

Amy Steele

From: "Amy Steele" <AmySteele@ISBOG.org>
To: "Amy Steele" <AmySteele@ISBOG.org>
Sent: Monday, November 02, 2009 1:48 AM
Subject: ISBOG Monthly Newsletter - November 2009

ISBOG of Sussex County



INFORMAL SMALL BUSINESS OWNERS GROUP
Small Businesses...Growing Together

**Monthly Newsletter
November 2009**

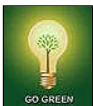
Welcome to the November 2009 Edition of the ISBOG Monthly Newsletter!

Newsletter Contents:

Meetings - Sussex, Augusta & Sparta Chapters
Upcoming Meeting Schedule & Topics
Last Month's Meeting Topics
ISBOG News

Holiday Extravaganza Nov. 15th!

Quotes
Member Announcements
Products & Services, Sales & Special Offers
Monthly Features by ISBOG Members
Business Tips & Resources
NEW! Our Members
NEW! Going Green
NEW! \$Money Saving Resources & Tips
NEW! Fun Stuff
Classified Ads
Community Events
Family & Pets
ISBOG Organization Info



Save money. Preserve natural resources. Conserve trees. Think before you print this email.

A copy of this newsletter and past editions can be found on the web site: <http://www.isbog.org/is1-newsletter.html>

Meeting Schedule & Topics

**Enjoy learning how to grow your business
along with business owners in Sussex County!**

Be comfortable; wear your jeans and sneakers.

'ISBOG is like getting together with friends to talk about business.'

NEW LOCATION!

**ISBOG-Sussex
(Evening Meeting)
Tuesday, November 4
7:30-9:30pm**

Meets the first Tuesday evening of the month

We are relocating the Sussex Chapter to:

****** Sussex Queen Diner ******
289 State Rt 23
Sussex, NJ 07461

Please think about ordering coffee and dessert.
Or come at 7:15 and order dinner.

Topic:
Why are you an Entrepreneur?
An insight into why we do what we do...

ISBOG-Augusta
(Morning Meeting)

Thursday, November 12
9:30-11:30am

Meets the second Thursday morning of the month

Tri-Co Federal Credit Union
Rt. 206
Augusta, NJ

Topic:
Confess Your Worst Business Disaster
Your story of misfortune may help someone else to avoid the same situation.

ISBOG-Sparta
(Evening Meeting)

Tuesday, November 17
7:30 - 9:30pm

Meets the third Tuesday evening of the month

Swim Fitness Center
350 Sparta Ave. Sparta, NJ 07871

Topic:
What's Your Problem?
Ask ISBOG friends for advice in dealing with difficult business issues or challenges.

Prior Month Meetings & Topics:

Sussex & Sparta - Open Networking
Augusta - Brainstorming for each Business

ISBOG Holiday Extravaganza - November 15!

Register NOW!

CALLING ALL ISBOG MEMBERS!

As you all know, ISBOG membership is offered to small business owners in and around Sussex County - without any fees or dues. Members are welcome to have a listing on our web site and send business entries and feature articles to the monthly newsletter - all free of charge. Annually, ISBOG plans an Extravaganza event to showcase our businesses - but also give back to our community.

This year, ISBOG is pleased to sponsor the **Sussex County Interfaith Hospitality Network** (www.SCIHN.org) an organization serving homeless families by:

- Uniting local congregations and community resources to provide shelter and meals
- Working with families to overcome barriers to self-sufficiency
- Advocating for local affordable housing solutions

People attending the event will be encouraged to contribute food and household items that SCIHN will distribute to families in need.

Here is how YOU can HELP!

We understand that everyone is struggling at this time, some more than others. The holiday season is a time to reflect and be thankful for what we have. It is also a time to share with those in need. Please consider making a contribution to SCIHN ? it can help homeless families here in our community get a new start in life.

MONETARY DONATION

For those ISBOG members who are moved to make a monetary donation to SCIHN and help local homeless families get on their feet, your company will be listed on the ISBOG website and event program. Large contributions will be listed in our newspaper ads when applicable. You can decide which level is most comfortable for you:

- Gift of Community.....up to \$25
- Gift of Friendship.....up to \$50
- Gift of Caring.....up to \$75

Gift of Kindness.....up to \$100
 Gift of Compassion.....up to \$200
 Gift of Hope.....up to \$500

Checks can be made out to 'ISBOG of Sussex County' with SCIHN in the comment area and mailed to:

Harvey Voorhees - ISBOG Treasurer
 7 Woodmere Ct.
 Hamburg, NJ 07419

Please be assured that 100% of monetary donations will be donated directly to SCIHN.

VENDOR CONTRIBUTIONS

Another option is for vendors of our event to donate a percentage of their proceeds from the Extravaganza to SCIHN. Amy will design a sign with SCIHN's logo and leave space for the vendor to write in the percentage of the day's proceeds to be donated. This is OPTIONAL for all vendors ? but what a great way to give back to our communities! Please let Amy know if you will participate.

If you can't attend the event, please consider donating a portion of business proceeds to SCIHN for a day, a week or a month....

ITEM CONTRIBUTION

You might also consider donating an item or gift certificate for the event. We hope to offer a few high ticket items (\$100+) as Free Door Prizes. We are also looking for items (\$15-\$25) for our Tricky Tray Raffle (Tickets \$1.00).

Please open your heart and make a contribution - no matter how small, it can truly make a difference. Yes, there is so much need today. Please try to walk in another's shoes, someone less fortunate. You never know, one day you could be walking alongside him. And remember, what you send out in life always returns to you.

Thank you,

Sarah Collins and Amy Steele

Quotes, Quips and Things to Think About...

Send an interesting quote to be included here.

Contributed by Carolyn King

- *"I've learned that you shouldn't go through life with a catcher's mitt on both hands; you need to be able to throw something back."*
- *"If you don't like something, change it. If you can't change it, change your attitude." Maya Angelou."*

Contributed by Jeff Blank - Thoughts on Time Management...

We're addicted to having no time because we don't know what to do with it once we get some.

Before adding anything to your life that you don't absolutely have to, try to anticipate what additional stress is going to come with it. If you're honest, it may be quite a bit.

By saying "no" to even more responsibilities, you are saying "yes" to yourself.

There are only so many committees you can serve on and so many projects you can work on at once.

As you learn to let some of the small things in life go, you'll find yourself experiencing far less stress and aggravation.

ISBOG Member Announcements

All ISBOG Members are invited to submit announcements for inclusion here.

Support our local business community...

SHOP ISBOG for the Holidays!

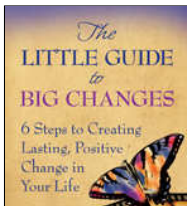
Sarah Collins, Author & Speaker, New Pathways Press

Newton, NJ 07860

973-222-3277 or 973-919-9301

Email: sarah@newpathwayspress.com

Website: www.newpathwayspress.com



The Little Guide to Big Changes

by ISBOG member Sarah Collins

is now available at Amazon and Barnes + Noble.

This is the perfect book for anyone who wants to discover how to move forward and change their life. ***The Little Guide*** shows you how to work with your inner self to make lasting changes. Only by switching the focus to your inner world will you be able to

make lasting transformations to your outer world. Going within holds the key to without.

With the holidays fast approaching, this book makes a great gift for the book lover in your life!

Reader Reviews:

"Wow, what an inspiring read you have on your hands! This was amazing and I truly benefited from reading it! Riveting!" – *Heidi Arroyave*

"Every once in awhile you read something that has a profound impact on your life from an unexpected source. The **Little Guide to Big Changes** is a small book that is big on content and insightful thoughts. Sarah Collins manages to cut to the core of our daily existence in a beautifully written overview of life and human nature. She opens the door to personal reflection and how to better understand ourselves, and hopefully to live better, more rewarding lives. The book was an enjoyable read. The "take away" is a feeling of inner peace and knowing that we are all moving through life facing daunting challenges none of which are insurmountable as long as we remain open to change." – *Greg Wright*

"**The Little Guide to Big Changes** teaches you how to make profound changes in your life by giving you guidance in easy to understand language with practical tools and tips threaded throughout the book. The exercises are simple and yet powerful. Sarah Collins uncovers the mysterious truths of the universe with such simple clarity and insight that it will open your heart and your mind so you can see your own Divinity. You will feel the healing wisdom in every page." – *Loann Simon*

Book Sarah today for your next speaking engagement! Call 973-222-3277.

Sarah will be at Johnny Angel, Rt. 15 in Lafayette on Friday, Nov. 6th, 7pm - The Little Guide to Big Changes & Book Signing

Linda Grinthal asked "Can we put this in the newsletter? It can help people who need assistance paying for prescription medicines, and also who may be looking for a job."

NBBI
25B Hanover Rd., Ste 150
Florham Park, NJ 07932
888-311-6224, x. 125

FOR IMMEDIATE RELEASE:

NBBI of Florham Park has recently partnered with Community Action Network to provide thousands of prescription discount cards free of charge to members of the community who can use assistance paying for their prescription medications. These free cards are available to organizations such as social services, government agencies, churches, food pantries, and senior citizen groups, among others.

NBBI has recently expanded its business, and has moved from Columbia Tpk to a newer building with more office space to accommodate their growing staff. This expansion was necessary due to the addition of a new line of products that includes a discount medical and dental program. NBBI is currently interviewing for representatives to market the new product.

NBBI is a major supplier of consumer direct discount health programs. To receive a supply of free prescription discount cards or to apply for a position within the company contact Linda Grinthal, 888-311-6224, x 125.

Sue Garatino, Tastefully Simple
Independent Consultant #0098396
(973) 786-7703
tsbysueg@yahoo.com
www.tastefullysimple.com/web/sgaratino

Hey Friends!

Hope this newsletter finds you and your families good and healthy! Before you know it, the holiday season will be upon us - so please give me a call if you would like to host a taste-testing party, catalog show or even just to place an order. I would love just to hear from you!

Warmly,

Sue Garatino (- 73) 7867703 tastefullysimple.com/web/sgaratino

Take our survey and be entered to win one of our three prize giveaways:
Delightful Comforts (retail value \$122.95), Everyday Goodness (retail value \$49.95) and
Crowd Pleaser (retail value \$22.95). See details on web site: tastefullysimple.com/web/sgaratino



Everybody's 30-Minute Meal
Submitted by Rosemary (MN) HQ Resident Chef

Ingredients

Quick Corn Bread Mix

1 cup milk
1/3 cup vegetable oil

Everybody's Chili Mix

2 lbs. ground beef
4 cups water

Vidalia Onion Dressing

1/2 (16 oz.) bag shredded cabbage for coleslaw

Directions

Prepare Quick Corn Bread Mix as directed with milk and oil.

While bread is baking, prepare Everybody's Chili Mix as directed with ground beef and water.

Just before serving, toss Vidalia Onion Dressing to taste with shredded cabbage.

Dinner for 6 will be ready in 30 minutes!

Janet Pfeiffer, Pfeiffer Power Seminars

www.PfeifferPowerSeminars.com

Janet@PfeifferPowerSeminars.com

973-697-1904

God truly works in mysterious ways. Last Tuesday evening I had a book signing at the Jefferson Township Library. As always, I presented a mini workshop on anger management as a way of promoting my new book, *The Secret Side of Anger*.

That morning, as I read the Daily Record, an insert fell out from the Market Street Mission. It was a request for monetary donations during the holiday season. I have developed a real affinity for MSM and thought, "I'll put out a donation basket at tonight's event and request contributions." Never having felt comfortable with asking for money, I put the idea aside. I'll make a donation on my own, I decided.

That night the library was filled with people eager to learn about anger. During the talk, I spoke about fear (one of the three root causes) and its antonym, trust.

Last fall, when the economy plummeted, many people cut back on spending. Non profits take a particularly severe hit during uncertain times such as these. I, however, took the opposite approach. Based on my deep faith and trust in God, I decided to increase my charitable donations, taking on even more worthy causes to support. I fully believed that God would take care of me as I took care of others. I shared my brief story with the audience.

At the end of my talk, a miracle occurred: first, every person in the room purchased a copy of my book with the exception of the two gentlemen who attended (they were with their wives, who purchased my book!). While my sales always do well, this phenomenon was a first.

Even more astonishing was that some people paid with \$20 bills (my book retails for \$12.99), and refused the \$7 change. "Put it to good use", they told me. I was speechless! (And for me, that is no small feat!) I returned home that evening with far more money than reflected the sale of my books. I knew exactly where that money was meant to go.

What happened this evening was further testimony to my already unwavering beliefs: when you have good intentions in your heart and you put forth effort, God makes miracles happen. Work for the good of humanity. The rewards are heavenly!

Peace and joy,

Janet Pfeiffer, Pres, CEO

Pfeiffer Power Seminars, LLC

...dedicated to peace, understanding and prosperity

Evelyn Lang, Author/Speaker - "Lessons I Learned From The Lord"

evelynlang@embarqmail.com

973-222-1972

Have you ever wondered if God hears your prayers?

Have you wondered about God's timing in your life?

Then t- is boo is for you! You will find encouragement, challenge, inspiration, and most of all a sense that God has a wonderful plan and purpose for your life.

You can purchase "Lessons I Learned From The Lord" at:

www.amazon.com, www.barnesandnoble.com, www.christianbook.com by entering the title in the search page. Your local bookstore can also order it for you.

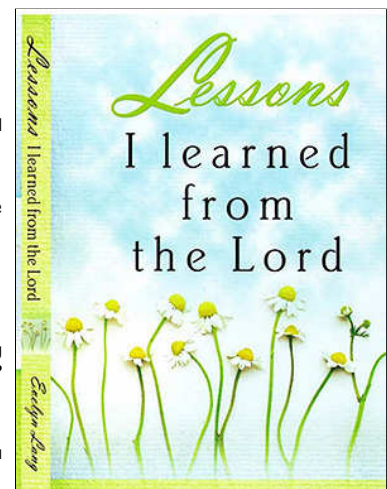
Recent speaking engagement : Philadelphia Church Women's retreat, Ocean Grove, NJ.

Some testimonials from the retreat:

I appreciated the portion of Evelyn's message on ?waiting?. It seemed that she was talking to me. A long promised word from God ? yet to be fulfilled. I was inspired to keep on preparing and to keep on expecting ? to keep looking for the houses beyond the clouds!

Anne Marie, Florham Park, NJ

Your testimony has encouraged me to complete the task that God spoke into my life some 30 years ago. You are real and humble and you spread the truth and glorify God. Thank you. You have helped me so much.



God bless you!
Laura O'Connell, NJ

Testimonials from Book:

Reviewed by Suzi: This book is so wonderful! The author speaks about her own experiences which gives you a sense of connection, and uses language that is very easy to understand and absorb. I really enjoyed reading this before bed and felt so peaceful as I drifted off to sleep. Very insightful, and truly inspired!

Reviewed by Ardeth Spotholz: Lessons I learned from the Lord is a wonderful book filled with inspiration. There is a message in every Chapter. One Chapter in particular is Chapter 14. Seven Words of Wisdom for Marriage: Exposing the 50/50 fallacy. This advice is outstanding. This book is a must read for everyone!

Lessons I Learned from the Lord is an inspirational, encouraging and exciting journey that everyone should experience. Through this wonderful work you will gain insight regarding God's heart for you as you pay attention to Him and discover that He never forgets you because you are carved in the palm of His hand. This is a must read for anyone who questions God. Thank you Evelyn.

Dr. Richard Palazzolo, PhD; CEO
Cindy Palazzolo

To book Evelyn for a speaking engagement contact her at the above number.

Evelyn Lang, Independent Marketing Executive - Melaleuca, Inc

973-222-1972
evelynlang@embarqmail.com

The Wellness Company

Find out how to enhance your life with safer, more effective, and healthier products that are better for the environment and for you ? and if you choose, how you can have a solid, secure, dependable residual income that keeps growing month after month.

***Non-Profit capability ? your non-profit organization can be helped.

Debbie Wright, Johnny Angel

113A Route 15
Lafayette, NJ 07848
973-300-0220
johnnyangelembracelife@yahoo.com
www.johnnyangelgiftsandantiques@yahoo.com

Johnny Angel Calendar of Events

Wednesday, Nov. 4th, 7pm- Ghostly Encounters, introduction to the art of Ghost Hunting
Thurs. Nov. 5th -Psychic Medium Readings-12-5pm
Friday, Nov. 6th, 7pm-Sarah Collins, The Little Guide to Big Changes & Book Signing
Sat. Nov. 7th, 2pm-Glenn Kipp, 5th Dimension Lightbody, Crystal Bowl Meditation
Sat. Nov. 7th-Tarot Card Readings 12-4pm
Sat. Nov. 7th, 7pm-Ghost Hunt, Meet at Johnny Angel
Sun. Nov. 8th- Sunday Morning Yoga, 8:30am-Class size is limited
Sun. Nov. 8th-Psychic Medium Readings-11-5pm
Wed. Nov. 11th-7pm-Reiki Circle
Thurs. Nov. 12th-Psychic Medium Readings-12-5pm
Friday, Nov. 13th- Pendulum Class, Learn how to use, clear & ask them.
Sat. Nov. 14th- Tarot Card Readings-12-4pm
Sun. Nov. 15th-Sunday Morning Yoga, 8:30am-Class size is limited
Sun. Nov. 15th-Psychic Medium Readings-11-5pm
Tues. Nov. 17th, 7pm-Learn about crystals & their healing powers
Thurs. Nov 19th, 7pm-Janet Pfeiffer-The Secret Side to Anger, managing anger
Thurs. Nov. 19th,-Psychic Medium Readings-12-5pm
Fri. Nov. 20th,7-9:30pm-Psychic Fair
Sat. Nov. 21st, 2pm-Hypnosis Workshop
Sun. Nov. 22st-Sunday Morning Yoga, 8:30am-Class size is limited
Sun. Nov. 22st-Psychic Medium Readings-11-5pm
Sat. Nov. 28th-Tarot Card Readings-12-5pm
Sat. Nov. 28th-Astrology Chart Readings-by appointment
Sun. Nov. 29th-Sunday Morning Yoga, 8:30am-Class size is limited
Sun. Nov. 29th-Psychic Medium Readings-12-5pm
Black Friday Weekend, Nov.27-30th, 20% Off Everything in Johnny Angels Gift Shop
Gift Certificates are available and can be used in Gift Shop, Readings, Workshops & Classes!

Call Johnny Angel-973-300-0220 for information & to book a class.

Please see Classifieds - Space to Rent!



Jennifer Nunez, Marianne Timko, Live Longer Technologies
[Uncompromising Health](#)

www.ecoquestintl.com/livelonger
 "live longer" call Jennifer
 (973) 445-2785
livelonger@ecoquestintl.com



Safehearth Heater / Indoor Purifier

Reduce your heating cost with the safe, energy efficient **Safehearth**.

The **Safehearth** is ideal for Winter, and for those cool Spring nights when you want to keep a room warm without heating the whole house. Constructed with the Ceramikor Plate, Safehearth just doesn't know how to overheat. It shuts itself down if tipped over. It does not produce fumes or carbon monoxide. It has an electric motor that helps produce an even, comfortable heat that fills the room, efficiently and effectively. The Safehearth saves you up to 40% on your heating bill. Every **Safehearth** includes our exclusive germ-killing ActivePure technology that reduces your exposure to germs during the cold and flu season.

A friend, from Pennsylvania, shared her testimony of owning two **SafeHearth's** in her home. Her testimony has helped many a wondering person commit to this product as a solution to a cold home and to save money on their heating bills. As this customer shared, living in a 1600 square foot ranch, she placed one on each side of her home. She turned off her regular heat source and comfortably lived with the **SafeHearth's** all winter long with her heating costs never going above

\$63.00 per month. She was and is thrilled with this product.

Read Leslie's November article in her Monthly Feature: Ask the Dog Trainer.

Submit a dog training question to Leslie: ItsYourDog@hotmail.com

Leslie Wiesner, CPDT - IT'S YOUR DOG, LLC
 3640 State Route 94, Hamburg, NJ 07416
 Phone: 201-841-2163
 Email: ItsYourDog@hotmail.com
 Web Site: www.ItsYourDog.com



DOG OWNERS ... DON'T MISS THESE EVENTS!



ALL EVENTS HELD AT
 It's Your Dog Training Facility, 3640 Route 94, Hamburg, NJ 07419
[Click Here for Directions](#)

CANINE NUTRITION & ESSENTIAL OILS

Thursday, November 5, 2009 (6:30pm-9:00pm)

\$30 each or \$45 for both seminars

6:30pm "Feeding Your Furry Friend" by Amy Fiumarelli of Amy's Animals

Learn how diet choices can help your dog lead a happy, healthy, longer life. Learn about your dog's digestive process, a history of commercial dog food, types of diets (kibbled, canned, home cooked, raw), ingredients to avoid and dietary supplements.

8:00pm "The Use of Essential Oils in Dog Health & Behavior"

by Dee Broton of Holistic Behavior Solutions

Learn how oils aid in preventing & healing common canine ailments (such as kennel cough, diarrhea, upset stomach, hip dysplasia, allergies, arthritis pain and aches from over-exercise) and in remedying fear & anxiety attributable to thunderstorms, fireworks, strangers, separation, and more. You'll also learn how to prevent fleas & ticks naturally, without the use of pesticides.

Advanced Registration Required

Contact: Laurie at Paws in Harmony, LLC

Phone: 973-214-8057

Email: info@PawsinHarmonyLLC.com

CAN YOU HEAR ME NOW?



Get The Best Sleep In The House!

www.ihankutopaws.com

Sunday, November 15 (4:00pm - 6:00pm)

'Can You Hear Me Now?' addresses the common issues that owners face when living with a deaf dog. Whether the dog was born deaf or lost his/her hearing later in life, there are techniques that make communicating with them easier. Additionally, training deaf dogs can teach us to focus on the clarity of our signals and body language, which can help when training hearing dogs as well! In addition to deaf dog owners and fosters, this seminar is a must for all rescue personnel and owners of senior dogs. **\$95.00**

This is not a working seminar – Humans Only Please.

Advanced Registration Required

Contact: Laurie at Paws in Harmony, LLC

Phone: 973-214-8057

Email: info@PawsinHarmonyLLC.com

Amy Steele, Bellamy Unique Designs Teepees
Lafayette, NJ
Amy@BellamyTech.com
www.BellamyTeepees.com

Are you a Parent, Grandparent, Aunt or Uncle?

**Are you looking for a really special Christmas present
for the special child in your life?**

**Why not order a
Bellamy 'Unique Designs' Children's Teepee?**
Handpainted & Personalized, each Teepee is as unique
as the child who will enjoy it for years!

**No Batteries!
No Electronics!**

Just requires imagination for wonderful, old fashioned fun!

You can order on-line or call us at 973-875-8886 to place a phone order.
(Visa, MasterCard, Discover & American Express)

A Teepee is a GREAT group gift !!!



ABOUT OUR TEEPEES...

Bellamy 'Unique Design' Children's Teepees are made of unbleached muslin fabric and pine lumber. Our Teepees are hand painted with Native American designs and symbols. The spacious interior allows plenty of room for several children and their toys.

The Teepee is completely assembled and can be set up in less than a minute (honestly) and can be easily collapsed, like an umbrella, for convenient storage. The sticks are totally encased in fabric except at the top

and won't scratch floors, making the Teepee ideal for both indoor and outdoor play.

Offering many options!

Painted Assembled Teepees
Unpainted Assembled Teepees
Teepee Kits (Tepee, Design Guide, Paint Set) Just add sticks and imagination.

Three Sizes: Small, Large and (NEW) Extra Large

Made in the USA: Our teepees are machine sewn by our experienced seamstresses and handpainted by our teepee artists in our workshop in Lafayette, NJ.

See a real full-sized Bellamy Teepee at the ISBOG Extravaganza on Nov. 15th!

ISBOG Monthly Features

Invitation....

For those of you who are ambitious and have some good information to share with the group, ISBOG is pleased to offer you the opportunity of having your OWN monthly feature.

Your feature may be directly related to your business (Jeff-WSI Computer Assistance) or general and useful information (Carolyn King- Insurance) or promote a non-profit organization. Please email your thoughts for a monthly feature. We ask that you plan to submit a feature entry each month for at least 6 months. [Note: *The Monthly Feature may be in addition to your Business entry.*]

Computer Tech Corner

Jeffrey Blank - WSI Computer Assistance

Highland Lakes, NJ 07422
Phone: 973-764-1231
Fax: 973-764-8099
Email: WSICA@WSICA.com
Web Site: www.WSICA.com

A referral for Jeff Blank from Amy Steele

I'd like to share this email I sent to Jeff after a recent computer scare.

"Jeff, A thousand thanks! You saved me again. When my computer froze with a virus, I didn't know what to do, except to call you. I have confidence that if a computer problem it can be fixed, you can do it. Not only do you resolve the issue, you take the extra steps to ensure that the proper software is installed to prevent similar problems in the future. That is especially important to me as my business is computer-based. You are efficient, knowledgeable, and pleasant to work with. I'm so glad that my computer is up and running again. Thank you."

Do you hate your computer?

We can help you!

Training, Installation, Troubleshooting, Networking Plus more.
Business and Residential.
We come to you!

Over 20 years of experience.
We don't sell computers,
We create solutions!

Jeff's Tip November 2009

Don't be afraid to try out new software...

Computers are one of those devices that the best way to learn is to "Play". There are thousands of books to teach each of the various versions of Windows and Microsoft Office, but in the end, the only way to really learn them is to "Play". Books are fine to get started and/or answer questions that have you totally stumped, but in the end, trial and error works best. **For safety, stay away from Delete or Uninstall for software**, but to feel comfortable with programs like Word or Excel, open the program, and start typing. Look thru the menus to see what each function does.

If you really want a book to start out with, I often recommend the For **Dummies** series. They give a basic understanding with a little humor mixed in. However, just reading the book will never work. **You** need to do! Hands On! Work with the software to get comfortable. For a little more advanced series of books, you already understand the basics but want some harder answers, I like the **Missing Manual** series. They give answers to all but the most advanced questions with out spending a lot of time on basics.

These methods hold true for many programs. Whether it's an advance program or a simple program. The basic methodology is similar. I recommend the same series of books, and a hands on learning approach. In the end, computers are a hands on tool.

Jeffrey Blank, WSI Computer Assistance

Insurance Info

Carolyn J. King CLU, ChFC, RHU, LTCIS

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 973 875 8340 fax
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Disability Income Protection - I Don't Need It

Life throws everyone curves. Life can be capricious and uncertain. The problem is the worst curves can be devastating. A serious injury or an illness can leave people incapable of going back to their job and earning a paycheck.

People think it will never happen to them but as many as 375,000 Americans become disabled each year.

Disability insurance basically is covering a person's most valuable asset, his or her ability to make an income. People have no problem covering their homes and their cars. It's a type of insurance most people haven't thought about in the past. Without the income, there is no home, there is no car. People have seen the impact of a disability on a family's finances. A lot of people attempt to get coverage through Social Security and other federal agencies, but for most people, that is not a workable solution. Only 39 percent of the 2.1 million workers who applied for Social Security disability benefits in 2005 were approved.

Over 51 million Americans are classified as being disabled, that's 18 percent of the population. In 2007, the Social Security Administration stated that three in 10 workers entering the workforce will become disabled before they retire. That's 30 percent of the working population. And one in seven workers can expect to be disabled for five years or more before retirement.

Disability insurance is there to replace a portion of your income if you can no longer work. Someone making \$100,000 a year will pay between \$1,000 to \$3,000 a year for disability insurance. It's not inexpensive coverage. You have a choice of reducing your annual income to \$97,000, but getting an income if you become disabled. The statistics are what people have to look at. I've seen families ruined by a disability.

Call or e-mail me to get a quote. It's that simple to protect your most valuable asset.

Holistic Health Care - Monthly Feature

Wellness Care Today

Sarah Collins, PhD candidate in Natural Health
 Newton, NJ 07860
 973-919-9301
 Email: sarah@wellnesscaredtoday.com
 Website: www.WellnessCareToday.com

Sarah's mind/body/spirit tips for November 2009

A Guide to Holistic Modalities – Part 3

Poultices or packs are applied to the body in order to ease pain, soothe inflammation and even improve circulation. The most common ones are the castor oil pack, Epsom salts pack, potato poultice, grape and mullein poultices.

Castor oil packs are well known for improving the circulation of the lymphatic system, the assimilation of nutrients and aiding eliminations. Generally, the pack is placed on the abdomen though it can be placed elsewhere, for example, at the infection or inflammation site, area of pain or where a sprain has occurred. A flannel cloth is saturated with the castor oil and a heating pad is used to warm the pack except in the case of a sprain. It is usually left on for an hour or more. (For more info on castor oil packs see the May 2009 ISBOG newsletter.)

Epsom salts packs are good for relieving low back pain and abdominal discomfort. The Epsom salts are dissolved in hot water then applied using a cloth such as wool or cotton flannel. After the salts have dried and the pack is removed, massaging peanut oil into the body is recommended.

A potato poultice is great for eye irritations and soreness. Old, white potatoes should be used, including the peel. The potato is grated, wrapped in gauze, then placed over the eye(s). After leaving the poultice on for a minimum of half an hour, an antiseptic solution should be used to cleanse the eye(s) afterwards.

Grape poultices are used when there is abdominal distress. Purple grapes with the seeds are crushed and wrapped in gauze and placed on the entire abdomen. Eventually the body will warm the pack. It should be left on for a few hours or until this occurs.

Mullein poultices are good for relieving the tensions due to severe varicose veins. Mullein is an herb also known as lamb's ear. The leaves may be either fresh or dried and as in several previous poultices discussed, wrapped in gauze. Hot water should be poured over the leaves and cooled a bit before wrapping in the gauze and applying to the body.

The holistic health tips presented above are for informational and educational purposes only. They are intended to raise one's awareness of the many options available outside traditional medicine. Remember to check with your doctor before beginning any new health regimen.

ADVERTISING: Dollars and Sense!

Lisa Natoli - Mainly Menus

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www.mainlymenus.com

Dollars and Sense!

Whether you've got \$500 or \$15,000 dollars allocated for advertising, how should you spend it to attract new clients and customers?

The fact is this is not the right question - or, at least, not the first one to ask. Most people spend more time deliberating on where to spend their marketing dollars than they do on the key elements of a successful advertising campaign. The result is that many people tell me, "I've tried advertising and it doesn't work."

Use the following steps to make advertising work for you and to build a campaign that generates more money than you spend.

1. Identify Your Advertising Goals

What role does advertising play in your plans to grow your business?

- Is your advertising part of a short-term marketing effort or one part of your long-term marketing strategy?
- Do you want to generate leads?
- Do you want to use your advertising as a catalyst to building long-term client relationships?

2. Clarify Your Marketing Message

Whether you are considering print, media (cable, TV or radio) or Internet advertising, the key to success is getting the attention of the people who want your products and services. If your marketing message doesn't grab your prospects' attention, you've wasted a whole lot of money.

3. Prompt Action

Once you've got your prospects' attention you want them to take action. Depending on your goals, you may be looking for a quick sale or to build your prospect list.

What is the action you want your ad to prompt?

- Do you want people to visit your web site?
- Do you want them to call you for an estimate or an appointment?
- Do you want them to come to your store?
- Do you want to get them to give you their contact information so you can market to them again and again?

Make your advertising an integral part of your marketing strategy. Use a brilliant marketing message in your advertising. Give your prospects an incentive to take action and you'll attract many more clients and find yourself earning more.

See our specials this month for clever, inexpensive ways to market your business successfully. Contact Lisa at- 973-398-3314 for more information, or visit our site for the entire collection of greeting cards at www.mainlymenus.com.

ASK THE DOG TRAINER

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 Phone: 201-841-2163
 Email: ItsYourDog@hotmail.com
 Web Site: www.ItsYourDog.com



ASK THE DOG TRAINER

What is Tellington TTouch?



Q. What is Tellington TTouch and how does it apply to dog training?

A. Tellington TTouch Training® ("TTouch") is often referred to as The Touch That Teaches because it helps create a foundation for learning and supports a favorable environment for training. Developed by Linda Tellington-Jones, TTouch is used widely in many countries across the world by shelter volunteers, dog trainers, zoos, veterinarians and pet owners. The respect and cooperation experienced also enhances the

human animal bond.

The practice of TTouch offers bodywork, tools and ground exercises to help animals become more balanced. A combination of gentle touches, lifts and strokes make up the bodywork that induces a state of relaxation and increased body awareness for the animal. Ground exercises help to build focus and confidence.

With its roots in the Feldenkrais method of Awareness Through Movement, TTouch techniques guide the animal through exercises that can alter existing habitual patterns of behavior. In other words, TTouch teaches the animal to act, rather than react. TTouch is easy to learn and often produces significant changes, even with difficult behavior problems such as handling issues, noise sensitivity, leash pulling, hyperactivity, nervousness and separation anxiety.

Reprinted in part with permission from Paws In Harmony, LLC. For additional information about TTouch or other holistic training support modalities, contact Laurie Bakay at www.PawsinHarmonyLLC.com 973-214-8057.

If you have a question about dog training/behavior which you would like to see addressed in a future issue, please forward your question to

ItsYourDog@hotmail.com.

The subject line should read "Ask the Trainer."

For more information about training your dog, visit www.ItsYourDog.com.

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**November's Food Focus: Oils and Fats**

Not all oils and fats are created equal. Heavily processed, hydrogenated, "trans" fats and oils that are used in prepared, packaged foods can be extremely damaging to the body. However, fats and oils from whole foods and other high-quality sources can steady our metabolism, keep hormone levels even, nourish our skin, hair and nails and provide lubrication to keep the body functioning fluidly. Our bodies also need fat for insulation and to protect and hold our organs in place.

A healthy percentage of high-quality fat in a meal satisfies and leaves feelings of energy, fulfillment and warmth. When there are excess fats and oils in the diet, especially heavily processed fats, symptoms can include weight gain, skin breakouts, high blood pressure, liver strain and an overall feeling of mental, physical and emotional heaviness. Signs of insufficient high-quality fats are brittle hair and nails, dry skin, hunger after meals and feeling cold.

There are many sources of healthy fats and oils. For sautéing and baking, try butter, ghee (clarified butter) or coconut oil because they do not break down when used at high temperatures. When sautéing foods at moderate temperatures, try organic extra virgin olive oil. Oils like flaxseed, sesame, toasted sesame, walnut and pumpkin seed are best used unheated in sauces or dressings on top of salads, veggies or grains. Other healthy fats are found in whole nuts and seeds and in their butters like almond butter or tahini. Whole foods such as avocados, olives and coconuts are great sources of healthy fat, along with wild salmon and omega-3 and omega-6 organic eggs. Experiment with these healthy fat sources and see which work best for you and leave you satisfied.

When selecting oils, buy the highest-quality organic products you can afford, since cooking oils are the backbone of so many dishes. Good words to look for on the label are organic, first-pressed, cold-pressed, extra-virgin and unrefined. Words to avoid are expeller-pressed, refined and solvent extracted.

Happy cooking!

Business Info, Tips & Resources

Have you – discovered any informative resources?
Send them along for the next newsletter.

Our Members

Send along a milestone announcement or a personal message...

Going Green!

NEW! Send resources and tips for preserving and protecting our environment.

Money Saving Tips!

Share your ideas for saving money!

Fun Stuff!

NEW! Contribute a joke, a link to a funny video, something light and amusing!

Classified Ads

Advertise FREE in this Newsletter!

Business Opportunity / Help Wanted / Volunteers Needed

Do you have a business opportunity to offer?

Need to fill a position at your company?
Looking for volunteers?

The ISBOG Newsletter is distributed to 214+ businesses each month.

Mark and Terri Trapp - Primerica
877-280-2628
ttrapp@primerica.com

Help Wanted:

HELP YOURSELF WHILE HELPING OTHERS

Make a positive impact.
Help families solve their financial problems, and you'll earn additional cash.
Start part-time. You determine your hours and compensation. We provide instruction.

Looking for three new sales agents and one customer service representative.

For more information, call Mark or Terri Trapp 877-280-2628

Evelyn Lang
973-222-1972
evelynlang@embarqmail.com

BUSINESS OPPORTUNITY

I am looking for some local, motivated individuals to invest my time into and train to lead in my business.

I work from home WITHOUT having to sell any products, go door-to-door, or purchase inventory.

I set up residential, business and non-profit accounts for a 23 year old debt-free privately owned manufacturing company.

Call Evelyn at 973-222-1972 or e-mail me at evelynlang@embarqmail.com for more information.

Wanted to Rent or Available to Rent

List the space you have to rent - or space you are looking to lease...

Debbie Wright, Johnny Angel
113A Route 15
Lafayette, NJ 07848
973-300-0220
johnnyangelebracecellife@yahoo.com
www.johnnyangelgiftsandantiques@yahoo.com

Space to Rent

Johnny Angel Embrace Life Spiritual Center & Gift Shop has space to rent. Prime location right on Route 15 in Lafayette. Looking for Massage Therapist, Acupuncturist, Social Worker, Nutritionist, Holistic Practitioner, Metaphysical or Similar Practitioner. Call 973-300-0220 for information.

Looking For

Want something? Need something? List it here.

Pets Wanted or Pets Needing Loving Homes

Look for a pet or find a good home for a pet here!

Items For Sale or Free

Advertise business or personal items for sale.

Services

Announce additional services!

Our Local Community...

Please keep ISBOG informed of events in our community!

Family & Pets

ISBOG is pleased and sometimes horrified to pass along these items about Family and Pets.

Family Warning: This is a parent and grandparent MUST read!!

Beware of Hand-Sanitizer: Children licking hand-sanitizer off their hands can become very ill due to the high level of alcohol!

Reference: <http://www.truthorfiction.com:80/rumors/h/hand-sanitizer.htm>

"The U.S. Food and Drug Administration warns that alcohol can cause drunkenness as well as serious poisoning leading to seizures, coma, and even death in young children--- and that children are more sensitive to the toxic effects of alcohol than adults."

Verified: <http://www.snopes.com/medical/toxins/sanitizer.asp>

PETS

Contributed by Carolyn King

IF A DOG WERE YOUR TEACHER

If a Dog were your teacher, you would learn stuff like:

- o When loved ones come home, always run to greet them
 - o Never pass up the opportunity to go for a joy ride
 - o Allow the experience of fresh air and wind in your face to be pure ecstasy
 - o When in your best interest, practice obedience
 - o Let others know when they've invaded your territory
 - o Take naps and stretch before rising
 - o Run, romp and play daily
 - o Thrive on attention and let people touch you
 - o Avoid biting when a simple growl will do
 - o On warm days, stop to lie on your back on the grass
 - o On hot days drink lots of water and lie under a shady tree
 - o When happy, dance around and wag your entire body
 - o No matter how often you are scolded, don't buy into the guilt thing and pout. Run right back and make friends
 - o Delight in the simple joy of a long walk
 - o Be loyal
 - o Never pretend to be something you're not
 - o When someone is having a bad day, be silent, sit close by, and nuzzle them gently
-

RUMORS:

Always check out RUMORS on Urban Legend - www.SNOPES.com

Avoid distributing misinformation and causing panic - as well as personal embarrassment - by NOT forwarding erroneous information.

ISBOG Organizational Info

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 President, ISBOG of Sussex County
 Email: AmySteele@ISBOG.org
 Web Site: www.ISBOG.org
 Phone: 973-875-8886

Officers & Steering Committee:

Amy C. Steele, President, ISBOG of Sussex County (BellamyTech Web Sites, Children's Teepees)
 Lisa Natoli, Vice President, Sparta Chair (Mainly Menus- Advertising)
 Harvey Voorhees, Treasurer (Play Your Music DJ)
 Mary Adelman, Business Advisor (Green Star Services, SBDC Assistant Director)
 Loretta Chiapperino, Publicity Coordinator (Century 21 Gross & Jansen Realtors)
 Jeffrey Blank, Sussex Chair (WSI Computer Assistance)
 Sarah Collins, Augusta Chair (Wellness Care Today & StarSoJourn)
 Kathy Buccieri - ISBOG Correspondent (Buccieri's GEMS & JEWELRY)
 Emily Bittner, Co-Founder (Locks of Plazz)
 Maureen Reid (Maureen's Designs for Canines)
 Don Meng (Craft Creators)
 Carolyn King (Insurance - CLU, ChFC, RHU)

ISBOG of Sussex County (Informal Small Business Owners Group) Founded July 2004 Amy C. Steele & Emily Bittner

REMOVE: We hope that you enjoy being part of the ISBOG organization. We generally send out 5 communications each month: Three Meeting announcements, Newsletter Entry Reminder and the ISBOG Monthly Newsletter. If you would like to be removed from the ISBOG Email address lists, please reply to this email with the subject 'remove' and you will not receive any more ISBOG communications.