**
Founded in 1910, NJBIA provides information, services, and, most importantly, advocacy for businesses in the State. Of particular interest on the website is "Issues Impacting Your Business," a section with summaries and in-depth information on top issues, the current legislative agenda, key points about recently enacted laws, and pertinent information for business compliance.

www.wpcnj.org **Women's Political Caucus of New Jersey**
An affiliate of the National Women's Political Caucus, WPC-NJ is a grassroots organization committed to increasing the number of women in government and promoting equal rights through recruiting, training and support. With New Jersey ranking 31st out of the 50 states in the proportion of women serving in its legislature, WPC-NJ is dedicated to changing the male-dominant political climate and "creating a true women's political power base to achieve equality for all women."

www.platformforprogress.com **Platform for Progress**
The Platform for Progress is a "coalition of New Jersey businesses and organizations working in partnership with the New Jersey Chamber of Commerce." Having identified six major long-term challenges to the State — economic development, education, environment, government reform, health care, and transportation — it is the coalition's primary goal to find long-term solutions through positive change. Not only does this grassroots program increase public awareness, but it also helps business owners communicate with employees and legislators regarding key public policies issues. 

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It's All in How You View It

By Charlotte S. Owens, MBA

"Things turn out best for people who make the best of the way things turn out." Art Linkletter

When my son was five years old and my daughter just three, we lived in a townhouse complex with 'U'-shaped courtyards. One day, they were running races around the circle in front of our house. As he came bounding in, my son shouted with delight, "I won!" My daughter trotted in a few moments later and with equal delight shouted, "I lost!" At her sweet young age, winning and losing were not the point, participation was. It's all in perspective.

As I see it, perspective is a lens through which we can view our lives and our enterprises. Expectations provide a particular focus for the lens. Choosing the lens through which we view the results of an endeavor is a starting point. Will our chosen lens really expose what is there or will it limit or shade or distort?

Having chosen the lens, focusing is the next step. Is the focus set on only one possible outcome? Or are we able to put aside our expectations? Is it possible that other outcomes, even failure, may be exactly what we need. Henry Ford once said, "Failure is only the opportunity to more intelligently begin again."

Continued on next page 14

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Self Confidence At Work: Six Steps To Success from page 7

gence. “EQ” has been proven to matter twice as much as IQ, technical expertise or leadership training as a predictor of success in the workplace.

A teacher had some issues that hindered her from interacting effectively with her colleagues and her principal. In addition, new work requirements were overwhelming her. Distinguishing between her issues and actual workplace issues, identifying her triggers, and then working on her communications and boundaries helped her keep her job, ask for what she wanted and work smarter.

Self Assess

What are your passions, strengths, talents, values, styles, wants, and needs? Take some time to reflect and write down as much as you can in each area. Are these being met in the workplace? Many tools and assessments exist to help you uncover these. By using these tools, a market research analyst got clarity on her strengths and weaknesses. She also rediscovered some new passions and talents she had overlooked. This helped increase her awareness, confidence, and effectiveness, as she changed workplaces and began a new job. Her goal was, “Twice as confident and respected at work.”

Ask yourself: If I had no limitations, like fear or money, what would I want to do?

Building a detailed, specific and inspiring vision of where you want to be helps you achieve it. For example, if you’ve been coveting that management job, visualize yourself already there. What are you feeling? What kind of work are you doing? Whom do you work with/for? What difference are you making? Visualizations are a powerful tool for creating abundance in your life, as well as for reducing anxiety and building self-confidence.

Self Activate

Now that you know who you are and what you want, take control! Set concrete, realistic goals and

make and follow a step-by-step plan to achieve them. Setting goals may be part of your company’s performance review process but these are on a much more personal level.

Promote yourself; put your intention out there. Every conversation is an opportunity. “Nothing ventured, nothing gained.”

Sir Isaac Newton’s first law is, “A body at rest tends to stay at rest but a body in motion tends to stay in motion.” The more action you take, the more positive reinforcement you get, and the more likely you are to stay in action until you achieve your goal! Develop a solid, well-planned strategy for meeting your workplace goals that includes marketing yourself and building and sustaining momentum.

An architect realized that no matter how much she advocated for herself at her current job, the work environment was toxic and was slowly eroding her self-esteem. Even when she decided to leave, her insecurity spilled over into her interviews and she was too nervous to promote herself effectively.

Changing her thinking about how she saw herself, her capabilities and her potential helped her move forward. She thought of where in her life she felt confident and then applied it to her current situation. Slowly, she began to feel more powerful in interviews and this helped her market herself successfully. Eventually, she got a job where she could stretch her wings and feel appreciated. Her goal was to “Reclaim my brilliant career.”

Self Care

It’s important to honor yourself. Treat yourself like you want others to treat you, with the emphasis on “treat.” When you communicate to others that you honor yourself, they will honor you too.

An actuary set a goal of “Treat myself like a client” to motivate her to approach her finances with the same care and attention as she gave her clients.

When you reach your goal, pat yourself on the

Looking to Add a Little Pizzazz to Your Business Development? Check Out These Blogs:

Network Weaving

(<http://www.networkweaving.com/blog>). It examines the power of networks – How you weave one? Who does it well? Why does it matter? See what June is all about.

The Entrepreneurial Mind

(<http://forum.belmont.edu/cornwall>). This blog is by a professor at Belmont University in TN. It has tips for entrepreneurs and provides analysis and research on the entrepreneurial economy.

back – and set another one. Acknowledging your accomplishments builds self-confidence. And positive self-talk is a component of self-care.

How will you reward yourself when you reach your goal? Remember, you are what you think. Changing your thinking from “I can’t” to “I can.” Getting clear on who you are and what you want, taking responsibility for your career, setting goals, getting and staying in action, and rewarding yourself for even small milestones can do wonders for your self-confidence and your success in the workplace! “He is able who thinks he is able.” *Buddha* ☞

Renée M. Sussman, owner of Renée Sussman Coaching and Consulting is a member of the Bergen Chapter. She can be reached at 551-206-9019 or coach@reneesussman.com.



MONEY, POWER, POSITION . . .

New NJAWBO Website Is Live! from front cover

- The *Link-Me Program*, the member website listings and the *Speakers Bureau* which are found under the tab **Doing Business with NJAWBO Members**. Both now include a **Search** function by General Business Category so the user can look for a particular resource by type of business rather than reading an alphabetical listing.
- The Master Calendar under the **Events** section that includes NJAWBO sponsored Regional and State events, our partnering organizations' events and chapter events. As the chapters complete their individual calendars, their chapter event will automatically populate the Master calendar.
- The landing page for the **Local Chapters** is a map of New Jersey with links to the individual chapters.
- The **Search** function is now a tab on the top navigation bar that allows the user to search by company name, business classification, general business category and business description or key words. It is very important for each member to make sure you choose a "General Business Category" that most reflects your business as well as a short description of your products or services. Sometimes the general business category or business classifications do not adequately describe your operations. The business description is free form text that allows you to describe what you actually do. The business description search is by keyword and will search all the business descriptions free-form text in the database.
- In the **Secure Members Section** (members access by clicking on the Login button), there is a broader search function of the member database as well as access to a new and improved NJAWBO Forum, your Member Profile, and NJAWBO Resources which includes documents that can be used for chapter marketing purposes, various forms, NJAWBO by-laws and much more. You also have access to any corporate partner codes to receive NJAWBO members only discounts and promotions.

If you can give a little time to volunteer on a NJAWBO committee or board, please click on the link **NJAWBO Needs You!**

Finally, the **Member Profile**, has been enhanced to collect more demographic information about you and your company. Please take a moment to update your profile. All information will be aggregated and used as we target potential members, develop programs and develop resources. The information will also enhance our search when we have RFP's for specific services.

I would like to take this opportunity to thank:

- Sandra Schanzer, Dorset Consulting, who helped us ask the questions we needed to ask to make sure that what was developed was what was intended.
- Sujata Rao, NJAWBO Headquarters, who built out much of the content on many of the web pages.
- JoAnne MacBeth, Shakespeare Computer & Graphics who was a good sounding board.

- Elsa Reinhardt, Elsa Reinhardt Enterprises who helped nail down the accounting functions.
- The Chapter Liaisons who provided constructive feedback and learned how to develop their sites along with the State Office.
- Lynn Lancaster, AdvancedGroup.net, for her company's professional services over the past 5 years, their help with the conversion and who will continue to host the State's e-mail with the *njawbo.org* name.
- Karen Riley, KFR Communications, for the site, e-mail and e-zine graphics at a cost within our limited budget.
- Last but most important are the State Executive Committee and Chapter Presidents for their vision and continued support.

Paula Gould

NJAWBO Director of Administration

We have to improve life, not just for those who have the most skills and those who know how to manipulate the system. But also for and with those who often have so much to give but never get the opportunity.

Dorothy Height, US Activist

Marketing Tips from page 3

company. You need to walk a fine line between vanity and modesty.

Barbara Zaccone is President of BZA LLC (www.bza.com). The company's services include web site design, e-commerce development, web-based applications, graphic design, web site promotion, corporate identity and print communications. Barbara can be reached at barbara@bza.com or 973-890-0880.

New Jersey Hall of Fame from page 8

scheduled to take place in November of this year.

As a member of the Executive Steering Committee and a member of the New Jersey Hall of Fame Academy, NJAWBO, Paula Gould, NJAWBO Director of Administration represents NJAWBO on the Steering Committee.

To learn more about the Hall of Fame, its mission and its goals, please click on the Hall of Fame link on NJAWBO's Home Page, www.njawbo.org.

This Year's Focus: Retention from page 3

challenge idea, giving breakfast attendees another reason to show up and have members' business challenges discussed (and maybe even resolved) during the meeting. The Mercer chapter is rolling out a mentoring program, pairing up volunteers who agree to provide time-specific and industry-specific advice to members who need it. The Monmouth-Ocean chapter is offering vouchers for free meetings to any member who brings in a prospect who joins. These are all valuable ways to not only reward and retain existing members, but also to create more reasons to attend meetings. I hope throughout the year that we continue to share these wonderful ideas during our Member Services conference calls.

On a broader level, Trish Carley is helping bring forth the idea of industry-specific networking functions; the first one, for attorneys, is slated to have already happened at the time of this printing. We hope to have NJAWBO host other networking functions for women in construction, biotech, technology and other industries. If you have any ideas on who/what/where

for these types of events, please forward them to Trish (and thank you, Trish, for wrangling this effort). It's the first step towards getting this program off the ground and it will take time to grab hold.

Another initiative we hope to launch is to offer top-tier business owners some kind of ongoing program that speaks to their particular needs. This group would be made up of members with revenues between \$500,000-\$1 million, with the understanding that their needs and concerns are quite different from the smaller business. We are working out what this program looks like and what we want to do with it; right now it is in the discussion phase. Eventually, we would also like to offer something for middle-tier business owners with annual revenues of \$200,000 and up; a Millionaire Club has also been bandied about.

These ideas will take time to flesh out and get going; the good news is, we're talking about it. We hope to craft a survey to distribute to our membership to ascertain how many of our members fall into these groups so we can be responsive to their needs. We'll keep you posted. ✎

5 Legal Tips To Keep Your Company Out Of Court from page 6

business. He or she will order lien searches and judgment searches. These reports will disclose whether anyone has a judgment that might be a lien on company assets, whether there is a security interest on company assets that you, as the purchaser, would be subject to and whether there are tax liens that must be paid off. Your attorney will read all of the corporate minutes and read all of the leases and existing contracts between the seller and suppliers and customers. As the buyer, you want to ensure that you do not assume any liabilities of the seller after the closing but you will be subject to most existing contracts. Some states require particular disclosures by the seller in certain business opportunity situations, such as franchises. Your attorney should know what these disclosures are. ✎

Robin M. Gronsky, Esq., owner of Gronsky Law Offices can be reached at 201-251-8001.

Ten Top Criteria For Wisely Hiring A Coach from page 9

dollar spent? Do you know that it is not REALLY about the money anyway? Nonetheless, have an idea of how much you are willing to spend or at least have a range in mind. And then, see what your instincts tell you. Then, go for it. You can always change your mind later. Or just keep going for it!

9. Boundary Setting and Referrals:

Ask them how they deal with challenging situations and see if this works for you. Are they able to communicate lovingly and yet firmly when a boundary needs to be set? Do they know when to refer you on when necessary?

10. Personal References:

Get two or three references in advance and call them. Ask them how they originally chose this coach and how their coaching relationship is going. If they no longer use them, kindly ask them what changed. \

Verena Aibel, CTM is a prolific author of Top 10 Articles. Owner of Vibrant Visions International, she can be reached at Verena@optonline.net, or visited on the web (www.VibrantVisionsInt.com). ✎

COMPLIMENTARY SMALL BUSINESS MAGAZINE SUBSCRIPTION

New Jersey Association of Women Business Owners members can receive a complimentary subscription to *The New York Enterprise Report*. In case you have not heard about it by now, The Report, which features "how-to" articles written by experts for small and midsize businesses in the New York area, is a must read for those wanting to grow their companies. To get your free subscription, visit <http://www.nyreport.com/njawbo> - a page exclusively for New Jersey Association of Women Business Owners members. ✎




MONEY, POWER, POSITION . . .

Its All In How Your View It from page 10

Think for a moment about how you respond to outcomes. Is your reaction colored by a specific expectation? When things aren't going as planned; when a friend or partner or employee doesn't behave as you expected; when your own work doesn't turn out as well as you'd hoped, do you have a knee-jerk reaction? Anger? Impatience? Blame? Disappointment? Or do you view outcomes through a broader lens with a more adjustable focus?

As Carlos Castenada said, "We either make ourselves miserable or make ourselves strong. The amount of work is the same."


What would happen if you set a goal, took all the steps you could take to achieve it and then consciously chose to let go of expectations? I'm betting you'd find yourself learning more, feeling stronger, having more fun and possibly growing more successful! 

BUTTT! from front cover

was not the number of NJAWBO members who participated (there were many), but the number of NJAWBO members who took multiple classes. Our database reflects a few members completing EIGHT different courses! Very few attended only one.

This tells me two things.

1. NJAWBO members know the importance of continuing learning. AND
2. NJAWBO members were so impressed with the quality and level of training provided that they chose to attend multiple classes!

Kudos to our instructors for a job well-done. We are hopeful that funding from the State of New Jersey will be renewed so that we can maintain this momentum of growing businesses through ongoing technical training. 

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