



# 2018 ANNUAL REPORT



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## PRESIDENT'S LETTER

Dear Membership,

In 2018 the Chamber continued its commitment to “create an environment for healthy economic growth,” in Hunterdon County and to provide superior value for our membership. Your support enables the Chamber to focus on this economic growth for our county, which benefits you, our members.

This past year, the Chamber continued to take a very active role in advocating on a variety of issues that impact all of us in Hunterdon County. One example is our support of the redevelopment plan for the Flemington Borough. This will ultimately result in jobs to our local area but most importantly, it will bring confidence back into the commercial real estate market that is so needed today.

New jobs mean more business for our local professional services, restaurants, shops, etc. All these pieces of the puzzle make for a strong county-economy. There are many other examples in which we act as an active advocate for businesses and organizations here, in Hunterdon County and throughout the State.

Here are some other areas that the Chamber continues to focus on to stimulate commerce and economic growth in our county:

- Representing business interests on a federal, state, county and local level
- Our active support and engagement with Opportunity New Jersey
- Informing members of critical issues worthy of their attention and/or action
- Supplying member services and communication tools that connect business with opportunity
- Connecting individual companies toward specific identified outcomes
- Sponsoring cost effective learning/educational programming for all organizational levels, such as our annual Women’s Leadership Summit or Unity Bank Center for Business & Entrepreneurship
- Developing community leaders through Leadership Hunterdon
- Maintaining a forum for discussion and action on industry-related issues

As our county faces increased competition, like the rest of our region and state, the “Business Voice” of Hunterdon County needs to be heard now more than ever. The competition for business will continue and the Chamber is committed to retaining a strong business community and strong economic growth for our Business Community.

With a membership renewal rate exceeding 86% each year, increased program participation and support from many organizations through sponsorships, your chamber is poised for a strong 2019. However, we do not take any of that for granted. The Chamber recognizes that only healthy members can ensure a successful Hunterdon County Chamber of Commerce and we will do everything we can to help you thrive. Your support both in time and financial investment means more than working capital for the organization. It represents an endorsement of the work we have done in the past and a statement of trust in our future direction. The Chamber continues to work every day to earn that trust.

With best regards,

Christopher J. Phelan  
President

# HUNTERDON COUNTY CHAMBER OF COMMERCE

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## **MISSION STATEMENT**

TO ENHANCE AN ECONOMIC CLIMATE THAT ADVANCES GROWTH, PROSPERITY AND THE QUALITY OF LIFE FOR ALL WHO LIVE, WORK AND VISIT HUNTERDON COUNTY.

## **VISION STATEMENT**

THE HUNTERDON COUNTY CHAMBER OF COMMERCE IS THE LEADING VOICE OF BUSINESS AND THE CATALYST THAT DRIVES THE SUCCESS OF THE BUSINESS COMMUNITY.

## **CORE VALUES**

INTEGRITY • PROFESSIONALISM • PARTNERSHIP  
DIVERSITY • INCLUSIVENESS • LEADERSHIP



# HUNTERDON COUNTY CHAMBER OF COMMERCE

## BOARD OF DIRECTORS & STAFF

### EXECUTIVE TEAM



*Chair*  
**Michelle L. Heide**  
Michelle Heide & Associates



*First Vice Chair*  
**Jeffrey Weinstein**  
Hunterdon Healthcare, LLC



*Second Vice Chair*  
**Mary Melfi**  
Hunterdon County Clerk



*Secretary/Chamber President & CEO*  
**Christopher Phelan**  
Hunterdon County Chamber of Commerce



*Chamber Vice President*  
**Ana Galietta**  
Hunterdon County  
Chamber of Commerce



*Treasurer*  
**Daniel James Wright**  
Wright & Ford Family  
Funeral Home & Cremation Services



*Legal Counsel*  
**Nicholas Pellitta, Esq.**  
Norris & McLaughlin, P.A.



*Advocacy Chair*  
**William Flahive, Esq.**  
Law Office of William P. Flahive, LLC



*Chairman Emeritus*  
**Donald Pinner**  
Hunterdon Healthcare System

### BOARD OF DIRECTORS 2018



**Jacki Belin**  
Raritan Valley Community College



**Robert Benjamin**  
STARMIS Corporation



**Andrea Bishop**  
PNC Bank



**Bruce Black**  
Hunterdon County YMCA



**Joseph Carducci**  
BKC, CPA's, PC



**Jim Gano**  
Crown Trophy



**Richard Hall**  
Century Link



**Suzanne Lagay**  
Hunterdon County  
Board of Chosen Freeholders



**Kim Metz**  
Hunterdon County Polytech



**Stan Prater**  
Jersey Central Power & Light



**Ryan Reep**  
Chick-fil-A Flemington



**James Robinson**  
Coldwell Banker Real Estate /  
Advancing Hunterdon - Economic  
Development

### CHAMBER STAFF



**Christopher Phelan**  
President & CEO



**Ana Galietta**  
Vice President



**Michelle Hurley**  
Executive Assistant



**Chris Bianco**  
General Manager- Chamber Radio



**Victoria Davis**  
Bookkeeper



**Josh Lentine**  
Marketing Assistant



## LETTER FROM THE CHAMBER BOARD CHAIRMAN

To the Membership of the Hunterdon County Chamber of Commerce,

It is my honor and privilege to serve as the Chair of the Hunterdon County Chamber of Commerce. Our Board of Directors historically has always been a group of committed leaders, beginning in 1916. The Chamber has representation of a broad spectrum from corporate and small business environments to educational and non-profit associations and most companies in between and has evolved to help shape and direct business and commercial policy throughout Hunterdon County. By and large, it is an active, engaged body whose members serve actively as committee heads and help drive not only the strategy but the ongoing activities of respective committees.

Few, if any, of the Chamber's accomplishments over its 103-year history could have been documented and told were it not for volunteer leaders who put their time, energy and financial commitment on the line for fellow business owners and operators. Fortunately, there are always a few who dedicate themselves to the greater outcome. To those historic leaders and our contemporary colleagues, we are indebted.

The Chamber in 2018 continued to work towards the collective good of the Business Community, representing our interests and championing issues that improve the economic viability of our region. The Board is committed to providing leadership around critical issues that impact the business community, such as adverse business legislation or to publicly support redevelopment projects like the Courthouse Square.

On behalf of the Hunterdon County Chamber of Commerce Board I would like to first thank all the volunteers who tirelessly give of themselves to keep this Chamber moving forward. The collective contributions on our various committees and initiatives has long lasting impact on our Business Community.

I would also like to thank the membership who has supported the Chamber in various ways and continues to help the organization grow and provide an evolving body of work that benefits Hunterdon County. The work of the Chamber would not be possible without the support of its devoted membership. We look forward to 2019 as a year to further engage the Business Community and continue to move our organization to new heights.

Sincerely,

**Michelle Heide**  
Board Chair  
Hunterdon County Chamber of Commerce

*The Hunterdon County Chamber of Commerce current Board Chair is Michelle Heide of Michelle Heide & Associates, who is supported by a strong executive committee and board members pictured on page 3.*



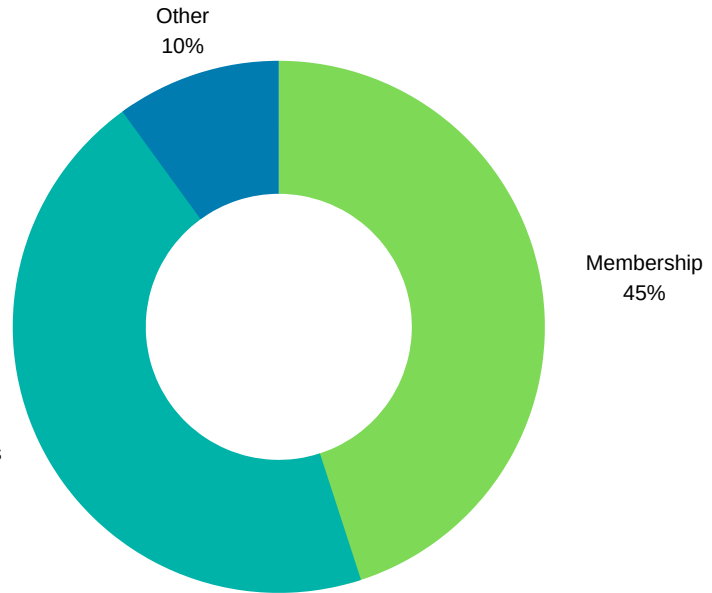
# HUNTERDON COUNTY CHAMBER OF COMMERCE FINANCIAL STATEMENT

## HUNTERDON COUNTY CHAMBER OF COMMERCE

The Hunterdon County Chamber of Commerce has two primary sources of funding on an annual basis. The Chamber raises roughly half of its income from Membership and the other half from Programs & Events. The Chamber sponsors roughly six large scale events on an annual basis in addition to numerous monthly programs through our committees and groups. The Chamber represents over 600 members organizations that have a combined workforce of 15,000 employees. In 2018 the Chamber saw 66 new organizations join the Chamber of Commerce. The Chamber saw revenue of \$361,030.93 in 2018 and a surplus of just under \$19,000.00.



Events & Programs  
45%

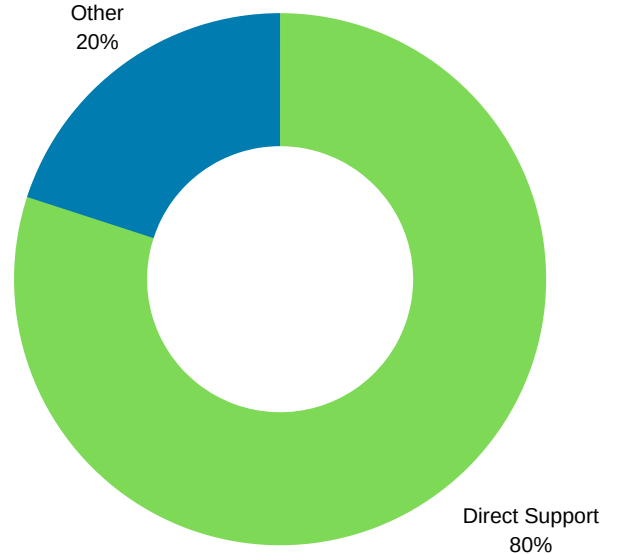


## HUNTERDON COUNTY CHAMBER OF COMMERCE FOUNDATION

The Hunterdon County Chamber of Commerce Foundation as a separate 501C-3 organization works to support the programs and initiatives of the Hunterdon County Chamber of Commerce that will benefit all business, including those beyond our Membership base. The Hunterdon Chamber Foundation saw income of \$108,825 in 2018. The Chamber Foundation is charged with securing grants that support Economic Development, Leadership and Entrepreneurism here in Hunterdon County. The Foundation continues to work on our Capital Campaign to build the Unity Bank Center for Business & Entrepreneurship. The Capital Campaign has raised of \$900,000.00 with a goal of raising \$1,500,000.00.

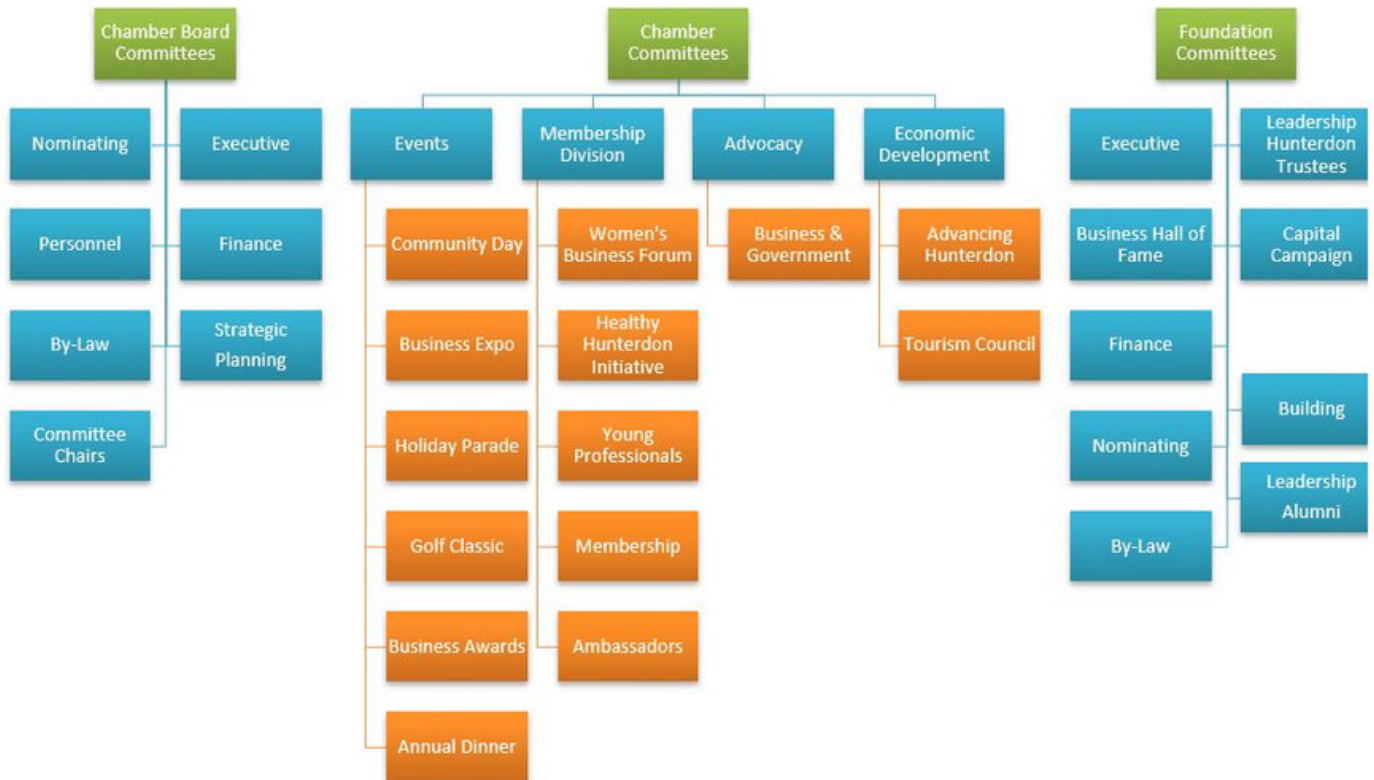


Other  
20%



# HUNTERDON COUNTY CHAMBER OF COMMERCE ORGANIZATIONAL CHART

## Hunterdon County Chamber of Commerce and Chamber Foundation Committees



The Chamber runs approximately 30 active committees. We are always looking for more helping hands. If you want to be more active in the community, have great ideas to contribute or just want to make more connections in the Chamber, consider joining one of these committees.

# STRENGTHENING THE ECONOMY OF HUNTERDON COUNTY

A HEALTHY ECONOMY IS AT THE HEART OF OUR SUCCESS AS A REGION. THE CHAMBER WORKS CLOSELY WITH THE HUNTERDON COUNTY OFFICE OF ECONOMIC DEVELOPMENT WHICH IS NOW HOUSED IN THE LARGE HOUSE. THE CHAMBER IS ACTIVE IN ORGANIZATIONS THAT WORK TO PROMOTE A HEALTHY BUSINESS CLIMATE IN THE STATE AND THE REGION.

## ADVANCING HUNTERDON

A major commitment of the Hunterdon County Chamber of Commerce, the Chamber's Economic Development/Advancing Hunterdon Committee drives the policy and strategy for the Chamber's business development activities throughout the County. The committee collaborates with state, county and municipal governments, educational and regional leaders to build ongoing, lasting alliances and partnerships with common goals for enhancing the region's growth and prosperity.



The Chamber's Economic Development/Advancing Hunterdon Committee has collaboratively scored many successes for the county's economic health, continues to work with local business involving permitting and other challenges they may face at a local or state level. The Chamber serves as a key private partner with the Office of Economic Development for Hunterdon County, representing the significant need in early identification, on-going retention and aggressive attraction of businesses poised for and capable of success in our County.

## HACKHUNTERDON

This 2nd Annual technology event was a 24-hour tech product creation competition that attracted dozens of competitors from the tri-state area. The event was more than twice the size of last year's inaugural Hackathon, attracting 72 technologists to the competition. This year's event also added features such as technology education for the public, presentations from Hunterdon-based tech companies and the addition of high schoolers as competitors.

The event is co-sponsored by Hunterdon County's Office of Economic Development, Flemington Community Partnership, and the Hunterdon County Chamber. **OPPORTUNITY NJ**

Throughout 2018 we worked closely with Opportunity New Jersey, which is a non-partisan, grassroots coalition comprised of New Jersey interests representing employers, employees, business, trade groups, community organizations and other concerned citizens in the State. Through this organization, which President Phelan serves on the Board, the Hunterdon County Chamber had the opportunity to meet with Governor Murphy not once but twice this year. In this way, the concerns and challenges of the Hunterdon County business community were directly relayed to the Governor.



## ECONOMIC UPDATES

Earlier in the year, Freeholder Director Matt Holt and Deputy Director Suzanne Lagay gave a State of the County update. They discussed the agenda for the upcoming year and the economic status of the County.

We also hosted Chief Economist Russell Price of Ameriprise Financial who gave an Economic Outlook luncheon at Beaver Brook Country Club. Russell's views on the economy are frequently seen in the news media including such places as Bloomberg News, U.S.A. Today, CNN, The New York Times, Wall Street Journal, Reuters, Barron's, BusinessWeek, and others. He has often been a guest on CNBC and Bloomberg TV. It was valuable to have an expert in the field provide insight to our membership.

# SPEAKING UP FOR BUSINESS

THE HUNTERDON COUNTY CHAMBER OF COMMERCE IS PROUD TO PROVIDE ADVOCACY ON BEHALF OF OUR MEMBERS AT THE LOCAL, STATE AND FEDERAL LEVELS. WHETHER ASSISTING A SMALL LOCAL BUSINESS NAVIGATE REGULATORY AGENCIES OR PROVIDING SUPPORT FOR A LARGE SCALE REDEVELOPMENT PROJECT, THE CHAMBER IS THERE TO BE THE VOICE OF BUSINESS.

## BUSINESS & GOVERNMENT COMMITTEE

The Business and Government Committee is one of the largest and most active at the Chamber. Chaired by William Flahive, Esq., of The Law Office of William Flahive, its mandate is to track, analyze and communicate laws in committee or in process that have a (positive or negative) impact on New Jersey business. Notices, articles, letters to legislators, press releases and educational programming are typical responses to this review process. Responsible business advocacy is its objective.

This year, the committee was focused on the changes in paid sick leave, minimum wage and the proposed legalization of marijuana. The diverse membership of this Committee brings its perspective to the table to represent actions specific to Hunterdon County's business and commercial concerns and desired direction.



## MEET THE POLICY MAKERS

Employer Legislative Committee (ELC) breakfasts, which provide valuable business-centric information and updated legislation. These breakfast meetings host legislators, themselves, and various subject matter experts. Moreover, they provide a format where participants can ask individual, business-specific questions and establish contact with policy and law makers.



## COURTHOUSE SQUARE PROJECT

This year, the Chamber took a position of support for the now approved Courthouse Square Redevelopment Project in Flemington. This project will bring vitality to Main Street that has suffered in recent years from businesses closing or relocating. President Phelan testified on a regular basis at Borough Council and Planning Board Meetings. He also testified before the State Historic Preservation Commission.

Developer Jack Cust hosted an informational breakfast for Chamber members in order to provide accurate details about the project to the community. He also appeared on Jim Gano's radio program 'Takin' Care of Business' on Hunterdon Chamber Radio.



# NJBIA

NEW JERSEY BUSINESS  
& INDUSTRY ASSOCIATION

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

## INFORMATIVE TALKS

The Chamber is committed to providing programming that is beneficial to our members. This year we hosted a special luncheon in conjunction with the Hunterdon County Prosecutor, Anthony P. Kearns III, Safe Coalition, One Voice of Hunterdon County and Prevention Resources at Copper Hill Country Club.

The purpose of this session was to discuss the impact of the legalization of marijuana on businesses and the community.



**Pictured Above From Left:** Chris Phelan, Chamber President, Jerri Collevecchio COO of Prevention Resources, Karen Widico Co-CEO of Prevention Resources, Dr. Kevin Sabet SAM President and CEO, Hunterdon County Prosecutor, Anthony P. Kearns III and Lesley Gabel Co-CEO of Prevention Resources

### DID YOU KNOW?

Our Business & Government Committee has over 20 active members from various organization who volunteer their time.



In October, we hosted Melanie Willoughby of the New Jersey Business Action Center at Stanton Ridge Country Club. Melanie spoke about ways that her agency advocates for businesses and took specific questions from the audience. She also met individually with interested members after her talk.



**Left:** Director of the NJ Business Action Center, Melanie Willoughby speaks at the Stanton Ridge Country Club



**Below:** (from left) Current Councilman and Former Mayor of Raritan Township Mike Mangin, Chamber President Chris Phelan, Current Director and Former Deputy Director Freeholder Suzanne Lagay, Chamber Board President Michelle Heide and Director of Hunterdon County Economic Development Marc Saluk



# CONNECTING OUR MEMBERS

OUR MARQUEE EVENTS SUCH AS THE HOLIDAY PARADE, ANNUAL GOLF CLASSIC, WOMEN'S LEADERSHIP SUMMIT, COMMUNITY DAY AND THE HUNTERDON COUNTY BUSINESS EXPO & FOOD SHOWCASE REQUIRE YEAR-LONG INVOLVEMENT, COMMITTEE RIGOR, AND UNTOLD HOURS OF VOLUNTEER TIME. THE CHAMBER ORGANIZES THESE EVENTS TO PROVIDE BUSINESSES WITH OPPORTUNITIES TO MAKE CONNECTIONS WITH EACH OTHER AND THE RESIDENTS OF HUNTERDON COUNTY. A "THANK YOU" TO OUR VOLUNTEERS AND SUBJECT MATTER EXPERTS CANNOT ADEQUATELY EXPRESS THE GRATITUDE DUE THESE CONTRIBUTORS WHO SO WHOLE-HEARTEDLY AND GENUINELY RECREATE SIGNATURE EVENTS YEAR AFTER YEAR AND WHO KEEP ACTIVITIES FRESH AND IN TUNE WITH THE RHYTHM OF THE COUNTY.

## BUSINESS EXPO & FOOD SHOWCASE

The Annual Business EXPO and Food Showcase is a countywide annual event attracting more than 2,500 visitors through its doors. The 2018 show was the 30th anniversary of this large scale trade show style type event. This year's show was held at the spacious Nex Level Arena in Flemington.

Continuing to recreate itself year after year, the format seems to be a winning combo. The EXPO still remains the best one-shot opportunity to reach current and prospective customers. The day-long event has always presented the chance to network with fellow business people in the region as well. Vendors have the opportunity to showcase their business' unique offerings and services.

This year, the show featured a money machine, an extensive silent auction offering great deals, a golf demonstration by Hawk Point Golf Club and much more. 14 restaurants provided tastings of some of their most popular menu items. PNC Bank returned as the Presenting Sponsor.

A countywide institution, the event captures the business community's attention for a full, hectic, yet very successful day each fall. The 2019 EXPO is planned for November 7th.



**Bottom (left-to-right):**  
Committee Chair Randy Block of Raab Coins, Archie of Shoprite of Hunterdon County and Bill Spadea, Radio Host of NJ 101.5.

## HUNTERDON COMMUNITY DAY

The presence of many of the County's 26 municipalities, not-for-profit organizations, military group demonstrations, and various contests comprised the activity at the 2018 Hunterdon Community Day serving County residents. Corporate sponsors welcomed 100 businesses showcasing their wares and services. Hunterdon Healthcare returned as the Presenting Sponsor.

Food trucks supplied the extra flavor for the day while businesses reached out to thank consumers. Kiddies enjoyed touring the emergency vehicles and meeting emergency responders face-to-face. It was a successful family and community day and promises to become an expected Spring happening.



**DID YOU KNOW?**  
Hunterdon Community Day attracts more than 3,000 attendees annually. That's a lot of visibility for businesses!



## CARD CLUBS

Just about every month of the year, the Chamber and one of its business members co-host a business card exchange replete with food, ambiance, and often including gifts, prizes, even entertainment. Why? Because it means business!

Typically drawing over 100 members and guests, the Card Clubs offer a social environment to meet business members; sure up promising relationships and deals; and learn much more about the hosting company enabling you to pass along a referral. Admission to these events is included in Chamber membership so be sure to take advantage of these great opportunities!

### August Card Club at the Red Mill Museum Village



### September Card Club at Northfield Bank Flemington



### October Card Club at Anita's Angels



# ANNUAL GOLF CLASSIC

Golf and business make good partners. View any golf course on almost any day of the week and you will witness business in action. The Chamber, like many organizations, realizes how many relationships have been cemented; how many deals have been struck; and how many long lasting, shared stories have evolved all on the green. This year's outing was held at Heron Glen in Ringoes and had over 70 golfers participate. Hunterdon Healthcare returned as the Presenting Sponsor. We have seen an increase in women golfers, new companies competing and a rotating exploration of each of the courses available in Hunterdon County. Sponsorships, a key advertising tool for members, are an integral aspect of this classic. Committee Chair Jeffrey Weinstein of Hunterdon Healthcare LLC and the Golf Classic committee works diligently to make this event a great success each year!



## Hunterdon Cup Past Winners

- 2018 - ExxonMobil
- 2017 - ExxonMobil
- 2016 - ExxonMobil
- 2015 - ExxonMobil
- 2014 - Hunterdon Healthcare





## GINGERBREAD HOUSE COMPETITION

Each year, the Chamber co-sponsors this great community event hosted by the Hunterdon County Library and co-sponsored by the Friends of the Hunterdon County Library.

Professionals and amateurs, adults and children all submit entries for judging. Categories include: Outstanding Hunterdon Scene, Outstanding Storybook and the Public's Choice Award.

The creations are always beyond impressive and are on display for the month of December for the public to view.

### DID YOU KNOW?

Every year the gingerbread competition receives more than 50 entries! This year, the contest was featured in Edible NJ magazine!



## HUNTERDON HOLIDAY PARADE

Every December, the Chamber organizes the Hunterdon Holiday Parade. Attracting thousands of spectators annually, this community event showcases floats of all kinds! From organizations to local youth groups, typically the parade has more than 60 floats registered.

This year, the parade down Main Street Flemington featured a visit from Ronald McDonald himself in the big red shoe car!

Hunterdon Radiological Associates returned again as the Presenting Sponsor for the parade with a grand display on their float!

This event is only made possible by the many volunteers who help to stage the parade! Thank you for your support!



### DID YOU KNOW?

The Hunterdon Holiday Parade dates back to the early 1900s?



## ANNUAL MEETING & DINNER

At the beginning of each year, the Chamber hosts an Annual Meeting in the evening as an avenue to distribute our Annual Report, conduct the installation of new officers and discuss plans for the year ahead.

This festive event is highly attended and also provides members an opportunity to make new business relationships. There is a silent auction that is a fundraiser for the Chamber and provides visibility for Member organizations. Committee Co-Chair Jane Block of Raab Coins, Inc. and Chris Ondrak of Gilded Lily work with committee members to plan the theme and details of the dinner each year. This year, the theme was Hawaiian Paradise.



## What our members are saying...

"The Chamber has been a great resource to us and to our clients! At DASET, we provide all of our clients with a copy of the Chamber Hunterdon Living magazine and refreshments during our inspections. We encourage you to share it with your clients and other local business owners as well!" - Liset Medina - DASET Home Inspections

"I eagerly serve on the Chamber Board and Membership Committee because it carries out its mission as "the voice of business." Whether locally or at the state level, the Chamber and its committees are actively seeking the best interests of the businesses of Hunterdon County. I am grateful for this organization and am committed to its success!" - Ryan Reep - Owner/Operator Chick-fil-A Flemington

"I've been a member of the Hunterdon County Chamber of Commerce for nearly ten years and every day I learn of another benefit that I haven't tapped into! Not a day goes by where the Chamber doesn't directly impact my business in a positive way. The staff is incredible and how they manage to think of everyone, every day amazes me. If I said I love the Chamber, that would be an understatement!" - Jeanne Murphy

"In 2009 I joined the Chamber as a Sales Rep with another printing company and for 2 years with the help of the Chamber and it's members, I was able to leave my Sales Rep position and start my own printing business. JLG Printing opened it's doors on January 1, 2011 and has just celebrated 8 years in business. I want to thank Chris Phelan, the Chamber and it's members for helping me start this venture, I could not have done this without your help!"

Jim Gonzalez- JLG Printing



## MEMBERSHIP COMMITTEE

The Membership Committee is made up of a dedicated group of individuals who are passionate about the Chamber and seek to recruit more members to join the organization. This year's committee was co-chaired by Polly Anderson of Amway- Quality You Want and Jeff Schneider of Roselle Bank.

Periodically throughout the year, this group organizes open house style events where prospective members can visit and learn more about membership. As an incentive, any member who refers a new member receives a \$25 Chamber Bucks gift card which can be used toward the cost of events. This incentive applies to all members, not just this committee.

Are you interested in making new connections? Contact the Chamber to join this committee!

### DID YOU KNOW?

The Chamber added 66 new members this year!



"Working with the Hunterdon County Chamber of Commerce has given Hunterdon Healthcare System the opportunity to collaborate with local businesses and leaders to create new programs, services and events to better serve our communities. We continue to value the relationships we have developed because of the Hunterdon County Chamber of Commerce." Donald Pinner, Senior Vice President Community Health Improvement Chief Operating Officer, Hunterdon Regional Community Health

# DEVELOPING LEADERS

WE WANT TO CREATE A STRONG ECONOMY NOW AND FOR DECADES TO COME. A KEY COMPONENT TO THIS IS DEVELOPING STRONG LEADERS TO ACHIEVE THIS. THE CHAMBER PROVIDES REGULAR PROFESSIONAL DEVELOPMENT COURSES AT THE UNITY BANK CENTER FOR BUSINESS. THE WOMEN'S BUSINESS FORUM HOLDS EDUCATIONAL EVENTS THROUGHOUT THE YEAR INCLUDING THE WOMEN'S LEADERSHIP SUMMIT. LEADERSHIP HUNTERDON IS AN IMMERSIVE PROGRAM THAT ALLOWS CLASS MEMBERS TO SEE THE COUNTY LIKE NEVER BEFORE.

## UNITY BANK CENTER FOR BUSINESS & ENTREPRENEURSHIP



Officially incorporated in March, 26, 2013, The Hunterdon County Chamber of Commerce Foundation received its 501(c)3 designation in September 9, 2014. Its mission is to promote, support and fund initiatives that enhance opportunities for leadership, education, economic and workforce development. The separate Board of Directors is led by Ed Kurowicki, of BKC, CPA's, PC. The Foundation holds the vision that it will serve as a model for innovation excellence that impacts a healthy sustainable business environment for the region. To this end, the Foundation Board of Directors has created The Unity Bank Center Business & Entrepreneurship.

The Hunterdon County Chamber of Commerce Foundation is proud to bring valuable educational courses to the Business Community at the Unity Bank Center for Business and Entrepreneurship.

The Center is a place of collaboration for the Business Community to house critical services for existing businesses and cultivate entrepreneurship. The Center works with state, county, educational and local resources to partner and provide programs and services that support our existing business community and supports Leadership Hunterdon and its mission to transform people to become trustees of our communities.

Additionally, the Center creates an appealing and inviting County Business - Visitors Information Center that enhances awareness of Hunterdon as a destination and encourages visitors to patronize local businesses throughout the County and/or relocate to Hunterdon County. The Center provides a more effective and productive environment for the Foundation to successfully work with and develop partnerships that will strengthen the business community through educational programs and support for entrepreneurship.



*Left: Rendering of future home of the Unity Bank Center for Business & Entrepreneurship*

# Protect Your Business

Trends in small business fraud and cybercrime

DECEMBER 12, 2018 | 8:00 - 10:00 AM  
119 MAIN STREET | FLEMINGTON, NJ



**Christopher J. Fenimore, Unity Bank**  
First Vice President, Chief Regulatory Compliance/CRA Officer  
Over 28 years experience within the Financial Services industry  
Former Commercial/Residential Lending and Finance Officer

**David Bove, Unity Bank**  
Senior Vice President, Chief Technology Officer  
Over 10 years experience within the Information Technology industry  
Former Network Engineer and Solutions Architect

### COURSE DESCRIPTION:

With cybercrime on the rise, small businesses are increasingly being targeted for fraud. In working with hundreds of small business customers, this course will review some of the alarming trends, case studies, and preventative measures to help safeguard your business. The program will also discuss the ever-changing trends in cybersecurity and cover best practices to protect yourself and your business.

Registration & Continental Breakfast - 8:00am  
Program Begins - 8:20am

Course Fee: \$25  
Pre-registration required:  
hunterdonchamber.org



info@hunterdonchamber.org  
908-282-7115



## SOCIAL MEDIA MARKETING COURSE

Led by Marketing Strategist Audrey Kerchner

Friday, Dec. 14 | 9-11 am



## Why Metrics Matter.

### Scaling Your Business Using Data

The story of your business is written in data. Metrics don't lie. If you want to scale your business, you've got to understand what data to measure, how to measure it, and how to use that data to propel growth. This workshop will address how to decide what data points to measure, how to develop processes so that data is captured and creative ways to use that data to drive your marketing and business development efforts.

**Tuesday, March 20, 2018 - 12:00 - 2:00PM**  
119 MAIN STREET • FLEMINGTON

**Rosanne S. DeTorres, Esq.**  
Managing Partner  
DeTorres & DeGeorge Family Law

Rosanne DeTorres is one of 150 attorneys in the State of NJ that is certified by the NJ Supreme Court as a Matrimonial Law Attorney. Ms. DeTorres is the managing partner and co-founder of DeTorres & DeGeorge Family Law with offices in Morristown and Flemington, New Jersey. DTD is a boutique law firm specializing in divorce and family law. The firm prides itself on settling 99% of all divorce cases without going to court in about half the time of the statewide average.

Ms. DeTorres has scaled her law firm from 2 attorneys to 8 in a 5-year period with a 27% increase in revenue in the last 12 months, seeing a 14% net profit margin. She did this primarily through the use of capturing data about her clients and strategic partners.

**PRE-REGISTRATION REQUIRED**

**Hunterdon County Chamber of Commerce**  
119 MAIN STREET FLEMINGTON, NJ 08822 908-782-7115 FAX 908-782-7283  
e-mail: info@hunterdon-chamber.org • www.hunterdonchamber.org



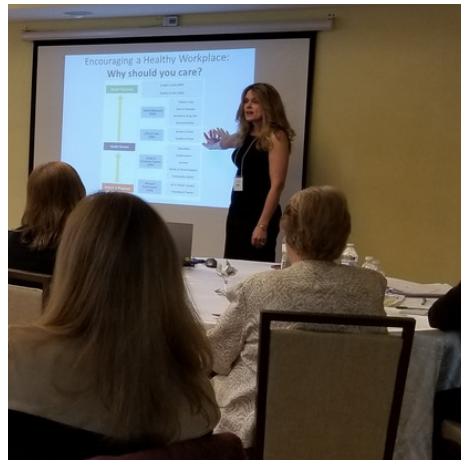
Above: Courses for the Center are currently held in the Large House and vary widely in content from Social Media to EXPO Marketing to Fraud Protection.



## WOMEN'S BUSINESS FORUM AND LEADERSHIP SUMMIT

This growing and creative group seeks to address issues that might be unique to women in business. Periodically, they host educational events that provide professional development opportunities. Each year, the Women's Business Forum, chaired by Colleen Duerr of Shifting Gears Consulting, hosts a Women's Leadership Summit in the spring.

The 2018 Summit at the Holiday Inn in Clinton welcomed 100+ attendees and Natasha Maximoff Chandler was the Keynote Speaker. Natasha gave an outstanding talk on business strategies, coaching and leadership. The three breakouts were led by Colleen Duerr on Effecting Change in Civic Leadership, Kim Blanda on Promoting a Healthy Workplace and Anne Thornton of MSI Plumbing and Remodeling on Leading Across Generations. MSI also sponsored 10 scholarships for this event providing access for additional attendees. Financial Resources Federal Credit Union was the Presenting Sponsor this year.



This event is a great opportunity for networking as well as valuable professional development. The 2019 Women's Leadership Summit is set to be exciting and informative!

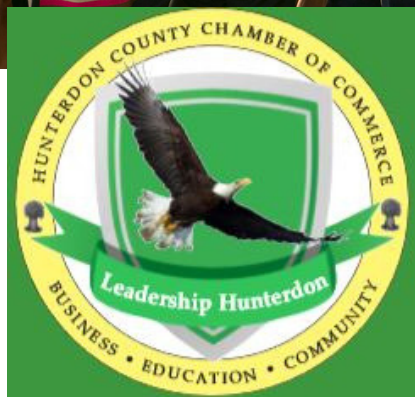


## LEADERSHIP HUNTERDON

Leadership Hunterdon is an immersive program that begins in September and the class meets once a month through graduation in June. Participants attend sessions targeted to specific aspects of the County such as business; education; economic development - tourism/DMO; environmental-agriculture; financial, accounting and real estate; healthcare/wellness issues; legal, criminal and prevention; legislative - government and media communications. Members of the selected class begin with a two-day retreat held at the Inn at Lambertville Station to launch the program. Individuals meet with a variety of Hunterdon County leaders and hear about their leadership successes as well as gain in-depth knowledge of these key community areas. The class also works in teams on a White Paper that focuses on an issue that is currently impacting a specific agency or organization in the County.

Individuals nominated to Leadership Hunterdon have been selected as individuals with a sincere interest in enhancing the quality of life in Hunterdon County:

- Educate and challenge the participants as to the needs of the community as well as the impact of social and economic change
- Provide a vehicle for working together on current or future community projects
- Create a dialogue to strengthen the relationship between the participants and community leaders
- Identify organizational and individual opportunities for community involvement and assist participants with placement into these positions upon completion of the program
- Create a personalized leadership development plan for each participant to achieve during and after Leadership Hunterdon
- Provide individualized feedback and coaching



### LEADERSHIP HUNTERDON CLASS OF 2018

**Justin Grand** - Hunterdon County YMCA

**Jennifer Winberry** - Hunterdon County Library System

**Jamie Cappezuto** - Hunterdon Preparatory School

**Jessica Dispensa** - BKC, CPAs, PC

**Janet Dunne** - Raritan Valley Community College

**David Harkness** - Hunterdon Healthcare

**Shawna Mehall** - Hunterdon Healthcare LLC

**Carolyn Sepkowski** - Northfield Bank

# HUNTERDON COUNTY TOURISM

BUILDING VISITOR EXCITEMENT AND THE ECONOMY

## TOURISM EFFORTS

Hunterdon County's natural beauty speaks for itself. Add its historic, cultural and recreational wealth to that beauty and you have a winning attraction for residents and tourists alike. Hiking, biking, horseback riding, cycling, golfing, tubing down the river, pick-your-own—this list is practically endless—creating an idyllic, authentic environment drawing our near-by urban neighbors to visit and return over and over.

Additionally, the tranquil settings of Hunterdon's wineries, farm-to-table experiences, bed-and-breakfast homes, parks and picturesque open space truly provide a complete package for visitor week-ends, weddings, celebrations or day-trips virtually year-round.

In 2018 the Chamber's Tourism efforts included a collaboration with the Hunterdon County Office of Economic Development and the Delaware River Towns Chamber of Commerce.

### DID YOU KNOW?

Hunterdon County visitors spend over \$320 million annually on tourism goods and services.



Grant funding was secured from the Highlands Council and Stockton Universities Lloyd D. Levenson Institute of Gaming, Hospitality & Tourism was engaged to pull together an Economic Impact Report on Tourism in Hunterdon County.

The Chamber continued its social media efforts and saw tremendous traction on our Visit Hunterdon page on Facebook. The Chamber had a presence at Hunterdon County's largest event the Quick Chek Festival of Ballooning last summer where we greeted thousands of visitors to the County at our Tourism Tent. Tourism is a business; it supports the economy and encourages business.



Red Mill Museum Village



QuickChek Festival of Ballooning



Sergeantsville Covered Bridge



# INFORMING THE COMMUNITY

THE HUNTERDON COUNTY CHAMBER STRIVES TO PROVIDE INFORMATION TO THE COMMUNITY IN A VARIETY OF MEDIUMS. FROM A FULL TIME INTERNET BASED RADIO STATION TO A MONTHLY PUBLICATION, BUSINESS NEWS, THE CHAMBER PROVIDES A VARIETY OF OPTIONS TO STAY INFORMED IN THE COMMUNITY.

## HUNTERDON CHAMBER RADIO

The Hunterdon County Chamber Radio Station was launched in 2012 and is the only Chamber in the world with a 24-hour stream of content. Each radio show is also broadcast live on Facebook on the individual show pages. Some shows regularly reach over 10,000 views.

A dedicated group of Chamber members host hour long segments on a variety of topics from 8AM to 6PM. We have shows relating to business, interior design, mental health, home inspection and much more. General Manager Chris Bianco has built the Station so that all shows are archived at [hunterdonchamberradio.com](http://hunterdonchamberradio.com) to be listened to at future times as well.

This platform is not only an opportunity for members to promote their respective businesses but to truly be a resource to the community. Last year, over 1,800 Chamber Radio Programs were broadcast. There are opportunities to be a guest on our radio shows or even host your own show. Contact the Chamber for more information about how to harness the power of this great resource of the Chamber.



*Radio Hosts gathered in Summer '18  
at Marriah Farm in Ringoes NJ.*

Broadcast opportunity is available to Chamber members only, offering its worth in membership investment alone since regularly scheduled programs reach an audience in excess of 6,000 listeners of live and podcast programming. Chamber Radio brochures, along with marketing media kits, are available at the Chamber office or visit the radio section at the Chamber's website.

### DID YOU KNOW?

The Hunterdon County Chamber is the first chamber in the US to offer 24 hour all talk, news and information internet radio. We also feature International, National and Local News on the hour.



## BUSINESS NEWS- NEWSLETTER

On a monthly basis, a newsletter publication is put out by the Chamber both in print and digital format.

*Business News* provides a consistent resource to stay in the know about hot topics relating to the business community. Inside every issue, you will also find our Hats Off section which touts the latest member accomplishments and our FYI section that contains important member announcements. Your organization can submit your announcements by the first Monday of the month in order to be included in the following issue. Contact [graphics@hunterdon-chamber.org](mailto:graphics@hunterdon-chamber.org) if you have anything we can promote for your business.

Also included in the newsletter are valuable editorials about business related items like tax reform and financial topics. You can also find a list of new members who recently joined the Chamber along with relevant contact information.

Of course there is also an ever evolving program of work that the Chamber is involved in and providing on an ongoing basis. Reading *Business News* will keep you up to date about what the Chamber has been working on lately and what is coming up for the future.



## SOCIAL MEDIA

The Hunterdon County Chamber manages both a Hunterdon County Chamber of Commerce and Hunterdon Chamber Radio Facebook page. The Chamber boasts 2,400+ followers with 400 added this year. Follow these pages for the most up to date information about the organization. There is also a Visit Hunterdon Facebook page that is intended to highlight tourism events and attractions of the region.

In addition to Facebook, we also share information on LinkedIn, Twitter and Instagram. Follow us across platforms for the most comprehensive view of all the Chamber does!



## INTERNET COMMUNICATIONS

In the spring of 2018, a new web platform for members along with a new website was launched. This new platform has many capabilities not previously available such as a Job Bank, Business Directory and Referral Report generator. There is an online Chamber Calendar that links to the registration pages of all of our events. We also have a Community Calendar where organizations and individuals can submit their events to share with the Community. Posted in a digital format, our newsletter is available online each month as well. For more information on member services provided by our website, see pages 25-27 of this report.

Since the launch of the site in April, 86,764 unique IP addresses visited our website. Much of the website traffic is generated from Google searches for key identifiers that link to our Business Directory. Some members have harnessed the power of our site by taking out a banner ad that cycles on many pages through our site.



We have so many programs and offerings at the Chamber that we regularly send out a bi-weekly e-mail with upcoming events and membership benefits.



If you are not receiving our email communications, e-mail [info@hunterdon-chamber.org](mailto:info@hunterdon-chamber.org) to check your contact information!

## BUSINESS HALL OF FAME

The Hunterdon County Chamber of Commerce Foundation has created the Hunterdon County Business Hall of Fame to honor current and past business leaders, businesses and organizations, who have made important contributions to the community. The first class was inducted in 2017. The next class will be inducted in the spring of 2019. Co-chairs Rosemary Fellner of Unity Bank and Anne Thornton of MSI Plumbing & Remodeling head up a group that determines the inductees for upcoming year.

The mission of the Hunterdon County Business Hall of Fame is to bring a spotlight to those that have demonstrated exceptional leadership, innovation, ethics and vision to the Business Community of Hunterdon. Hunterdon County has a rich history of business and industry and we hope to share and preserve these great stories.

Below:

A list of the 2017 Business Hall of Fame inductees.  
The Class of 2019 will be inducted Spring 2019.

Part of the Foundation's mission is to inspire our current business community and the next generation of entrepreneurs and one way we can do that is to recognize the many successful leaders we are fortunate to have in the business community in Hunterdon County. The Business Hall of Fame will have a permanent display at the Foundation, in the historic Reading-Large House in Flemington, recently purchased by the Foundation and in the midst of a major restoration.

A traveling kiosk for the Hall of Fame will be exhibited throughout the county at businesses, public locations and schools. The kiosk will share videos featuring honorees and their contributions to Hunterdon County.



### Descriptions & Inductees

#### Pioneer Award

- established 100 or more years ago
- a business that has brought growth, prestige & new industry to early Hunterdon County

*2017 Inductee*  
**Custom Alloy**

#### Distinguished Leader

- an individual(s) that has enhanced the community, fostered business & community partnership through his/her leadership, courageous thought & entrepreneurial spirit

*2017 Inductees*  
**Peter G. Verniero**  
former NJ Supreme Court Justice & Attorney General

**The Creter Family**  
Flemington Granite and Architectural Supply

#### Contemporary Award

- established less than 100 years ago
- a business that brings economic growth, prosperity & innovation to Hunterdon County
- currently operating and based in Hunterdon County
- commercial, for-profit business

*2017 Inductee*  
**ShopRite of Hunterdon County**

#### Essence of Hunterdon

- an organization or individual that has enhanced the community, fostered business and community partnership through his/her leadership, courageous thought & entrepreneurial spirit
- can be Hunterdon County business or non-profit, individual business person or community leader
- individuals can be inducted posthumous, organizations may be no longer operating

*2017 Inductees*  
**Senator George H. Large,**  
**George K. Large, Edwin K. Large, Jr.**  
**Red Mill Museum Village**

# SUPPORTING BUSINESSES

THE HUNTERDON COUNTY CHAMBER PROVIDES RESOURCES THAT SUPPORT OUR MEMBERS WITH VARIOUS BENEFITS, WHETHER IT BE FOR THEIR EMPLOYEES OR UTILIZING CHAMBER MEMBERSHIP TO IMPROVE VISIBILITY IN THE COMMUNITY. THE CHAMBER ALSO HOSTS AN ANNUAL AWARDS PROGRAM TO HIGHLIGHT ORGANIZATIONS.

## CHAMBER AMBASSADORS

The Hunterdon County Chamber of Commerce Ambassadors are volunteer business leaders in the Chamber. They are experienced and active Chamber Members. Our ambassadors assist in the welcoming of new members as well as the engagement of current members. They also serve as public relations representatives on behalf of the Chamber at business openings, ribbon cuttings, Card Clubs, Chamber 101 programs and special events.



The Chamber is a network of organizations and becoming a Chamber Ambassador means making new connections for your business. Committee Chair Andrew Ross of BKC, CPAs, PC welcomes new committee members each year. If you or someone in your organization would be interested in serving on this committee, please contact the Chamber.

## RIBBON CUTTING CEREMONIES

The Chamber is proud to conduct ribbon cutting ceremonies in honor of new businesses, renovations, changes in offices or an opening of a new location. We invite local elected officials and provide our historic scissors to cut the ribbon!

This year, the Chamber conducted 10 ribbon cuttings in the County.

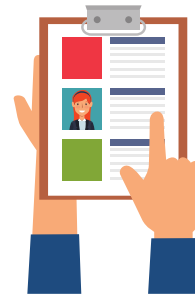


Above: Hunterdon Helpline moved into new offices

## ONLINE JOB BANK

New for 2018, the online Job Bank is a members only benefit. By logging in to their member portal, companies can post open positions within their organizations at no cost. There is no limit to how many jobs you can post or how often! We cross promote this Job Bank on social media and through our e-mail communications.

There is also a resume bank where candidates from the public can submit their resumes for review. Members only have exclusive access to view these resumes and reach out to any potential candidates that may fit their needs.



## BUSINESS DIRECTORY

The Hunterdon County Chamber of Commerce provides each member with an online listing for their business. Here, organizations can link to their websites and social media pages. They can also choose to display a discount for members, the public or Veterans ( see next section).

This business directory is highly visible through search engines and is usually on the first page of results. This generates traffic to our Member's websites! The exact statistics can be seen by viewing a Member's 'Referral Report' inside the member portal. This handy tool tracks how many people have seen the listing, engaged with it and clicked on a discount.

## DISCOUNT PROGRAM

Also an exclusive member benefit, the discount program has taken off in 2018! Inside the member portal, there is an opportunity to offer a member to member, public or Veteran's discount.

Members can take advantage of discounts offered by other companies by logging in to their portal. If the discount is for the public or Veteran's, no log in is required. Check this page periodically as discounts are always being added!



## HUNTERDON LIVING MAGAZINE & VISITOR'S GUIDE

On an annual basis, the Chamber publishes a full color magazine that highlights the region. This publication is geared towards tourists and locals alike to learn more about all that Hunterdon County has to offer.

Inside each edition, members are listed in the back with company contact information. There is also opportunity to upgrade listings or take out additional ad space. The Chamber prints roughly 3,000 copies of this and publishes the magazine online for viewing.



## Value Report for Hunterdon County Chamber of Commerce

Showing referrals from 09/01/2018 to 12/31/2018

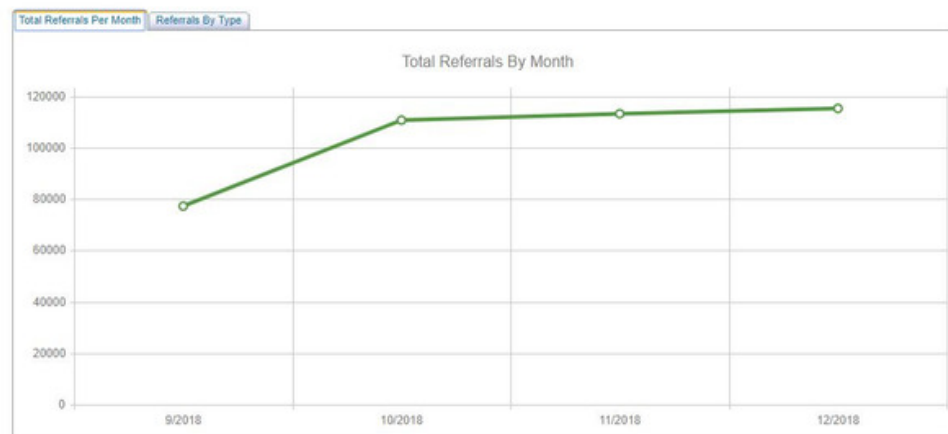
Hunterdon County Chamber of Commerce Member Snapshot

### Hunterdon County Chamber of Commerce

119 Main Street  
Flemington, NJ, 08822

Chambers Of Commerce

**Right:** Referral Report Metrics for Business Directory listing accessible inside each Member Portal. This shows actual data from the web page traffic.



TOTAL REFERRALS

**416,195**

TOTAL IMPRESSIONS

**414,975**

BANNER IMPRESSIONS

**412,635**

TOTAL LEADS

**1,220**

BANNER CLICKS

**861**

LEAD RATE

**0.29%**

CLICK-THRU RATE

**0.21%**

## HEALTHY HUNTERDON WORKFORCE INITIATIVE

The Healthy Hunterdon Workforce Initiative (HHWI) started in 2016 as a result of the Hunterdon County Partnership for Health, a county-wide coalition of over 60 community agencies sharing a common interest in promoting the health of county residents.

The Hunterdon County Chamber of Commerce began the initiative with the help of Committee Chair Kim Blanda RN, BSN of Hunterdon Healthcare to help business incorporate wellness programs in their workplaces.

Many businesses may not have the resources or the time to plan wellness programs. By joining this initiative, everything is done for you. Although this member benefit is included at no cost in membership, Chamber members must opt in to this program to receive communications. The HHWI Committee creates challenges for their participants to use in their workplace, weekly e-newsletters are sent with healthy recipes, local events and helpful tips, and as a member of the initiative you can attend quarterly meetings with informative speakers. The quarterly meetings have a different topic each time that covers all aspects of “wellness” including healthy eating, staying active, mental health and more. The initiative focuses on their hashtag #SmallChangesBigImpact. HHWI believes that when you make small changes in your lifestyle it will have a big impact on your health.

This initiative can help keep your employees healthy by teaching strategies to reduce stress, boost morale, increase productivity and save money. We are Creating a Culture of Health in Hunterdon County businesses. Is your business ready to make a healthy change? Join us by contacting [info@hunterdon-chamber.org](mailto:info@hunterdon-chamber.org) or online at [www.hunterdonchamber.org](http://www.hunterdonchamber.org).



# JOIN THE HEALTHY HUNTERDON WORKFORCE INITIATIVE IN 2019





## ANNUAL BUSINESS AWARDS

The Hunterdon County Chamber is proud to provide much deserved recognition to our local businesses and leaders. We also acknowledge the importance of young entrepreneurs for the future of our community. Each year, the Chamber hosts an awards breakfast in the fall that acknowledges achievement in a variety of categories.

This year's award winners:

- 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
- Hunterdon Chamber Radio- Tell Me More -Bill Kinslow, Chef Bill's Table
- Governmental Service Award- Mayor Phil Greiner
- Hunterdon Chamber Radio- Fresh Talk -Nicole Smith, Happy to Help
- Special Award- Raritan Valley Community College's 50th Anniversary

*(Recipients shown in order from top-left.)*

Richard B. Hall lent his humor to this event as the emcee as CenturyLink returned as the Presenting Sponsor this year.



# RECOGNIZING ACHIEVEMENTS

EACH YEAR THE BOARD CHAIR AND THE CEO EACH SELECT AN INDIVIDUAL TO BE HONORED WITH THEIR PRESTIGIOUS RECOGNITION AS OUTSTANDING VOLUNTEERS FOR BASED ON THEIR CONTRIBUTION TO THE ORGANIZATION'S MISSION, TO THEIR FELLOW MEMBERS AND BUSINESS COMMUNITY AT LARGE.

## PRESIDENT'S AWARD

Jane and Randy have been active members of the Hunterdon County Chamber of Commerce for many years. For the past several years, Jane has been the Co-Chair of the Chamber's Annual Meeting while Randy has been an active member of the Hunterdon Business Expo Committee and has Chaired the event for the past five years. They both put in many hours of work to make these events a huge success each year.

Both Jane and Randy are tremendous supporters and ambassadors of the Chamber in our Community. They are very active throughout the year attending various Chamber events and programs. Randy and Jane are very active in the greater Hunterdon County Community. Jane devotes a large portion of her time to various Veterans Organizations, including Operations Jersey Cares.

In addition, Jane volunteers by running a support group for those who are impacted by Cancer. Randy is a longtime member of the Flemington Lions Club and a member of the Raritan Township Board of Adjustment. Both Jane and Randy serve on the Raritan Township, CERT - Community Emergency Response Team.

The generosity, work ethic and sense of humor of this husband and wife duo is unmatched. The Chamber is grateful for everything that they do!



Jane Block-  
Co-Chair of the  
Annual Meeting  
Committee



Randy Block- Chair of  
the Business EXPO  
and Food Showcase  
Committee

## CHAIRMAN'S AWARD

Suzanne has been an active member and leader of the Chamber for the many years. She served as the Chamber's President and CEO for almost a decade and led the Chamber through a period of growth and expanded initiatives. Since her retirement from the Chamber, Suzanne has been instrumental serving as the Co-Facilitator of the Chamber's very successful Leadership Hunterdon Program. Her contributions and leadership on this program has impacted both the participants and many facets of Hunterdon County.

In addition, Suzanne has had a Leadership role serving on both the Boards of the Hunterdon County Chamber of Commerce and the Hunterdon County Chamber of Commerce Foundation. Suzanne has help lead the Chamber's strategic planning efforts and has worked to help align efforts on Economic Development in Hunterdon County.

Suzanne Lagay is currently the Freeholder Director for the County of Hunterdon, she has served on the Freeholder Board for the past 6 years. In addition to the Chamber, Suzanne is a Member of the One Voice Committee – Safe Communities Coalition of Hunterdon and Somerset Counties. Suzanne also is a Host of "Your County at Work" and "Life is a Spiritual Occasion" – monthly radio shows on the Hunterdon Chamber Radio station. In addition, Suzanne is a Past Member of the Hunterdon Healthcare Board of Trustees, Past Member, Hunterdon Prevention Resources Board of Trustees, Past, Vice-president Board of Trustees, United Way of Hunterdon County.

Suzanne has tirelessly dedicated countless hours to improving the Hunterdon County Chamber of Commerce and we thank her for the positive impact she has had that will be felt for decades to come!



Suzanne Lagay  
2019 Freeholder  
Director



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COUNTY CHAMBER OF  
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Here's to good health for all in 2019!  
#goodhealthgoodlife

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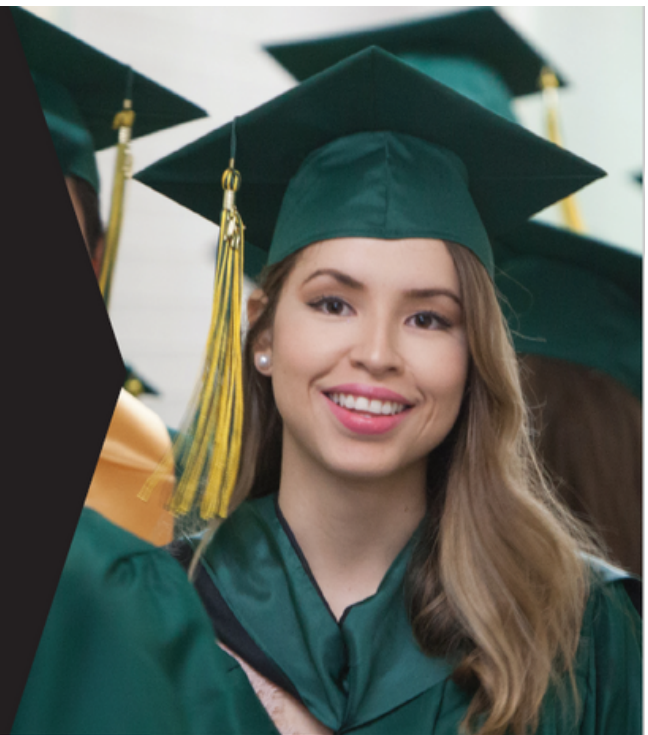
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And let the Y help with all of your health and family needs:

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