

NORTH JERSEY REGIONAL CHAMBER OF COMMERCE

# BUSINESS MATTERS

*The Voice of North Jersey Business*

Summer 2013



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***President***  
***Fette Ford***

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# Publisher's Note



## 60 YEAR MEMBER

In this issue I am pleased to present John Fette, President of Fette Ford, a third generation automobile dealership of Ford, Kia, Infiniti. As a resident, you know what a well-known and well respected dealership Fette is throughout the tri-state area. Fette Ford has been an NJRCC member for sixty years!!!

Lucky for us, Fette Ford has an interesting history and I am pleased to present details of how the visionary Henry Fette grew his small business that provided automotive supplies in the 1940s into the booming Ford dealership his family runs today. He had the skills, background and ability to look into the future and take a chance on building a successful dealership. What started as a Ford dealership has expanded into a Ford, Kia and Infiniti dealership that meets the needs of an array of buyers, whether they are looking for a practical or luxury vehicle. In my interview with John Fette, he shares his thoughts on the effects of the recession, the future of electric

cars, the status of hybrids and the fact that Ford was the only company of the big three that didn't take any TARP money.

Be sure to take a look at this month's Tech Tips, "Trouble in your Inbox". If you are like me, you are familiar with some of the scams that arrive via email. Many very crafty people are working hard to trick you into downloading a virus and phish your personal information. In this issue David Rosa tells us what to look out for and how to keep our computers safe.

In the last issue, we "met" the two Brians – Brian Murphy, Chairman of the NJRCC Board and Brian Tangora, President of the Chamber. Now, meet Sean Schofield, the Chamber's new Program Manager. He is busier than a one-armed paper hanger and says, "Brian and I are 'on the same page' with respect to our vision for the Chamber and it's a very exciting place to be. I am looking forward to being part of the Chamber's new growth."

Special thanks to all of our advertisers. Please note the ad on page 14 for the **Third Annual Passaic County Small Business Growth Summit** at the North Jersey Federal Credit Union. RSVP by September 25! Please review our Professional Resource Directory because you may not need a service right now, but when you do, you will know how to find them. If you need any background on them, visit their web sites or reach out to me.

Remember to visit Business Matters' dedicated web site: [www.businessmattersnj.com](http://www.businessmattersnj.com) where we feature a full year of back issues on the home page. Please let me know if you have any comments or suggestions and I hope you enjoy our Summer issue.

  
Naoma Welk, Publisher  
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By Naoma Welk

One of the least desirable, non-combat career choices during World War II might have been anything related to automobile sales. By February 1942, production of passenger automobiles ceased. Instead of cars, auto factories were converted to manufacture war-related goods.

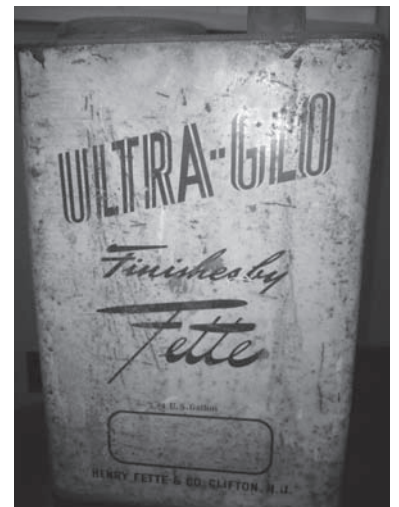
Many existing and new automobile plants were retrofitted to build aircraft and other war-time equipment. In fact, Ford's Willow Run manufacturing complex (located near Ypsilanti, MI) was built to manufacture the B-24 Liberator heavy bomber. New and converted factories produced 5.9 million weapons, 2.8 million tanks and trucks plus 27,000 aircraft. These items significantly contributed to the Allies' victory.

### Henry Fette & Co.

Since Americans were unable to buy many new cars in the 1940's, drivers focused on repairing, maintaining and refurbishing their old cars. It was in that tough economic environment that Henry Fette owned a successful Clifton business (Henry Fette & Co.) that provided automotive supplies (equipment, paint sprayers, compressors, etc.) to car dealers and body shops. Henry had the right business at the right time.

Henry's then 12-year-old son, Larry also worked in the family business. His first responsibilities involved maintenance chores, shelf re-stocking and by the time he was 14, Larry was delivering products to clients throughout the tri-state area.

Henry provided Fette products such as Ultra-Glo to car dealerships, repair shops and auto body shops. The reverse side of this can lists some of their other "superior" products, including lacquers, thinners, undercoatings, auto body polishes and wax, spot putty, striping color, rubbing compounds, fabric cleaners, sandpaper discs, polishing cloths and custom colors made to order.



Fette also offered house paints, varnishes, enamels, plus flat or semi-gloss colors. He sold porch and deck paint, paints for boats and yachts and even paint brushes. Henry advised customers that "Fette's products are guaranteed to serve their purpose or money refunded."

### The Fette Family Ford Dealership

In the booming post-WWII economy, Henry learned that Ford Motor Company was looking for a dealer in the Clifton, NJ market. Henry's familiarity with the auto industry made him a natural to become an auto dealer and pent-up demand for passenger cars



signaled that it might be a very good time to become a dealer. In 1952, Henry opened Fette Ford on Main Avenue in Clifton. His son, Larry Fette, worked alongside his father and learned how every section of the business operated.

*Henry Fette & Co. opened their business on Main Avenue in Clifton and used the big store front windows to showcase their products. Bunting hanging from the window typically represented a businesses' support of patriotic holidays such as Independence Day.*



By 1954, Fette Ford had gained a reputation as THE Ford dealership in the area and Henry felt they needed even more space. That's when he opened the larger location on Bloomfield Avenue, at Allwood Circle in Clifton. After 22 years, their success created a need for a larger building. When the Bowlero Bowling Alley property (located on Rt. 46 East) became available. The Fettes purchased the property, demolished the bowling alley and built the new, larger facility where they could offer more cars and serve more customers.

Today, Fette Ford is still in that location and in 1997 John added the Kia showroom the main building. In January 2013, the new Fette Infiniti showroom opened at the apex of Route 46 and 3 West. As soon as he graduated from college, John Fette joined his father and grandfather in the family business.

*Above: The former Bowlero Bowling Alley on Rt. 46 East is the current location of Fette Ford, Fette Infiniti and Fette Kia.*



*(L-R) Henry and Larry Fette survey the Bowlero property, which is still the location of Fette Ford and Kia.*

The Fette operation continues as a family business. John's wife Kristin joined the business in 2006. Their sons, Daniel and J. Hart, are currently in college and have indicated an interest in working at the dealership.



The '50s became known as the decade of the car culture. Having a new car was more than fun, it was a status symbol. President Eisenhower championed the Federal Highway Act of 1956, which authorized construction of the Interstate Highway System. Families drove their new cars everywhere. Service stations popped up along highways and gasoline was very cheap, about **26¢ per gallon**.

Detroit began adding innovative features to their luxury cars, including power steering, adjustable seats, wraparound windshields, cigarette lighters, tinted glass, map lights, armrests and in-car air conditioning. Wide, soft seats provided comfort for the whole family. Radios were installed in the majority of cars. **"Taking a joy ride,"** which referred to driving around without any particular destination, became a popular pastime.



## with **John Fette**



### **Tell me about your father and grandfather, the pioneers in the family.**

My grandfather was an excellent businessman and he remained in the business until his death in 2001 at the age of 92. In his supply business, he gained a reputation for being fair and providing quality products and services. He understood the business of selling cars and the importance of being a fair businessman. My grandfather was “hands on” as much as he could be until he passed away. His legacy is this successful family business.

My father, Larry ran the business until he passed away in 2008 at 72. The lines that defined which Fette family member headed up the business were not important because as a team, we were all dedicated to building a successful business.

### **Why did you add other brands to the Ford business?**

We wanted to expand our customer base and decided to add Kia because in the 1990's, that company was focused on producing compact cars and Kia was a fuel-efficient vehicle. We added the Kia showroom right onto our Ford building. In 1997, Kia was a small company importing just two models. But today, they offer a great line of eight models of cars and trucks. At that time, Ford was focused on SUVs and trucks. Today, Ford also focuses on manufacturing fuel-efficient vehicles.

During the economic downturn of 2008, we were looking for a third franchise. An Infiniti dealership became available and we acquired that luxury brand to help us balance our offerings through the recession. In January of this year, we opened our new Infiniti showroom and business has been good! The Infiniti brand makes us a well-balanced dealership; we have an array of cars that meet our customers' needs.

### **How has Fette Ford survived the recession?**

We find that in our industry, the New Jersey economy generally doesn't recover as quickly as the rest of the country, but we worked hard at keeping our business steady. We were in a good cash position, we reduced our expenses and our service department (which has an excellent reputation) helped balance reduced sales.

In addition, when we bought Infiniti in 2008, we did so without incurring the typical expenses associated with a startup business because we were already an operating dealership. It was very exciting to offer the luxury brand and those revenues helped make up for lower sales during the recession.

### **I understand that Fette Infiniti is ranked #15 in the nation.**

We are very proud of that position. We aren't trying to be the top

dealer in the country because to do that, you have to push, push, push cars. When some dealers do that, they limit their ability to provide superior service to their customers.

One reason for our high national ranking is that we treat people fairly. We are not interested in making a quick deal and moving on. Our goal has always been to build long lasting customer relationships. In fact these days, we are selling cars to third and fourth generations of Fette customers! Our goal is to keep our customers happy and keep their cars on the road.

### **What is the future of electric cars?**

Today, the range of most electric cars is about 100 miles and a re-charge takes between ten and twenty-four hours. Let's say you want to drive to the shore and you feel like conserving gasoline. You motor to the shore in your electric car, but once there, you have to plug it in right away so that you will be able to drive back the next day. A car charge means your shore excursion must be at least two days, and forget using your car while you are at the shore because it will be plugged in the entire time.

Right now, there is no consistent technology across brands and charging stations are not compatible with all electric cars. As technology improves, we will see standardized charging stations and more will become available along the highway. The UK (which provides subsidies to electric car manufactures) leads the US in terms of the electric car market sales, but still, electric car sales in the UK represent less than 1% of the total auto market. The US also provides buyers with tax credits of \$7,500 per car.

I think that electric cars still need to evolve but they will be a part of our future. I am not sure if they will ever become mainstream vehicles, but they have a place in the market.

Ford currently manufactures two plug-in hybrids, the C-MAX ENERGI and the FUSION ENERGI. Both the C-MAX and FUSION are also manufactured as Hybrids. In addition, Ford Focus can be ordered as an all-electric vehicle.

### **Are hybrids gaining in popularity?**

Yes. Hybrid technology is taking off and today, hybrids get about 45-55 mpg. Every year, hybrids have gained market share. “Green” drivers – those who are focused on preserving the environment – have adopted hybrids as their vehicle of choice. Prices have declined, but a hybrid is still about \$2,000 more expensive than a traditional gas-powered car.

### **Between leasing and buying, which is more popular?**

More people lease than buy cars. Today, sixty- to seventy-percent of our customers lease their cars. In the eastern part of the US, drivers are conditioned to lease their cars.

### **But isn't it a nuisance to always have a car payment?**

Drivers who lease always have a car payment, but they typically don't have maintenance costs. About the time a three-year lease expires, repairs typically start to kick in (at 40,000 – 60,000 miles). Also, people who lease can typically afford a better car and they always have a new car. At Fette, we cover our customers' first year of maintenance. After that, they get a couple of oil changes and call it a day!

### **Do you think Ford not taking TARP money helped their image?**

Yes. Whether or not executives at Ford had a crystal ball, they understood in 2004 that the company wouldn't survive unless they changed the way they operated. In 2006, Ford mortgaged its assets to raise \$24.5 billion, which put the company in a positive cash position. They secured the backing of Wall Street, restructured their business and survived without taking TARP funds.

On September 5, 2006 Alan Mulally took over as Ford's Chairman and implemented his "way forward" plan, which included the sale of Land Rover, Jaguar, Volvo and Aston Martin. Mulally saw the company as too fractured and wanted "one Ford." Mulally has simplified global manufacturing. For example, the C-MAX that is sold in Europe shares most of its design and components with the car that is sold in the US.

### **How did other car companies survive the recession?**

General Motors eliminated a large number of their dealerships including 200 – 300 Cadillac dealerships. Chrysler also reduced their number of dealerships and eventually Chrysler was sold to Fiat. The theory at the time was that if there were not enough revenue to build cars, there wouldn't be enough cars to stock and support dealerships. The auto companies (General Motors and Chrysler) eliminated pensions for their retirees and General Motors didn't stand by their bondholders.

### **During what season do people typically buy new cars?**

All year long. When new models come out, we are busy showcasing the latest product. In December many people think of giving cars as holiday gifts. The holiday season also coincides with dealers' year-end push to generate sales so that they can make their targets for the year.

We see a lot of customers on Saturday afternoons who have been shopping. It's as though they need new cars to carry their purchases.

### **What percent of your customers pay cash for a car?**

About 15% of our customers pay cash for their cars. Typically, buyers pay for their purchase through a financing program or by check. Paying cash doesn't translate into discounts; it only means they avoid paying interest on a car loan.

### **Do you see your dealership expanding in either location or brands?**

We are not actively in the market to expand. Our current lineup, Ford, KIA & Infiniti offers a vehicle for every lifestyle. We are in the process of opening a Quick Lane Tire and Service Center at the Ford location in the early Fall. And we always keep an eye open for future opportunities – especially within a close proximity to our Clifton location.



### **Fette's Brush with Fame**

One part of Ford training for William Clay "Bill" Ford Jr. was to spend time in a Ford Dealership, learning how to survive on the front lines. As a Princeton graduate, he was familiar with New Jersey and chose to do a two-week internship at Fette Ford. John, who was in college at the time, says "He came to our dealership as William Clay and spent time in each department, learning the business on the 'front lines'. He was unassuming and no one knew his pedigree. For many years afterwards, he and my father kept in touch."

William Clay "Bill" Ford, Jr. was born in Detroit in 1957. He is the great-grandson of Henry Ford and great-grandson of Harvey Firestone. He is a 1979 graduate of Princeton where he majored in history. In 1984, he received a Master's of Science from the MIT Sloane School of Management. He was elected Chairman of the Board in 1998 and was named Chief Executive Officer in 2001. In April 2006 he also became President and Chief Operating Officer. Five months later he stepped down as President and CEO and named Alan Mulally to those positions. Bill Ford remains Ford's Executive Chairman.

# Auto Shopping Made Easy

A lot of people love car shopping...but not everyone. If you know what you want to drive but don't have a relationship with an established dealer or have the time to shop or know the "ins" and "outs" of finding the best deal, you may benefit from using an auto broker for your next purchase or lease. Once you are armed with a car's make, model and color, you can enlist the help of a broker to find the best deal in the tri-state area. A broker can help you stay on budget, save you time and deliver your dream car to your door.

## Your Advocate

Simply stated, an auto broker manages the process of buying or leasing a car on your behalf; they represent you to the dealer. After you convey the specifics of what you are looking for, a broker will find the exact vehicle you want, negotiate the price, secure financing and deliver the car and final paperwork right to your home or business. An auto broker's role is to help a buyer save time, stress and money in the car buying process. This means that you can buy a car without leaving your home or office. Sounds like a dream, right?

Let's meet Carlos Robles, Partner/General Manager and Ben Shleifer Partner/Sales Manager of RELEUS Auto Leasing and Sales, auto brokers based in Lyndhurst. Together, they have more than fifteen years of industry experience and are skilled in negotiating vehicle sales. When a customer knows the exact model, color and features of a car he or she wants - or if a customer has a strict budget and needs vehicle suggestions, they turn to RELEUS. RELEUS will search dealers in NY, NJ, CT and PA to find the exact car their customer wants to buy.



## Saving Customers' Time, Gas & Energy

Carlos explains, "I love the process of searching for the exact car my client wishes to buy or lease. I save them time and money because they don't spend days driving around the tri-state area, looking for the exact car they want at the best price. Since we have great relationships with many dealers, we generally know what kind of inventory is available and where we can find the right car." Ben adds, "It's a rewarding process and sometimes we can deliver more savings than the customer expected."

## A Stress-Free Deal

The benefits of using RELEUS include knowing that an expert is negotiating on your behalf for the vehicle you want. RELEUS will deliver the vehicle to your residence or place of business at no extra charge. To save money and time or to learn more, contact Carlos Robles or Ben Shleifer at 855-660-2100. For more information online, visit [www.releus.com](http://www.releus.com).

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**Carlos Robles** - General Manager



## HENRY FORD in 1946 (Bettmann/Corbis)

Before he became an automobile mogul, Henry Ford was employed by Thomas Edison at the Edison Illuminating Company, where from 1891 to 1898 he worked as an engineer. The two innovators eventually became longtime friends. Edison gave Ford the confidence to build his own gas-powered car, while Ford advised Edison to find a substitute for rubber. The pair regularly vacationed together, often with other famous Americans in tow. In the late 1910's, for instance, Edison and Ford hopped into their cars with tire magnate Harvey Firestone and naturalist John Burroughs to take camping trips across the country. President Warren G. Harding would occasionally join the friends on their jaunts.



# MEET OUR NEW MEMBERS

We are pleased that 28 companies have recently joined the North Jersey Regional Chamber of commerce. The Chamber's growth reflects new programs and services designed to meet members' needs. Please join us as welcome our newest members and we hope that you will patronize them whenever possible.

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Mr. Cupcakes bakes more than forty different cupcake flavors each day. Flavors include Red Velvet, Carrot Cake, Peanut Butter & Jelly and French Toast. Mr. Cupcakes was founded in October 2007 by Johnny Manganiotis. The Clifton location was the first of his four stores. Other sites include Hackensack, Oradell and Chatham, NJ, with more on the drawing table.

#### *Johnny Manganiotis*

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#### *Mary Ann Bowen*

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#### *Mike Doyle*

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## TROUBLE in your INBOX



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Managing Partner

Rosa and Castan Associates is a Parsippany, NJ based company that provides technology management consulting services to help organizations take control of their technology. We look at the whole technology picture in an organization including computers, server, network, telephones, infrastructure, and security to develop an IT strategy that minimizes costs and maximizes performance and productivity.

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Each day many e-mail messages drop into our mailboxes. Most are routine business messages, but some may contain hidden threats to you and your business. It is important to note that computer users can unknowingly load viruses while reviewing e-mail or web browsing. No one is immune from loading a virus on to their system. Awareness and good practices go a long way toward keeping your system and company network safe. Let's look at a couple of things we can do:

- **Be suspicious of e-mail messages that contain attachments and messages that only contain a link.** For example: you may receive a message indicating it is from a known bank (or any other company) asking you to click on an attachment to view account information. Since we all know that institutions do not send account information via e-mail (we know that don't we?) we know that the message is a fake and carries a bug that will load onto your computer when you open the attachment.
- **A second type of e-mail message to be aware of is one that contains a link.** Be suspicious even if the message appears to be from someone you know. Typically the subject would indicate something like "Great Website" and contain a link. In this case, the e-mail message does not contain the virus but the web site to which you are connected contains the virus.

Computer users have often told me that since their computers have virus protection, they are probably safe from these concerns. Unfortunately, this is not always the case for e-mail viruses -- especially when a web site contains the virus. These types of computer viruses require the user (you) to load them on your computer. If you are viewing your e-mail or browsing a web site and you are asked to install an update or allow something to run, your answer should always be NO! If you respond with a "Yes" you are unknowingly authorizing the virus to load.

It is not likely that you will immediately notice the effect of a virus, as many do not activate until the next time you start your computer. This is why we get panic calls from users crying, *"I just turned on the computer and something is seriously wrong."*

Often, viruses are designed to deceive you into buying a solution for a problem they created. When

you purchase the alleged solution, the perpetrators will have your credit card information to complete the scam. Of course, your computer will not be repaired but your credit card will be charged.

Perpetrators often present a scam stating that your computer is infected with several viruses. Then, a false virus report appears on your screen. We have seen variations of scams that notify you that a law enforcement agency locked the computer and a small processing fee will "unlock" the computer.

It is important to note that viral infections can be costly. In addition to the cost of the downtime for the computer and employee, you may be paying for hours of consulting time to remove the infection and restore the functions and programs that were compromised by the virus. You may have expenses to recover lost data and in certain cases it may be more cost effective to purchase a new computer, rather than paying expenses required to recover from the viral infection.

Minimize your chances of falling victim to these threats by talking to your IT professional about setting up protection and training your staff.

### POWER NETWORKING GROUP

"IT'S ALL ABOUT WHO YOU KNOW"

The **Power Networking Group (PNG)** is the networking arm of the North Jersey Regional Chamber of Commerce whose mission is to help Chamber members grow and promote their businesses.

PNG members provide referral sources and business expertise to others in the group. Since 2005, PNG members have compiled nearly 1,000 business leads, the value of which is tens of thousands of dollars. Each member represents a specific business category.

PNG meets every other Monday at 8:15 am at the NJRCC Board Room. **Membership in PNG is FREE** to all Chamber members; you must be a Chamber member to join. Contact Mitch Gurland at 201.790.4922 with any questions.

# SEAN SCHOFIELD: Making Members Happy

Sean Schofield joined the NJRCC team as Program Manager in March 2013. His primary responsibility has been to provide member satisfaction and improve Chamber relationships with the business community. He is also charged with helping members maximize their Chamber benefits.

## Building Partnerships

Schofield smiles, “I look forward to seeing the Chamber serve as a long-term partner designed to help members grow their businesses in both good and poor economic environments. Our services and events are designed to help maximize members’ potential growth.” Sean is creating events and seminars that facilitate interaction and help members build partnerships with other member businesses.

Sean understands that, “as a member organization, serving members is our business.” He adds, “My main focus is to provide member satisfaction and maximize members’ benefits. I work with Brian to make decisions that will ultimately revolutionize the chamber and bring innovative growth. When our members succeed, the Chamber succeeds.”

When not at the Chamber, Sean is an Adjunct Professor at Montclair State University, teaching Family and Child Studies courses to undergraduate students.

## Chamber Dreams

“I want NJRCC to be known as a critical aspect to their professional success. I am passionate about women’s and gender issues and am excited to bring the Women’s Leadership Committee to the NJRCC,” explains Sean. He wants the Women’s Leadership

committee to become a proactive group that will provide much needed representation to women business owners and professionals that already utilize our chamber services.

## Life before NJRCC

Most recently, Sean was Academic Advisor at Montclair State University and also volunteered in the Women’s Center. Additionally, he served as staff counselor for young men and women who were affiliated with MSU. Sean holds an MA in Counseling and a BA in family and Child Studies, both from MSU.

Previously, he was Associate Director of Membership for the Madison Area YMCA where he developed membership drives and launched a period of sustained growth. Before that, he served as Associate Director of Operations for the Basking Ridge branch of the Somerset Hills YMCA where he boosted membership growth and developed retention initiatives to improve the YMCA Member Experience.

## On the Home Front

Sean labels himself as a family man. He is engaged to his beautiful fiancé Jessica and looks forward to having a family of his own. He enjoys spending time outdoors, at the beach, going fishing and smoking cigars. (Ednote: definitely an outdoor activity)



## Mainly Meetings TRAVEL

Bob Masiello of Mainly Meetings Travel and Joanne Green, Executive Director of The Mental Health Association of Passaic County (left) present Elaine and Henry Peneno with their Bermuda itinerary. The Peneno’s won the “Vacation of your Choice” in a drawing organized by the Mental Health Association of Passaic County. Mainly Meetings Travel organized the trip.

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# **Columbia Bank** Foundation Donates to Food Banks

The Columbia Bank Foundation has recently made grants to several food banks. In May, the foundation donated \$33,000 to the Center of United Methodist Aid in the Community (CUMAC) food bank for the purchase of commercial freezer to increase their food storage capabilities. In July Columbia Bank volunteers teamed up with the CUMAC to fill shopping bags for distribution to poor and homeless families within the greater Paterson area. The CUMAC facilities, located at 223 Ellison Street, feeds over 2,600 community residents per month.



In addition, the Columbia Bank Foundation presented a \$20,000 grant to the Food Bank of South Jersey (FBSJ). The grant funded the purchase of a commercial freezer to increase the food bank's bulk storage capabilities at their distribution. The warehouse is located at 1501 John Tipton Boulevard in Pennsauken.



## **MORAL OUTREACH GROUP:** Digital Marketing and Project Management

In 2010 Orville Morales founded Moral Outreach Group (MOG), a digital marketing and project management company that provides businesses, non-profits and political organizations with "Social Media Therapy." Morales says, "When organizations try to position themselves online as industry thought leaders, they are often surprised when they find out that their marketing strategies are not working. That's when they reach out to me for help." Morales is passionate about teaching people how to accomplish their marketing goals and build their brands via social media.

Orville has ten years of experience in community building and reputation management for non-profit organizations in New Jersey and with federal and New Jersey political leaders. "Non-profits, businesses and politicians all have the same goal of being recognized by the public. They want to use the internet to gain support and build a client base, but just putting yourself on the web isn't enough."

MOG's approach does not only consider traditional advertising and marketing strategies. Orville reminds us, "Digital marketing is all about establishing a two-way communication with people who are facilitated by social media. My expertise is in helping people bridge the



gap between traditional and high-tech marketing techniques so that they can get the results they are looking for."

To learn more about Orville Morales and Moral Outreach Group, contact him via phone at **201.880.7778**. Email him at **orville@moraloutreachgroup.com** and like him on FB at **MOGroup**.

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Questions?

Contact Carol, [cheuer@njfcu.org](mailto:cheuer@njfcu.org), 973-785-9200 ext. 3377.



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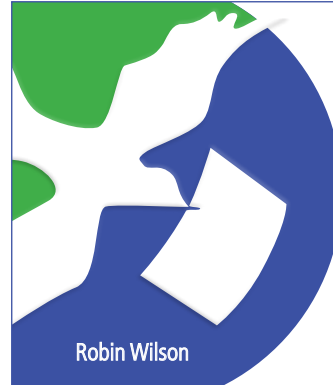


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# North Jersey Regional CHAMBER OF COMMERCE

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Website: www.njrcc.org Email: staff@njrcc.org

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(Left to right) John Fette of the Fette Automotive Family and Caryn Lebowitz from Valley National Bank.

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