

NJ Governor's
Conference for
Women

JUNE 3, 2013

In celebration of
New Jersey's
Women Leaders



The War Memorial • 1 Memorial Drive • Trenton



New Jersey Division on Women

The New Jersey Division on Women (DOW) was established in 1974 as a pioneering state agency for women.



Today, DOW is proud to continue the tradition of promoting women's rights, ensuring women's safety and enhancing opportunities for all women in New Jersey.

WWW.NJ.GOV/DCF

NEW JERSEY DIVISION ON WOMEN
PO BOX 717
TRENTON, NJ 08625-0717



Monday, June 3, 2013

AGENDA

8:30am – 9:45am

Registration/Continental Breakfast/Exhibits

9:45am – 12:00pm

Welcome Address - *Commissioner Allison Blake, PhD, LSW*

Keynote Address - *Governor Chris Christie*

Break/Exhibits

Panel Discussion - *Departmental Women Leaders*

12:00pm – 1:30pm

Working Lunch - Workshops and Lectures

Branding Your Best - Let Them See You Coming!
(Life is a Piano ... Play It Well)

Empowering and Inspiring a Business of Her Own

The Positive Power of Humor -
Stress Management with a Smile

Success is a Journey ... Not a Destination -
Being Fearless in Your Career and Life

Transforming Adversity into Opportunity

1:30pm – 5:00pm

Rejecting Can't: Opening Opportunities for Women

Dr. Vivian A. Bull, President, Drew University

Networking/Exhibits

Afternoon Address - *Lt. Governor Kim Guadagno*

Panel Discussion - *Women Legislative Leaders*



STATE OF NEW JERSEY
OFFICE OF THE GOVERNOR
P.O. BOX 001
TRENTON
08625
(609) 292-6000

CHRIS CHRISTIE
GOVERNOR

KIM GUADAGNO
LT. GOVERNOR

May 10, 2013

Dear Friends:

On behalf of the State of New Jersey, we are pleased to extend greetings to everyone attending the 2013 New Jersey Governor's Conference for Women.

This conference provides a unique opportunity for women to network and gather together with representatives of all fields to learn from each other's success stories and obtain skills and knowledge that can advance their personal and professional development. The diverse group of speakers from the various fields is extraordinary. We encourage everyone to take full advantage of the of discussion sessions and other activities that address such important topics as women's health and wellness, leadership development, politics, personal finance and entrepreneurship. We are confident that it will be a valuable forum for leaders to network and adopt strategies to make a difference in their communities.

We commend all attendees for empowering women in the State of New Jersey. Best wishes for an enjoyable and productive conference.

Sincerely,

Chris Christie
Governor

Kim Guadagno
Lt. Governor



State of New Jersey
DEPARTMENT OF CHILDREN AND FAMILIES
P.O. BOX 729
TRENTON, NJ 08625-0729

CHRIS CHRISTIE
Governor

KIM GUADAGNO
Lt. Governor

ALLISON BLAKE, PH.D., L.S.W.
Commissioner

June 3, 2013

Dear Friends and Colleagues:

It is my pleasure to welcome you to the 2013 NJ Governor's Conference for Women. It seems so fitting that as we approach the one year anniversary of the transfer of the Division on Women to the Department of Children and Families (DCF), we come together in honor, representation and celebration of the extraordinary women that make up New Jersey.

Since the transition, DCF has embraced the exceptional work of the Division on Women and the many important women's issues, programs and services of which we collectively advocate for and represent. One of the highlights of this transition has certainly been the NJ Governor's Conference for Women – an opportunity to provide women throughout the state with a chance to network, grow and learn.

I believe you will enjoy and walk away inspired by the information you receive today – whether it be from Governor Christie's keynote address, the various panels, the lunchtime workshops or the messages provided by Lt. Governor Kim Guadagno and Drew University President Dr. Vivian A. Bull.

I encourage you to make the most of the opportunities that are available today. Introduce yourself to someone new and connect with others who share your passion. Visit an exhibitor booth and learn about a program or service available to women in New Jersey. Share the knowledge of your business or industry with others whom you meet. But most importantly, feel empowered to be a part of the network of successful New Jersey women attending the conference today.

It is my hope that you find today's conference both personally and professionally enriching. Thank you for attending and have a wonderful day!

Warm regards,

A handwritten signature in cursive script that reads "Allison Blake".

Allison Blake, Ph.D., L.S.W.
Commissioner



Chris Christie **Governor, State of New Jersey**

Chris Christie was sworn in as Governor of New Jersey on January 19, 2010.

Since taking office, Governor Christie has taken action on an aggressive reform agenda to restore fiscal integrity and accountability to state and local government, combat New Jersey's

highest in the nation property taxes, institute historic reform of the state's pension and health benefits system, and bring about necessary changes to public education in order to identify and turn around failing schools and give every child access to a quality education.

Governor Christie fought for and achieved passage of a 2 percent cap on property taxes, landmark public employee pension and health benefit reforms that will save taxpayers over \$130 billion over the next 30 years, three balanced budgets that did not raise taxes, and \$2.35 billion in job creating tax cuts. After years of decline, New Jersey has created tens of thousands of private sector jobs under Governor Christie. In July 2012, Governor Christie fought for and signed into law bipartisan legislation to fundamentally change the way New Jersey deals with drug-addicted criminals by putting in place a statewide mandatory drug court program for nonviolent offenders to reclaim their lives through treatment, rather than being warehoused in prison.

In addition, Governor Christie has made education reform a top priority of his administration, putting forward and working for the passage of proposals to turn around failing schools, improve accountability, create a fair and meaningful evaluation systems for teachers and principals, and increase school choice in the state's worst performing districts. Governor Christie provided millions of dollars in additional state aid for New Jersey schools, increasing state education funding to higher levels than the day he took office. In

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Chris Christie

Governor, State of New Jersey

August 2012, Governor Christie signed into law landmark bipartisan tenure reform, modernizing the nation's oldest tenure law to increase teacher effectiveness and accountability in the classroom.

Under Governor Christie, New Jersey has drawn national attention for taking on the biggest, toughest challenges facing the state with real solutions and bipartisan cooperation.

A lifelong New Jerseyan, Governor Chris Christie, 51, has a deep affection for and strong commitment to the state in which he has spent his entire life.

Born in Newark and raised in Livingston, Governor Christie has lived in New Jersey his entire life, except to attend college at the University of Delaware. Chris and his wife, Mary Pat have been married since 1986 and now reside in Mendham, where they are raising their four children, Andrew (born 1993), Sarah (born 1996), Patrick (born 2000), and Bridget (born 2003).

After graduating college in 1984, Christie attended Seton Hall University School of Law graduating in 1987 and joined a Cranford law firm, where he was soon named a partner. He was elected a Freeholder in Morris County, and served as Director of the Board in 1997.

Christie was named U.S. Attorney for the District of New Jersey in 2002. As the chief federal law enforcement officer in New Jersey, earning praise from leaders in both parties and drawing national attention for his efforts in battling political corruption, corporate crime, human trafficking, gangs, terrorism and environmental polluters. Christie led a widely acclaimed charge against public corruption, racking up an astonishing record - winning convictions or guilty pleas from over 130 public officials - both Republican and Democrat - without losing a single case.

Some of Christie's most notable cases involved some of the worst in New Jersey. He fought against gang violence when he prosecuted 45

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Chris Christie

Governor, State of New Jersey

members of the Double II Bloods; he fought against child pornography when he helped bring down 1500 child pornographers worldwide; and he stood up to polluters who neglected their obligation to our environment. One of Christie's finest moments was when he led the team that thwarted terrorists' plans to attack our military men and women at Fort Dix.

While each of Christie's cases made a difference for New Jersey, he earned widespread praise for standing up to the dirty practices of the political elite and made clear that stealing from New Jersey taxpayers or abusing power would not be tolerated.

When Christie left the U.S. Attorney's office on December 1, 2008, every major newspaper in the state applauded his term as New Jersey's U.S. Attorney.



Kim Guadagno
Lieutenant Governor,
State of New Jersey

Kim Guadagno was elected New Jersey's first Lieutenant Governor in November 2009 and was sworn into office on January 19, 2010. In addition to serving as the Lt. Governor, Kim Guadagno serves as the 33rd Secretary of State.

Lt. Governor Guadagno is leading the

Christie Administration's efforts to improve New Jersey's economic vitality, encourage job growth, streamline government, and make business feel welcome again in New Jersey. The Lt. Governor chairs the Red Tape Review Commission, which is engaged in an ongoing review and reform of the State's regulatory process.

Lt. Governor Guadagno also oversees the New Jersey Partnership for Action (PFA), the State's comprehensive economic development strategy. Designed to serve businesses of all sizes and development stages, the PFA provides access to a variety of resources to ensure business success. It is a three-pronged public-private approach to economic development and the starting point for all initiatives, policies, and efforts to grow New Jersey's economy and create quality, sustainable jobs in our communities. The three elements of the PFA include the Business Action Center, which reports directly to the Lt. Governor and provides the business community with a single point of contact; the New Jersey Economic Development Authority, serving as the state's "bank for business;" and Choose New Jersey, an independently funded and operated 501(c)(3) not-for-profit corporation created to encourage and nurture economic growth throughout New Jersey.

As the Secretary of State, Lt. Governor Guadagno is New Jersey's chief election official, overseeing promotion of the state's \$38 billion tourism industry and administers programs related to the arts, culture

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Kim Guadagno

Lieutenant Governor, State of New Jersey

tourism industry and administers programs related to the arts, culture and history.

Lt. Governor Guadagno began her public service career as a federal prosecutor with the Organized Crime & Racketeering Strike Force in Brooklyn, New York. She later married and moved to Monmouth County. At that time, Guadagno became an Assistant United States Attorney in Newark. She was awarded the nation's highest honor for her prosecutions of two separate corrupt public officials. After her federal service, Guadagno served as a ranking member of the State of New Jersey Attorney's General's Office.

In 2001, Kim Guadagno left the public sector to practice law closer to home and became a teacher at Rutgers University School of Law-Newark. She was also appointed to the Monmouth Beach planning board and was elected as a Borough Commissioner in 2005.

In 2007, Kim Guadagno was elected as the first woman sheriff in Monmouth County's history. As Sheriff, she managed a 650-member law enforcement agency encompassing the county jail, the county 911 communications center and a law enforcement department of 100 men and women. She left both the Office of Sheriff and her position as a teacher at Rutgers Law School upon being Lt. Governor.

Lt. Governor Kim Guadagno was born in Waterloo, Iowa and is a cum laude graduate of Ursinus College in Collegeville, Pennsylvania. She received her juris doctorate degree, cum laude, from the American University Washington College of Law in Washington, DC. Lt. Governor Guadagno and her husband currently reside in Monmouth Beach with their three sons.



Dr. Allison Blake
Commissioner, NJ Department
of Children and Families

Dr. Allison Blake was appointed Commissioner of the New Jersey Department of Children and Families by Governor Chris Christie and was confirmed with a unanimous vote by the Senate on June 21, 2010.

As Commissioner, she has emphasized an integrated and

strategic approach to serving children and families in the State. To that end, Dr. Blake has focused on a community-based, family-centered approach to service delivery throughout the work of the entire Department, ensured the inclusion of the parent and youth voice in the Department's planning and quality improvement work, and fostered a significant expansion of partnerships with the community to help enhance child abuse prevention and family strengthening efforts across the state.

With a vision to promote sustainable growth and identify areas of improvement, as one of her first initiatives, Dr. Blake elevated the status of the Division of Child Protection and Permanency (Formerly known as the Division of Youth and Family Services, DYFS) office on adolescents to a Department-level office with an emphasis on more strategic approach to serving youth transitioning to adulthood. By partnering with youth, parents, stakeholders, and service providers, and other state agencies to determine the current strengths of the system and the opportunities for improvement, a formal strategic plan was launched in 2011. Additionally, she has created an internal office focused on performance management and accountability to help the department become a self-correcting, transparent organization.

For nearly 30 years, Dr. Allison Blake has been working on behalf of children and families, and the social workers who serve them. Prior

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Dr. Allison Blake

Commissioner, NJ Department of Children and Families

children and families, and the social workers who serve them. Prior to rejoining state service, she served as the Director of the Institute for Families at the Rutgers School of Social Work, where she oversaw a portfolio of grants and contracts aimed at strengthening families by building the capacity of the individuals and organizations that serve them. She also served as Vice President of Accreditation Operations at the Council on Accreditation (COA), an international organization that develops best practice standards for public and private organizations that provide services across the continuum of care. Her focus while at COA was on helping agencies build their capacity to improve service delivery, which serves as a prelude and foreshadowing to her vision and work as Commissioner of the Department of Children and Families.

Some may view Dr. Blake's professional career as a cycle with an inevitable "homecoming," as she spent 18 years at the New Jersey Division of Youth and Family Services, where she worked in various direct service and administrative positions. She later worked with the team charged with developing a blueprint for improving the capacity of the child welfare system to improve services to the state's at-risk children and families.

Dr. Blake earned her BS in Social Work from University of Dayton, an MS in Social Work from Rutgers University and a Ph.D. in Social Work from Fordham University.



Dr. Vivian A. Bull **President, Drew University**

Dr. Vivian A. Bull is currently Drew University's interim president. Her appointment marks a return to Drew, where she taught for more than 30 years as a member of the economics department and served for eight years as associate dean of the College of Liberal Arts. Dr. Bull also directed the university's Semester on the European

Community in Brussels four times and served on a total of 21 Drew-led archaeological expeditions in the Middle East. Prior to Drew, Dr. Bull was the president of Linfield College in Oregon for 13 years, until her retirement in June 2005.

Dr. Bull specializes in international economics, and has served as a consultant to a number of institutions of higher education, to corporations, and to a variety of government and non-government organizations. She has just completed six-year terms as chair of the Board of Trustees of the Albright Institute for Archaeological Research, in Jerusalem.

Dr. Bull received her doctorate from New York University and her bachelor's degree from Albion College. She did graduate work at the London School of Economics on a Fulbright Scholarship and has studied in Norway, Great Britain, and the Netherlands. She is the recipient of honorary degrees from the University of Portland, Drew University, and Albion College.

A resident of Madison, New Jersey, Dr. Bull is married to Drew University Professor of Church History, Emeritus, Robert Bull, who taught for 37 years at the Drew Theological School. They have two sons, Camper, a 1991 graduate of Drew's College of Liberal Arts who is currently serving as president of its alumni association, and Carlson.



Monday, June 3, 2013

NOTES



Monday, June 3, 2013

SESSIONS

8:30am – 9:45am

MAIN ENTRANCE

Registration
Exhibits

GEORGE WASHINGTON BALLROOM

Continental Breakfast

9:45am – 12:00pm

PATRIOTS THEATER

Welcome Address - *Commissioner Allison Blake, PhD, LSW*

Keynote Address - *Governor Chris Christie*

GEORGE WASHINGTON BALLROOM

Break/Exhibits

PATRIOTS THEATER

Panel Discussion - *Departmental Women Leaders*

Honorable Allison Blake, LSW, PhD, Commissioner
New Jersey Department of Children and Families

Honorable Michele A. Brown, J.D., Chief Executive Officer
New Jersey Economic Development Authority

Honorable Rochelle Hendricks, Secretary
New Jersey Higher Education

Honorable Mary E. O'Dowd, M.P.H., Commissioner
New Jersey Department of Health

Honorable Jennifer Velez, Esq., Commissioner
New Jersey Department of Human Services



Monday, June 3, 2013

SESSIONS

12:00pm – 1:30pm

Working Lunch - Workshops and Lectures

TURNING POINT CONFERENCE ROOM

*Branding Your Best - Let Them See You Coming!
(Life is a Piano ... Play It Well)*

Tools to clear roadblocks for yourself and/or your business, as you grow your life journey. Topics include: Let Them See You Coming – The A.P.S. (Authentic Positioning System); and, Magnificent Women, Powerful Choices – The Options Checklist.

WOODROW WILSON BOARDROOM

Empowering and Inspiring a Business of Her Own

Do you want to start your own business and don't know where to begin? Do you currently own a business and need guidance about next steps? This enriching workshop will provide insights from successful women-owned businesses as well as offer resources and strategies for success in entrepreneurship by expert panelists.

LOWER LOUNGE

The Positive Power of Humor - Stress Management with a Smile

Learn the use of humor in combination with other stress management techniques. This program will focus on the amazing value of taking full responsibility for one's own thinking, feelings and behavior. How doing so, enables the adjustment of one's perceptions in any situation ---maximizing the ability to deal with it effectively. It will explain how this new "humor perception" adds to one's positive people skills and keeps the self smiling and thriving, no joke!



Monday, June 3, 2013

SESSIONS

GEORGE WASHINGTON BALLROOM

*Success is a Journey ... Not a Destination -
Being Fearless in Your Career and Life*

Discover your life's passion, and overcome self-doubt, imagined obstacles, and/or fear of change. Everyone experiences fear – it is a natural human emotion. But it often holds us back from doing the things we want to do and finding out what we're truly capable of. This uplifting program will teach you how to develop the energy and the courage to move beyond fear to live and work at your highest potential. Leave feeling inspired, empowered and ready for action.

DELAWARE RIVER ROOM

Transforming Adversity into Opportunity

This panel discussion will showcase women leaders who used an obstacle as an opportunity to gain success, while simultaneously offering tangible resources and tools to guide you to support, empowerment and inspiration, so you too can transform life's adversity into your next great opportunity!

1:30pm – 5:00pm

PATRIOTS THEATER

Rejecting Can't: Opening Opportunities for Women
Dr. Vivian A. Bull, President, Drew University

GEORGE WASHINGTON BALLROOM

Networking/Exhibits

PATRIOTS THEATER

Afternoon Address - *Lt. Governor Kim Guadagno*

Panel Discussion - *Women Legislative Leaders*



Monday, June 3, 2013

WORKSHOP SPEAKERS

***Branding Your Best - Let Them See You Coming!
(aka Life is a Piano ... Play It Well)***

Cheryl Scales

Cheryl Scales Worldwide, Inc.

Email: cheryl@cherylscales.com

Website: www.cherylscales.com

Empowering and Inspiring a Business of Her Own

Stephanie D. Burroughs, Director

Procurement Programs, NJSBDC

Email: sburroughs@njsbdc.com

Website: www.njsbdc.com/procurement

Carla Fallone, CEO

Fallone Business Resources

Email: carla@carlafallone.com

Website: www.fallonebusinessresources.com

Paula Star

UCEDC, A Non-Profit Economic Development Corporation

Email: pstar@ucedc.com

Website: www.ucedc.com

Suzanne Zammit, President

NJ Business Incubation Network

Email: suzannez@camden.rutgers.edu

Website: www.njbin.org



Monday, June 3, 2013

WORKSHOP SPEAKERS

The Positive Power of Humor - Stress Management with a Smile

Rosemarie Poverman, Clinical Edutainer

Email: rdpoverman@optonline.net

Website: www.rosemarypoverman.com

Success is Journey ... Not a Destination - Being Fearless in Your Career & Life

Donna Cardillo, The Inspiration Guru
Cardillo & Associates

Email: donna@donnacardillo.com

Website: www.donnacardillo.com

Transforming Adversity into Opportunity

Trish Cooper, CEO
ZATSWHO, LLC

Email: trish@zatswho.com

Website: www.zatswho.com

Tara Gilvar, CEO
B.I.G. (Believe, Inspire, Grow)

Email: tgilvar@gmail.com

Website: www.believeinspiregrow.com

Kate McAteer, Past President
Displaced Homemakers Network of NJ

Email: mcateerk@wcfsservices.org

Website: www.dhnj.org

Sandy Spadaro, Vice-President of Human Resources
Allies, Inc.

Email: sandy@sandyspadaro.com

Website: www.allies.nj.org



Michele A. Brown **Chief Executive Officer**

Ms. Brown serves as the Chief Executive Officer of the New Jersey Economic Development Authority (EDA). The EDA is a State agency that serves as New Jersey's bank by financing small and mid-sized businesses, administering tax incentives to retain and grow jobs, revitalizing communities through redevelopment initiatives, and supporting entrepreneurial development by providing access to training and mentoring programs. Ms. Brown joined the Authority in October 2012. Ms. Brown most recently served as Appointments Counsel to Governor Chris Christie, where she provided strategic and legal guidance to the Governor. In this capacity, Ms. Brown was responsible for identifying, recruiting and vetting Cabinet officials, senior executive candidates, judicial and prosecutorial nominees, and volunteer board, commission and authority members. Ms. Brown has an extensive background practicing law, serving 18 years at the United States Attorney's Office, New Jersey district, specializing in white collar prosecutions that included corporate fraud, bank fraud and tax and money laundering offenses. Her work has been recognized by the President's Council on Integrity and Efficiency and the Federal Bureau of Investigation. A native of Trenton, New Jersey, Ms. Brown received her J.D., magna cum laude, from Georgetown University Law Center and her B.A., magna cum laude, from Drew University.



Rochelle Hendricks **Secretary of Higher Education**

New Jersey's first secretary of higher education, Rochelle Hendricks, has more than 20 years of experience working on education issues in the Garden State. Appointed to the Cabinet-level post by Governor Chris Christie in May, Secretary Hendricks had served previously as acting commissioner of New Jersey's Department of Education, having been named to that post in August 2010.

Prior to that assignment, Secretary Hendricks had served in the Department of Education as assistant commissioner for the Division of School Effectiveness and Choice, overseeing key reform initiatives and areas, including the Offices of Board Development, Small Learning Communities and School Culture, District Schools, Turnaround Partnerships, Inter-District Choice and Opportunity Scholarships, Charter Schools, Career and Technical Education, and Online Education. She had also served in the Department of Education in various other capacities, working as director of the Professional Development Office, manager of the Office of Policy and Planning in the Administration Division, assistant to the deputy education commissioner, and director of the Office of Vocational-Technical, Career and Innovative Programs. Prior to joining the staff of the Department of Education, she worked for over 15 years at Princeton University in numerous capacities, including assistant dean of students, director of the Educational Opportunities Program, and interim director of the Women's Program. Secretary Hendricks began her career as a teacher in the Rumson Fair Haven Regional High School District before joining the Department of Education in 1987.



Mary E. O'Dowd **Commissioner, NJ Department of Health**

Mary O'Dowd was serving as Deputy Commissioner of the Department when she was nominated by Governor Chris Christie on March 25, 2011 to serve as the state's health commissioner. She has wide ranging experience in the health care field with a focus on management and finances. Ms. O'Dowd served as Deputy Commissioner of the Department since March 2010. In that capacity she oversaw the areas of Healthcare Financing, Health Facilities Evaluation and Licensing, Senior Benefits and Utilization Management and Aging and Community Services.

During O'Dowd's time as Deputy Commissioner, New Jersey significantly increased its financial support to hospitals through the Department's Charity Care program and also reformed the program to make it more equitable and predictable. Specifically, despite the unprecedented fiscal crisis facing the State of New Jersey, she led the

effort to secure an \$85 million increase in Charity Care funding for fiscal year 2011 as well as ensuring that funding for prescription drug assistance programs for New Jersey seniors was not reduced.

Prior to serving as Deputy Commissioner, O'Dowd previously served as Chief of Staff for the Department from January 2008 to March 2010. As Chief of Staff she managed a workforce of more than 1,800 employees and a budget of nearly \$3 billion. In this role O'Dowd shaped the Department's policy in the areas of health care delivery, senior services, public health, and emergency preparedness.

Before joining the Department, Ms. O'Dowd managed Revenue Cycle Operations for the Emergency Department at NYU Medical Center where she developed quality assurance programs to achieve goals related to productivity and financial metrics. Additionally, she worked as a Legislative Aide for the NJ General Assembly on education and healthcare issues, and as Assistant Vice President of Legislation & Policy with the New Jersey Hospital Association.

Ms. O'Dowd is a graduate of Douglass College, Rutgers University and holds a Masters in Public Health from Columbia University Mailman School of Public Health. She also completed a fellowship in hospital finance at NYU Medical Center.

Ms. O'Dowd currently serves on the Rutgers Institute for Women's Leadership Board and chairs the Institute for Women's Leadership Scholar's Program Alumnae Board. She was recently ranked number 2 on NJ Biz's 50 most powerful people in New Jersey Health Care.

The Commissioner has received numerous awards for her efforts to improve health outcomes in the state. In June, the Commissioner was honored by the AARP for promoting high quality health care and programs that support independence, dignity and choice for all seniors. And in May, she received an award from the New Jersey Primary Care Association for her leadership in health care in the state.

Commissioner O'Dowd was born and raised in New Jersey and currently resides in Princeton with her husband and son.



Jennifer Velez, ESQ **Commissioner, NJ Dept of Human Services**

Jennifer Velez was confirmed as Commissioner of the NJ Department of Human Services in 2007; re-nominated by Governor Chris Christie and re-confirmed in March 2010. She served as one of the Department's Deputy Commissioners from January 2006 until her nomination.

DHS has the largest budget in state government, with over 15,000 employees - approximately 75-percent of them serving as direct care workers in the state-run developmental centers and psychiatric hospitals. About one in six New Jersey residents is impacted by the work of DHS. Commissioner Velez works in partnership with the Administration on initiatives including: Medicaid reform; advancing supported placement of individuals with developmental disabilities and mental illness in the community; creating employment opportunities for people with disabilities; and sustaining the safety-net of services made available for the state's older population, and individuals and families with low income. Velez was named First Assistant Child Advocate in the Office of the Child Advocate when it was created in September 2003. Previous to that role, she served as Senior Associate Counsel and Assembly Liaison in the Office of Governor's Counsel for three Administrations. Before entering public service, Velez was in private practice at the law firm of Pitney, Hardin, Kipp & Szuch in Florham Park, New Jersey. She received her law degree from Rutgers School of Law in Newark, NJ and her undergraduate degree in Economics from Drew University in Madison, NJ. She lives in Summit with her husband and two children.



Cheryl Scales **Cheryl Scales Worldwide Inc.** **Strategist, Consultant, Speaker**

Cheryl Scales is the Founder and President of the Magnificent Women Organization, an organization dedicated to game-changing strategies that allow people to play well in life, business, and communities. Her outreach to

empower business owners, executives and celebrity clients has made her a sought-after speaker, strategist and consultant for times that demand you navigate with your own A.P.S. (Authentic Positioning System Master Plan). Utilizing Cheryl's full suite of branding and business development options, many have discovered the path to reinvent their next chapter and the courage to rise from failure. Many of her ideas were incubated in the trenches as a corporate America alumna of Procter & Gamble and co-leader of the Delta Airlines Brand Renaissance campaign that led to international recognition by J. D. Power. Cheryl is a Princeton University graduate with advanced studies at Harvard and Institute for the Future. She is a featured expert in the best-selling book Instant Income and author of the Personal Branding 101 Report. Her media appearances include ABC's Good Morning America; Simon Cowell's American Inventor, Fox 5's Good Day Atlanta, and NBC's Atlanta & Co. Selected as a 2011-2012 White House Community Leader for energy innovation, she has also been a winner and/or nominee for numerous small business awards.



Stephanie D. Burroughs
Director, Procurement Programs
NJ Small Business Development Centers

Stephanie D. Burroughs, Director of Procurement Programs for the NJ Small Business Development Centers assists diverse small business owners seeking to expand their government contracting business or who want to enter into government contracting. Services include training programs; matchmakers; individual counseling sessions specializing in federal, state and local government procurement; strategies for successfully selling to the government marketplace, accessing contract opportunities, registrations and diversity certifications. Having worked for premiere transportation agencies, Ms. Burroughs, has served the small, minority and women business community for more than 25 years. An entrepreneur herself, Ms. Burroughs, President of StephanieSpeaking LLC is a professional speaker, trainer and business navigator for women business owners and entrepreneurs.



Carla Fallone, MBA
CEO, Fallone Business Resources

Carla Fallone, MBA, CEO of Fallone Business Resources and a fourth generation entrepreneur has been designing/launching companies for 24 years. Traveling to more than 42 countries, she develops strategic business models/plans, designed to “envision/teach/succeed” entrepreneurship. She consults finance/business development to private clients, is an adjunct professor at The College of New Jersey, School of Business, consults for NJ SBDC’s and SBA, and authors business theory for Fortune 100 companies. In 2012, Carla delivered the afternoon keynote during National Business Women’s Week, NJ Women’s Entrepreneurship Series. Recently, Carla traveled to Kenya for women’s micro-launch. In Panama in 2013, she will be consulting on designing a Global Entrepreneurship Development Program, and volunteering with the GEM Project, a multinational initiative for mothers with disabled children, inspiring empowerment, self-reliance and training sustainable business skills.



Paula Star
Loan Outreach Coordinator & Officer
UCEDC, A Non-Profit Economic
Development Corporation

Paula brings a unique blend of entrepreneurial and banking savvy to her partners and clients. She has more than 20 years of banking experience in New York and New Jersey, where she held senior positions in Relationship Management and Business Development, with a focus on real estate development firms and construction and service contractors. In the middle of her banking career, she took the entrepreneurial plunge as the owner and operator of Bergen County’s premier cheese, gourmet food and gift shop. During her nine-year tenure in this role, Paula increased sales and won regional recognition through her focus on quality, product knowledge and service. With her insight into the perspectives of both banker and borrower, Paula is particularly adept at finding creative solutions for new and established small businesses.



Suzanne Zammit
President, NJ Business Incubation Network

Suzanne Zammit has had a more than 20-year career of increasing professional responsibility and authority in new product development, sales, marketing, training and management with firms across Southern New Jersey. She joined the Rutgers Camden Technology Campus in September 2007 as Program Coordinator and was promoted to Incubator Manager in September 2008 then Incubator Director in January 2010. In her role as Incubator Director Suzanne's responsibilities include attracting, developing and retaining new businesses with high growth potential to foster economic growth and business success in Camden and across the region. Suzanne is currently the President of the New Jersey Business Incubation Network (NJBIN) and plans to obtain her MBA in Business Management.



Rosemarie Poverman, MSW,
LMFT, LCSW

Rosemarie Poverman, a Licensed Clinical Social Worker, prefers the title, "Clinical Edutainer" She has devoted much of her professional time to popularizing the useful messages of psychotherapy in her high energy, light hearted key-note programs and workshops. Corporate, professional and civic audiences around the country have responded to her presentations with great enthusiasm: "enlightening", "insightful", "best workshop ever". Rosemarie's professional qualifications, which include many years as a college instructor, make it possible for teaching professionals, healthcare and mental health providers to obtain CEU credits for her workshops. Rosemarie customizes her humor-based programs to her audiences. She targets a wide variety of work-place and living issues including, personal and stress management, problem solving and decision making, communication and relationship enrichment. She takes a wonderfully useful and funny approach to it all, teaching HUMOR SKILLS as self-empowerment skills. Most importantly she leaves each group with a

renewed sense of the ability to be creative, stay energized and keep the self smiling, all this while having a fun time learning and laughing. Rosemarie is also a Licensed Marriage and Family Therapist and has a counseling practice in Sea Girt, New Jersey.



Donna Cardillo **The Inspiration Guru**

Donna Cardillo, RN, MA is The Inspiration Guru at DonnaCardillo.com. She is a keynote speaker, entrepreneur, author, and cut-up. Donna is the “Dear Donna” columnist at Nurse.com and an expert blogger at DoctorOz.com. She travels the world helping women and healthcare

professionals to be happy in their careers and lives and to reach their full potential. She has twice been named NJ Business Woman of the Year and has also received the coveted Athena Award, a national leadership award for women. Donna was designated a Diva in Nursing by the Institute for Nursing in NJ for outstanding achievements and excellence in practice. She has also been named one of 50 Best Women in Business by NJBIZ. Donna is a founding member and past president of the NJ chapters of both the National Association of Women Business Owners (NAWBO) and the National Speakers Association (NSA). She is author of three books and is working on her fourth. Donna attended Holy Name Hospital School of Nursing, holds a BS in Health Care Management from St. Peter’s College and an MA in Corporate and Public Communication from Monmouth University. She is a volunteer lecturer and facilitator for the National Multiple Sclerosis Society and serves as a spokesperson for family caregivers.



Trish Cooper **Founder & CEO, ZATSWHO, LLC**

Trish Cooper a former CFO, is no stranger to overcoming life’s challenges. Having lost her job mid-life in 2009 she became inspired by her new granddaughter to bring an idea to fruition, earning prestigious industry awards with ZATSWHO®, a sensory photo recognition and relationship building children’s game. Trish skyrocketed out of

unemployment landing her in the national spotlight from ABC to WSJ, ranking among the top 2011 Leading Moms in Business and 2012 Top 100 NJ Leading Women Entrepreneurs. Trish and her daughter Carrie, co-host their weekly radioshow: *Mixing Family & Business* and speak to groups to inspire them to make life changes and overcome challenges at any age. She's living her motto "we only get one turn, make it a full one while enjoying the ride"!



**Tara Gilvar, Founder & CEO
B.I.G. (Believe, Inspire, Grow)**

After spending thirteen years out of the professional workforce to raise her family, the direction of Tara Gilvar's life changed with just one email. In 2009, frustrated at not finding where she "fit" into the business world, with one young child still in kindergarten and a husband who travelled regularly, she sent an email to all the women in her local community who she thought may share in her frustration. In the subject line she wrote: "We're Smart. We have something to offer. Come to my house and bring a coffeecake." The rest was history. That single email sent in 2009, ignited the start of B.I.G. (Believe, Inspire, Grow) an organization that offers a visionary path for women entrepreneurs (or future entrepreneurs) by giving them positive peer support to build their self-confidence; relevant and up to date business information on topics they don't necessarily know and a safe environment to share ideas and build lasting and sustainable business relationships. Today, B.I.G. hosts more than 50 community meetings each month across five states – including more than 20 monthly meetings held throughout New Jersey -- and has attracted more than 1,600 members.



**Kate McAteer, M.A., LPC
Past President, Displaced Homemakers
Network of New Jersey, Inc.**

Kate McAteer, M.A., LPC, is an experienced licensed counselor with a background in clinical and career counseling, women's issues, college teaching, program development and human

relations. Since 1997 she has been the Program Coordinator of Women In Transition, a center for displaced homemakers, located at Wayne Counseling & Family Services in Wayne, New Jersey. She developed and implemented this multi-faceted program for women who have lost their financial support due to separation, divorce, widowhood or spousal disability. She has developed and facilitated workshops in Self-Esteem and Confidence Building, Assertive Communication, Coping With Change and Work Readiness Skills. She is the past President of The Displaced Homemakers Network of NJ, Inc., a statewide network of women's programs.



Sandy Spadaro, PHR
Vice President of Human Resources,
Allies, Inc.

As one of New Jersey's Forty Under 40 and NJ's 50 Best Women in Business, Spadaro is the Past President of South Jersey's National Association of Women Business Owners and is known for her specialty in assertive communications.

She regularly presents on topics of communication, marketing & leadership at regional and national conferences and client events. Spadaro's current role as the Vice President of Human Resources for a statewide non-profit large employer allows her the daily opportunity to develop, present and deliver ongoing series' of professional skills growth that include (but are not limited to) Dealing with Difficult People, Positive Communication Tactics, Professionalism and Business Etiquette, Avoiding Workplace Gossip and Building Effective Employee Evaluations.



Monday, June 3, 2013

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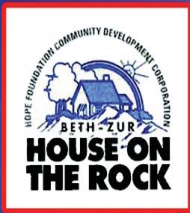
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- 2 Identity Theft Prevention Act:** AARP led the effort to pass the strongest identity theft prevention law in the country. It allows you to “freeze” any access to your credit files at all three major credit bureaus, the best line of defense against identity theft. For instructions and information, call the NJ Division of Consumer Affairs at **1-800-242-5846** or go online at www.aarp.org/nj
- 3 NJ Prescription Drug Retail Price Registry:** If you are paying full retail prices for your prescription drugs, the Rx Registry that AARP worked to achieve can help you find the lowest drugstore prices in your neighborhood. Call the NJ Division of Consumer Affairs at **1-800-242-5846** or go to www.njdrugprices.nj.gov
- 4 Energy Assistance:** Help is available for families experiencing a temporary financial emergency. NJ SHARES can help with up to \$1,000 for moderate-income families to pay their energy bills. Go online at www.njshares.org or call **1-866-NJSHARES (657-4273)**. For other energy assistance programs, please call **1-800-510-3102**.
- 5 Independence, Dignity, and Choice in Long-Term Care Act:** Championed by AARP, this law provides options for home and community-based long-term care services. To learn about community services, call your County Office on Aging at **1-877-222-3737**.
- 6 HEAL: Hospital Error Accountability Law:** AARP supported state laws that require New Jersey hospitals to publicly report their infection rates and preventable medical errors. To view the latest report, visit <http://web.doh.state.nj.us/apps2/hpr/index.aspx>
- 7 Hospital Overcharge Prevention Act:** AARP supported this law that prevents uninsured New Jersey hospital patients from being billed 50% more than the government allows under Medicare. Check your hospital bills and ask what the Medicare costs would be if you spot any suspiciously high charges.
- 8 Predatory Lending Protections Act:** AARP worked hard for this law that protects consumers from being charged exorbitant interest rates when borrowing money. To learn more, call the New Jersey Department of Banking and Insurance at **1-800-446-7467** or go to www.state.nj.us/dobi/division_consumers/finance/predatory.html
- 9 Predatory Annuities Prevention Act:** AARP supported the enactment of this law that helps protect people from certain predatory investment sales practices. To protect yourself, call the New Jersey Department of Banking and Insurance at **1-800-446-7467** or go to www.state.nj.us/dobi
- 10 Silver Alert Law:** Helps locate vulnerable older adults who may have wandered from home. If you see the Silver Alert message on overhead highway signs, be on the lookout—you could help save a life.

The AARP New Jersey state office can provide bulk quantities of this Top 10 flyer and brochures for many of the programs described above for your church, synagogue or community organization—minimum of 50 copies. Call **1-866-542-8165** to order. You do not need to be a member of AARP to participate in any of these valuable programs. AARP is strictly non-partisan and not-for-profit. To learn more about AARP New Jersey, go to www.aarp.org/nj. You can find us on our Facebook Fan Page, search word: AARP New Jersey.



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For more information about the NJSFWC and becoming a member, please visit www.njsfwc.org or call (732) 249-5474





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