Message From the President

TRY A CHAMBER MEMBER FIRST!

Dear Southern Monmouth Chamber:

Thank you for allowing me to serve as your new president for 2012. I am grateful for the good work of Jim Dallas, our outgoing president, and to all the board members and committee members who work tirelessly to ensure this is the most welcoming, fun and interconnected chamber in the great county of Monmouth!

Not enough can be said about the work of Evelyn Mars, our Executive Director, and the board members who came before me. Just look back on the last three years of near-economic depression. Unions lobbied and screamed at our elected officials until they acquiesced. But the small business owner was forced to go through these tough times alone, cutting their own pay, reducing their own nest eggs, all in the hopes of keeping their employees working.

That sort of courage is not lost on your fellow chamber members. We all endured these hard times with a vigor and spirit that speaks to the best of the American Character. I am proud to call these small business people my friends, and the chamber is the place we can come together as one.

One of the recurring themes of my time at this chamber will be “Try a Chamber Member First!” I challenge each of you to store the membership directory on your “favorites” section of the computer and smart phone. The next time you need a business service, go ahead, call an SMCC member. You will be pleasantly surprised by the quality of the service, and the interconnectivity we all share. I see brighter days ahead for our business community, and I encourage you to take the time in 2012 to refer a chamber member, use a chamber member, and spend your dollars locally.

This year is an especially good time to increase your SMCC presence. Our 2012-2013 Map will be created, offering a cost effective visual marketing tool that will be in the hands of 10,000 consumers. Advertise in our map. Log your business along our SMCC map tour. Use the map to distribute to your customers.

Here’s to a better 2012 because of the great work of all who came before at the Southern Monmouth Chamber.

Respectfully,
Adam Puharic
Danskin Insurance Agency
(732) 404-7764  fax: (732) 974-2065
anp@danskin-agency.com
PO Box 285, Spring Lake NJ 07762

The highest compliment you can pay for our service is to refer a friend or family member.

Post Office Box 1305 · Wall, NJ 07719-1305 · 2510 Belmar Blvd. · Unit 1-17 · Wall NJ 07719
Phone: 732-280-8800  · Fax: 732-280-8505  · info@smcconline.org · www.SMCConline.org

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SMCC 1st Vice President
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Lauren Strain
HarborPoint Bancard Corp.
Linda Talbot
Central Jersey Bank
Kristine Zulewski
Manasquan Savings Bank
TAX TIME!

It’s everyone’s favorite time of year again – tax time! Washington started off the season this year by extending the April 15th deadline to April 17th. While most of us CPAs are less than thrilled to have extra days added on to our hectic season, this gives individuals two more days before they call their accountant in a panic over their 2012 tax return.

As always with a new year brings changes to the tax laws. There have been substantial depreciation deductions available to businesses over the past several years with bonus depreciation and Section 179 expenses. In 2011 a bonus depreciation deduction of 100% was available for taxpayers; this has been reduced to 50% in 2012. The Section 179 expense available was a maximum of $500,000 in 2011; for 2012 the maximum deduction has been decreased to $139,000. While the deductions are not nearly as generous in 2012 as they were in 2011 they are still something to be mindful of during the year while you are making decisions about purchasing new assets.

Most of the other limits that businesses follow have either stayed the same or increase slightly with inflation. For example, the mileage rate will continue to be 55.5 cents per mile for business travel and 14 cent per mile for charity travel. 401(k) retirement plan contributions increase slightly for 2012 to $17,000 for the year with the additional catch-up contributions for individuals over 50 remaining at $5,500.

Helpful Tip:
While most business owners are aware that meals and entertainment expenses are only 50% deductible against their taxable income, many are not aware of the fact that meals provided to your staff while they are working on your premises are 100% deductible. Therefore, the pizza you ordered in for the staff meeting will be a 100% deductible business expense.

Shannon Crilley, CPA
T.M. Vitale & Associates, LLC
900 Highway 71, Suite 1
Spring Lake, NJ 07762
phone: 732.974.8990

ADVERTISE ON www.SMCConline.org!

NEW LOWER PRICES!

The Southern Monmouth Chamber of Commerce web site was recently redesigned by inVisual New Media Design. The new Chamber site is full of important information about upcoming Chamber events, news and town information. There is a complete member directory where businesses can be located alphabetically or by category. We are offering all of our members exclusive advertising opportunities on the web site. The business listings were created using the information the Chamber had on file and include business name, contact information, address, phone, fax, email, web address, hours and a general description. If you would like to update your listing or inquire about the many advertising opportunities available on the web site, contact Rachel at Rachel@invisual.us. Also, contact us for all of your advertising opportunities.

For more detailed info visit www.southernmonmouthchamber.com/advertise.asp

Rate Sheet:
Southern Monmouth Chamber of Commerce Website (Smcconline.org)
**Generating over 100,000 hits a year

For the Year:
$250: Banner Ad
$350: Sponsorship
$600: Menu Page
$650: Jump Screen, only one per business category. Available! Act fast!
$50 for two weeks Front Page Ad
**All graphic design is included in price if needed
Also available: One-time fee
$80: Logo or picture upgrade added to your business listing
$100: Logo and picture added to your business listing
As a high-school student, there’s something you can do right now to help you achieve your dreams quickly. It takes a little effort on your part, but its results can be far-reaching; in fact this single action could really affect your whole life.

Reach out and find a mentor.

Sure, it often works the other way. Mentors enter a school, a program, a life – adults looking to come into a kid’s life and listen. They offer a bit of wisdom. They share a passion. A little life-coaching.

And it’s magic.

But just because no one is beating down your door doesn’t mean you have to miss out. In fact, if you’re the one choosing who seems to be a likely fit for you, you’re probably going to be more invested in the mentoring idea and the person you choose.

So whether you’re a budding architect, super track star, wanna-be chef or just a kid looking to shoot hoops with someone off the team, take a look around at all those adults in your life who aren’t your parents. And reach out.

I know someone whose son’s a musician. More than perform though, he wants to record. So when his mom asked who the big name in their area for studios was, he scoffed at the notion of getting in touch with the guy.

And it took a long time before he finally reached out and made some contact.

He found out a funny thing about people who are successful and passionate about what they do – they really love to share.

Michael’s mentor-in-training not only agreed to speak with him; he took him out for sushi, regaled him with stories about big name stars and recording gigs, and gave him an open-door invite for his next project.

So if you want to be a big deal in business, find a guy in the business world. Or maybe you want to be a nurse; find a nurse.

You get the idea. It doesn’t matter what career path you may someday take. Finding a person who’s already doing it is a great way to learn about the profession, and get a lead-in to the college and career in your future.
Teddy Bear Distribution

Thank you for the teddy bears!

Santa (Arnie Kurmin) member of the SMCC along with the Holiday Gala Committee helped to bring a smile to the faces of the children at Jersey Shore University Medical Center in December.

We sincerely thank all of you for your generous donations. You made this a success! Special thanks to Arnie and Pat (Mrs. Claus).

TOP 21 MEMBERSHIP BENEFITS OF THE SMCC!

NETWORKING
1. Weekly "Coffee Connector" breakfast meetings
2. Informative Quarterly Meetings
3. Sponsor a meeting or event
4. Host a business after hours
5. Annual Golf Outing
6. Quarterly Women in Business meetings
7. And many more opportunities!

ADVERTISING/CUSTOMER ACCESS
8. Business referrals from our office
9. Member-to-Member discounts
10. Access to our mailing lists
11. Spotlight your business in local publications
12. Listings in Chamber publications including our area map & guide
13. Free listing and links on our website to yours
14. Annual Business Expo
15. Submit a FREE article for our Chamber newsletter

COMMUNITY INVOLVEMENT
16. Grand Opening Ribbon Cutting Ceremony
17. Community Blood Drive
18. Use of Chamber conference room (by appt.)
19. Support local high school seniors with college scholarships
20. Osprey Awards honoring area businesses and community members
21. Free Certificate of Origin for export

VISIT WWW.SMCCONLINE.ORG FOR YOUR APPLICATION & JOIN TODAY!

Newsletter Ads

Don't miss the opportunity to advertise in SMCC's Southern Exposure.

<table>
<thead>
<tr>
<th>Ad Description</th>
<th>Member Prices</th>
<th>Non-Member Prices</th>
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<td>Business Card 2” x 3 ½” (per issue)</td>
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<td>Business Card 2” x 3 ½” (annual – 4 issues)</td>
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<td>¼ Page Ad 4 ¼” x 5 ¼” with ½” framed border (per issue)</td>
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<tr>
<td>½ Page Ad 5 ½” x 8 ½” with ½” framed border (per issue)</td>
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<td>$1125</td>
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For More Advertising Information Contact the Chamber Office:
Telephone: 732-280-8800 Fax: 732-280-8505 E-Mail: info@smcconline.org Website: http://www.smcconline.org/
Our Membership Committee is launching a "Member-to-Member" Campaign. We would like to implement and advertise the use of these discounts to SMCC members. We should be aware of the services we have to offer each other and look INSIDE the Chamber before going to another source. Please let us know the applicable discounts you wish to offer other members!

Name:_____________________________________________________________________________
Company___________________________________________________________________________
Address:____________________________________________________________________________
Phone:_____________________________________________________________________________
Services:___________________________________________________________________________
A brief description of discount to be offered:______________________________________________

Expires:________________________________

Fax: 732-280-8505 ★ Email: Info@smcconline.org

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**Clear Sinuses 101**

This is the time of the year where everyone comes in with sinus headaches, earaches, migraines, and stuffiness in general. Many times, these symptoms can be caused by pressure in the sinuses. There are some simple measures you can take to help prevent or alleviate that pressure. The sinuses connect to the ear, nose, and throat and sinus fluid is carried by lymph nodes. The sinus cavities are warm, moist, dark places that are just perfect for the wrong bacteria to grow in. As they grow, we can develop sinus issues. To keep the sinuses clear, it is best to keep the entire pathway clear.

1. Gargle with salt water. Over 50% of the world’s bacteria cannot live in a salt/saline environment. Gargling with salt exfoliates the throat as well as provides an unfavorable environment for bacteria to grow.
2. Get your neck adjusted. This allows the lymphatic system to flow smoothly and freely as well as frees up your body’s immune system to fight the bacteria.
3. Gargle with acidophilus. Take a pre and pro-biotic. Gargling with acidophilus allows the “good” bacteria to colonize and tends to crowd out the “bad” bacteria. A Probiotic, such as acidophilus, helps restore the body’s bacterial balance. A Pre-biotic is the food that the good bacteria needs in order to thrive. These can be purchased at Monmouth Health Foods on Main Street in Manasquan, or in our office.
4. Do-not re-swallow the things you are coughing up! You will simply re-infect yourself.
5. Lay down, with your head tipped slightly back. Tap on your cheek bones, towards your nose. Massage the same area towards your nose. If you can, have someone massage your skull. There are lymph nodes there that fill with fluid. While you are in this position, you may notice yourself swallowing and that is normal.
6. Stay away from milk, cheese, and all dairy products because they create mucous and clog your sinuses for even longer.
7. Stay away from sugar because it feeds the bacteria you are trying to get rid of. In fact, sugar is the favorite food of the bacteria.
8. If you are not someone who gets dizzy easily, you can also use the Neti Pod with saline solution.

Got questions? E-mail us at [www.wallchiropractor.com](http://www.wallchiropractor.com) or [doctorveera@hotmail.com](mailto:doctorveera@hotmail.com)
The weather could not have been nicer for the Southern Monmouth Chamber of Commerce to hold their November General Membership Luncheon at the lovely Sand Bar Restaurant in Brielle. This well attended event was held on November 16, 2011. All enjoyed delicious lunch fare while engaging in some social networking before the meeting started.

Adam Puharic, President Elect of the Chamber, was our emcee for the day. Thank you to TD Bank for sponsoring this event. Linda Hertler spoke for TD Bank, reminding all of the new money saving options available for prospective commercial real estate buyers and homeowners.

Mr. Puharic opened the afternoon by giving the attendees dates and times for upcoming Chamber events. The Chamber is now accepting online registration for events via the website.

Everyone in attendance had the opportunity to stand and introduce themselves and their businesses to the over 30 attendees. Six new members were welcomed and shared a short synopsis of their businesses.

Adam introduced our guest speaker, Lisa Radin. Lisa is the Marketing Director for Waterfront College Planning. Located in Monmouth County, Waterfront College Planning assists area high school students in the journey from freshman year in high school to their first day of college.

Lisa’s presentation was interactive, as well as informative. Lisa gave the attendees an overview of the challenges parents are facing with being able to afford college for their children. Rising tuition costs, students staying in college for 5 years and longer, and prospective college students not being able to access financial aid are a few of the areas Lisa spoke about. Waterford College Planning offers a free consultation and a free 30-day trial of their program. Our attendees came away with more than a few tips for college planning.

Mr. Puharic reminded all of the SMCC’s weekly casual networking breakfast. The Coffee Connector, held every Wednesday at the Wall Perkins, is a casual networking breakfast requiring no pre-registration. Stop in anytime between 8:00am and 9:30am and enjoy breakfast while networking. Go to the SMCC website for more details www.southernmonmouthchamber.com.

The meeting closed with door prize giveaways. Barbara Magnusson of David Lerner Associates won a free General Membership Meeting ticket. Free tickets to our Coffee Connector were won by John Najar of Your Brain On Games and Kathie Adams of Manasquan Savings Bank. A gift certificate for Fratello’s Restaurant was won by Michele Gibson of Select Technology Group, and a gift certificate for the Sand Bar was won by The UPS Store.
Southern Monmouth Coffee Connector!
Join us every Wednesday morning from 8:00-9:30 am
Perkins, 2027 Highway 35, Wall Township
Start your mornings in a positive and energized manner!
Members: Enjoy networking and breakfast all for $10!
Each week one member will have the floor for 5 minutes to showcase themselves and their business (at no extra charge!).
Call to reserve your week to showcase your business! 732-280-8800
Guests of the SMCC receive their first breakfast event free, thereafter cost will be $15.
Registration is not necessary - just wake up and roll in!
Payment may be made by check, cash or credit card.

Leverage Your Membership with the Southern Monmouth Chamber of Commerce

Here are three ways to leverage your SMCC Membership to better your business and the community.

Membership in the Southern Monmouth Chamber of Commerce provides your business with powerful tools to market your services, reach potential clients, and foster positive economic development in the communities where you live and work. Joining the SMCC is about more than attending General Membership Meetings. Here are three hot tips for making your membership dollars work for you:

1. Contribute to our newsletter and have your article reach our entire email database..... all for FREE. By writing articles in the quarterly SMCC Southern Exposure Newsletter, your words of wisdom will reach the entire SMCC email database. This is a surefire way to leverage your membership dollars and market your industry know-how to a friendly audience that you will meet again. Articles with an awareness or education focus can be forwarded to clients who need your services, providing endless opportunity to work with the existing membership to reach your ideal customer.

2. Hosting a "Business After-Hours" is the lowest cost solution for bringing customers through your door. One of the benefits to SMCC membership is the opportunity to host a "business after-hours" gathering that is broadcast to members with planning advice provided by the Chamber. There is simply no more inexpensive way to create advertising, broadcast a message, and reach a willing and enthusiastic audience. What would you pay to have 30 - 70 potential customers in front of you at once?

3. Joining the SMCC allows the Chamber to flourish and provides an important business incubator for startups and entrepreneurs. Let's face it, the past two years have proven that we all share the same national economy. Whether your business has 300 employees or you are the "chief cook and bottle washer," a vibrant chamber allows startups the best opportunity to reach customers, test their business models and grow into success. Your chamber membership is about more than reaching customers. Even the largest of companies in our area can do their part in supporting the community around them.
The 26th Annual Golden Osprey Awards

The Spring Lake Manor in Spring Lake Heights was host to the Southern Monmouth Chamber of Commerce 26th Annual Golden Osprey Awards Dinner, showcased decor that was sophisticated and glamorous. The attendees and honorees were dressed in their finest attire as all gathered to celebrate the outstanding achievements of colleagues and friends.

The room was arranged so all had a view of the ceremonies. Cocktail tables in the bar area created a friendly place for networking and socializing. The music played by the Vincent Gentile Trio was a lovely addition to the evening's entertainment.

SMCC President, Jim Dallas, kicked off the evening's ceremonies by thanking the sponsors of this event. It is with our generous sponsors that this Osprey Awards Dinner was a resounding success. Our Gold Sponsors for the 26th Osprey awards were Investors Bank and Jersey Mike's. The Silver Sponsors were TD Bank and ServPro of Freehold and Middletown. Our Cocktail Sponsors were OceanFirst Bank, Waterford Glenn (now Brandywine Senior Living at Wall) and Dorothy A. Wilson CPA/PFS. Our printing sponsor was Bernie Marciniak of The UPS Store, while Kintech Printing provided the layout for our Osprey Ad Journal. Joe Sharp of All is Sharp Photography captured the memories of the evening. Thank you one and all.

Jim Dallas passed the microphone to the Master of Ceremony, Adam Puharic of Danskin Insurance Agency. A big thank you goes to Adam (now President of the Chamber), for entertaining the guests with his delightful banter, while managing to keep the ceremony running smoothly and on time.

Mr. Puharic opened the Osprey ceremony by introducing Boy Scout Troop 82 of Wall, our color guard for the evening. The boy scouts led attendees in the Pledge of Allegiance, followed by 10-year old Tia Nicole Miller singing the National Anthem.

The evening's special guest, Assemblyman David Rible of the 12th District, presented the proclamations to the Osprey winners. During the delicious dinner, each honoree was personally introduced by someone close to them. They then shared a few words of thanks.

The Aspiring Youth Winner for the 2011 Osprey Award, Grace E. Farren, a graduate of the Ranney School, is well on her way to making her mark in our community. Grace's cause includes supporting the organization “180 Turning Lives Around”, dedicated to ending sexual and domestic violence in our community. One of Grace's noteworthy contributions includes organizing and producing a successful benefit concert, which raises funds for "180".

Denise Wegeman MSW, LCSW won the Osprey Award for Outstanding Community Service. Among Denise's multitude of achievements, she works at Manasquan High School through Project SERV, as a counselor. Denise finds it is her honor and privilege to work with at-risk students and provide support to the entire student body. We are lucky to have Denise serving at the Jersey Shore.

Our next winner of the Osprey for Outstanding Community Service went to the Fred Astaire Dance Studio of Manasquan. Fred Astaire is dedicated to community service and can be found donating their time and dance lessons to many area non-profit organizations. They create a fun and happy atmosphere at all of our events.

The Chamber Service Award Winner was Arnold Kurmin of Kurmin Architects. Arnold has been associated with the Southern Monmouth Chamber of Commerce since its inception in 1979. Arnold served on the SMCC Board of Directors and as the Chamber President (1985 and 1986). He was also the recipient of the 1989 Golden Osprey Award for Community Service. Arnie lovingly devotes his time and expertise as our “Santa” every December for our special teddy bear delivery to the children of the Jersey Shore University Medical Center.
Patricia Brown of Waterford Glen Assisted Living and Skilled Nursing Care (now Brandywine Senior Living at Wall) also won an Osprey for Chamber Service. Since joining the Southern Monmouth Chamber of Commerce in 2005, she has strengthened the linkage between the Chamber and Brandywine by hosting Chamber Board Meetings and serving as a sponsor for a variety of Chamber events.

The Golden Osprey Award for Outstanding Business Excellence went to Maria Cermatori of Hand and Stone Massage and Facial Spa. Maria worked in the financial industry for six years prior to becoming Hand & Stone’s first franchisee. Maria’s second Hand & Stone Massage and Facial Spa opened in October 2010 and is located in the Brick Plaza Brick, NJ. There are currently approximately 50 Hand & Stone spas located throughout the US and Canada. In 2010, the Spring Lake Spa was named “Spa of the Year” and it continues to rank at the top of the franchise chain. Maria finds it invaluable to be involved with our community. She is involved with four local chambers and generously donates gift certificates to local schools and charities.

John Nagle of the Spring Lake Manor out did himself this year with his friendly and attentive wait staff, lush buffet and the surprise of the evening: a chocolate fountain for dessert.

The evening drew to a close with all looking forward to the 2012 Osprey Awards dinner. See you all in October 2012.
I am sure you are gearing up to have your best year yet – in business and your personal life! I am pleased to offer tips to help you achieve your goals for weight loss, improved health and greater happiness.

Part 1 of 3: Three Healthy Habits with a High Return on Investment

**Drink More Water.** Sodas, juices, and coffee treats contain empty calories. Avoid them and watch the pounds fall off! Did you know that roughly 70% of an adult body is made up of water? We need to stay hydrated to keep our body functioning at its best.

**Action Step:** Put six rubber bands around the outside of a reusable water bottle. When you drink the last bit of water, remove a rubber band and refill. Each day, aim to have fewer bands left on your bottle than the day before.

**Eat More Greens.** Eating greens is essential to creating greater health and achieving an ideal body weight. Greens are crammed with vitamins, minerals, fiber, and other micronutrients and phytochemicals. When our bodies are getting the nutrients they need, they are less likely to crave junky foods. Greens strengthen our immune systems, help prevent cancer and have numerous other health benefits.

**Action Step:** Start your day off with greens. Try a delicious Chocolate-Spinach Smoothie! Blend 1 cup almond milk, 1 small banana, 1 cup of spinach leaves, 1 Tablespoon of raw cacao powder, 5 ice cubes and 2 chopped dates.

**Have More Home-Cooked Meals.** Restaurant meals contain more fat, salt, sugar and calories than our bodies need. Home cooked meals are not only healthier, they contain an ingredient not found in any restaurant food – Vitamin L for love. Food made with love tastes better and nourishes our souls as well as our bodies.

**Action Step:** Plan a family dinner or brunch this week that contains a variety of fruits and vegetables. Live alone? Invite a friend over for a home-cooked meal!

As a Health and Lifestyle Transformation Coach, I help busy people transform from flabby and stressed out to fit and blissed out by making gradual, fun and sustainable changes to their nutrition and lifestyle.

**SMCC Member Specials for 2012:**

A FREE, initial Health Goals Consultation, to discuss your personal goals for greater health and happiness in 2012.

A FREE, interactive health and wellness workshop for your business or organization.

20% Discount on a 6- Month Individual or Group Coaching Program.

Groups starting up in February 2012 include: 1) No More Starting Over on Mondays! Achieve Your Ideal Weight Without Deprivation Dieting; 2) Less Stress, More Bliss; and 3) Why Delay Amazing? A Total Transformation Program.
The crisp night air and clear sky of Thursday, December 8 was the perfect backdrop for the festivities of the Annual Holiday Gala of the Southern Monmouth Chamber of Commerce, held at Barlow’s Flower Farm in Manasquan.

Adorned with poinsettias, Christmas cacti, holiday lighting and wreaths, Barlow’s Greenhouse twinkled with the spirit of the holiday season. Members and guests, dressed in their holiday best, gathered to dine and shop while enjoying music from The Breeze 107.1 The delicious holiday buffet from Drew’s Market had everyone going back for second helpings!

True to the philanthropic nature of the membership, nearly one hundred brand new teddy bears were collected for donation to children at the Jersey Shore University Medical Center.

The Chamber’s 2012 Officers were installed and sworn in by Mayor Ann Marie Conte of Wall. Leading the way in the New Year will be Adam Puharic of Danskin Agency as President; Denise Wegeman MSW, LSW, as 1st Vice President; Jacqueline McGowan as 2nd Vice President; Jack Costello of Chadwick Financial Group as Treasurer; and Allison Wilson of OceanFirst Bank as Secretary.

We also said goodbye to our beloved Kathie Adams who retired from the Board of Directors after serving for over 10 years. Kathie served as President, VP and Treasurer during her tenure. Kathie’s service to the SMCC was invaluable and she will surely be missed. We thank her for helping to make this Chamber the success that it is.

This well attended event was sponsored by Chris Ruisi of The Coach’s Zone and Cherie Cattanach of HRSNJ. The cocktails were sponsored by TD Bank. Desserts were sponsored by Denise Wegeman MSW, LCSW, JT Lane Corporate Gifts, Law Office of Jacqueline McGowan and Thrivent Financial for Lutherans. The lively music for the night was sponsored by Alcoeur Gardens, Press Communications 107.1 The Breeze and Adam Puharic of Danskin Insurance Agency. Your generous sponsorships helped make this a highly successful event. Thanks to you all!

It was a beautiful and joyful start to the holiday season.

Information on upcoming events or Chamber membership may be found at www.southernmonmouthchamber.com or by calling the Chamber office at 732-280-8800.

SEE YOU IN 2012!

Photography by All is Sharp Photography
Think of a password as the combination to protect your valuable data files and personal information. Many small businesses neglect to enforce rules to make and keep them secure. Here are five tips to share with your colleagues that should go hand-in-hand with other security measures you already have put into place:

**Don’t be obvious.** Never use personal information such as names of family members, pets, relatives, dates of birth, etc. to create a username, login, or password. It is vital to choose usernames and passwords that are disassociated from your personal history.

**Different is good.** Avoid using the same login and password across multiple sites and/or cards and accounts. If a thief gains access to one, it will enable them to quickly wreak havoc across your entire financial portfolio.

**Don’t be short!** Studies have consistently shown that a large fraction of all user-chosen passwords are easily guessed automatically. To improve the “strength” of your password, include a minimum of eight characters, using both upper and lower case letters and a mix of letters, numerals, and symbols.

**Clever is better!** Don't even think about using an overly simplified password such as "12345678," "111111," or "abcdefg." Avoid sequential passwords or using passwords derived from adjacent letters on your keyboard. Also avoid using only look-alike substitutions of numbers or symbols. Malicious users who know enough to attempt to crack your password will not be fooled by common look-alike replacements, such as replacing an ‘I’ with a ‘1’ or an ‘a’ with ‘@’ as in "P@ssw0rd." But these substitutions can be effective when combined with other measures--such as length, misspellings, or variations in case--to improve the strength of your password. You may also want to consider using the first letter of each word in a phrase and then using the substitutions.

**Use a Password Manager.** There are many good applications on the Internet that will safeguard your passwords. Avoid using the one built-in to your browser since these have been exposed for their security flaws. Instead use a password manager that memorizes, encrypts, and protects each username and password that you enter on a Web site. An excellent one that I have been using for years is RoboForm (www.roboform.com).

Once you have followed all of these suggestions, don’t even think about writing your password down and sticking it to your monitor, under your keyboard or mouse pad, or in your desk drawer.

**John Kalli**  
Trinity Worldwide Technologies LLC  
jkalli@trinityww.com  
732-780-8615
...the ultimate in simple, worry free checking and NO monthly or annual debit card fees!!

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- No monthly service charge
- No per check charge
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Lake Como, NJ 07719
732-681-9090

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**Arbor Insurance Services, L.L.C.**
407 Pine Street, Suite 201
Red Bank, NJ 7701
866-987-1453

Dr. Susan Belanger
**Belanger Podiatry Association, LLC**
2100 Corlies Avenue, Suite 3
Neptune, NJ 07753
732-643-5500

Ms. Elaine Morales
**Not Just a Daydream**
1862 Preakness Court
Wall, NJ 07719
973-509-2244

Ms. Maria LaGanga
**PeleInc: Custom Window Treatments**
Ocean, NJ 07712
732-539-9119

Mr. Kenneth Greco
**Shore Community Bank**
1012 Hooper Avenue
Toms River, NJ 08753
732-240-0978

Ms. Jen Mosher and Ms. Susan DiRenna
**Spirit of ’76 Wines & Liquors**
119 Highway 71
Manasquan, NJ 08736
732-223-3180

Mr. Brian R. Schneider
**Wahoo Internet Marketing**
65 Red Maple Drive
Brick, NJ 08724
732-895-6262

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**New Members Not Pictured:**

Mr. Jack Ives **BNI Shore Money** 2 Vixen Place Tinton Falls, NJ 07753 732-643-8702

Ms. Mary Wall **Matisse Ocean Front Restaurant** 1300 Ocean Avenue Belmar, NJ 07719 732-681-7680

Dr. Anthony Sparano, **MD Sparano Face & Nasal Institute** 3350 Route 138, Bldg. 1, Ste 118 Wall, NJ 07719 732-280-3223

Mr. Matthew Gloth **Trinity Solar** 2211 Allenwood Road Wall, NJ 07719 732-780-3779
What is a Public Adjuster?

A Public Adjuster is an expert on loss adjustment and the recovery process, who is employed by the policy holder—not the insurance company. He assists you, the insured, with his intimate knowledge of insurance policies and negotiation techniques, in preparing, filing and managing the payment of insurance claims regarding property loss. Your rates will not go up and you can’t be dropped for filing a claim against your insurance company.

Why do I need help filing a claim?

Filing a claim requires a written, itemized statement of your losses. You might not realize the extent of your damage and the Insurance company is NOT obligated to tell you.

Filing a claim is tedious and time consuming. The Public Adjuster can take this burden off your shoulders.

You are at the mercy of the insurance company. Keep in mind, as someone untrained in handling claims, you will be dealing with insurance “professionals” interested in minimizing the claim. A Licensed Public Adjuster knows exactly what it costs to repair the damage, he will realize damage that the untrained eye will not. A Public Adjuster is your best defense to insure you get the highest settlement for all your insurance claims.

Can I re-open my claim if I feel I was under compensated for my claim?

You can’t re-open your claim but a Public Adjuster can. As long as the claim was under a year ago the claim can be re-opened and renegotiations can start with your insurance company toward a higher settlement. It is always best to call a Public Adjuster from the very beginning because after you have been paid it becomes a bit more difficult to negotiate with the insurance company.

How is a Public Adjuster compensated?

A Public Adjusters compensation is based on a percentage of your total claim that is paid to you. The Public Adjusters fees are more than covered by the larger settlement he or she has obtained for you. If there was no settlement, there is no fee to you at all!

What do I do now and how do I hire a Public Adjuster?

It is always best to retain the advice of a Public Adjuster before tragedy happens. Schedule an appointment for a Public Adjuster to come to your house for a complimentary policy review and home inspection. Are you properly insured?
Are You Ready for the Next Challenge in Marketing Your Local Business?

Perhaps your smart phone is within inches or a few feet of you right now. Smart phones are outselling PCs and they are becoming ubiquitous. As you can see from the chart on the left, they are in use at all times and hours. So, if you own a local business -- restaurant, boutique, deliver a service, provide entertainment and another locally focused business -- you need to reflect this trend in how you market your business for today’s market.

If you need more convincing, then keep this in mind. Users of smart phones are primed to act on their searches. If you miss the moment, what might it cost you?

Here are several actions you should be taking now to keep up with this fast growing trend.

**Test your site to see if it works on mobile devices.**

Use this free tool from Google: [http://www.howtogo.com/en/b/](http://www.howtogo.com/en/b/) Chances are that you need to make changes on your traditional site. Your site should look simple, with large buttons for fast action, like the photo below, on the left. No clutter and BIG BUTTONS. If yours is a walk-in business, you also want them to have the directions right there on the screen. It’s all about convenience.

**Learn more about mobile marketing.**

We don’t have the space here to get into all aspects of mobile marketing. As a business owner, you owe it to your success to learn more. Go to a trusted source like [http://www.emarketer.com/](http://www.emarketer.com/). Learn about the results businesses like yours are already getting by leveraging mobile trends and technology.

**Invest part of your advertising dollars into mobile pay per click.**

Fortunately, it a relatively less costly form of pay per click and there is a chance to build your history before your competitors do.

Empowered by your new knowledge, hire an expert you trust to put the power of mobile marketing to work for your business.

Eva Szakal
Local Advertising LLC
Author: “Unstoppable Stream of Local Customers”
For the 2011-2012 Academic Year

Subject: What type of career would you like to pursue and why?

HOW TO EARN THE SCHOLARSHIP: _______Written word _________Painting/Artwork

Name:______________________________________________________________

Address: __________________________________________________________

City: ___________________________ State: __________ Zip Code ___________

Home Phone #: __________________ Social Security Number: _______________

Name of the high school you presently attend: ___________________________

High School Phone #: ___________________ High School Contact: ______________

Name of college/university or trade/technical school to which you have been accepted.

____________________________________________________________________

***PROOF OF ACCEPTANCE TO SCHOOL MUST BE PROVIDED***

Written Word: You must submit some form of written essay. The essay must be a minimum of 500 words and a maximum of 800. All entries must be your original work and must be typewritten. In the essay you must thoroughly answer the question of “What type of career would you like to pursue and why?”

You must ENCLOSE a summary statement of painting or artwork.

All entries will be on display at the Chamber office.

All entries must be picked up from the Chamber office any time before Friday, June 22, 2012 or they will be discarded.

ENTRY DEADLINE: May 1, 2012

Signature ____________________________ Date _________________
Southern Monmouth Chamber of Commerce
2012 – 2013 Map & Guide

It’s Map Time! This year we are printing 10,000 copies of our newly designed Chamber Map. This map will be distributed at the Garden State Parkway rest stop at mile marker 100, the Monmouth County Tourism Office and other information booths located in our southern Monmouth area. Some of these venues include post offices, banks, libraries and local accommodations. Please email your PDF formatted advertisement to Dave@invisual.us by April 2, 2012. We expect this year’s map to be the best yet for the SMCC!

Category of Business: ________________________________________________________________
Business Name: _______________________________________________________________________
Owner/Manager: ______________________________________________________________________
Physical Address: ______________________________________________________________________
Billing Address: ________________________________________________________________________
Phone: __________________________ Fax: _________________________________________________
E-mail: ______________________________________________________________________________

Herein contract for one insertion within Map & Guide of Southern Monmouth, New Jersey (2012-2013 Edition)
Said advertisements consist of:

<table>
<thead>
<tr>
<th>SIZE</th>
<th>MEMBER INSERTION RATE</th>
<th>NON-MEMBER INSERTION RATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>( ) 1/3 Front Cover</td>
<td>$1,500.00</td>
<td>$1,875.00</td>
</tr>
<tr>
<td>( ) Back Cover - 7 3/8 x 4 1/2</td>
<td>$1,500.00</td>
<td>$1,875.00</td>
</tr>
<tr>
<td>( ) ½ Back Cover - 3 3/8 x 4 ½</td>
<td>$800.00</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>( ) Full Panel - 8 1/8 x 4 15/16</td>
<td>$1,050.00</td>
<td>$1,310.00</td>
</tr>
<tr>
<td>( ) ½ Panel - 3 15/16 x 4 1/8</td>
<td>$600.00</td>
<td>$750.00</td>
</tr>
<tr>
<td>( ) ¼ Panel - 4 4/16 x 2 1/16</td>
<td>$450.00</td>
<td>$560.00</td>
</tr>
<tr>
<td>( ) 1/8 Panel - 2 1/16 x 2 1/16</td>
<td>$250.00</td>
<td>$310.00</td>
</tr>
<tr>
<td>( ) Map Key</td>
<td>$100.00</td>
<td>$125.00</td>
</tr>
</tbody>
</table>

First measurement represents the height of the ad and the second measurement represented the width

Special Instructions: ( ) Proof Required ( ) Camera Ready ( ) Create New Ad (Electronic Business Card Required)
Ad Designs: ( ) $30 for inside ad ( ) $50 full fold ad

***ADS MUST BE IN PDF FORMAT *** Please email ads to: Dave@invisual.us or info@smcconline.org

Payment Options: 50% due up front – 50% due prior to printing in May 2012.

( ) Visa/ Master/ Discover/ AMEX Card (Please Circle One) ( ) Check
Name on Card: ____________________________________________ Check # __________________________
Billing Address: __________________________ Please make check payable to:
Card #: ________________________________________________ Southern Monmouth Chamber of Commerce (SMCC)
Exp. Date: __________ CVV2 __________________________
Signature: ______________________________________________

1. This contract is not transferable, but may be used by a division of the contracting advertiser.
2. Cancellations of ads called for in this contract will not be accepted.
3. Unless otherwise noted payment is due in full upon the signing of this contract. A service charge will be assessed to any account not paid in full within 20 days of signing this contract.
4. The advertiser will indemnify the publisher against any damage and/or expense which the publisher may incur as a direct or indirect consequence of the advertiser’s announcement. The advertiser will also indemnify the publisher in respect of any claims, costs, or an infringement of copyright, patent, or designs.
5. Publisher will not be responsible for losses sustained from errors in advertisement. Both are liable for actual space in future blocks required correcting an error, and it is agreed no other liability shall arise between the advertiser and the publisher by reason of this advertising contract.
6. Publisher has the right to refuse any advertisement if that is judged to be unacceptable to the publications standards.
7. All advertisement production costs are the responsibility of the advertiser. If the publisher produces the ad, the advertiser agrees to pay for all production costs at the standard rates shown above.
8. A minimum charge of $30.00 will be assessed for any change in an advertisement made after the second proof.
9. All accounts to pay advertising charges in advance.
10. A fee of $30.00 will be charged to advertisers for return checks.
11. This is a binding contract. Please read all provisions carefully before signing.
12. Payment 50% up front and 50% prior to printing in May 2012. All deposits are non-refundable.

Advertiser’s Signature __________________________________________ Date ______________________
Osprey Awards Committee Seeks Nominations

For over 25 years the Southern Monmouth Chamber of Commerce has presented community service, business excellence, chamber service and youth awards to individuals, companies, and organizations that have made significant contributions to the southern Monmouth area.

We are reaching out to the Chamber Membership for assistance in identifying worthy recipients of this prestigious honor. Accordingly, would you kindly take a few minutes and let us know of any individuals, companies, or organizations which you believe to be worthy candidates for this year’s awards. Please complete this nomination form and return with the requested information by Friday, June 1, 2012. Please feel free to submit as many nominations as you would like for each award by making a copy of this form. Also, please supplement this form with any additional information or documentation you wish to submit.

This year’s winners will be selected by the 2012 Osprey Committee. The winners will be announced prior to the 2012 Osprey Awards Cocktail Reception on Thursday, October 18, 2012 at the Spring Lake Manor.

Thank you for your continued support.
The Osprey Committee

Nominations for Osprey Awards

Nominee: ____________________________________________________________

Company/Organization: _______________________________________________

Position/Title: _______________________________________________________

Home Address: __________________________________ Phone Number ____________________________

Award for nomination (please circle one):

Business Excellence
Presented to a business that exemplifies outstanding business practices and contributes to the community

Community Service
Presented to an individual or group that demonstrates outstanding service to the community

Chamber Service
Presented to an outstanding chamber member who consistently serves and contributes to the goals and objectives of the chamber

Aspiring Youth
Presented to a student with average scholastic achievement who is involved in school activities and community service

Reasons why nominee is worthy of consideration: _________________________________________

*Please attach a sheet of paper to this form if you need more room to write your information

Submitted by: ___________________________________________________________

Signature: __________________________________________________________________

Address: ___________________________________________ Phone: _________________________

Please return to: Southern Monmouth Chamber of Commerce, P.O. Box 1305, Wall, NJ 07719 or fax to 732-280-8505.
You may also email this form to: info@smcconline.org.
SMCC Coming Events

**Wednesdays SMCC Coffee Connector** - 8:00 - 9:30 am at Perkins, Route 35, Wall. Cost $10 members - non-members $15.

**Wed Mar 7 Speed Networking with the Asbury Park Chamber of Commerce** - 5:30-7:30 pm at The Press Room, 610 Bangs Avenue, Asbury Park.

**Tues Mar 20 General Membership Luncheon** - 12:00-1:30 pm at Bistro by the Beach, Spring Lake. Speaker: Bill Saloukas of Broad Waverly. Sponsor: Milano Financial

**Thurs Mar 29 Business After Hours at Trinity Solar** - 5:30 -7:30 pm at Trinity Solar, 2211 Allenwood Road, Wall.

**Thurs Mar 5 Women in Business Council Luncheon** - 12:00 – 1:30 pm at The Atlantic Club, 1904 Atlantic Avenue, Manasquan, NJ. Speaker/Sponsor: Dr. Phil Agrios of Health Switch.

**Thurs Apr 12 SMCC Annual Blood Drive with Central Jersey Blood Center** - 11:00 am-3:00 pm at Circus Foodtown, Route 35 Wall. Pre-registration is appreciated call 732-230-8800.

**Tues Apr 17 General Membership Meeting Luncheon** - 12:00-1:30 pm at Klein’s Fish Market, River Rd., Belmar. Speaker: Lt. Governor Kim Guadagno. Sponsor: American Placemats.

**Tues May 8 Business After Hours** – 5:30 – 7:30 pm at Two River Community Bank, 656 Shrewsbury Avenue, Tinton Falls, NJ.

**Tues May 15 General Membership Meeting Luncheon** – 12:00 -1:30 pm at Rod’s, 507 Washington Boulevard, Sea Girt. Speaker: Assemblyman David Rible. Sponsor: Chadwick Financial.

**Tues June 5 Sizzlin’ Summer Business Expo** at Doolan’s, Hwy 71, Spring Lake – 4:30 – 7:30 pm.

**Thurs June 28 Women In Business Luncheon** - Save the Date.

**Mon July 16 Annual Golf Outing** at the Spring Lake Golf Club – 12:00 lunch, 1:30 shotgun tee off.

**Tues July 24 General Membership Meeting/Scholarship Ceremony** – 12:00 – 1:30 pm at Francis Asbury Manor, 70 Stockton Avenue, Ocean Grove. Sponsor: Francis Asbury Manor. Speaker: Matthew Pitera – Young Cancer Survivor.