

Business News



March 2018

Volume 43, No 3.

WOMEN'S BUSINESS FORUM PRESENTS...

Women's Leadership Summit 2018



Transformational Leadership

Tuesday, April 24, 2018

8:00 AM to 2:00 PM

Holiday Inn

Clinton

Sessions

Morning Welcome
Mindfulness: What's all the Hype?

Kyra Wiley & Shonda Moralis

① *Effecting Change in Civic Leadership*

Caroline Scutt
Frenchtown Borough Council

② *Promoting a Healthy Workplace*

Kim Blanda
Healthy Hunterdon Workforce Initiative

③ *Leading Across Generations*
Anne Thornton - Moderator

KEYNOTE SPEAKER

Natasha Chandler

President & Founder of
Chandler Consulting Group



**Natasha Maximoff
Chandler**

Natasha is a business strategist, organizational psychologist, executive coach, philanthropist, entrepreneur, and transformational leader.

Natasha is the President and Chief Executive Officer of CCG (Chandler Consulting Group) and is a senior advisor and business consultant to executive leaders of top fortune 500 companies. She has 25

years' experience driving and supporting large global transformations for top companies in life sciences, energy, financial, technology, and non-profit.

She started her career working in non-profit higher education at Monmouth University (in alumni Affairs) & Columbia University (as a fundraiser for their

Capital campaign). These jobs were meaningful to her

because not only did she feel like she was making a difference by raising money for student scholarships, but she was also able to advance her own education which was something she has always been passionate about. While working full-time, Natasha received her MBA in Strategic Management from Monmouth University, and a Masters in Organizational Psychology (Magna Cum Laude) focused Leadership and Organizational Change from Columbia University.

In 2001, Natasha transitioned into the corporate world and she joined Merck as a senior analyst with the goal of learning the business, contributing, and advancing her career. At Merck, she worked in Commercial, Research, Manufacturing, and

Continued on next page

Womens Leadership Summit

Continued from previous page

Corporate in global roles leading and mentoring over 100 projects across 240 countries resulting in business value of \$4B. She became a change management expert and a six-sigma master black-belt. Natasha was promoted seven times to eventually become the Executive Director of Strategy & Business Transformation. Her proudest accomplishment (and biggest leadership challenge) was the Merck/Schering Plough Merger where she was on the corporate integration team charged with leading merger activities for 14 global functions. The \$42B merger

was successful and resulted in an amazing pipeline for Merck with a top leadership team. Natasha received a Presidential Award for her contribution.

In 2015, she made the difficult decision to leave Merck after being recruited by Honeywell to be their VP HR, Organization Development, Talent & Learning. She worked there for almost two years and was charged with helping the President and leadership team transform the business and talent to drive growth. After Honeywell, Natasha started her own company.

CCG is focused on helping companies transform to deliver on strategic results during digital disruption, mergers, business model shifts, globalization, shared services, competition and CEO and leadership changes. Her innovative methodologies blend business fundamentals with psychology principles of high performance to create interventions that help leaders and organizations be most effective and drive employee engagement and business performance.

Outside of her career, Natasha is devoted to her family. She is happily married for 17 years to Pete and the mom of three daughters: Victoria (14), Emilia (12), and Lily (11) and a dog (Max). Her parents both live with her and she has a very close relationship with her only sister, Tanya.

For her 40th birthday, Natasha started "Lily's Friends of Type One Diabetes" Foundation (in honor of her daughter) to help patient advocacy and support to prevent, treat, and cure type one diabetes.

Natasha was named "Top 50 women in Business in NJ" and received the prestigious "Girl Scouts Woman of Achievement" award for making outstanding contributions in her career and personal life, and as a positive role model to women.

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HackHunterdon is just around the corner!

FLEMINGTON – Hunterdon County’s annual hackathon, HackHunterdon, is just around the corner, and the event’s sponsoring entities are casting a wide net to attract technologists from all over the Northeast to participate.

This year’s event will be held on June 9th & 10th at Hunterdon Central High School in Flemington, NJ. HackHunterdon is a 24-hour tech-product-creation competition for innovators – organized by Hunterdon County Economic Development, Flemington Community Partnership, and the Hunterdon County Chamber of Commerce. A main goal of the organizers, as well as the participating businesses, is to identify local talent with exceptional ideas so that their innovations can flourish.

“Last year’s hackathon brought together a diverse amount of area talent with some exceptional ideas,” said Sam Napolitano, Sr. VP of Engineering at Viacom, who also serves as a judge and team mentor for this year’s hackathon. “The HackHunterdon effort is designed to help provide them with the partnership they need to flourish in Hunterdon and the surrounding area.”

Last year’s hackathon saw dozens of technologists compete for about \$10,000 worth of cash and prizes. The top team this year will share a \$5,000 grand prize for their efforts. Additionally, due to the number of businesses involved in the effort, there’s potential career opportunity for participants.

“We hired a technologist directly out of the 2017 hackathon. We have subsequently started a new partnership with the technologist as a partner, focused on developing accounting and insurance applications” stated Michael Castle, a partner in Bond Andiola & Company, a Flemington-based accounting firm. “Participants in the 2018 event likewise have the chance at some real career and partnership opportunities due to the number of companies supporting the hackathon”. Personnel from a wide range of local and international technology companies are a part of the HackHunterdon effort.

Judging the teams’ projects this year will be Napolitano, Eric Herbel of Integrated Clinical Systems, a Hunterdon County-based IT company, and John Goodwin, an engineering manager at Facebook.

In addition to the prizes and the recruitment opportunities, organizers hope participants will form relationships with each other that lead to future projects with market potential.



Hunterdon County has been actively seeking to partner with its tech community and continues to explore and develop additional ideas to support the community, such as a business incubator, the Chamber’s emerging entrepreneurial center, and more. “Bottom-line is that the event provides a platform for talented individuals to come together and explore real opportunities – and to have a lot of fun doing it” said Goodwin. “Teams from last year’s event are still developing together, so participating in the hackathon can truly be the start of something big.”

Those interested can get more information plus apply to participate in the 2018 HackHunterdon Hackathon at HackHunterdon.com or by contacting Marc Saluk at msaluk@co.hunterdon.nj.us or at 908399-1108.

2017 HackHunterdon Hackathon The first Hackathon, held at Flemington’s Feed Mill on April 28 and 29, 2017, was considered a resounding success. Dozens of technologists participated, new concepts were developed, and lasting relationships—a major goal of the initiative—were formed. One such outgrowth was a monthly meetup, held on the last Thursday of each month at Lone Eagle Brewing in Flemington, where technologists gather to exchange ideas and learn about new developments in the field.

What is a hackathon? A hackathon is a competitive event in which computer programmers and others involved in software development – including graphic designers, interface designers, project managers, and subject-matter experts – collaborate intensively to build a software project in a limited period of time. The goal of a hackathon is to create usable software.

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ARE AVAILABLE ON:

May 1st: 8:30 AM

May 22nd 8:30 AM

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When Life Events Affect Your Benefits

Getting married or divorced, having or adopting a baby and retiring are significant milestones in life. These "qualified life events," as they are commonly referred to in the insurance industry, may permit you to make adjustments to the benefits you receive through your employer or other provider. If you've experienced a life event this year, review your benefits and determine if you need to make new or different elections to ensure the desired coverage for you and your family. Keep the following items in mind as you complete your review:

Act promptly. Be aware of deadlines to make your new benefits elections. Generally speaking, providers offer special enrollment for a limited timeframe during which you can update your new status or make changes in your covered dependents. If you miss the window, you may face a waiting period. In some cases, a missed deadline means you're out of luck until the next open enrollment period or the first of the year, whichever applies to your situation.

Change health insurance coverage. Do you have enough insurance? Too much? If you're newly married, compare the benefits offered to you and your spouse through your respective employers to see where you can get the most value. A higher deductible plan may make sense if you have two incomes, are both young and healthy and don't anticipate significant medical expenses. If you add children to your family, you'll want to make sure they are included in your health insurance as dependents. If you're retiring before you are eligible for Medicare, evaluate COBRA benefits (continued coverage under your employer's plan), insurance through a still-employed spouse or your options through the healthcare marketplace.

Evaluate life and disability insurance. Marriage, divorce and the addition of children are all reasons to evaluate your life and disability insurance coverage. If your coverage is insufficient, make it a priority to obtain additional insurance. Unfortunately, many policyholders forget to remove a

former spouse as a beneficiary to their policies following divorce and remarriage, which can complicate legal matters should your health be unexpectedly jeopardized. When reviewing your coverage, take time to verify that your beneficiary designations are correct.

Adjust your Health Savings Account (HSA) contributions. If you have a health savings account (HSA) and experienced a family event this year, the amount you're allowed to contribute annually may have changed. If you added to your family through marriage or children, you can set aside more money in a HSA. If you experienced a divorce, you can split savings accumulated in an HSA or assign the benefits to your former spouse as part of a divorce agreement. Check with your healthcare provider to learn how much you can contribute based on your situation.

Consider legal and financial advice. Some life events, such as divorce or adoption, may involve benefits decisions that have legal implications. Consider meeting with an attorney to discuss your situation and get advice on next steps. Additionally, these events may trigger numerous changes to your budget, investments or other financial affairs. Think about meeting with a financial advisor who can help you evaluate your benefits within the broader financial picture of your life goals and retirement plans.

###

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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File #2001812 (Approved until 01/2020)

The Chamber is Looking for Volunteers

The Hunterdon County Chamber of Commerce is presently looking for volunteers to help out during upcoming events. From planning to day of event details, there are so many ways to assist and contribute. Here are few events in which you can be a part of:

- Hunterdon Community Day
- Membership Committee
- Business Expo
- Hunterdon Holiday Parade & Much More....

For more details, please contact the Chamber at: 908-782-7115



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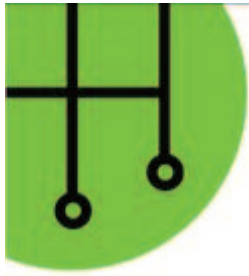
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Develop the business relationships that can improve your bottom line. Network, exchange business cards and present your business to other Chamber members.

Admission is included in your Chamber membership.

Leads Exchange North

Date: Wednesday, May 2nd
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, April 18th
Time: 7:45 a.m. registration
8:00 - 9:00 a.m. program



Led by
Judy Gold



14-B Royal Road
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HUNTERDON COUNTY CHAMBER OF COMMERCE

5TH ANNUAL

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- **VENDORS**
- **REPTILE SHOW**

FOR MORE INFORMATION

www.hunterdonchamber.org • 908-782-7115

Strategic Tips from "Harvard on the Highway"



Tuesday, April 17, 2018 • 5:00 PM - 8:00 PM

at many centers, including: William Patterson University, Raritan Valley and Bergen Community Colleges, and The College of New Jersey. She serves on advisory boards for the Academic Marketing Department and SBDC at Raritan Valley Community College. Ms. Morgan served on the Board of Directors of the Gateway Regional Chamber of Commerce (NJ) and is the past President of their

affiliate, Somerset Hills Business Network.

A pet industry professional for 40 years, Vicki Lynne Morgan is the first woman to own a pet industry manufacturers' rep agency. She initiated and sustained marketing and sales programs that enabled select pet product manufacturers to achieve brand recognition and sales through independent distribution channels.

This program offers a selection of doable strategies and tactics for business owners and their staff for sustaining business, profitability, and repeat and referral business. Topics include: identifying target audiences, effective communication skills, messaging that resonates, concepts related to calls-to-action, the value and applications for CRM systems, how to dominate and differentiate in a competitive marketplace, and much more!

NOTE: The content of this program is based on a collection of questions and concerns discussed in interviews with several thousand SBDC entrepreneurs over a period of 17 years.

Presented by: Vicki Lynne Morgan

Vicki has a passion for mentoring entrepreneurs and small business owners on achieving their goals for sustaining growth and profitability.

She has been a counselor and instructor for the New Jersey Small Business Development Centers since 2001 for which she's written and taught business education programs



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To learn more, visit us at hunterdonhealthcare.org.
To make an appointment, call 888-788-1260.



Would you like to develop your leadership skills?

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Check the Chamber Website for Upcoming Information Sessions



We are now accepting applications for our 2019 Leadership Hunterdon Program

For more details, please call: 908-782-7115

The vision of Leadership Hunterdon is to transform people to become trustees of our communities, to become leadership resources and work for the betterment of Hunterdon County.



Examining Issues from Hollywood to Capitol Hill:

Protecting Your Business from Sexual Harassment Claims

Sexual Harassment in the Workplace
What is it from a legal and human resources perspective?
How to prevent it in your business.
How to protect your business from claims.

Tuesday, May 9, 2018 - 8:30 - 10:30AM

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Annemarie Simeone, Esq.

Annemarie has a wide range of experience in state and federal courts, as well as in alternative dispute resolution venues, primarily defending management in claims made by employees under state and federal employment laws, including whistleblower claims, as well as claims alleging harassment and discrimination based on race, gender, religion, national origin, and disability.



Bill Flahive, Esq.

Bill has been representing small and medium-sized businesses, non-profit groups, and government agencies in employment law matters for 20 years. He is a member of the Chamber Board of Directors and Chairman of the Chamber's Business Advocacy and Business and Government Committees.

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- Offering business and entrepreneurial resources and best practices to existing and growing businesses
- Supporting a multifaceted approach to education and workforce development in the region
- Promoting programmatic approaches to and process for developing leadership and innovation
- Establishing creative partnerships committed to a collective impact on business vitality

All of these programs will be offered at the newly renovated offices of the Hunterdon County Chamber of Commerce & Hunterdon County Chamber of Commerce Foundation located at 119 Main Street in Flemington.



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Did You Know?

....That even as an existing Chamber member, you can still attend New Member Orientation, held every 3rd Thursday of the month? It's an excellent opportunity to get an in-depth overview of what the Chamber has to offer as well as address any questions or concerns you may have.

...That you can purchase mailing addresses of the Chamber's full membership for your business?

If you have any questions, please contact the the office at 908-782-7115.



(Top Row, 1 to 7) B. Flanagan, D. Makoski, M. Lyons, W. Rudnik, A. Fialk, J. Papay. (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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Thursday, April 26, 2018

8:00 - 10:00am

Beaver Brook County Club, Annandale

WE ASK THAT ALL MEMBERS BRING A GUEST!

*tax*tidbits

2017 New Jersey Individual Income Tax Changes

There are two major taxpayer-friendly changes for the 2017 New Jersey individual income tax return (Form NJ-1040).

The pension and other retirement income exclusion for taxpayers age 62 or older or disabled has been doubled from 2016 to 2017. The exclusion, which is still available only to taxpayers whose NJ gross income is less than \$100,000, is now up to \$40,000 for joint filers, \$20,000 for married filing separate filers, and \$30,000 for all other filers. This exclusion will continue to increase gradually over the next three years.

Starting in 2017, New Jersey taxpayers who are military veterans that were honorably discharged from active duty can claim a \$3,000 exemption on Form NJ-1040 or NJ-1040-NR. For the first year that the veteran claims the exemption, they must submit a U.S. Dept. of Defense Form DD-214 (Certificate of Release or Discharge From Active Duty) to the NJ Division of Taxation prior to filing their New Jersey individual income tax return.

With the constant changes in Federal and New Jersey individual income tax changes, you may need

professional advice for your individual or business tax situation for 2017 or beyond. If you have any questions, please contact Andrew Ross, CPA of BKC, CPAs, PC at adr@bkc-cpa.com or 908-782-7900, x113. Visit our blog at www.bkc-cpa.com for more tax news, alerts and articles.

This tax tidbit was provided by



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Supervisor Harassment Training: A Live, Interactive Training Session

FACT:

The issue of harassment in the workplace has been dominating the news headlines.

FACT:

#Metoo has become a social media and cultural phenomenon.

FACT:

The EEOC has reported an alarming increase of harassment claims.

FACT:

We do not expect this trend to change any time soon.

FACT:

You must be proactive and train your employees.

FACT:

Many companies do not have the need, time, space, or resources to coordinate on-site supervisor training.

FACT:

We are offering an alternative to traditional on-site training!

Join us for a class-room style presentation with significant attendee interaction.

Thursday, May 10, 2018 | 8:30am—11:00am

Bridgewater Marriott | 700 Commons Way | Bridgewater, NJ 08807

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7 Numbers You Should be Tracking in Your Digital Marketing

Digital marketing, or web marketing, and social media have a very low cost to entry but that doesn't mean we should ignore tracking our investment and return. While ROI is not entirely possible when it comes to measuring the success of a relationship and loyalty, it can be applied to the proof of such – gaining more new customers and retaining the existing ones.

You need to continue (or enter into) digital marketing and social media regardless of what your initial attempts are producing. To throw away the idea of digital marketing because you're not seeing results, is like tossing out a cookbook because you made a recipe in it that you didn't like. If you're not seeing the results you want, change the recipe to suit. The same holds true for social media and digital marketing. But you'll have trouble adjusting your marketing recipe if you don't know what you started with.

Do This First

Before you begin tracking you need to do two things:

- Draw a line in the sand. List all of your followers, likes, subscribers etc. as they stand today. Your success needs a baseline, so write it all down.
- Start tracking your digital marketing efforts by day. There are a number of software platforms that can help you keep track of your digital marketing efforts, or you can track them in a spreadsheet, or use pen and paper. Use something you can update quickly and extrapolate the information you need just as fast. If you don't, you'll stop using it. You'll want to track when (and what) you post to your blog and social media, any marketing emails, when you send your newsletters, etc. You'll need this info because you'll compare your efforts to your traffic and inquiries.

What Should I Be Tracking on My Website?

There are several things you need to start tracking on a weekly basis. A weekly basis is ideal because it allows you to see trends quickly and readjust as needed. Monthly allows too much time to elapse before you notice the numbers. For the first several weeks after you start tracking look for true patterns before you begin tweaking. Until you have historical data you won't



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know a random blip from a need for course correction.

The data listed below can all be obtained from Google Analytics. If you don't have analytics set up on your site, do so today. It's important. Really important. Assuming you do, you need to track:

- The number of unique visitors to your site each week.
- Where your website visitors are coming from (traffic sources). Look at organic, direct, and referral sources. Organic searchers reach you after typing in a keyword associated (hopefully) with your business. Direct referrals key in the name of your business or your URL. Referral sources come from social media, outside links on other blogs and other places that "refer" them to you. If one area is weak, try some marketing activities to change that.
- The number of blog readers each week.
- The number of new customer inquiries you receive and where they're coming from.
- Which customer inquiries become customers. You're looking for patterns here. Maybe you notice that people referred to you from your company page on LinkedIn are twice as likely to buy from you as people coming from Facebook.
- Abandonment rate, if you have an e-commerce site.
- Effectiveness of your

call-to-action. Every page must ask your audience to do something. Whatever you're asking, needs to be tracked.

There is no way to measure return on investment without a calculation. You must measure a baseline and note the changes that are occurring to gain a better understanding of what is working and what needs to be adjusted.

If you continue to plug away at your marketing, taking stabs in the dark, your efforts will fall flat because you won't recognize opportunities to build on successful trends nor will you notice disinterest with particular posts. Digital marketing is not a final destination, it's a journey towards business success that needs to be evaluated periodically. You want to provide your customers with something they want. Without digital marketing you'll have no way to know whether you're accomplishing that or not.

Christina R. Green teaches small businesses, chambers and associations how to connect through content. Her articles have appeared in the Midwest Society of Association Executives' Magazine, NTEN.org, AssociationTech, and Socialfish. She is a regular blogger at Frankjkenny.com and Memberclicks.

She's just a bookish writer on a quest to bring great storytelling to organizations everywhere.

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