



NETWORKING

News

Women helping women through networking to achieve their personal and professional goals

SUCCESS *Story*

Colleen Nunes

— Nancy Passow, Write for You in NJ, 201-541-9702, www.write4unj.com



Colleen Nunes left the health care industry to follow her dream of turning her hobby of quilting into a successful business. Join us as we learn how the colorful Quilter's Crossing Shop (www.quilterscrossing.com) became a reality in May 2004.

other quilt shops opened in the area and the economy has not been strong.

Q. What lead you to into business for yourself, and how did you choose a quilt shop?

Colleen: I was working as an administrator for the rehab services of Good Samaritan Home Care for 13 years. I began to think about a career change. I've been sewing and doing needlework since I was young. Then about 12 years ago, a friend introduced me to quilting and I fell in love with it. There weren't any quilting shops in the area, so I started researching what would be needed to open one. I enjoy interacting with people—the shop allows me to combine my love of quilting and working with and helping people.

Q. What was the greatest obstacle you had to overcome?

Colleen: Financing the business—my husband and I were both previously divorced and had very little money. We took a home equity loan, a credit union loan, and borrowed money from family and friends. It takes about five years for this type of business to become profitable. Right now we are paying back our various loans. Some additional hurdles are that around the same time we opened, several

Q. What outside help did you have starting your business?

Colleen: My husband and I attended the Quilt Market, the quilt industry's trade show held twice a year, where classes were offered on budgeting, marketing, ordering, preparing a business plan, and other aspects of running a quilting business. We also used an on-line resource, Quilt University, which has courses such as "Making Money with Quilts"

Q. What has been your greatest success and what led to it?

Colleen: My greatest success has been owning this business and getting it started. We have really developed a loyal customer base. Part of our success comes from differentiating ourselves from other quilting businesses, including those on-line. We offer a very personal touch, our shop is very welcoming. The shop sponsors a variety of events. There is an annual quilt show in the park with over 100 quilts on display (customers have been known to schedule their vacations around the show!) We hold an annual retreat—a quilting weekend at a resort in Pennsylvania. Because the business is located in the area where I grew up and live, I feel a real tie to the community. We worked with the New York State Osteoporosis group to make quilts using quilt blocks each osteoporosis support

group created. The quilts were displayed in Albany for National Osteoporosis Week. Quilts were made and raffled off for Habitat for Humanity. And we participated in Quilt Pink on September 30, 2006—quilts in shades of pink and white were made and donated to the Susan G. Komen Foundation for Breast Cancer Research; almost 4,000 quilts were donated from around the world and are currently being auctioned on eBay.

Q. How has RBWN helped you?

Colleen: The meetings are very uplifting—there is so much energy and the other women are such powerhouses. Several members have provided coaching and other business support. And a few members take classes at the shop.

Q. What advice would you give to other women starting a business?

Colleen: A retail business is very labor intensive—more than I imagined.

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Networking News is published four times per year by the RBWN, printing news about members' personal and professional successes, women's career-oriented activities, and issues of concern to women. Articles of interest to women may be submitted by any member. Submissions may be edited. All articles and member news should be sent to Nancy Passow at write4unj@att.net (e-mail for schedule, article length, etc.) Information submitted by members and appearing in Networking News does not constitute the organization's endorsement.

**Printed by Minuteman Press, Northvale
Contact Viviann Abitabile at 201-767-6504**



The

President's Letter

—Liz Benuscak, President

We are headed for fall...my how the summer flew by! Fall tends to be a renewal of sorts. Kids are back to school, life goes back to "normal", and the days of spending time at the beach or poolside are a memory. Change is coming; change is inevitable.

As always during the summer the marketing, membership, and programming committees have been hard at work getting RBWN ready for the upcoming season. For the first time you can pay for your luncheons and membership dues on-line and the web site has been updated, thanks to the Marketing Committee's work. This year we have a great line-up of programs for you as the Programming Committee has worked to bring you programs that will not only inform, but entertain as well!

As you can see with all this hard work comes change and RBWN can't escape it anymore than the rest of the world. This year we have several new board members: Nancy Passow of Write for You, Anne McGovern from All Around Town Concierge, and Dara Onofrio of Onofrio Law will serve as Members at Large and Dalia Marshall from HBSC will be our new Treasurer. Sadly we are also saying goodbye to Jeryl Kronish of Wachovia (but we'll be seeing her at lunch!)

I too am going through big changes, both personally and professionally. On the professional side I have made a change in the direction of my business by taking on a new consulting role with a client that will take up the majority of my time. It will be a big departure from what I have been doing over the last few years and one that I am looking forward to.

On the personal side my youngest daughter is going to Kindergarten this year! Woo Hoo! Or is it Boo Hoo? I am not sure. One thing I do know is that with these changes within my life I have needed support: an attorney, marketing consultant, coach, designer, and much more. I found all of these professionals within RBWN. I knew that I could count on the members of this organization to assist me with what needed to be done to get through this time of change. And so can you.

I know that I have said this before; if you are new to RBWN it really pays to get involved. This is a volunteer organization and, with the exception of a few key paid personnel, we are run by the members. To me networking is the lifeblood of my business and the doors that have opened for me as a result of my involvement with RBWN are too numerous to count.

The complexion of the board and ultimately the organization is changing. For the first time we are going to have Co-Executive Vice Presidents—Lizanne Fiorentino and Judith Bachman. Next year they will be Co-Presidents. This is a first for our group and with two such dynamic ladies at the helm the sky will be the limit. Until they take over, however, you are all stuck with me! It is an honor to be leading such an amazing and vibrant group of professional women. We are going to have great fun this year in addition to the work that we do to empower each other.

I look forward to seeing you on September 12th at our first luncheon of the season!

Cheers!

Liz Benuscak

RBWN President

New Members

Welcome

Andrea Boyatsis

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Sabrina Vargas

Town of Clarkstown

Success Story... cont'd from Page 1...

Whatever you think you'll need—double it! If you persevere, the awards, both personally and financially, are great!

Q. What are the future plans for your business?

Colleen: I'd like to keep growing the business, perhaps expand the shop. I'm also looking to grow my on-line store. We may sell quilts on consignment. And I want to expand our class offerings.

Q. Tell us briefly about your family.

Colleen: I have a very supportive family: My husband Michael, my step-son, Max (19), my step-daughter, Maris (15), my daughter, Deven (15), my son, Andrew (13), and my daughter, Grace (4-1/2). Grace has her own play area in the shop and she is the "image" on our Gracie bucks—one of the promotional tools we use. Customers love to come in and visit with Grace. Michael and the kids are often in the shop. Quilter's Crossing's is an extension of our home and family!

RBWN News

Lots of great things are happening in the new Season! Michele and Susann are planning some terrific programs starting with **Total Networking** on Wednesday, September 12—members of RBA Women's Forum, NJAWBO, and WEDC/Hudson Valley Alliance are invited to join us. For more of the program calendar, see the back page of the newsletter and always check our web site—www.rbwn.org—for the very latest information.

Speaking of programs and the web site—you can now register for our luncheons on-line with a credit card using **Google Checkout**. In order to receive pre-registration pricing, you must pay in advance—either on-line by 5:00 pm the day prior to the luncheon or by mailing a check (to arrive by the Monday before the lunch). You are also able to apply for or renew membership on-line.

And, speaking of membership, we have "refined" the definition of an individual member. The member is considered to be the company or business. So, if Mary of XYZ Co. is a member of RBWN but can't attend the meeting, Alexia of XYZ Co. can attend at the member price. If, however, both Mary and Alexia want to attend the meeting, Mary pays the member price and Alexia pays the guest price.

Women Helping Women

Contribute your articles (Taking Care of Business, Taking Care of You, and Business Bookshelf). We welcome your news and updates as well! The next issue is coming out in December, so articles should be sent by November 1. Contact Nancy Passow via e-mail: write4unj@att.net

Taking Care of Business

Succession Planning for the Future of Your Business

—Courtney E. Boniface, Attorney at Law, Law Offices of Barbara H. Cane,
845-727-4000, ceboniface@canelaw.net

Congratulations! You followed your dreams, worked hard and finally have a successful business of your own. If you want to make sure that your dream continues once you retire or die, you must have a plan in place. Most small businesses do not survive the transition from founder to the next generation—many times this can be avoided with proper planning. Here are a few tips to get started....

- 1) Start a business succession plan early and keep your family informed.** Start long before you plan to retire. Don't wait until the eve of retirement to put an exit plan in place. If you become ill or pass away before your planned retirement, at least a plan will be in place and your family and/or business partners won't be left scrambling. In addition, if they know your plan ahead of time, they won't be shocked by the outcome (e.g., when one family member gets to control the business.)
- 2) Be realistic.** If your children never had an interest in the business while you were running it, they likely won't want to run it once you are gone. This can be a huge burden on your children—don't make them feel as though they have to give up their dreams to take over yours.

- 3) Train your successors and work with them while you still can.** Get past the notion that no one can do it as well as you can. Maybe you are right, but if you never teach someone the necessary skills, you are setting the business up to fail right from the start.
- 4) Create a partnership agreement.** If you are in a partnership, (especially if you are related to the other partners!) put an agreement in writing and then review and revise it as needed. Make sure to include terms regarding buying out a deceased partner's shares—otherwise you may end up with partners you never dreamed of (like your partner's spouse and children). Think about using life insurance as a tool for purchasing a partner's shares.
- 5) Get professional help.** This isn't the time to hire your cousin who is a criminal defense attorney. Don't be penny wise and pound foolish! Involve a team—an accountant, a business lawyer, and an estate planning attorney.
- 6) Do your estate planning!!!** Death, taxes, and disability are all part of the plan. If the business has to be sold to pay the estate taxes, your dream will be just a memory once you are gone.

Member

Updates

Kathy Fealy, KF Multimedia & Web, Inc., was appointed Co-chair of the Education Committee for SEMPO (Search Engine Marketing Professional Organization), an international non-profit organization. The Education Committee is responsible for SEMPO's learning center and coordination of educational webinars. Kathy also teaches some of

the courses offered by SEMPO. On July 24, Kathy presented "Your Site & the Search Engines: Do's, Don'ts, and How-To's" to members of the New York City chapter of the US Federation of Small Businesses, Inc. www.kfmultimedia.com

Lizanne Fiorentino and Liz Benuscak, Strategy Leaders, Inc. have recently joined forces with Andi Gray, President of Strategy Leaders, Inc. and will be involved in business development and

client consulting. Strategy Leaders, Inc., also known through the marketing brand, "Ask Andi," is a business consulting firm that specializes in helping owners of entrepreneurial firms plan growth through structured development programs. www.strategyleaders.com

Dorothy Gandy, Mary Kay Cosmetics, achieved Premier Club status for this past sales year and earned her tenth car—a Saturn Aura. Because she had sales over \$36,000 for the year, she

Taking Care of You

Why You Need to Have a Mammogram

— Amy Massimo, Director, Public Affairs, Nyack Hospital,
845-348-2773, massimoa@nyackhospital.org

We have all heard and read about the alarming incidence of breast cancer in America. The chance of a woman having invasive breast cancer during her life is about 1 in 8 and the chance of dying from breast cancer is about 1 in 33. Yet a recent study by the National Cancer Institute shows that mammography rates are going down in the US. Why is this?

Early detection is key in diagnosing and treating breast cancer. Even if you are not high risk or do not have a family history of breast cancer, it is important for you to schedule a screening mammogram. This life-saving tool can identify changes in the breast up to two years before a patient or physician can feel them. Cancer can show up at any time, so one mammogram is not enough. And as you get older, the chances of getting breast cancer increase. If you are in your forties or older, having a yearly mammogram could save your life.

How do I know if I am at risk for breast cancer? Talk with your healthcare provider about your chances of getting breast cancer. Based upon your personal history, she can help you decide when you should get a baseline mammogram and how often you should have one done. The National Cancer Institute suggests that women who are identified as high risk should seek expert medical advice about screening earlier than age 40.

According to Mark Geller, MD, Director of Radiology at Nyack Hospital, increased risk factors include:

- Advanced age
- Changes in certain genes
- Family history of breast cancer
- Abnormal breast biopsy results
- Earlier breast radiation treatment
- Menstrual periods before 12 years of age or menopause after age 55
- Not having children or having a first child after age 30
- Combined hormone replacement therapy over several years
- Use of Alcohol
- Obesity and high-fat diets

No matter what your age, if you find a lump, or see other changes in your breast, contact your doctor immediately. Remember, early detection is key. When tumors are small, more treatment options are available and a cure is more likely. Mammograms save lives. Please help us help you. October is National Breast Cancer Awareness month. See your doctor now for your breast exam and a mammogram referral. Do it for yourself and the ones you love.

also received a diamond ring.
dazzling@optonline.net

Nancy Passow, Write for You in NJ, received the NJAWBO (NJ Assoc. of Women Business Owners) Bergen's Teal Heart Award for service to the organization. She just finished four years on the chapter board as VP of Programming, VP of Marketing, and Nominations Chair. www.write4unj.com

Judy Stadt, Boomer Productions, was interviewed in the August 6 issue of the Hudson Valley Business Journal. www.boomerproductions.com

Judy Thomases, Wisdom Path, was the featured guest in July and August on the Sirius satellite radio show "Above & Beyond" on Lime Radio, Channel 114, discussing her book and work and doing psychic call-in readings. She was also the featured guest on the "Kai's Odyssey" internet radio show

to discuss her book *Wisdom's Game*.
www.WisdomPath.com

**Your News should be here!
Send it to Nancy Passow
at write4unj@att.net**

Dinner Wrap Up

RBWN's 27th annual Awards & Scholarship Dinner was held on June 14, 2007, at the Nyack Seaport. There were beautiful and fun table centerpieces, courtesy of Susann Heller and her Decoration Committee; a thick Journal, put together by Beth Blecker and the Journal & Sponsorship Committee; wonderful raffles, collected by Robin Frosco and Arlene Rodgers and their Raffle Committee; and lovely invitations from Aparna Mulchandani and Colleen Nunes and the Invitation Committee. Pulling everything together was Lizanne Fiorentino, outstanding Awards Dinner Chair.

Honored were Marilyn Davis, RBWN's 2007 Woman of the Year, and Nancy Passow, RBWN's 2007 Service Award recipient.

The proceeds from the Raffle went to RBWN's scholarship fund. Virginia Hall-Apicella led the Scholarship Selection Committee, which chose Kristine Beckerle, Albertus Magnus High School; Kiriakoula Giakoumidis, Tappan Zee High School; and Samantha McGarry, Rockland Country Day School.

In addition, a \$1,000 scholarship was presented to People-to-People, Inc. (an organization which helps our neighbors through difficult times with dignity) to send children to camp this summer. Dolores Treger, People-to-People director (seen here accepting the "check" from RBWN President Liz Benuscak) shared a letter from one of the recipients: "Thank you for helping me to send my 3 children to camp. My ex-husband has decided he is too tired to work this summer—so he won't be sending the children any support money. Seven months ago I was finally able to stabilize my finances because I got a job as a toll taker for the NYS Thruway, but without the support money, I am short at the end of the month and have absolutely nothing for any extras, much less camp. I was so worried that my kids would be on the street all day while I was working and might come to some harm or get into trouble. For my family, camp is a small miracle."



(left to right) Lizanne Fiorentino, dinner chair; Nancy Passow, Service Award; Marilyn Davis, Woman of the Year; Liz Benuscak, RBWN President



Scholarship Winners



Dolores Treger, People to People, receiving check from Liz Benuscak, RBWN President

Directory

Advertising Opportunities for RBWN Members

Classified Ads: Business-card-size B&W ads are \$30 per issue or \$100 for 4 issues. Call (201) 684-1515 for more information. **Networking Spotlights:** are free for members only. **Door Prizes:** A raffle will be held at each monthly meeting. Donations can be brought to an event or arrangements can be made. The value should be \$15-\$25. Contact Michele Philips 845-398-3843.

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Mission

Mission

The Rockland Business Women's Network (RBWN) supports and empowers women by providing networking and educational opportunities. This non-profit organization focuses on leadership and professional development, building personal and professional relationships, and community support through scholarships and training. Rockland Business Women's Network is dedicated to women helping women.



2007-2008

Calendar

LUNCHEONS

Join us each month from 12 to 2 pm at Comfort Inn, Nanuet, NY for networking and topics that will enhance your professional and personal life. \$25 for pre-registered members (register on-line); \$35 for walk-ins and non-members; for more information visit www.RBWN.org

September 12, 2007

Total Networking

October 10, 2007

Work Life Balance

Pat Carroll, WCBS 880

November 14, 2007

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December 12, 2007

Holiday Party

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