

# Business News



December 2018

Volume 43, No. 12

## *Looking Forward to 2019*

Dear Chamber Members,

Since 1916 the Hunterdon County Chamber of Commerce has established a track record of promoting a positive business climate and being instrumental in the economic success and growth of Hunterdon County and our region. Today, 102 years later the Chamber still serves as the “go to” organization, the first stop of information and the resource center of the business community. The Chamber works to enhance community amenities through partnerships, providing resources for business startups and expansions.

**Informing** - As the voice of business, we are proud to inform our membership about changes to legislation that impact business, new developments in the business community through our business briefings and important happenings that impact business owners.



**Promoting** - We are pleased to introduce our NEW mobile friendly website! Visit [HunterdonChamber.org](http://HunterdonChamber.org) 24/7 to access our Business Directory that connects thousands of people to your website, Facebook page and contact information. You are able to offer a discount for your company as well as promote job openings on our Job Bank. Submit your upcoming events to our Community Calendar. Our newsletter, Business News is another great platform to communicate your news, events and specials directly to the Chamber investors and community.

**Connecting** - Opportunities to meet other businesses at Chamber programs and learn what makes Hunterdon County businesses and organizations special. Opportunities to connect with the Community through small and large scale events and initiatives.-

**Developing** - Improve your knowledge about key topics in our County, meet the key leaders of Hunterdon and expand your leadership skills with our Leadership Hunterdon program. In 2019, we will officially open the Unity Bank Center for Business & Entrepreneurship. This will bring a new level of professional development and resources to Hunterdon County.

**Advocating** - Partnering with organizations such as the Hunterdon County Office of Economic Development, Opportunity NJ and advocating for the business community on a local and state level is a win, win for all of us. The Chamber’s active role in advocating this year in the Courthouse Square project is a great example of what we can accomplish collectively, which will have an positive economic impact for generations to come

**Growing** - Every day the Chamber is involved in numerous ways to enrich our community, planning events, welcoming new residents to Hunterdon and being the community cheerleader; we are at the heart of it all.

Lastly, I want to thank you again for your ongoing support. Your engagement with the Chamber makes you an agent of positive change for our Business Community. Please join us as we prepare for an exciting year in 2019 as we continue to move our economy forward. I look forward to working with you and any opportunity to meet with you to answer any questions or concerns you may have.

Warmest Regards,

# 30th Annual Hunterdon Business Expo & Food Showcase a Huge Success

PNC Bank presented the Hunterdon County Chamber of Commerce's 30th Annual Hunterdon County Business & Food Showcase on Thursday, November 8th at the newly renovated Nex Level Arena on Case Boulevard in Flemington. This year's event, which was free and open to the public, featured over 115 businesses showcasing the unique qualities that make Hunterdon a great place to shop, work and do business.

"I want to thank everyone who came out to support the 30th Annual Hunterdon County Business Expo", said Chris Phelan Chamber President. "This show continues to be an important opportunity to bring together the business community of Hunterdon County. It is a great showcase of the diversity of businesses we have in our region."

The Chamber would like to thank the committee members for all of their hard work that made this year's show a banner year: Committee Chair- Randy Block of Raab Coins Committee Members- Victoria Davis of Have Adding Machine Will Travel, Richard Hall of Century Link, Audrey Kerchner



of Inkyma, Bill Harnden of RVCC, Angelo Graziani of DomAlena's Salon and Brian Bauer of Hawk Pointe.

Irvin Raphael provided shuttle service for convenient parking at J.P. Case Middle School. There were so many attendees this year that twice during the day the lot was full! It is estimated that over 3,000 people attended this year's show.

The popular Food Showcase highlighted 14 local restaurants, providing samplings from meatballs to sub sandwiches. The showcase gave consumers the opportunity to sample cuisine for free and get to know the local restaurants.

Also at this year's show were auction items including a gift basket from Basil Bandwagon Natural Market, a certificate for a foursome at Beaver Brook Country Club, a wine tasting from Beneduce Vineyards, hardware from Zero Surge, a fitness challenge from the Max Challenge of Flemington and even an autographed jersey from Hunterdon's own Matt Ioannidis of the Washington Redskins. In addition there were several demonstra-

tions including an escape experience by Space Escapes, a golf demonstration by Hawk Pointe Golf Club and exercise demonstrations by the Hunterdon County YMCA. DASET Home Inspectors captured images of the event with an aerial drone. There were also hourly door prizes and a few lucky attendees were chosen to enter the "Chamber Cash Booth".

In addition to PNC Bank as presenting sponsor there were numerous businesses supporting the Expo including: our Food Sponsor ShopRite of Hunterdon County, our Supporting Sponsors, Hunterdon Healthcare, HealthQuest, Diamond Nation, NJ Advance Media, Hunterdon Radiological Associates, Financial Resources Federal Credit Union and our Program Sponsors, Anita's Angels, Wright & Ford Family Funeral Home and Cremation Services, House and Home Magazine, Fulton Bank, Raab Coins and Northfield Bank. It is the support of these community oriented businesses that allow the Expo to be an impressive, annual event.

Bill Spadea, morning host of NJ 101.5 radio station, made a special guest appearance at the show this year. He was a crowd favorite taking many pictures with attendees and even signing a few autographs.

Please join us at next year's show scheduled for Thursday November 7th, 2019!

## Business News

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Christopher J. Phelan, *editor*  
Amanda Dos Santos, *layout and design*  
Josh Lentine, *layout and design*  
Good Impressions, *printer*

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# You're Invited! Chamber Holiday Party

December 19th  
5:30- 7:30 PM  
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Country Club  
25 Clubhouse Dr.  
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**PRE-REGISTRATION  
REQUIRED**



## HUNTERDON COUNTY CHAMBER OF COMMERCE BOARD OF DIRECTORS

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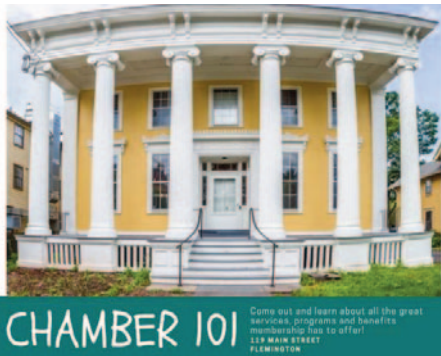
## Join a Chamber Committee!

**IMPACT THE COMMUNITY  
MOVE OUR ECONOMY FORWARD  
NETWORK WITH NEW MEMBERS  
HAVE YOUR OPINIONS HEARD**

**SEEKING MEMBERS FOR ALL 2019 COMMITTEES**

For more info or to sign up, please contact:  
Michelle Hurley  
mhurley@hunterdon-chamber.org

# Maximize Your Chamber Investment



Chamber 101 is a great resource for anyone who wants to learn more about the programs and services the Chamber offers!

Chamber 101 happens on the third Thursday of the month at 8:30 a.m. at 119 Main Street in Flemington.

Members and non-members are welcome. Pre-registration required. Visit [hunterdon-chamber.org/events](http://hunterdon-chamber.org/events) to sign up.

## Hats Off!

Congratulations to **Carol Dvoor** and **Safe Harbor Child Access Centers of Flemington** for hosting their Giving Thanks Dinner which successfully provided Thanksgiving Dinner to over 60 local individuals! Hunterdon County is lucky to have this great organization as a resource.

**Norris McLaughlin, P.A.** welcomes **Michael Osterman** as a new Member of the firm. Osterman joins the firm's Real Estate and Financial group. Osterman has successfully handled complex, commercial real estate transactions and land use matters throughout the State of New Jersey.

**Linda Castner** of **Up, Up and Away of Hunterdon Inc.** was recently inducted into the 2017 Class of the New Jersey Aviation Hall of Fame. Her work in the STEM: Through the Lens of Aviation has been celebrated and replicated nationwide. Congratulations Linda!

## Six Tips to Strengthen Your Financial Foundation in 2019

For many of us, the new year means a fresh start and the chance to set new goals. If your resolutions are money related, here are some ways to strengthen your financial foundation in 2019.

### 1. Review Your Financial Picture.

As the saying goes, it's hard to know where you're going if you don't know where you've been. Review your investments and savings, and consider where you have opportunities to improve your situation. Reflecting on the financial decisions you made – or wish you made – in the last year can be an eye-opening exercise to help you decide what to focus on in the year ahead.

### 2. Prioritize Saving for Retirement.

The reality today is that Americans are more responsible for their retirement than previous generations because pensions are increasingly less common. Although retirement may feel far away, the earlier you increase the amount you're contributing annually, the more you can harness the power of compounding interest. Maximizing the amount you contribute to an individual retirement account and increasing the percentage of your paycheck going into your 401(k) are two ways to boost your retirement savings.

### 3. Consider Your Goals.

If you are setting other new year's resolutions, such as hiring a personal trainer, mastering a new skill or traveling overseas, incorporate the cost of pursuing these activities into your budget.

### 4. Consider Paying More Toward Your Mortgage.

If you have a mortgage on your primary or vacation home, evaluate if it makes sense to eliminate the debt before retirement. Paying extra each month may reduce your cash flow in the near term, but it can be worth it if you want to enter retirement mortgage free. Accelerating your payments may have tax implications, so review your situation with a tax professional before making this a financial focus in the year ahead.

### 5. Check Your Credit Score.

The new year is a great time to review your credit report for accuracy. Three credit reporting agencies Trans Union, Equifax and Experian, are required by law allow you to receive one free copy of your report annually. Keep in mind that reports may vary between agencies. If you plan to purchase a new boat, car, vacation home or another big item soon, checking your credit score (and improving it, if necessary) can help inform you of what interest rate you may qualify for.

### 6. Seek Professional Advice.

If you are balancing multiple financial goals, know that it's possible to make progress toward each if you are intentional about how to allocate your dollars. Talking to a financial advisor can help you sort out your priorities and decide on a strategy for the new year. Professionals also provide accountability, helping you stay focused on the big picture.

It takes discipline to remain focused on saving and spending in alignment with your long-term goals. As you think about the year ahead, remember that a little effort today can make a big difference in helping you feel more confident about your financial future.

###

Michelle L. Heide, CFP®, CRPC®, BFA™ is a Private Wealth Advisor with Ameriprise Financial Services, Inc. in Annandale, NJ. Michelle specializes in fee-based financial planning and asset management strategies and has been in practice for 25 years. You may contact Michelle at 908-713-4903. Michelle's office is located at 16 Leigh St. Units 1B & 1C, Clinton, NJ 08809.

Before you purchase insurance, be sure to consider the policy's features, benefits and fees, and whether it is appropriate for you, based on your financial situation and objectives.

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The Hunterdon County Chamber of Commerce and the Friends of the Library invite you to view the Annual Gingerbread Competition at the Hunterdon County Library Headquarters

These festively delicious homes will be on display until Monday, December 31.



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Develop the business relationships that can improve your bottom line. Network, exchange business cards and present your business to other Chamber members.

*Admission is included in your Chamber membership.*

### Leads Exchange North

**Date: Wednesday, January 2**  
**Time: 7:45 AM registration**  
**8:00 - 9:00 AM program**



Led by  
Tom Fitzgerald

  
**Holiday Inn**  
111 West Main Street  
Clinton, NJ

### Leads Exchange Central

**Date: Wednesday, January 16**  
**Time: 7:45 AM registration**  
**8:00 - 9:00 AM program**



Led by  
Judy Gold



14-B Royal Road  
Flemington, NJ

## Make the Most of Your Member Benefits

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# Chamber Supports CEA/Johanna Foods, 26th Annual Turkey Trot Ushers in Seasonal Glee

This year's 26th annual CEA/Johanna Foods Turkey Trot 5K Run and 2m Fitness Walk featured a new course, a corral start and thousands of participants who came out to run, walk and brave the cold. This exciting fundraiser started the 2018 holiday season with over 5,000 Turkey Trotters flocking to the Hunterdon County seat. Runners and walkers were cheerful as they gathered with friends and family to work up a Thanksgiving appetite while helping raise awareness and funds for CEA and the CEA Schools. CEA has been a community resource since 1970, helping people with disabilities find their career pathway to community employment, while students at the CEA Schools, located within South Hunterdon Regional High School and Pequannock Township School District complete their high school academics in an inclusive setting and also participate in job sampling at community businesses prior to graduation.

Finishers were treated to a variety of post-event snacks and drinks, courtesy of our Title sponsor, Johanna Foods, as well as from ShopRite of Hunterdon and Anthony and Sons bakers. They also received a 2018 glow-in-the-dark commemorative medal featuring our zombie themed 2018 turkey. Virtual Runners/Walkers were also with us in spirit, participating in this Thanksgiving tradition from wherever in the world they were on Thanksgiving morning, sharing their accomplishment on social media.

Ryan Mahalsky (right) of Hillsborough, NJ was the overall winner of this year's event with a time of 14:54:11 and the women's champion was Kristen Prendergast of Annandale, NJ who repeated her 2017 championship with a time of 18:13:0621. Andrew Wedel of Duncansville, PA won the Men's Masters division in a time of 18:59:34 and Alysia Puma of Flemington, NJ took the women's Masters title in 20:13:53. Top male team was Team Yensid in 1:18:00:16, top coed team was the BCTC in 55:43:74 and the top female team was The Friends in 1:51:06:03. The top Co-Ed Masters team was Shannon Daley Memorial fund, repeating their 2017 victory, in 1:27:28:76.



Race Director Michael Skoczek said "What a fantastic turnout on this frozen morning. I am most grateful to the thousands of runners and walkers who came out today, the scores of volunteers, event sponsors and friends who make this event happen, and as a result raise funds so we can continue to provide people with disabilities with career pathways to community employment, which has been our mission since 1970. CEA has just entered its 49th year of service to the citizens of NJ, and while the services we provide are centered in providing community-based employment opportunities for people with disabilities, the 26 years of the Turkey Trot shows that funding our community programs can also be fun.

"Since 1993 and the first Turkey Trot, over 81,000 registration forms for the event have been processed, many for people who come out for a good time including a host of Pilgrims, Native Americans, Santas, Super Heroes, Reindeer, Gorillas, Elves, Bananas, Hula Hoopers, Jugglers and many others who are part of the Turkey Trot Flock. I am particularly grateful to the residents of Flemington who have embraced this event and come out and cheer the participants every year. The event could not be a success without constant support and assistance from the Flemington Borough Council and Mayor Phil Greiner, the Flemington Police Department, the Borough of Flemington Department of Public Works, the Flemington-Raritan EMS squad, the Hunterdon County Freeholders, the Sheriff's Department and many

others. Thanks also to the Hunterdon Harmonizers who came out for pre-event entertainment with our event DJ's, Showoff Productions. I also recognize and salute the many volunteers who came out and helped make this day the great success it was. I hope everybody had a Happy Thanksgiving and look forward to seeing you all back next year."

The 2018 event sponsors were:  
Title Sponsor: Johanna Foods, Inc.

Finish Line Sponsors: Farmers Insurance Company of Flemington, Hunterdon Healthcare  
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Thank you to our supporters who donated goods or services: Creter Vault Corporation, Penske Truck Rental, Starbucks, The Fudge Shoppe, FASTSIGNS, TSS Photography, Hunterdon County Polytech, and Wawa.

Proceeds from this event support the CEA community employment and skills assessment programs.



# FYI

**The Harvest Family Success Center (FSC)** is introducing a new program: *S.T.E.M. Robotics Club!*

The new, free North Hunterdon Rotary S.T.E.M. (Science, Technology, Engineering and Math) Club will teach children about robotics, math, science and technology, and is appropriate for kids in 5-6 or 7th grade!

Students will design, build and program a racing line-follower robot. Students who participate in this class will team up with a partner to build their robot using the LEGO Mindstorms EV3 control brick, sensors and motors.

Harvest is also excited to announce its Parents' Day to be held on Wed., May 2, 2019.

Call Harvest FSC with questions, or to register with Penni Trionfo at 908-237-0465. Harvest is located at 87 Park Ave., Flemington, NJ, 08822

**Profeta Farms** is offering an up-close look at what farm life looks like for our cattle, pigs, and chickens during the winter. The FREE Winter Lodges Tours are outdoor, hour-long walking tours and include light refreshments.

Dress prepared for the weather: wear layers, hats, gloves, and boots. This is a walking tour, so all attendees should be prepared for uneven ground and weather elements that impact the walking conditions (snow, ice, etc.).

Tours meet at 151 Pleasant Run Road in Flemington, NJ.

Tours are snow or shine, except in the case of severe weather. Tours run January 12th, February 9th, and March 9th, from 11AM-12PM.

For more information, visit [profetafarms.com](http://profetafarms.com)

**Hunterdon County Division of Parks and Recreation** hosts several events throughout the winter season. The next Adult Art Studio begins on Thursday, Dec. 20, with sessions in the morning, afternoon, or evening. Among the post New Year's lineup are Hearth Basket Weaving, two Children's Art series, and a pair of Nature programs.

All programs require pre-registration. For more information or to register, please visit [www.co.hunterdon.nj.us/depts/parks/parks.htm](http://www.co.hunterdon.nj.us/depts/parks/parks.htm) or call 908-782-1158.

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# Leadership Hunterdon 2019 is Underway



The 2019 Leadership Hunterdon Class is:

- Jennifer Berry** . . . . .Raritan Valley Community College
- Victoria Davis** . . . . .Have Adding Machine Will Travel
- Debra Zmuda** . . . . .Roselle Bank
- Audra Giese** . . . . .MSI Plumbing, Inc.
- Devon B. LeCompte** . . . . .Weidel Real Estate - Clinton
- Marisa Nooney** . . . . .Hunterdon Cardiovascular Assc.
- Robin Schneider** . . . . .Hunterdon Healthcare
- Glen King** . . . . .Freedom House Foundation
- Greg Martocci** . . . . .Hunterdon County

Leadership Hunterdon, a program initiated in 2012 by the Hunterdon County Chamber of Commerce, was created to transform people to become trustees of our communities, to become leadership resources and work for the betterment of Hunterdon County. Leadership Hunterdon will develop the next generation of leaders that will impact the many facets of our community.

One of the goals for participants in Leadership Hunterdon is to develop strong leaders' qualities within their respective organizations. Individuals are able to enhance their decision making and strategic thinking and acquire in-depth exposure to Hunterdon County business leaders, community leaders, non-profit leaders and political leadership. The class is made up of individuals from local businesses and non-profit organizations who have a passion to learn about Hunterdon County as well as themselves. For 10 months, the class becomes immersed in a "behind the scenes" overview of Hunterdon County that explored the many facets that shape the current make-up of the County.

If you are interested in hearing more about the program, attend one of our upcoming interest meetings. All start at 8:30 AM at the Chamber offices : Jan. 9, Feb. 13, March 13, April 10, May 8, or June 11.

<b>UPCOMING CHAMBER EVENTS</b>	
<b>WEDNESDAY, DECEMBER 19</b>	
7:45-9AM	LEADS EXCHANGE CENTRAL
5:30-7:30PM	HOLIDAY CARD CLUB PARTY
<b>THURSDAY, DECEMBER 20</b>	
8:30-9:30AM	CHAMBER 101
<b>WEDNESDAY, JANUARY 2</b>	
7:45-9AM	LEADS EXCHANGE NORTH
<b>WEDNESDAY, JANUARY 16</b>	
7:45-9AM	LEADS EXCHANGE CENTRAL
<b>THURSDAY, JANUARY 17</b>	
8:30-9:30AM	CHAMBER 101
<b>WEDNESDAY, JANUARY 23</b>	
8-10AM	TAX REFORM FOR BUSINESSES
<b>FRIDAY, JANUARY 25</b>	
9-12PM	DREAM BOARD EXERCISE

## JOBS! JOBS! JOBS!

OUR JOB BANK HAS NEW POSTINGS!

View posted openings! Candidates can also submit their resumes to our resume bank and employers can review them.

Visit: <http://web.hunterdon-chamber.org/jobbank>

Some of our members with active job listings:






# Ribbon Cutting

**Re/Max 365** of 431 US Highway 22 Unit 6 Whitehouse Station opened its new offices recently. Owners **John and Debbie McLain** are a dynamic real estate team offering personalized service to their clients.

Debbie McLain cut the ribbon with her husband and Chamber President Chris Phelan.

For more information visit [www.njremax.com](http://www.njremax.com) or call 908-923-4538.



*(Top Row, 1 to 7)* B. Flanagan, D. Makoski, M. Lyons, W. Rudnik, A. Fialk, J. Papay, B. Valliere. *(Middle Row, 1 to 7)* K. Lichtenstein, L. MacWilliam, T. Bussel, L. Parikh, D. Fredericks, J. Kopen, T. St. Angelo. *(Bottom Row, 1 to 4)* R. Ward, W. Goodwin, R. Cushing, M. Chazin, J. Manfreda.

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# Center for Business & Entrepreneurship

## Unity Bank Center for Business & Entrepreneurship Courses

Enhance your business accumen with this on-going series by Hunterdon business leaders. Open to all Chamber members. Pre-registration required.

- January 23, 2019:** Tax Reform for Businesses BKC Tax Managers
- January 25, 2019:** Dream Board Exercise by Performance Selling LLC
- February 27, 2019:** Tax Reform for Individuals, High Net Worth Concerns BKC Tax Managers
- March 27, 2019:** What's Your Business Worth, Business Valuation Analysis (Darlene Shaffer – BKC Legal Team Manager)
- April 24, 2019:** Establishing Internal Controls to Protect your Business (Rob Kenific & Diane Van Embden – BKC Audit Managers)
- May 22, 2019:** Fraud Prevention and the Closely Held Business (Rob Kenific, Forensic Accounting specialist of BKC, & David Watts, P.I.)
- June 26, 2019:** Succession Planning (Ed Kurowicki & Joe Carducci, BKC)

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#### 4 LOCATIONS

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**CLINTON**  
738 Route 31 North

**FLEMINGTON**  
2100 Wescott Drive  
121 Route 31 South

For an appointment, call 908.237.4150

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# Ribbon Cutting



**Robbins Rehabilitation East** at 1390 US Highway 22 Lebanon hosted its Grand Opening Event in November.

*This is the company's third location, with others in Easton, PA and Phillipsburg, NJ.*

*Robbins Rehabilitation is a family owned and operated physical therapy practice that has been healing patients for over 15 years.*

*The company offers a free 30-minute pain and movement evaluation. At the Grand Opening event, owner Todd Robbins officially cut the ribbon.*

*For more information, visit [www.robbinspteast.com](http://www.robbinspteast.com) or call 908-454-2404.*

## tax tidbits

## NJ Tax Amnesty

The New Jersey Division of Taxation has just announced a new tax amnesty program offering the opportunity to file and pay certain tax obligations without penalties and with a reduced interest rate. The Amnesty program covers tax returns due from February 1, 2009 through September 1, 2017. The tax amnesty program begins on November 15, 2018 and continues through January 15, 2019. Once the Tax Amnesty period has passed, the New Jersey Division of Taxation will impose an additional 5% non-abatable penalty on any eligible tax debts that were not resolved during the Amnesty period.

The applicable taxes include all New Jersey state taxes that are administered by the New Jersey Division of Taxation, such as:

- Individual income taxes
- Corporation income taxes
- Sales tax
- Inheritance and estate taxes
- Partnership taxes
- Estate and trust income taxes
- Litter Control taxes
- Urban enterprise zone
- Employer withholding (payroll) taxes, but not unemployment, disability, and family leave insurance, which is administered by the New Jersey Department of Labor.

Taxpayers will receive New Jersey Amnesty letters from the Division of Taxation instructing them to access at [www.taxamnesty.nj.gov](http://www.taxamnesty.nj.gov) to view a list of outstanding tax filings and/or tax payments for amnesty eligible periods. If you receive this Tax Amnesty letter, please contact our office so we can guide you through this process. Even if the taxpayer did not receive an Amnesty letter, you can access the website and electronically file and/or pay any eligible delinquent returns and payments through the Non-Outreach Portal on the website.

New Jersey Tax Amnesty is an opportunity to “come

clean” with the Division of Taxation at minimal cost. With the voluminous number of New Jersey tax returns in existence, you will need expert professional advice to navigate through this confusing process.

If you have any questions, please contact Andrew Ross, CPA of BKC, CPAs, PC at [adr@bkc-cpa.com](mailto:adr@bkc-cpa.com) or 908-782-7900, x113. Visit our blog at [www.bkc-cpa.com](http://www.bkc-cpa.com) for more in-depth information, and other helpful articles and alerts.

*This tax tidbit was provided by*



# Ribbon Cutting



**The Homestead Butcher Shop LLC** is a new business in Hunterdon County offering fresh cut meats, provisions and bakery items. It is located at 1360 US Highway 22 in Lebanon.

Owners Roger and Bernadette Clark cut the ribbon to open the new store along with Chamber Board Member Bruce Black of the Hunterdon County YMCA and Chamber President Chris Phelan.

For more information, visit [www.thehomesteadbs.com](http://www.thehomesteadbs.com) or call 908-840-4289.

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**Entrepreneur of the Year**

*Annie Rossi, Addicted Chic*

**Women's Business & Community Leader**

*Lesley Gabel, Prevention Resources*

**Good Neighbor**

*Mayor Paul Muir, Red Mill Museum Village*

**Most Promising New Business**

*NightingaleNJ, LLC - Elder Care Navigators*

**Amazing Kids in Business**

*Naomi Benenson, Volunteer.im*

*Miles Tsuji Hudgins, The Miles Hudgins Trio*

**Tell Me More - Chamber Radio Show**

*Bill Kinslow, Chef Bill's Table*

**Governmental Service Award**

*Mayor Phil Greiner*

**Fresh Talk - Chamber Radio Show**

*Nicole Smith, Happy to Help*

**Special Award**

*Raritan Valley Community College's*

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- Top 500 agents in Country 12/31/2017
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## SAVE THE DATE

ANNUAL MEETING & DINNER  
FEBRUARY 22 | RYLAND INN



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