

NORTH JERSEY REGIONAL CHAMBER OF COMMERCE

# BUSINESS MATTERS

*The Voice of North Jersey Business*

Summer 2013



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

# A Vehicle For Every Lifestyle



Get that **Fette** feeling

# Fette



INFINITI®

Junction Rt. 46 & Rt. 3 • Clifton, NJ

FORD & KIA: **973.779.7000**

INFINITI: **973.743.3100**

**SALES:** Mon-Thurs 9am-9pm, Fri 9am-7pm, Sat 9am-6pm

**SERVICE:** Mon-Fri 8am-7pm, Sat 7:30am-3pm

www.**FetteAuto**.com

## North Jersey Regional Chamber of Commerce

1033 Rt. 46 East, Suite A103, Clifton, NJ 07013  
Phone: 973.470.9300 | Fax: 973.470.9245  
www.njrcc.org | staff@njrcc.org

### Officers

#### CHAIRMAN OF THE BOARD

Brian Murphy, Columbia Bank

#### VICE-CHAIRMAN OF THE BOARD

Robert Barbarino, Oritani Bank

#### PRESIDENT

Brian Tangora, NJRCC

#### VICE-CHAIRMAN

#### SPECIAL EVENTS & PROGRAMS

Nina Nardone, Accounting Principals

#### VICE-CHAIRMAN GOVERNMENTAL AFFAIRS

Bob Jaffe, CFS Investment Advisory Services LLC

#### VICE-CHAIRMAN MEMBERSHIP & MARKETING

Howard Bersch, A-B Insurance Agency

#### VICE-CHAIRMAN INTERNAL AFFAIRS

Kimberly Slezak, DataScreening

#### TREASURER

Robert B. Puleo, Dorfman Abrams Music, LLC

#### IMMEDIATE PAST CHAIRMAN

Ed Kurbansade, Jr., Spencer Savings Bank

### Directors

Julian Carrera, Wireless Zone of Clifton

John Chirico, Lincoln of Wayne

Steven Corbo, Corbo Jewelers

Linda DeLora, DeLuxe Cleaners & Dyers

Sean Dias Esq., Scarinci Hollenbeck

Jim Feeney, Cartridge World of Woodland Park

John Fette, Fette Ford, Kia & Infiniti

Seth Finkelstein, MBA, Ameriprise Financial

James Giffin, North Jersey Federal Credit Union

Albert Greco, Downtown Clifton Economic

Development Group

Deborah S. Hoffman, Passaic County Department

of Economic Development

James Horan, Superior Exterminators

Dawn Johnson, SimplexGrinnell

Timothy Johnson, Valley National Bank

Sal Latella, W.B. Mason Co., Inc.

Kristine Lester, DeVry University

Ottavio Nepa, D.C., Atlas Chiropractic Center

Joseph J. Opalka, AFLAC

Linda Pinsky-Mauro, Berkeley College

Richard J. Raad, Print CBF

Paul Rankin, UNO Chicago Grill

Jhovanny Rodriguez, Synetek Solutions

Carrie A. Ryan, Hanson & Ryan Insurance

Everton Scott, Public Service Electric & Gas Co.

Eric Tomassi, M & T Bank

Chris Vaglio, Grey Sky Films

### Staff

Brian Tangora, President

Sean Schofield, Program Manager

Patricia Davis, Administrative Assistant

### BUSINESS MATTERS

Publisher and Editor: Naoma Welk, Welk Ink  
Graphic Design: Megangela Graphics LLC

Subscriptions are available at \$45/year.

Contact Naoma Welk at [naomawelk@aol.com](mailto:naomawelk@aol.com)  
to purchase a subscription.

#### Welk Ink

306 Hartford Road, South Orange, NJ 07079  
973.762.6243

Cover Photograph: Dan Epstein

[dan@danepstein.com](mailto:dan@danepstein.com) • 973-783-5149

[www.danepstein.biz](http://www.danepstein.biz)

# 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  
[Naomawelk@aol.com](mailto:Naomawelk@aol.com)

## BM Contents

### 2 COVER STORY

**FETTE FORD:** The Fette Family Business

### 4 Q & A with John Fette

### 5 Fette's Brush with Fame

### 6 Auto Leasing Made Easy

### 7 New Members

### 10 Tech Tips

### 11 Meet Sean Schofield

Mainly Meetings Travel

### 12 Professional Resource Directory

### 13 Columbia Bank Foundation Donates to Food Bank

Moral Outreach Group: Digital Marketing and Project Management

### 14 Advertisers

### 16 Chamber Membership Application



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.

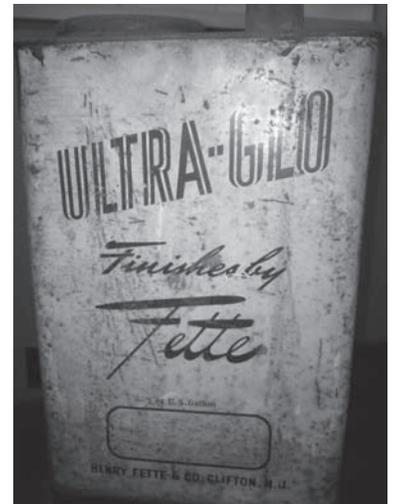
Many existing and new automobile plants were retrofitted to build aircraft and other war-time equipment. In fact, Ford's Willow Run manufacturing complex (located near Ypsilanti, MI) was built to manufacture the B-24 Liberator heavy bomber. New and converted factories produced 5.9 million weapons, 2.8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

Lease with Ease



## RELEUS Auto Sales & Leasing

1280 Wall Street West, Suite 305  
Lyndhurst, NJ 07071  
[www.releus.com](http://www.releus.com)

Tel: 646.583.6000 • Cell: 201.691.7191

[crobles@releus.com](mailto:crobles@releus.com)  
[linkedin.com/in/crobles1](https://www.linkedin.com/in/crobles1)

**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.

## ADVOCACY PROGRAM

### Fedcap Rehabilitation Services

Fedcap creates opportunities for people with barriers to move toward economic independence as valued and contributing members of society. Fedcap provides vocational training, job placement, counseling services, employment opportunities, support and advocacy programs.

#### *Lyell Ritchie*

59 Main Street  
Orange, NJ 07052  
917.319.4536  
lritchier@fedcap.org  
www.fedcap.org

## ARCHIVAL/STORAGE

### File Bank Inc.

File Bank offers excellent, innovative, accurate archival and storage services through advanced technologies. File Bank delivers quality services with great speed and accuracy at a lower cost.

#### *Greg Copeland*

23 Thornton Road  
Oakland, NJ 07436  
973.279.4411  
acasmano@filebankinc.com  
www.filebankinc.com

## CONSULTING

### IntelliGenz Business Solutions, LLC

IntelliGenz Business Solutions offers small business consulting services to small business owners looking to improve cash flow, better their customer service, reorganize debt and more effectively manage time.

#### *Kirk W. Johnson*

39-06 Berdan Avenue  
Fair Lawn, NJ 07410  
kjohnson@intelligenzbusiness.com  
www.intelligenzbusiness.com

## EATERIES

### California Pizza Kitchen

California Pizza Kitchen creates innovative, hearth-baked pizzas. Find it in more than 250 locations in 30 states, 11 countries, your grocer's freezer, major airports, at sports stadiums and on college campuses.

#### *Kevin Raineri*

1415 Willowbrook Mall  
Wayne, NJ 07470  
973.837.9520  
kraineri@cpk.com  
www.cpk.com

### Joe's Crab Shack

From Crab to Shrimp to Platters of Fish, Joe's Crab Shack is your one-stop restaurant for seafood. Don't like seafood? There's beef and chicken from the "Out of Water" menu. Dessert includes Crabby Apple Crumble, Chocolate Shack Attack and Sea Turtle Sundae.

#### *Nancy Wheeler*

405 Allwood Road  
Clifton, NJ 07013  
973.777.5114  
NWheeler@joescs.com  
www.joescrabshack.com

### Mr. Cupcakes

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*

1216 Van Houten Avenue  
Clifton, NJ 07013  
973.859.0180  
info@mrcupcakes.com  
www.mrcupcakes.com

## ENERGY PROVIDER

### PPL EnergyPlus

PPL EnergyPlus, a subsidiary of PPL Corporation has been a licensed electricity supplier since 1998. While they supply energy and expertise to commercial, industrial and institutional customers EnergyPlus is now offering competitive electricity pricing to residential customers.

#### *Andy Bakey*

2 North Ninth Street  
Allentown, PA 18101  
609-217-3404  
www.pplenergyplus.com

## EXERCISE/WELLNESS

### Pure Balance Center

The Pure Balance Center provides true wellness solutions for you and all members of your family at all levels, through natural chiropractic care, physical therapy, acupuncture, Pilates programs and workshops.

#### *Dr. Michael Magwood*

1425 Broad Street, #4  
Clifton, NJ 07013  
973.773.8244  
drmagwood@purebalancecenter.com  
www.purebalancecenter.com

### TITLE Boxing Club

At TITLE Boxing Club Wayne, you'll get fit without getting hit. A trained boxer will teach you the best techniques for a total body workout. The facility is open to women, men and families.

#### *Yassenia Montalvo*

113 Rt. 46 West  
Wayne, NJ 07470  
973.837.8220  
ymontalvo@titleboxingclub.com  
www.titleboxingclub.com

# MEET OUR NEW MEMBERS



## FINANCE

### David Lerner Associates

David Lerner Associates is a privately-held securities broker/dealer, committed to educating the public about investing opportunities. They hold seminars throughout the tri-state New York area.

#### *Dana Lightner*

400 Frank W. Burr Boulevard  
Teaneck, NJ 07666  
201.371.21612  
Dlight874@yahoo.com  
www.davidlerner.com



## HR/PAYROLL SERVICE

### Compensation Solutions HRO

Compensation Solutions provides comprehensive human resources administration services and payroll management. They also offer Fortune 500-type employer-employee contributed benefits.

#### *Stephanie Wayne*

500 Valley Road, Suite 201  
Wayne, NJ 07470  
800.654.4234  
contactus@csihro.com  
www.csihro.com



## LAW OFFICES

### The Law Offices of Marc D. Miceli, LLC

The Law Offices of Marc D. Miceli, LLC provides legal counsel to individuals and companies facing bankruptcy or are otherwise involved in a bankruptcy proceeding, whether it's Chapter 7 or Chapter 13.

#### *Marc D. Miceli*

Two University Plaza, Suite 300  
Hackensack, NJ 07601  
201.836.7600  
Mmiceli@micelilawfirm.com  
www.micelilawfirm.com



## INSURANCE

### Lawrence R. Pappas, CPA, PC

Lawrence Pappas is dedicated to the growth and prosperity of small businesses and middle market companies. Services are personalized to help you stay competitive in this challenging economic environment.

#### *Lawrence Pappas*

300 Broadacres Drive, 4<sup>th</sup> Floor  
Clifton, NJ 07013  
973.893.8077  
www.lpappascpa.com

### SAS Insurance Agency, Inc.

Since 1965, SAS Insurance has meeting clients' needs for NJ Home Insurance and NJ Auto Insurance. SAS can quote rates to see if you are eligible for better rates than you now have.

#### *Michael Symeonides*

233 Kearny Avenue  
Kearny NJ 07032  
973.997.2360 x13  
michael@sasinsurance.com  
www.sasinsurance.com



## MANUFACTURER

### Erika Record, LLC

Erika Record Baking Equipment is a leading manufacturer and distributor of world-class retail/commercial baking equipment. They can offer solutions to increase production.

#### *Daniel DaRocha*

37 Atlantic Way  
Clifton, NJ 07012  
973.614.8500  
dan@erikarecord.com  
www.ericarecord.com

### Wells Fargo Advisors, LLC

Wells Fargo Advisors is a non-bank affiliate of Wells Fargo & Company. Wells Fargo Advisors partners with organizations to promote the long-term economic prosperity through philanthropy and volunteer activities.

#### *Sean Lalljee*

1501 Hamburg Turnpike, 2<sup>nd</sup> Floor  
Wayne, NJ 07474  
973.633.2149  
Sean.lalljee@wfadvisors.com  
www.wellsfargoadvisors.com

### C. Walter Searle Insurance Agency, LLC

The C. Walter Searle Insurance Agency is one of the largest personal lines agencies in the area. The agency represents nationwide insurance carriers to ensure quality protection.

#### *Kelly Ann Fallon*

410 Franklin Avenue  
Nutley, NJ 07110  
973.667.2577  
kfallon@searleinsurance.com  
www.searleinsurance.com

### Fujitec America Inc.

Fujitec North America, a division of Fujitec Co., Ltd. is a leading specialized manufacturer of moving walkway systems including elevators and escalators.

#### *Joe Smith*

215 Entin Road  
Clifton, NJ 07014  
973.330.0100  
Sales\_ny@fujitecamerica.com  
www.fujitecamerica.com

# MEET OUR NEW MEMBERS

## MARKETING

### The Ballantine Corporation

The Ballantine Corporation is a full-service direct marketing company which offers prepress and print production, mailing services, creative services and one-to-one marketing solutions.

#### *Matt Cote*

1700 Route 23 North  
Wayne, NJ 07470  
973.305.1500  
ryan@ballantine.com  
www.ballantine.com/services/

### WSI – We Simplify the Internet

WSI develops and executes results-oriented digital marketing strategies, which are custom-tailored to new technologies, the changing needs of our customers and consumers' evolving behaviors.

#### *Jazmin Fores-Galan*

6-05 Saddle River Road  
Fair Lawn, NJ 07410  
jazmin@elitewsiesolutions.com  
www.elitewsiesolutions.com

## MEDICAL

### Gotham City Orthopedics, LLC

Physicians at Gotham City Orthopaedics, LLC provide outstanding clinical care and a variety of surgical and non-surgical solutions. Their goal is to help patients return to their healthy lifestyle.

#### *Lee Haberman*

50 Mt. Prospect Avenue, Suite 104  
Clifton, NJ 07013  
973.928.1325  
lhberman@gothamcityorthopedics.com  
www.gothamcityorthopedics.com

## MERCHANT SERVICES

### Bank Card Systems

Bank Card Systems is a merchant services provider with cutting-edge credit card equipment, cash registers with integrated credit card processing and POS systems with software.

### Bank Card Systems - cont.

Tarek Saheli  
350 West Passaic Street  
Rochelle Park, NJ 07662  
800.223.8603  
info@bcspos.com  
www.bcspos.com

## REAL ESTATE

### Regus

Regus offers managed office space for short or long term leases for 1 to 500 people. Offices can be private, shared or open, furnished and fully equipped. There are no upfront costs.

#### *Jennifer Ambroise*

999 Riverview Drive  
Totowa, NJ 07512  
973.462.8481  
Jennifer.ambroise@regus.com  
www.regus.com

### Real Estate Mortgage Network

Real Estate Mortgage Network, Inc. is a national, direct residential mortgage lender dedicated to one thing – fulfilling the American Dream; together we put people in homes.

#### *Kathy Arciero*

3799 Route 46, Suite 303  
Parsippany, NJ 07054  
973.794.6945  
karciero@remn.com  
www.remn.com/kathyarciero

## TAX PREPARATION

### Liberty Tax – Richfield

John Hewitt, co-founder of Jackson-Hewitt, founded Liberty Tax in 1998. Liberty Tax is a franchise that offers paper or electronic filing of tax returns, a written guarantee plus tax return prep courses.

#### *Mary Ann Bowen*

1344 Clifton Avenue  
Clifton, NJ 07012  
973.778.0700  
mahbowen@gmail.com  
www.libertytax.com

## TRAINING

### Gun for Hire LLC

Gun for Hire is a modern, clean, well-lit training facility in Woodland Park. It is a full-time training organization that is staffed with trained Range Safety Officers at all times.

#### *Anthony P. Colandro*

1267 McBride Avenue  
Woodland Park, NJ 07410  
888.486.3674  
info@gunforhire.com  
www.gunforhire.com

## VIDEO PRODUCTION

### Drive 80 Studios

Drive 80 Studios is an animation company based out of Morristown. It capitalizes on YouTube's success with a traditional storytelling take on video production.

#### *Mike Doyle*

16 South Street, 3<sup>rd</sup> floor  
Morristown, NJ 07960  
mike@drive80.com  
www.drive80.com

## WATER PURIFICATION

### Aqua Ox of New Jersey

AquaOx is a single point of entry system installed on the main water line to provide filtered water throughout the home. AquaOx filters out 99.9% of contaminants, bacteria, VOC's and more.

#### *Irene Mason*

50 Beverly Road  
West Orange, NJ 07052  
973.650.5298  
imason@aquaoxfilters.com  
www.aquaoxfilters.com

## TROUBLE in your INBOX



**DAVID ROSA**  
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.

**Rosa and Castan Associates**  
Technology Management Consulting  
333 Route 46 West  
Suite 207  
Fairfield, NJ 07004  
973.830.8104

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 is 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.

# Professional Resource Directory

## Adult Care Advisors

Dina Frauwirth, Advisor  
908.812.9158  
dina@adultcareadvisors.com  
www.adultcareadvisors.com



*Senior Care Consultants...  
and our advice is FREE!*

## Integrated Healthcare of Montclair LLC

Dr. Tyran Mincey  
296 Bloomfield Avenue, Suite 1  
Montclair, NJ 07042  
973.744.1155  
www.wholistic-chiro.com  
*Wholistic Health Care Services*



## Oritani Bank

Robert Barbarino  
370 Pascack Road  
Washington Township, NJ 07676  
201.497.1231  
rbarbarino@oritani.com



*Celebrating Strength & Stability for 100 years*

## Brantley Bros. Moving and Storage

168 Elizabeth Avenue  
Newark, NJ 07108  
973.824.9500  
brntmoving@aol.com



*Dependability...Trust...Customer Satisfaction*

## KB Electric

Keith Ballantine  
30 Gates Avenue, Suite B6  
Montclair, NJ 07042  
973.744.6201  
kbb123@aol.com  
www.kbelectricnj.com  
*We make old homes new and newer homes better.  
Voted "Best of Essex"*



## Rosa & Castan Associates, LLC

David Rosa, Managing Partner  
333 US Rt. 46 West  
Building B, Suite 207  
Fairfield, NJ 07004  
973.830.8104  
www.rosacastan.com



*Technology Management Consulting Services*

## Cartridge World®

Jim Feeny  
Plaza 46  
1590 US Rt. 46 West  
Woodland Park, NJ 07424  
973.256.5610  
jfeeny@cartridgeworldusa.com  
*100% Satisfaction Guaranteed*



## Megangela Graphics LLC

Robin Wilson  
PO Box 205  
Pequannock, NJ 07440  
888.469.8103  
megangela@optonline.net  
*Delivering Creative Solutions*



## Synetek Solutions

Jhovanny Rodriguez  
370 W. Pleasantville Avenue  
Suite 2-331  
Hackensack, NJ 07601  
201.696.0292 x 113  
jhovanny@synetekolutions.com  
*Enterprise Level Support Within Your Reach*



## DataScreening

Karen Jacobsen  
999 McBride Avenue  
Suite C205  
Woodland Park, NJ 07424  
973.774.0030  
karen@datascreening.com  
*We do background checks.*



## MORALOUTREACHGROUP

Orville Morales  
151 West Passaic Street  
Rochelle Park, NJ 07662  
201.880.7778  
Orville@moraloutreachgroup.com  
*A Project Management and Digital Marketing Company*



## W.B. Mason Co., Inc.

Sal Latella  
535 Secaucus Road  
Secaucus, NJ 07094  
1.888.WB.MASON  
Sal.latella@wbmason.com  
*Where you get what you want at a price you'll love.*



## Duncan Resources

Abby Duncan  
59 Jacobus Avenue  
Little Falls, NJ 07424  
973.256.8443  
aduncan@duncanresources.com  
*Human Resources Help for Firms with Up to 50 Employees.*



## Noesis Marketing

Nina Tucker  
91 Bellevue Avenue  
Montclair, NJ 07043  
973.783.3983  
ninatucker@noesismarketing.net  
*Helping small businesses turn prospects into customers*  
**FREE ASSESSMENT & MARKETING PLAN FOR NJRCC MEMBERS**



## Welk Ink

Naoma Welk  
306 Hartford Road  
South Orange, NJ 07079  
973.762.6243  
www.welkink.com  
*Business Writing, Public Relations, Publishing*



# **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**.

FREE  
ADMISSION

**THIRD ANNUAL PASSAIC COUNTY  
SMALL BUSINESS GROWTH SUMMIT**

- Admission is **FREE** and refreshments will be served!
- **5 second networking on the hour**, so you will make contacts!
- Special keynote speaker: Erik Luhrs, **"The Bruce Lee of Sales,"** the creator of The GURUS Selling System and the author of the book BE DO SALE.

*Table top exhibit space is available for only \$150 if you register by August 1<sup>st</sup> (\$200 after August 1<sup>st</sup>).*

**RSVP by Sept. 25!**

Register online at: [www.njfcu.org](http://www.njfcu.org)

Questions?

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



NCUA

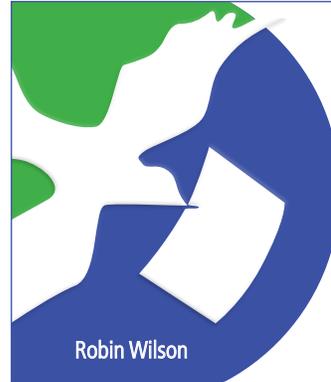


Sept. 30, 2013 • 6:00 – 8:00 PM

711 Union Blvd. Totowa, NJ | 888-786-5328



Advertisers in this issue are members of the North Jersey Regional Chamber of Commerce. We hope you will support them with your business.



**MEGANGELA  
GRAPHICS** LLC  
*Delivering Creative Solutions*

P.O. Box 205  
Pequannock, NJ 07440  
Tel: 888.469.8103  
Cell: 973.600.3471  
Fax: 973.305.8652  
[megangela@optonline.net](mailto:megangela@optonline.net)

Robin Wilson

**SHOP**  
Styertowne  
this summer!



1051 Bloomfield Avenue, Clifton, NJ 07012

It's just common sense...

*"Trust...  
the foundational principle  
that holds all relationships."*

We consistently  
offer the  
**Best Rates...**

**Low-Rate Mortgages!  
Great CD Rates!**

It's only common sense to trust someone you know...  
and you know Clifton Savings.



[CliftonSavings.com](http://CliftonSavings.com)

(973) 473-2200  
Offices in Clifton, Fair Lawn,  
Garfield, Lyndhurst, Wallington,  
Wayne & Woodland Park



where life meets style.



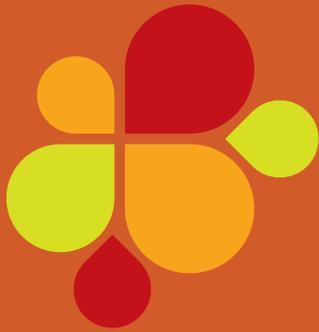
**FURNISHED FLEXIBLE STAY ACCOMMODATIONS  
& UNFURNISHED RENTAL RESIDENCES WITH  
RESORT STYLE AMENITIES & SERVICES**

**Clifton NJ**  
Minutes from the Meadowlands  
973.859.3200

**Union NJ**  
Next to the Union Train Station  
908.372.7300

**Somerset NJ**  
Off exit 10 of 287  
732.564.1602

[AVELIVING.COM](http://AVELIVING.COM)



**GMPC is your *Local* Design, Print, Mail & Marketing Service Specialists!**

- Business Cards
- Post Cards
- Newsletters
- Direct Mail Advertising
- Statement Stuffers
- Monthly Mailers
- Signs and Banners
- Foam Board Posters
- Mailing Labels
- Booklets
- Rack Cards
- Door Hangers
- Letterhead & Envelopes
- Promotional Items
- Trade Show Materials



**We're Proud to be Included in the QP's List of TOP 100 Printers In America!**



# Yes, we can print that!

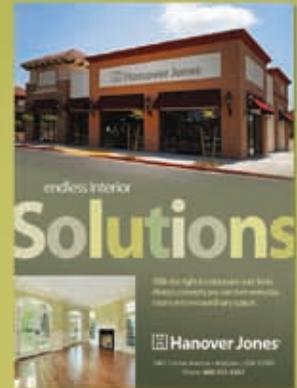
**High Quality Sales & Marketing Materials to Help Grow Your Business**



**Presentation Folders**



**Product Brochures**



**Sell Sheets & Flyers**



**Notepads**



**Business Cards**



**Product Catalogs**



**Design • Print • Communicate**

One Trenton Avenue • Clifton, New Jersey 07011

Tel. 973-894-1500 • Fax: 973-546-6116

[www.gmpcprinting.com](http://www.gmpcprinting.com)



# North Jersey Regional CHAMBER OF COMMERCE

1033 Route 46 East, Ste A103, Clifton, NJ 07013  
(973)470-9300 \* FAX (973)470-9245  
Website: www.njrcc.org Email: staff@njrcc.org

## APPLICATION FOR MEMBERSHIP COST

- \$275 (1-4 FT Employees)
- \$325 (5-25 FT Employees)
- \$500 (26-75 Employees)
- \$650 (76 - 150 FT Employees)

NAME OF BUSINESS OR INDIVIDUAL: \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_ ZIP \_\_\_\_\_

PHONE \_\_\_\_\_ FAX \_\_\_\_\_ DATE \_\_\_\_\_

WEBSITE \_\_\_\_\_ EMAIL \_\_\_\_\_

**BUSINESS DESCRIPTION:** \_\_\_\_\_

BUSINESS CLASSIFICATIONS (LIST TWO) \_\_\_\_\_

NUMBER OF FULL-TIME EMPLOYEES \_\_\_\_\_ YEAR BUSINESS ORIGINATED \_\_\_\_\_

### CONTACTS:

**MAIN:** \_\_\_\_\_ Title: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

**BILLING:** \_\_\_\_\_ Title: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

**OTHER:** \_\_\_\_\_ Title: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

**OTHER:** \_\_\_\_\_ Title: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

### HOW DID YOU LEARN ABOUT THE CHAMBER?

Chamber website ([www.njrcc.org](http://www.njrcc.org))  Referred by: \_\_\_\_\_

Chamber Flyer/Brochure  Event  Social Media  Other/Event, Please List \_\_\_\_\_

MEMBERSHIP INVESTMENT \$ \_\_\_\_\_ + One-Time \$25 Processing Fee TOTAL = \$ \_\_\_\_\_

CASH  CHECK  CREDIT CARD  OTHER

VISA/MASTERCARD/AMEX/DISCOVER # \_\_\_\_\_ EXP. DATE: \_\_\_\_\_

FULL BILLING ADDRESS: \_\_\_\_\_ SECURITY CODE: \_\_\_\_\_

SIGNATURE OF MEMBER \_\_\_\_\_ DATE: \_\_\_\_\_

This application is subject to approval by the Chamber's Executive Committee. Your membership investment is tax deductible as a business expense. Membership is continuous unless canceled by written notice to the Chamber.

Mail this application to: NJRCC, 1033 Route 46 East, Suite A103, Clifton, NJ 07013 or FAX it to 973-470-9245.

#### For Office Use Only:

Approved by Executive Committee. © Date: \_\_\_\_\_ Notes: \_\_\_\_\_

Rev 01/2010



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

## **The Fette Family and Valley National Bank...A Perfect Fit!**

The Fette family and Valley National Bank have shared a successful relationship for over 50 years. Auto retailers and their customers rely on Valley National Bank for uninterrupted personal service, quick loan decisions and competitive rates. Whether you need floor plan financing to maintain your inventory, dealer real estate financing, fixtures and equipment or customer financing to close the deal, you can depend on us to offer flexible solutions to meet your business needs.

### **The Perfect Fit**

800-522-4100  
[valleynationalbank.com](http://valleynationalbank.com)



## COMING IN OUR NEXT ISSUE:

### THE OLDEN DAYS:

Remember when businesses stored files in warehouses because

- (a) they had no room at their offices for old files and/or
- (b) they wanted to be sure their files were accessible if they ever needed to find a document?



JUMP FROM PAPER

### TODAY:

File Bank provides businesses with innovative, leading-edge technology. In addition to paper files, File Bank digitizes files, giving their clients easy access to their own documents.

In our next issue, we will show you who lives at File Bank and before you finish the article you just might be asking for their help.



23 Thornton Road  
Oakland, NJ 07436  
973.279.0453 • 800.625.7163  
[www.filebankinc.com](http://www.filebankinc.com)