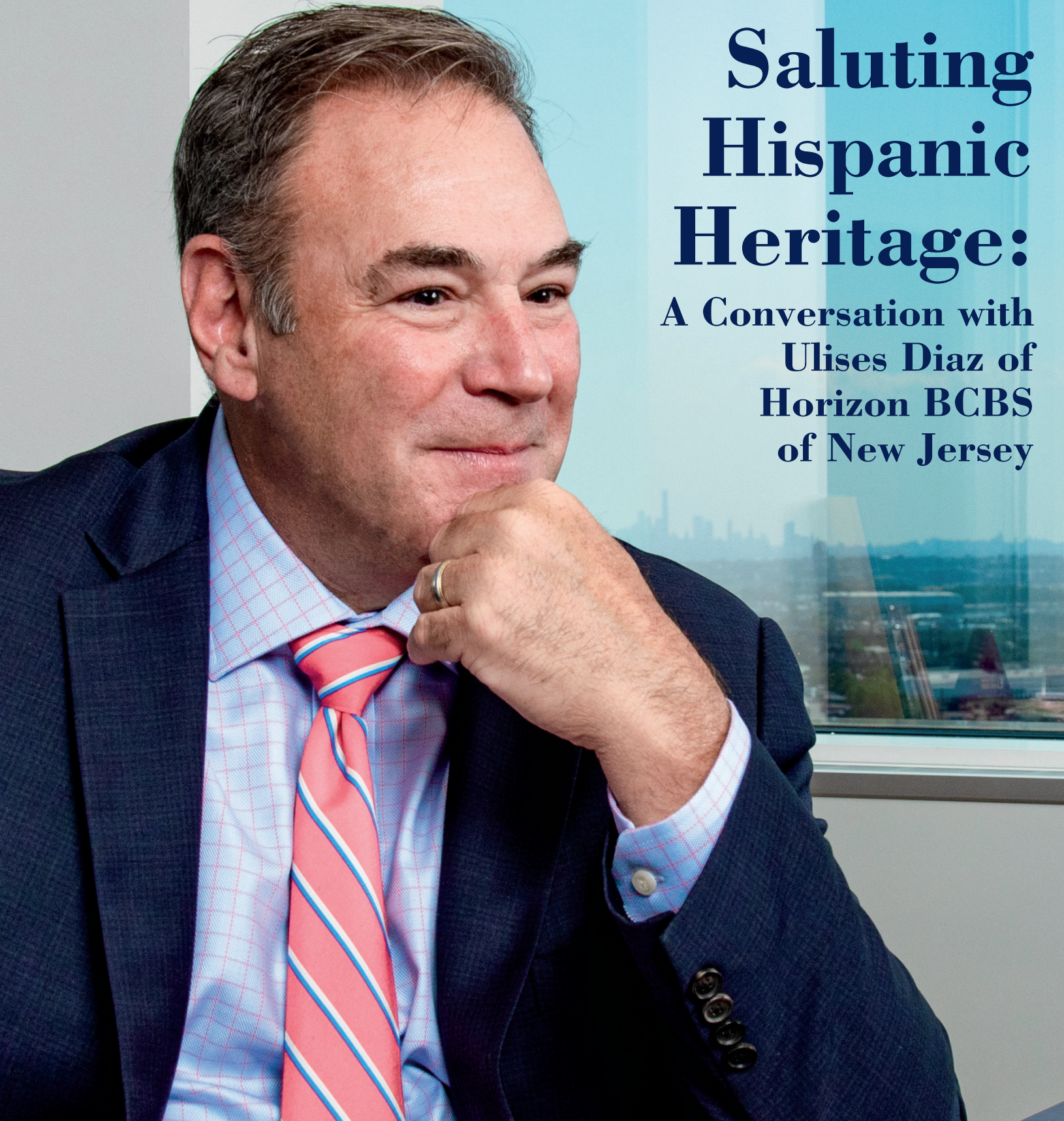


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CONTENTS

HISPANIC HERITAGE MONTH

Hispanic Business Adds \$97B to New Jersey GDP	8
Goya Foods	10

COVER STORY

Horizon BCBSNJ Top Lobbyist "A Force to be Reckoned With" ..12
--

GOVERNMENT

New Jersey Offers Free Resources and Tools to Support Global Trade.	16
--	----

ENVIRONMENTAL BUSINESS

Climate Change Can Foster Economic Development in NJ	18
New Jersey Aims to be Leader in Offshore Wind Industry	24

HIGHER EDUCATION

Bergen Community College Students Help Entrepreneurs	28
--	----

COLUMNS

Advertisers' Directory	2
CIANJ Officers & Board of Directors	4
President's View.	6
Lessons in Leadership	32

Advertisers' Directory

AmeriHealth New Jersey	1	Holy Name Medical Center	5
AWT Environmental.	19	Horizon Blue Cross Blue Shield.	13
Caucus NJ	31	Lakeland Bank	IFC
Centenary University.	32	Lessons in Leadership	32
CIANJ	27, 32	New Jersey Manufacturing Extension Program.	29
Commerce Magazine	7, 22	Northstar Strategies.	33
Concrete Washout Systems	23	Princeton Strategic Communications	IBC
EAI, Inc.	21	RWJ Barnabas	BC
Freedom Bank	9	Spencer Bank	11
Goldstein Lieberman	2	Valley Health Systems	25
Hackensack Meridian Health.	15		

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Cindy C.
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T H I S P L A C E I S D I F F E R E N T

"Enterprising Women" Share Their Career Journeys to Success

Awards given to 43 leaders

By Anthony Russo
President, CIANJ

We were very pleased that more than 160 business professionals joined us in our second annual salute to "Enterprising Women in Commerce." To select our honorees, we asked our members to nominate colleagues and mentors they found extraordinary. The letters we received were amazing tributes to exceptional women. This year we gave awards to 43 women from all walks of business.

Two special categories were included in the presentations: Platinum Awards—for women who had built exemplary careers that inspire their sisters—and "One to Watch" for those who may be starting their careers but have already distinguished themselves by their talents.

Our keynote speakers at the reception could have easily been among the winners: Lt. Gov. Sheila Oliver, a former Assembly Speaker and Essex County freeholder who has been a trailblazer throughout her career, and Adi Adair, the CFO of the American Dream, the huge retail and entertainment complex in the Meadowlands. Adair hails from Miami, where her family settled after fleeing Fidel Castro's Communist regime in Cuba.

Both women shared the journeys of their success. Oliver credits much of her good fortune to the cultural and ethnic diversity she experienced growing up in the Weequahic section of Newark, where her neighbors were African American, Irish, Italian, and Jewish. "You name it, that's what Newark was," she told the audience.

Coming of age in the 60s, Oliver said she never aspired to run for public office. Instead, she joined picket lines and demonstrated against injustice. But she realized government could be critical to change people's lives. "If you do government right, it's transformative," she said.

After graduating from highly acclaimed Weequahic High School, Oliver enrolled in Lincoln University in Pennsylvania, one of the nation's historically black colleges whose alumni include former U.S. Supreme Court justice Thurgood Marshall and famed poet, Langston Hughes. Oliver was in the third class of women to graduate from the university when it became co-ed.



Lieutenant Governor Sheila Oliver (L) and Adi Adair (R), CFO of American Dream address the crowd at the CIANJ annual celebration honoring Enterprising Women in Commerce.

Her love of reading made Oliver a great student. Even though she thrived at Lincoln, Oliver recalled, however, she was subjected to discrimination. She remembered one classmate, Jerry Smith, taunted her for her intelligence. "I wish I could see Jerry Smith now because I bet, he's not a lieutenant governor," Oliver said to the applause of the crowd.

"We never let our gender get in the way of anything we want to do," she said.

When Oliver was elected Assembly Speaker in 2010, she became the first African American woman in the state's history to serve in the role and just the second in the nation's history to lead a state legislative house. She is the second lieutenant governor in the state's history and the first African American.

As lieutenant governor, Oliver also serves as commissioner of the state Department of Community Affairs (DCA), where she has led efforts to strengthen and expand initiatives for fair and affordable housing, community revitalization, homelessness prevention, and local government services that support New Jersey's 564 towns.

Her role at DCA culminates a career dedicated to local government service. Much of her focus today is centered on Atlantic City since the DCA took it over in 2013 because the city was on the brink of bankruptcy. "Exciting things are going on there," she said, encouraging the audience to consider investing in the city.

In her concluding remarks, Oliver urged the women in the crowd to be adventurous. "Keep an open mind, don't be judgmental. Be willing to try—be a risk-taker. You never know where it will lead," she said.

Adair's career unknowingly followed Oliver's advice. The CFO was on a path to enter law school when she found herself drawn into a career in accounting. It was a risk that paid off for her.

Her law career was sidelined after Adair was advised to take a business class as a "back-up plan." Her instructors recognized the natural aptitude she had.

The CFO delighted the crowd at the reception as she recalled the ways her determination and hard-work helped her break through the glass ceiling. Her first job was with one of the biggest car dealerships in Miami in the 90s. The audience laughed as she recalled how impressed her first employer was with her knowledge of the Lotus 123 system—one of the first computer system adopted by business.

Her career as a chief financial officer and multidimensional finance executive has included designing and executing strategies that enhance value for stakeholders and improve operational performance. She has been sought after and recruited repeatedly for her expertise in the real estate industry, her skill in negotiating complex multi-million-dollar deals and her success of more than 15 years with improving finance and accounting operations.

Prior to joining Triple Five Group, the owners of American Dream, Adair worked at various other firms, including The Related Companies, Treetop Development, The Halle Companies, Housing Trust Group and BAP Development, serving in various positions, including vice president of corporate accounting, chief finance officer and chief operating officer.

Early in her career Adair said she made a “rookie mistake” at one point when she agreed to take on additional responsibilities without a salary bump. She described herself as ambitious and very reliable. The CFO advised the women in the audience to always act with “integrity it makes you a stand-up individual.”

Seven years ago, she moved from Miami to New Jersey without a job prospect. A recruiter encouraged her to go on an interview for a position with American Dream. Despite misgivings about the real estate project that was abandoned by previous owners, Adair met with executives of the Ghermezian family and was immediately impressed.

The Ghermezians own Triple Five Group and built the renowned Mall of America in Minnesota. Adair said the family is a wonderful employer. “They believe in hiring talent. They don’t see color, sex or race,” Adair said, adding that they also promote diversity.

American Dream is an amazing place to work, she said, highlight the center’s features including the largest indoor waterpark in North America, a ski slope, and giant Ferris wheel reminiscent of the London Eye, plus an assortment of luxury retail shops.

Adair extended a personal invitation to everybody to visit the center and enjoy all its amenities. She and Oliver received standing ovations



Tracy Straka, former CIANJ chair, left, speaks with women leaders at awards program.

from the crowd. Their stories seemed to energize the room.

Following the speakers’ remarks the award ceremony began. Forty-three women were recognized as Enterprising Women in Commerce in their respective industries. Five women received the One to Watch Award, including Aiyana A. Goldberg, Associate, Chiesa Shahinian & Giantomasi PC (CSG); Kate E. Janukowicz, Director, Commercial & Criminal

Litigation Group, Director of Professional, Development, Retention, and Associate Recruitment, Gibbons PC; Teri Capparelli, Executive Director and ReStore Director, Habitat for Humanity of Bergen County; Olga Vargas, Marketing Project Manager, NJMEP; and Amanda Sexton, Founder and Principal, FocusWorks Marketing.

Platinum Awards were presented to eight women, including: Robyn Casabona, Sr. Director of Finance, NJMEP; Patricia K. Costello, Managing Member, Chiesa Shahinian & Giantomasi PC (CSG); June M. Inderwies, Executive Director & Chief Operating Officer, Gibbons P.C.; Deborah Visconi, President and CEO, Bergen New Bridge Medical Center; Jackie Luciano, Vice President, ZAGO Manufacturing Co.; Linda Ziemba, Founder and CEO, AeroDefense; Mindy Sayres, PG, LSRP, Principal and Senior Vice President, GZA GeoEnvironmental, Inc.; and Karen Garrera, Executive Vice President, Chief Retail Officer, Lakeland Bank.

“This award program grew out of CIANJ’s Women in Commerce Forum that creates networking, educational and philanthropic opportunities to female members of the association,” said William Hanson, President, NAI Hanson, and Chair of CIANJ’s Board of Directors. “I congratulate these women who are achieving extraordinary heights in their careers and are inspiring the next generation of leaders.”

The sponsors of the event included: Lakeland Bank; Connell Foley LLP; CSG Law; Bergen Community College; Delta Dental; New Bridge Medical Center; Clean Vapor Intrusion Mitigation Company; Denholtz Properties; Nachman, Phulwani, Zimovcak Law Group, P.C. GZA; Larken Associates



Lakeland Bank executives, one of the event sponsors, enjoy the reception.

Hispanic Business Adds \$97B to New Jersey GDP

"Close-knit" community thrives

By Diane C. Walsh
Acting Editor

Hispanic businesses number more than 120,000 strong in New Jersey and the latest studies show they are a robust contributor to the Garden State's economic health with the Hispanic GDP tallying \$97 billion.

Luis O. De La Hoz, a strong advocate who serves as chairman of the Statewide Hispanic Chamber of Commerce of New Jersey, is proud of his community's successes. "We offer jobs to many people. We pay taxes and we are located on Main Street in the opportunity zones," he said.

He is encouraged by the Hispanic community's expansion. Latino-owned small businesses have grown an astonishing 31.6 percent since 2012, despite facing obstacles in obtaining affordable credit, according to the Hispanic chamber.

The economic contribution of Latinos in New Jersey, as with U.S. Latinos broadly, is driven by rapid gains in human capital, strong work ethic, and a positive health profile.

In 2020, "people of Hispanic origin" constituted the second largest racial or ethnic group

in the United States and one of the fastest racial and ethnic groups in the country. Only Asian Americans grew at a faster rate between 2010 and 2020 (35.6% vs. 23%), according to The Brookings Institution.

Census figures show the Hispanic community in New Jersey originated from 22 countries. There are more than 2.5 million Hispanics in the state and the largest communities are in Hudson County and the cities of Perth Amboy, Elizabeth and Newark. De La Hoz, well understands the immigrant experience having coming from Colombia in 2004. De La Hoz puts his background to work as the director of community lending at Valley Bank.

The Hispanic GDP in New Jersey in 2018 was \$97 Billion, according to the 2021 State Latino GDP Report produced by the Center for Economic Research & Forecasting at California Lutheran University and the Center for the Study of Latino Health & Culture at UCLA.

"Hispanic businesses play a critical role in building the strength and resiliency of New Jersey's economy," said Tim Sullivan, CEO of the New Jersey Economic Development

Authority. "Under Governor Murphy's leadership we are able to provide Hispanic business owners fair and equitable access to programs and grants that not only offer them the opportunity to thrive financially but also ensures that their businesses will grow and create an economic landscape as varied and representative as the state itself."

According to a report commissioned by Bank of America, New Jersey's top three 2018 Latino GDP sectors are: Education & Healthcare (17.8% share of the NJ Latino GDP), Professional & Business Services (13.5%), and Transportation & Warehousing (9.0%). As with the US Latino GDP, the largest component of New Jersey's Latino GDP is personal consumption. Latino consumption totaled more than \$73 billion in New Jersey in 2018.

"It's a close-knit community and we like to support each other. That's our secret to success," said Roxanne Camejo, a senior vice president and community development officer at Lakeland Bank. She said the community's generous nature was evident at a packed Hispanic

Continued On Page 10



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The 2020 Census reports the number of Hispanic-owned businesses had a growth of about 4.6% from 2018. In 2019, Hispanic-owned businesses made up about 6.0% (346,836) of all businesses, with an estimated \$463.3 billion in annual receipts, 2.9 million employees and about \$108.4 billion in annual payroll.

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Hispanic Heritage Month

Continued From Page 8

chamber event earlier this summer. “We make not like to share the secret sauce in our recipes but when it comes to success, we like to support each other.”

Guillermo Artilles, an attorney at McCarter & English in Newark with deep roots in the Hispanic community, said its businesses run the gamut from the small start-ups to huge corporations like Goya Foods Inc. and La Fe Foods Inc. that have grown from one generation to the next. Goya, the largest Hispanic-owned food company in the United States is headquartered in Secaucus. La Fe is a Mexican food processor located in Moonachie. In 2014 it was acquired by GraceKennedy, a Caribbean-based corporation.

As the Hispanic businesses grow and mature, Artilles said an interesting dynamic occurs. “They want to work with smaller Hispanic owned companies. They want to empower the next generation of Hispanic entrepreneurs,” he said. De La Hoz said the bigger corporation also figure as an inspiration for the community. “They dream of the one day when they can become like them.”

In support of New Jersey’s small business community, the NJEDA is playing a critical role in ensuring that minority-owned businesses that may have struggled with access to capital in the past have the support they need to thrive in New Jersey. The NJEDA works with partners such as the Statewide Hispanic Chamber of

Commerce of New Jersey, the Latin American Economic Development Association, faith leaders, and a host of grassroots groups to ensure that business owners are aware of resources available to them. The EDA offers program materials in Spanish, and regularly reaches out to Spanish-language media to help spread the word about resources.

Many of the resources offered by the EDA specifically target the most at-risk businesses,

“It’s a close-knit community and we like to support each other. That’s our secret to success.”

including micro businesses, Hispanic-owned businesses, and businesses in communities that are eligible to be designated as New Jersey Opportunity Zones.

Camejo said Lakeland Bank has bilingual associates who can communicate with Spanish speaking customers, who often participate in education programs offered to help Hispanic businesses thrive and succeed.

Support for the Hispanic community is critical, especially for those who have started

a cash-based business, De La Hoz said. He explained many Hispanics will open a restaurant, beauty shops, bodega or supermarkets because it requires less of an investment. But for the business to grow it must overcome challenges. He identified these as: access to capital, access to new markets, access to networks and digital gaps.

The chamber executive said a Hispanic entrepreneur often lacks previous credit history or collateral to help in acquiring capital. Less than 10 percent also own the property where their business is located.

Furthermore, De La Hoz said entrepreneurs must learn to tap new markets to protect themselves if their customers base is reduced or eliminated by economic downturn or sudden disruption, such as the pandemic. He said he encourages businesses to identify a general market and find ways to sell to government because it is an excellent consumer.

The networking issue is a more subtle situation De La Hoz explained. Since many entrepreneurs are immigrants, they do not have long established relationships with schoolmates, neighbors, community leaders. He urges them to build their base to assist their businesses. As regards the digital gaps, he said it occurs because many Hispanic entrepreneurs rely solely on their cell phones for internet access and it limits their abilities. In his role at the Hispanic chamber and with Valley Bank, De La Hoz is working with the businesses to overcome the challenges. 🍷

GOYA FOODS

New Jersey is the corporate home of one of the most iconic Hispanic companies—Goya Foods. The acclaimed food brand is a multi-national corporation employing 4,500 people worldwide. But its corporate headquarters is located on a 47-acre tract in the Meadowlands. The facility, built in 2015, houses the executive team, all its support staff and the company’s regional distribution center for the Northeast.

Down the road from the corporate headquarters is a production facility in Secaucus, which is also equipped with rail service for shipping products. Goya employs 500 workers in New Jersey, including those at its third location in Pedericktown in Salem County.

Commerce Magazine recently asked Goya President and CEO Bob Unanue to reflect on his company’s history and how its Hispanic heritage contributed to its success.

Unanue explained the company was founded in 1936 in Manhattan by his grandparents. “We are proud to call New Jersey home for almost 50 years. Goya planted its roots in New Jersey in 1974 when the area was still swamplands and pig farms. We are one of the first businesses to come into the Meadowlands.

“We believed then and we believe now that being in New Jersey allows us to continue to deliver the best possible service to our loyal consumers and customers throughout the region. We see New Jersey as a strategic location and a partner that offers a number of benefits including a business-friendly environment, resources, land, qualified personnel and easy access to the tri-state area through both highways and rail service. This helps to cut down in transportation costs and increase our distribution of products in the Northeast area while reaching key markets at a greater level. We felt it was important for us to stay in New Jersey because we wanted to continue to make a strong impact on the communities that we have served for over 85 years.

“Goya has fostered a long-standing history in leading the culinary culture of Latin cuisine in the United States while solidifying its position as an iconic symbol beginning in New York City. The history and story of Goya are as much about the importance of family and values as it is about achieving the American dream and helping to cultivate the Latin culture in the United States.

“In 1936, Don Prudencio Unanue and his wife Carolina, immigrants who first migrated

to Puerto Rico from Spain, started Goya in a small storefront on Duane Street in Lower Manhattan. Driven by the belief that there was a growing consumer market for high-quality, fresh-tasting, Latin foods, the Unanues catered to local Hispanic families by distributing authentic Spanish products starting with olives, olive oil, and sardines. As the Hispanic population grew in New York and throughout the United States, Goya’s product line and facilities expanded as well.

“Goya has built this company based on the foundation of our founders set out for us to follow and keeping with our Hispanic traditions of creating high quality, and authentic Latino food products. Our success is the sum of years and years of experiences and contributions made by many men and women starting with our grandfather, our father, our uncles and top executives, whose dedication and hard work have carved out the company that we are today, the largest Hispanic-owned food company in the United States. Our founders believed in the American dream and we will continue to embrace their legacy and values as we build and contribute to the greatness of the Goya brand as well as to the greatness of this country.” 🍷

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Horizon BCBSNJ Top Lobbyist "A Force to be Reckoned With"

Career built on hard work

By Diane C. Walsh
Acting Editor

Regardless of what Ulises Diaz believes, luck was only been a backdrop in the career he built as one of the most influential lobbyists in New Jersey.

It began back in 1991 when he was "lucky enough" to get a call from North Bergen Mayor Nick Sacco's chief of staff. He was recommending Diaz for a new government affairs-business development division that a former freeholder, Joseph Simunovich, was developing for the Hackensack Water Co.

Diaz equivocated because even though he didn't like his job at Bankers Trust in Manhattan, he was unsure of the new position. "I was making good money," he recalled, adding, "the only thing I knew about Hackensack Water is the guy who read the meters."

Simunovich grew up in West New York, like Diaz, and was willing to mentor him. "I didn't know a damn thing about politics," Diaz admitted. But with Sacco and Simunovich's help, Diaz made contacts and learned the business.

"I found my calling—I got lucky," said Diaz. He talks a lot about luck and fate. But the explanation falls short for a career that catapulted him over the last 30 years from Hackensack Water to Verizon and now senior leadership at Horizon Blue Cross Blue Shield of New Jersey, the state's oldest and largest health insurer.

"He's a force to be reckoned with and everybody in New Jersey knows it," said Kevin McArdle, who worked with Diaz at Horizon as a public affairs manager. McArdle said Diaz inspires loyalty in his staff with his credibility and character. "He works behind the scenes. He's not interested in the recognition. He's just interested in the results."

Dennis Bone, the former president of Verizon who recruited Diaz, said luck had nothing to do with his success. Bone saw how Diaz built trust and confidence with the regulators and lawmakers in Trenton. The former telecommunications executive described Diaz as constructive and insightful. "He was really good at coming up with new strategies" to solve a dilemma, Bone said.

Many of Diaz's attributes are rooted in his Latino heritage which emphasizes hard-work, loyalty and determination. He was only 4 when his family fled Cuba after revolutionary Fidel Castro came into power. The Communist regime confiscated his father's thriving business

forcing him to flee to Spain. A year later Diaz and his mother followed.

"I remember a lot of it. But it's like snapshots, not a consistent fluid memory," he said. At the airport, his mother was distraught over leaving her relatives in Cuba but he was elated because he missed his dad and was eager to see him. They moved into a tenement flat with about six other Cuban families because there was no place else to go.

Soon his dad emigrated to New York because friends said jobs were there. He worked as a common laborer to send money to Spain to support his wife and son. "They were tough times, but as a kid you don't realize it," Diaz said.

"To me, they made the sacrifices that any ethnic group or immigrants coming to this country makes, whether it's Ethiopia, South America or Central America. We all go through a similar indoctrination. There's uncertainty, some de-

"To me, they made the sacrifices that any ethnic group or immigrants coming to this country makes, whether it's Ethiopia, South America or Central America. We all go through a similar indoctrination..."

gree of poverty and with hard work you either fulfill the dream or not," Diaz said.

Unlike other immigrants, however, Cubans do not have the option of returning home. "We felt this is our country. We adopted it. This is our second country and we treat it as such," Diaz asserted.

Diaz was about 6-years-old when he and his mother finally came to the United States in November, 1971. They settled in West New York, which along with neighboring Union City, has the second largest Cuban-American population in the country behind Miami.

He went to public grammar school, dropped off at 7:30 a.m. even though the building was still locked. "My mother had to get to work," Diaz recalled. "Things like that you never forget. They make up who you are."



Photo: Anthony Ruggiero

Ulises Diaz, Senior Leadership, Horizon BCBSNJ

In 1982 he graduated from Memorial High School. Jobs were plentiful in the local factories but his parents pushed him to attend Rutgers University. After earning his degree in business administration, he landed a job as management trainee and later assistant branch manager at Hudson United Bank on 32nd Street in Union City.

Retail banking was not the right fit, however. Diaz moved on to Bankers Trust at its Park Avenue office trading derivative products now commonly called hedge funds. A few years later he was lured into government affairs by savvy industry veterans who recognized his abilities.

At United Water he was vice president of external affairs at a pivotal moment in the company's history. He persuaded Assemblyman Rudy Garcia, a former mayor of Union City, to sponsor legislation that allowed for the privatization of the wastewater systems in Rahway, Jersey City and Hoboken. His success led United Water to tap him for a special assignment in Puerto Rico, where he privatized the island's water and waste water concessions—a project valued at \$5 billion.

"It was an absolutely phenomenal experience," Diaz said. His fluency in Spanish gave him the opportunity. But without the determination and drive instilled by his parents, Diaz knows he would not have succeeded. "I got lucky. I got a break and I was able to do something with it."

Continued On Page 14



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Cover Story: Uli Diaz

Continued From Page 12

Diaz does not see himself as a role model for the Latino community. But he believes it is important to celebrate the success of Latinos. “If nothing else, it shows the young men and women, who have to deal with the issues of immigrant and ethnicity in this country, that there is light at the end of the tunnel. That they can succeed and they can progress and be leaders, if they so choose.”

After 13 years at United, Diaz left and took on a new role as director of government affairs at Verizon in New Jersey in 2005. A few years later former Gov. Jon Corzine appointed him to the board of the New Jersey Turnpike Authority. It was a coup for a lobbyist because as Diaz said the authority sits at the intersection of politics and governance. It is responsible for the efficient running of the turnpike and parkway—critical components for the state’s economic health. Since joining the board in 2008, Diaz has risen to vice chairman.

During his tenure at Verizon the telecommunications industry went through extensive deregulation. He said his greatest achievement was protecting an emerging technology—Voice over Internet Protocol (VoIP)—from overzealous regulation. All three major players, Verizon, Comcast and Cablevision, united behind legislation that advanced VoIP. Diaz explained it

enabled Verizon to grow its wireless division from 50 to 90 percent penetration in the region.

Sam Delgado, a retired vice president of external affairs at Verizon, worked with Diaz for many years. He said Diaz succeeds because “he’s a bottom-line kind of guy.”

“His big statement has always been ‘how do we get to yes and how do we get to yes so that we’re both winners,’” Delgado said. The retired executive said Horizon should get “kudos for recognizing his (Diaz) talent, his network in New Jersey and finally giving him a senior executive position and diversifying their C-suite.”

Horizon Blue Cross Blue Shield of New Jersey hired Diaz as Director of Enterprise Government Affairs in 2016. “It was a huge learning curve” going from utilities to healthcare, he said. It was no longer about pipes and central offices; it was pharmacies, hospitals, relationships with doctors, consumers, and insurance coverage, to name a few of the issues that confront Horizon.

Diaz describes it as an “octopus with many arms and legs. When you’re trying to understand what parts are critical, it can be difficult.”

When Diaz started with the insurer, Horizon was in the news over its Omni plan, an innovative product designed to lower costs. But that controversy paled in comparison to the upheaval

felt when former Gov. Chris Christie tried to tap \$300 million from its reserves. “I never experienced anything like it,” Diaz recalled. Horizon marshalled all its resources in the legislature, public and the media to stress that Christie’s plan could have devastating consequences resulting in huge premium hike. Ultimately, it was defeated when then Assembly Speaker Vincent Prieto refused to convene a hearing on it.

Soon after the raid on the reserve fund was averted, Diaz was promoted to Vice President of Government Affairs in 2018. Earlier this year he was named Senior Vice President of Government Affairs. In making the announcement CEO Gary D. St. Hilaire said: “Uli has given our members a strong voice at the table when decisions affecting their health are being made in Trenton and Washington, D.C.”

Diaz said he is proud of the work achieved by his dedicated team and its external consultants. In the past year they have succeeded with a mutualization bill that will allow Horizon to compete as a non-profit in the market.

“Going forward I want to try to do more to help this company be successful,” he said, adding. “I’d also like to encourage minorities and young men and women to grow and if I can help them do it will. ... It’s nice to leave something behind.” 📌



Ulises Diaz, in his office with a view of the Manhattan skyline in the distance.

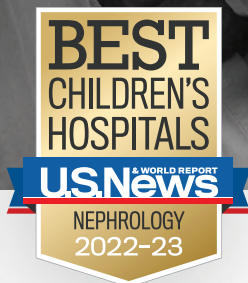
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KEEP GETTING BETTER

New Jersey Offers Free Resources

The New Jersey Business Action Center (NJBAC) is offering export assistance t

By Melanie Willoughby

Executive Director,

The New Jersey Business Action Center

Is your New Jersey small business looking to reach customers overseas? The NJ Business Action Center (NJBAC) Office of Export Promotion has the resources and tools to help!

Through the New Jersey State Trade Expansion Program (NJ STEP), which is funded in part through a grant from the U.S. Small Business Administration (SBA), the NJBAC offers an opportunity to help Small Business Enterprises (SBEs) receive financial awards to offset export promotion costs partially. This includes expenses related to the internationalization of website and e-commerce fees, design of international marketing media, participation in international trade missions and trade events, as well as fees for services provided by the U.S. Commercial Service (USCS).

The NJBAC prides itself on helping businesses succeed and recognizes the NJ STEP program as a key initiative for helping small businesses expand their international reach with exporting. The program has assisted numerous companies across New Jersey with their exporting goals.

One example is the NJ STEP funding awarded to Nouveates Inc, the parent company of Immunity Goodness, located in Fairfield, N.J., which manufactures 100% Belgian chocolate and specializes in white and private label manufacturing of infused chocolate. The business connected with a large audience of consumers at an NJBAC-sponsored trade show last September and has since expanded into international sales with the help of the NJ STEP grant.

"We've had the honor to work closely with the export promotion team. They assisted us with funding to expand to international markets," says CEO of Nouveates, Inc., David Little. "This funding allowed us to interface with prospective clients. As a result, our business has grown tremendously as we've been able to tap a global market."

CAREOX LLC, a Princeton, N.J.-based company, was another recipient of two NJ State Trade Expansion Program grants. With the help of NJ STEP funding, Young Kim—president and CEO of CAREOX—could attend trade shows to reach potential new customers, grow the company with more employees, and begin exporting products to a dozen European countries Asia, and the Middle East. In addition, CAREOX has also opened a Research & Development center in Princeton, where it will work to develop new products. Kim believes that NJBAC and the STEP grant played a critical role in his export success.

"As a result of the NJBAC Export Promotion team, our company now participates



New Jersey Gourmet Food Business have found NJBAC valuable in helping them to move their brand inte

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to small and mid-sized businesses in New Jersey through its NJ STEP program.



successfully in the global medical sensors and respiratory care product market and people turn to us for our expertise and quality product,” says CareOx’s founder Young Kim. “The STEP funds have helped launch us into new countries and increased revenue opportunities.”

A current focus of the NJBAC is exporting food and beverages. The NJBAC is inviting “new to export” companies from across the state to learn about exporting and be part of its initiative to expand exports by New Jersey food and beverage manufacturers. Even if it’s only been a passing thought to export, we invite you to reach out and see whether this grant opportunity could be for you! As part of its NJ STEP program, eligible companies must be owned by minorities, women, veterans, or service-disabled veterans. Support could include readiness training and inclusion in The Fancy Food Show, the largest U.S. show devoted to specialty foods and beverages. Other covered expenses can consist of include building e-commerce sites and marketing materials.

The benefits of exporting include increased revenue, a diversified revenue stream and an expansion of product offerings for local preferences. With a deep understanding of the current business landscape, the NJBAC can connect your business to the appropriate experts to help you reach your goals. Every small business in New Jersey deserves the opportunity to find success and we at the NJBAC are here to make sure that happens.

The NJ STEP program is currently accepting applications. To download the application, please visit the New Jersey State Trade Expansion Program website at <https://www.nj.gov/state/bac/njstep.shtml> and email completed forms to the NJ STEP program at njstep@sos.nj.gov.

For information on the NJBAC and how its services can help your business reach its full potential, please visit nj.gov/state/BAC or call 1-800-JERSEY-7.

About the New Jersey Business Action Center

Operating under the leadership of Executive Director Melanie Willoughby, the New Jersey Business Action Center, housed within the New Jersey Department of State, is the “one-stop-shop” for businesses to access a variety of resources and support. NJBAC offers no-cost, confidential assistance to help businesses grow. The team helps companies of all sizes save time and money by getting answers from government agencies, directing businesses to appropriate officials and contacts, and facilitating meetings and follow-ups from regulatory agencies. For further information, call 1-800-JERSEY-7, visit <http://nj.gov/state/bac/> or follow us on Twitter @NJ_BAC. 🇺🇸

Photo: Getty Images/Stockphoto/rox

ernationally.

Climate Change Can Foster Economic Development in NJ

New goals create jobs

By Diane C. Walsh
Acting Editor

New Jersey is “ground zero” for climate change in the United States, the director of Gov. Phil Murphy’s Office on Climate Change and Green Economy warned business leaders at a special conference on the subject.

In support of her assertion, Jane Cohen, a former senior policy advisor now in charge of the state’s response to climate change, pointed to the historic and catastrophic effects of Tropical Storm Ida last year. At least 29 people were killed last September when sea levels rose and flash flooding caused a \$1 billion in damages throughout the state.

Sudden intense storms and inland flooding are continuing with more regularity, Cohen said. “Climate change is real. It’s here. It’s serious around the world and particularly in New Jersey, where we are really ground zero for climate change in the United States.”

In her remarks at the conference organized by the Commerce and Industry Association of New Jersey (CIANJ) Cohen was joined by Shawn LaTourette, commissioner of the state Department of Environmental Protection.



Jane Cohen, Director of the Governor's Office on Climate Change and Green Economy

The commissioner acknowledged his department’s critical role in mitigating climate change. In a nutshell, its goal is to reduce the pollutants causing climate change and respond to its effects.

New Jersey has a fulsome policy agenda to address these issues, Cohen said, explaining the state is committed to reducing harmful emissions by converting to renewable energy in the power sector, transportation and building. Furthermore, she said the state must adapt to resilience. Its infrastructure and buildings must be resilient to meet the challenges from climate change.

As the state works toward its goals of reduction and resiliency, Cohen said it will be guided by two key principles: environmental justice and equity and economic development. She said Gov. Murphy is committed to keeping environmental justice and community engagement at the core of his policies. But she

“Climate change is real. It’s here. It’s serious around the world and particularly in New Jersey, where we are really ground zero for climate change in the United States.”

also stressed the economy is a priority. “We don’t see this as a zero-sum game. We don’t see interest in climate change and protecting the environment as detriment to the economy of the state.

“We see addressing climate change as an opportunity to have economic development in the state,” Cohen said.

A prime example being touted by the state is the New Jersey Wind Port under construction in Salem County. It is expected to support up to \$500 million of economic activity every year throughout the region. The wind port is described as the nation’s first purpose-built offshore wind marshaling port, which will position New Jersey as a hub for the nation’s offshore wind industry. Construction began last year and it is expected to be completed in 2023.

For the state to accomplish its goals in addressing climate change, the DEP commissioner



DEP Commissioner Shawn LaTourette

said it must become a thought leader on the issue, providing incentives for change and support them with regulatory reform.

“Because the market alone is not sufficient to move the needle,” LaTourette said. He stressed

Continued On Page 20



Route 18 in New Brunswick after flooding caused by Tropical Storm Ida.

Photo: Getty Images/Stockphoto/Sarah J Lee



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Environmental Business

Continued From Page 18

to the business leaders gathered for that conference that reforms being implemented are not meant to be punishment. "Change is necessary but it's a question of how to pace it."

If some of the buildings devastated by Ida last year had been elevated another foot or more, "we would not have seen the displacement that we saw," the commissioner contended.

One of the consultants in the audience told the speakers that a client has complained that New Jersey is over regulated and too expensive to attract businesses. But LaTourette bristled at the remark, calling it "backward" thinking.

"Everybody is in this transition, whether we like it or not," he said.

New Jersey cannot wait any longer to take action, the commissioner maintained. He noted the sudden floods that occurred in Bergen County recently, the arid conditions choking Salem County's farmlands and the wildfires that engulfed the Pine Barrens in June. "We don't need to be scared. But we need to be more ready," LaTourette said.

Agnes Antonian, an environmental attorney with the Connell Foley law firm, and Jeff Entin, a principal at SLR International Corp., an environmental consultant, also gave an overview of climate change regulations and policies during the conference. Since it is an evolving issue, Antonian said "it's scary to all

of us because we don't know how it will impact our home or our business."

Entin had combed through the federal Inflation Reduction Act which was approved by the U.S. Senate early in August. Even though the legislation is said to target inflation, he noted it calls for \$369 billion in new climate spending. Some of the spending is designed to lower consumer energy costs through a rebate program and tax credits. It also provides tax credit for the purchase of a new (\$7,500) and used (\$4,000) electric vehicle. The credit program is schedule to begin in 2024. But Entin noted the parts for the vehicle and even the minerals used must come from North America or free trade countries.

There are also incentives and tax credits in the legislation to accelerate "clean manufacturing." It sets aside \$60 billion for on shore clean energy manufacturing and provides \$30 billion in production tax credits for U.S. manufacturing of wind turbines, batteries and critical materials.

The legislation also appropriates \$60 billion in environmental justice priorities, including funding for clean vehicles, reduction of air pollution at ports, and focus on projects that support neighborhood safety, equity and affordable transportation.

Entin pointed out one manufacturer in the audience who fully embraced climate change issues and worked effectively to make her plant more resilient. Marcia Frieze, the CEO of



Agnes Antonian, an attorney at Connell Foley

Case Medical, explained her facility in South Hackensack was ravaged by Superstorm Sandy in 2012. When the plant relocated to new space in Bloomfield two years ago, Frieze did not

Continued On Page 22



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New Jersey is focusing on reducing pollution, advancing renewable energy, and making NJ infrastructure more resilient to climate disasters.



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Continued From Page 20



A Solar Wind Port is under construction in Salem County.

expect to be rocked by another storm. But Ida caused extensive flooding, resulting in Frieze installing flood gate barriers at the entrance, exit and loading docks.

Case Medical is a manufacturer of medical devices and sanitary equipment used in health care facilities. Frieze prides herself on being a “sustainable” manufacturer, recognized by the U.S. Environmental Protection Agency for many

initiatives, including conversion from a gas furnace to an electric powered unit. The CEO said in working to improve operation she also elevated the manufacturing floor to make it more resilient. She received no grants or financial assistance to make the renovations. Frieze said she wants the improvements to be part of her legacy. “These are small steps all of us can take” to reduce the effects of climate change,” she said. 



New Jersey is leading the nation in wind energy. Above: A wastewater treatment plant powered by wind turbines and solar panels near Atlantic City

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New Jersey Aims to be Leader in Offshore Wind Industry

BPU advances goals

By Diane C. Walsh
Acting Editor

New Jersey is poised to become a nationwide leader in the offshore wind industry as it strives to reach its clean energy goals.

Since 2019 the state Board of Public Utilities has approved 3,800 megawatts of offshore wind energy—more than half way to Gov. Phil Murphy's goal of generating 7,500 megawatts by 2035.

The electricity will power 1.6 million homes and generate \$5 million in economic benefits, according to Bob Gordon, a former state senator now serving as a BPU commissioner.

Of all the agency's initiatives, Gordon said offshore wind is "the most exciting because we have an opportunity to create a whole new industry and thousands of jobs....I believe we can make New Jersey the very center of the wind industry for the entire Atlantic seaboard."

Gordon updated business leaders on the state's progress at a conference organized by the Commerce and Industry Association of New Jersey. The state official said, unlike many other lawmakers, he once ran a textile plant owned by his family and understands the challenges

a small business faces. "They are always uppermost in my mind, something I think about in everything I do at the BPU," he said.

Under Gov. Murphy, the mission of the BPU has expanded beyond regulating utilities rates and investment to advancing the initiatives for clean energy. Murphy wants to achieve 100 percent clean energy by 2050 and the roadmap to getting there is outlined in the state's energy master plan. Offshore wind energy, solar power and transitioning to electric vehicles are the cornerstones of the plan.

New Jersey's current goal is for offshore wind to produce 25 percent of the state's energy by 2050. While the impetus is to reduce the state's reliance on fossil fuels, the economic development potential has guided many of the BPU's decision on individual applications. In approving the latest projects, the agency made certain there was a commitment to manufacture components in the state.

Last September Murphy presided over the groundbreaking of the New Jersey Wind Port in Salem County which will provide more than 200 acres for essential staging, assembling and manufacturing activities for the East Coast offshore wind supply chain and generate \$500 million in new economic activity annually.



BPU Commissioner Bob Gordon



New Jersey is offering incentives to homeowners to encourage installation of solar panels on residential buildings..

The state also invested \$250 million in a state-of-the-art manufacturing facility that will produce the largest turbine monopolies in the world. The plant is under construction at the Paulsboro marine terminal and it is expected to employ 500 workers in this phase. Long-term the wind port is expected to support 1,000 jobs, Gordon said. The BPU and the state Economic Development Authority are investing \$15 million in a wind institute to develop an offshore wind workforce training program.

The BPU is also working with the PJM, the regional transmission organization that matches electricity supply and demands, to develop plans to bring the offshore power into the on-shore grid. Gordon explained the PJM covers 13 states and Washington, D.C., and the territory encompasses 60 million people. New Jersey is the first state authorized by the federal regulatory commission to address this issue.

Gordon said last year the BPU and PJM solicited proposals that would be both cost effective and environmentally sensitive. Thirteen of the biggest transmission developers responded to the solicitation, submitting 80 different proposals that are now being reviewed. "The response, I

Continued On Page 24



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Continued From Page 22

think was a major endorsement of New Jersey's wind program," Gordon said.

Turning to solar power, the commissioner noted the state solar energy program is more than 10 years old and already accounts for the installation of more than 170,000 solar units that created 6,000 jobs.

While the program propelled New Jersey as a leader in the industry, Gordon said it was very expensive and has been replaced with a more affordable ones. The Successor Solar Incentive Program, known as SuSi, seeks to double the state's solar capacity to 7 percent. It allows the BPU to award incentives for small projects, like solar installations on rooftops and parking lots. Gordon said his agency also wants to offer incentives for larger projects but these will rely on market-established incentive levels. The BPU is working with stakeholders to design the second program now and Gordon said it will be rolled out later this year.

In the meantime, there is a community solar initiative that allows anyone to reap the benefits of solar energy regardless of whether they own a home or a commercial building. Gordon compared this program to a real estate syndicate where an interested party would invest in a project and get a percentage interest in it.

A pilot program was launched in low- and moderate-income communities three years ago,

allowing a ratepayer to subscribe to a project and based on the size of the subscription get a credit against his or her bill. The BPU awarded 165 megawatts to 105 projects in the first two years of the program. Gordon said it proved so successful it is now a permanent program.

“[Offshore Wind] is the most exciting because we have an opportunity to create a whole new industry and thousands of jobs....I believe we can make New Jersey the very center of the wind industry for the entire Atlantic seaboard.”

Electric vehicles are another critical part of the state's energy master plan. Studies have shown that more than 40 percent of the greenhouse gases polluting the atmosphere are derived by the petroleum-fueled transportation network. Murphy's ambitious goal is to put 330,000 electric vehicles on the roads by 2025.



New Jersey's solar has added already created 6,000 jobs.

Photo: Getty Images/Stockphoto/MAXXSHOT

The governor is relying on a two-pronged approach to meet his goal: Offer financial incentives and promote the development of the charging infrastructure to expand the range of electric vehicle cars.

In 2020 the BPU launched its “Charge Up New Jersey” program offering “cash on the hood” incentives to buy eligible zero-emission vehicles. In the last two years the program helped in the purchase of 13,000 cars. The incentives will continue and they will be supplemented by federal dollars being allocated in the new Inflation Reduction Act being approved by Congress.

Gordon said in promoting the charging infrastructure, the state is using a “shared responsibility” model. New Jersey expects the utilities to provide the “backbone” for the system, and private companies to supply the equipment. More information on all BPU programs can be found on its website: nj.gov/bpu 📌



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Bergen Community College Students Help Entrepreneurs

'Real-life experience'

By Diane C. Walsh
Acting Editor

When Eli Amdur learned about the new Bergen County Business Resource Network that uses county college students to help entrepreneurs, he figured it would probably give him a few useful tips.

"I had no idea what a high level this was going to be," he said. A consultant with more than 25 years of experience running his own business coaching firm, Amdur's curiosity soon turned to admiration. He was bowled over by the two students assigned to him, Adela Mancka and Michael Tisselano. They revamped his website, making it much more functional and user friendly, and gave him a social media presence for the first time.

Now this self-described "old line businessman," who used to rely on word-of-mouth and referrals, is getting leads online. "I don't think you could ask for any better results," he said.

Eli Amdur Coaching Advisory LLC is one of the more than 200 businesses from across Bergen County benefiting from the initiative. It grew out of the recommendations from the economic recovery task force created by Eric M. Friedman, Ph.D., president of Bergen Community College. The taskforce, which began meeting shortly after Friedman took office in 2021, serves in an advisory capacity to him, creating and implementing strategies that

position the institution as a catalyst for recovery from the pandemic.

Bergen County partnered with the college to provide funding and resources to make the business network a reality. Friedman said the taskforce understood his vision of the college as an engine for economic development.

"I'm grateful that our Bergen County government partners have embraced the opportunity to collaborate on the institution's economic

"I'm especially proud of our students, who are using what they have learned to make a demonstrated impact in the communities where we live,"

development work. I'm especially proud of our students, who are using what they have learned to make a demonstrated impact in the communities where we live," Friedman said.

Tisselano said working with Amdur and other clients was an experience unlike any other. "This program gave me more real-life business experience than some students would get in the real world," he said. Tisselano graduated from the community college in 2020 with a business administration degree. He is now studying at

Rutgers University with a double major in marketing and management.

Bergen Community College is the largest institution of its kind in the state. More than 13,000 students are enrolled at its campuses in Paramus, Hackensack and Lyndhurst. The college offers associate degrees, certificate and continuing education programs in a variety of fields.

Friedman describes it as a comprehensive institution with programs running the gamut from arts and science to economics to nursing. But he stressed the school's mission focuses on workforce training with a strong emphasis on economic development.

He credits Dorothy Blakeslee, chair of the college board of trustees, for "inspiring me right out of the gate" to have the college realize its potential as an engine for economic development. Friedman recalled conversations even before he took over the president's office in which Blakeslee stressed the pivotal role the college could assume.

Studies by the U.S. Small Business Administration supported the academics' concerns that local business faced a daunting task trying to claw its way back from the devastation of the pandemic. Federal researchers found entrepreneurs in Bergen County suffered some of the most extreme effects of the pandemic because they are part of the greater New York metropolitan area. It was hit hard due to population density, proportion of minority-owned businesses and unavoidable, prolonged lockdowns.

Friedman is proud of the partnership that developed with Bergen County Executive James Tedesco III, the county commissioners, Joanne Cimiluca, director of the county Division of Economic Development, and Tammy Molinelli, executive director of the Bergen

County Workforce Development Board. The college president also cited one of his own staff, Linda Caruso, manager of the business accelerator for entrepreneurs, as an instrumental part of the team that launched the program. Caruso was recently honored as an "Economic Recovery Champion" by Friedman.

The county provided an initial \$90,000 grant and special training for the college students to launch the program. "In Bergen County, small business is the heart of both our economy and community," Tedesco said at a recent press conference where he pledged additional support for the program. "My administration remains committed to doing everything in its power to help

Continued On Page 30



Bergen County Executive James J. Tedesco III, Bergen Community College President Eric M. Friedman, Ph.D., and the small business support specialists.

Photo: Bergen Community College



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Higher Education

Continued From Page 28

the backbone of our economy not only sustain their economic position, but also experience new growth so they can truly thrive in the 21st century economy,” the county executive added.

Cathy John, the owner of Cake Portraits Bakery and Studio in Teaneck, credits her student counselors for tapping into a new customer base. Her shop specializes in Caribbean style fruitcakes, and also features delicious pastries, cupcakes and other sumptuous desserts. The doors opened last February. But John said she did not have the expertise or money to fully promote her business.

The baker said Mancka and Tisselano “brought their laptops and helped me set a website.” The students helped her optimize her Google profile and create a social media presence. “I think without the program, I would still be really behind and trying to find a way to attract new customers. But with their help, I’m slowing gaining a social media following.”

Mark Jeffries, the owner of Go Fish, a seafood and Latino fusion restaurant, went online looking for help. “When you’re starting a business, money is tight,” Jeffries said, adding “they really came through from me.”

In addition to providing technical support for a website and menu design, Jeffries said the students used the “SizeUp” software that provides small business with data on their market sector. “What they did for me, I would have had to pay thousands of dollars for if I went to someone in the private sector,” he said.

Another student, David Kim, developed a marketing plan for the launch of a new product by Cote-L Industries of Bergenfield. Cy Fine, the owner of Cote-L, lost his business partner to Covid19 and was forced to revamp his entire operation.

Fine explained his business was established more than 30 years ago and it manufactures



Photo: Bergen Community College

The community college seeks to ignite the region’s recovery.

slip resistant coating and ancillary products. His clients include the U.S. Navy, which uses his products on aircraft carriers. Fine said he was impressed by the research done by Kim and the strategies he developed.

Kim is now a rising senior at Rutgers University. At Bergen Community College he studied marketing and hopes to land a job in the field. He found the program was “an interesting way to network with local business and help my community.”

Mancka described it as a “one in a million opportunity for a student.”

She was very impressed by the training provided to the student counselors, especially the emphasis on leadership, management and problem solving. “It was invaluable,” she said. Mancka graduated from Bergen Community

College last May and is now attending Montclair University, where she has a double major in accounting and computer sciences. Tisselano graduated from Bergen in 2020 with a degree in business administration. He is now studying at Rutgers University with a double major in marketing and management.

The program created a strong bond between the entrepreneurs and the students. Friedman briefed his colleagues about the initiative’s success at a recently meeting of the New Jersey Council of County College. He hopes his college’s experience can be a template for use elsewhere across the state. “People can theorize about it. But we’re living it,” he said, adding that the value of the students’ hands-on experience cannot be overestimated.

Friedman was also asked to join the county executive’s Bergen County Economic Resiliency Advisory Committee. He hopes the committee will consider expanding the business network program.

If the college president needs support from the entrepreneurs, he need not look any further than Amdur. He was effusive in his praise. During his career, the veteran business coach taught a graduate school program at a private university for 15 years. He maintained that a four-way partnership among job-seekers, business, government and higher education is critical to the continued growth of the American economy and its job market.

And in Amdur’s estimation, in the world of higher education, “the star of the show is the community college.” Years ago, it may have been considered nothing more than a 13th grade, he conceded. But today, Amdur stressed county colleges are prized for their value, excellent instruction and career placement. “And you won’t find anyone who does it better than Bergen Community College.” 🍀



Photo: Bergen Community College

Bergen STEM students working on a solar energy project.

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The Art of Conversations

By Steve Adubato, PhD
Freelance Contributor



Conversations are essential to almost any situation involving business, leadership, and communication. Now more than ever, as we are more than two and a half years into the pandemic, we need to think of conversations as more than “small talk.” Consider the following tips and tools that are essential

to the art of conversations:

- **Be intentional.** Don't just view conversations as informal or impromptu. Too often, we enter a conversation unfocused and not goal oriented. Instead, every conversation should be an opportunity to build a relationship, learn

something new or find similarities between you and another person.

- **Be open to other points of view.** Knowing what you want to accomplish is one thing, but that doesn't mean you can't be open to alternative outcomes. The key is to be a good listener in a conversation. Good conversationalists (as well as good leaders) understand that there must be a healthy balance between talking and listening.

- **Every presentation is an opportunity to make a connection.** Too often, when we are asked to make a presentation, we see it in a linear fashion and begin preparing PowerPoint slides and all of the information we want to share with our audience. Instead, if we view a presentation as an opportunity to have a conversation, the payoff is huge.

- **Be flexible.** Be prepared to scrap your agenda and whatever list you brought into a conversation if the need arises.

Sometimes, people will surprise you with what they say or don't say. Great conversationalists are open to those surprises and are prepared to adapt.

- **Follow up.** When a conversation ends, be sure there is an agreement as to next steps. Then, be sure to follow up on what was agreed to by a specific deadline. They key is to keep the conversation going which will in turn keep the relationship going. 📌

Steve Adubato, PhD, is the author of five books, with his newest, “Lessons in Leadership 2.0: The Tough Stuff”, to be published later this year. He is an Emmy® Award-winning anchor with programs airing on Thirteen/WNET (PBS) and NJ PBS who has appeared on CNN, Today Show and NPR. Steve Adubato’s “Lessons in Leadership” video podcast with co-host Mary Gamba airs Sundays at 10 a.m. on News 12+. For more information visit www.Stand-Deliver.com



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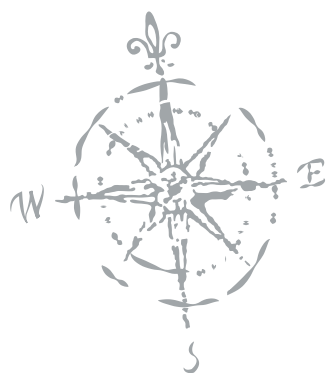
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