

# C o m m e n t a r y

A Publication of the **Warren County Regional Chamber of Commerce**

Volume 7, Issue 10 Nov/Dec 2008

The Warren County Regional Chamber of Commerce  
**Annual Holiday Party**

*Thursday, December 11, 2008*

*5:00 p.m. - 8:00 p.m.*

*The Inn At Panther Valley*

*1627 Rt. 517, Allamuchy*

*Hot and Cold hors d'Oeuvres*

*Cash Bar • Silent Auction*

*Door Prizes*

*\$25 Member in advance • \$35 Non-Member/Member at the door*

*Sponsorships starting at \$100*



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## Holiday Open House

December 18, 2008

Warren County Regional Chamber of Commerce

74 S. Main Street, Phillipsburg

*Hors d'Oeuvres • Door Prizes*

*Open to the Business Community*



## Holiday Party

December 8, 2008

6:00 p.m.

*Ellias Restaurant*

411 Rte. 94

Columbia

# Letter from the President



Two-thousand and eight is heading for a close. Where have you gone? What have you done? Who have you met? How have you grown your self and your business? What are your plans for the future? A presenter at a conference I participated in asked these questions this past week. By themselves these questions are pretty basic. But placed together with directness, they made me stop and analyze what has happened this past year with our organization. The growth we have had, along with the areas and issues we need to develop and strengthen.

The focus of this letter is not however to give you a run down of those items, but to focus on the last question "What are your plans for the future?" Two-thousand and nine will bring us a new President, an uncertain economy and many other issues that will affect our businesses in positive and negative ways. For the Chamber it is another year for moving forward, helping our businesses continue to increase their bottom lines and to strengthen our businesses.

The Warren County Regional Chamber of Commerce, Warren County Economic Development Corporation, Warren County Convention & Visitor Bureau and the LEADERSHIP WARREN program have made some great strides over the past years in strengthening our business community. This has occurred by support and insight of Board Members, Volunteers, Committee members and your continued drive and expectation of creating an organization that is a strong pillar in the community.

We are an organization, not one of perfection as of yet, but one that has been endowed with a business mindset. That through continued hard work and a vision for what our future can be, nothing is impossible. As you are making your plans for 2009 and your businesses' future, I want to encourage you to see how the Chamber can assist in strengthening your business. Help Us, Help You!

Robert L. Goltz, I.O.M.  
President/CEO

## ATTENTION WARREN COUNTY BUSINESSES

The Warren County Regional Chamber of Commerce has a variety of sponsorship and advertising opportunities that can help put your company name in front of hundreds of potential customers.

- Website • Newsletter • Fairs and Festivals
- Mobile Information Center • Chamber-sponsored programs
- Networking Events • Expos

*Pricing incentives available*

Contact the Chamber at 908-835-9200 for information and a schedule of events.

## 2008 BOARD OF DIRECTORS

### Chairperson of the Board

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### Vice Chair

Claudia Conway, *Skylands Community Bank*

### Secretary

Susan Zukoski

*Abilities of Northwest Jersey, Inc.*

### Treasurer

Nancy Ann Post, *Team Capital Bank*

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Dr. William Austin

*Warren County Community College*

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## CHAMBER STAFF

Robert L. Goltz, *President/CEO*

Danielle Holland, *Service Coordinator*

Stephanie Rummerfield, *Membership Manager*

Eileen Seiler, *Communication Director*

Ph: 908-835-9200 • Fax: 908-835-9296

Email: [info@warrencountychamber.org](mailto:info@warrencountychamber.org)

[www.warrencountychamber.org](http://www.warrencountychamber.org)

Robert L. Goltz, Publisher  
Produced by Warren County Regional  
Chamber of Commerce

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## AM BIZ



**Warren**  
County Community College

November 7 & December 5, 2008 7:15 a.m. - 8:30 a.m.  
Warren County Community College  
475 Route 57 West, Washington

AM BIZ is a year-round power networking program. This is an excellent opportunity for attendees to increase awareness of their businesses in a unique, structured and timely format. Each attendee is given a specific, concise amount of time to provide a thumbnail sketch of his or her company and plug any new features, specials or upcoming events.

## Secrets of Success

November 19, 2008 11:45 a.m. - 1:00 p.m.  
Sports Scene Restaurant, 234 Rte 31, Washington, NJ 07882  
Speaker: Marcy Turkington  
Members: \$25.00 Non-Members: \$35.00

### Next Level Leadership: 7 Critical Mistakes Business Owners Make - and How to Avoid Them

Why do some businesses succeed, while others fail? What makes a good company reach new levels of achievement, while others fail? Regardless of the economic environment or industry, there are surprising common elements that can be applied to any business. The "7 Critical Mistakes Business Owners Make," is based on the experience of more than 5000 TAB Board member-owners. Learn techniques that will help you avoid traps and fatal mistakes, and allow you to attain a competitive edge. The seminar is targeted at business owners, CEOs, Presidents, and Managing Partners. Presenter Marcy Turkington, President of Achieve Business Solutions, an independent consulting and management support firm servicing Northwestern New Jersey and Monroe County Pennsylvania is a TAB-certified Facilitator, certified SBL coach and is TTI-certified. She has 20 years of executive management experience in the fields of technology, financial services, and construction, not-for-profits and local and state government.

## LIFE DOESN'T STAND STILL AND NEITHER SHOULD YOUR INVESTMENTS.

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MAKING SENSE OF INVESTING

## Maximize Your Membership

November 5, 2008 4 p.m. - 5 p.m.  
December 3, 2008 8 a.m. - 9 a.m.  
Warren County Regional Chamber of Commerce  
10 Brass Castle Road, Washington

December 3, 2008 4 p.m. - 5 p.m.  
Warren County Regional Chamber of Commerce  
74 S. Main Street, Phillipsburg

Come and see what Chamber membership has to offer. This one-hour orientation covers the benefits, programs and advertising opportunities to assist your business. Make the most out of your membership by taking advantage of this opportunity to get the maximum exposure for your business. To register, contact the Chamber at 908-835-9200 or online at [info@warrencountychamber.org](mailto:info@warrencountychamber.org).

## Tri-Co Credit Union Stresses Safety and Soundness for Investors

Recent bank failures on the heels of the ongoing sub-prime mortgage crisis have motivated some people to question the safety of their savings in financial institutions.

"Concern is a good thing," says Michael R. Prettyman, president and chief executive officer of Tri-Co, a tri-county-based financial institution. "People should be aware of the insurance coverage on their savings."

Prettyman urges investors to make sure that any individual account has less than \$100,000, the limit for insurance coverage by the Federal Deposit Insurance Corporation (FDIC) for banks. If your savings are in credit unions, Prettyman points out, the National Credit Union Share Insurance Fund (NCUSIF) covers you for the same limits.

At Tri-Co, individual accounts are insured up to the same \$100,000 level as banks (with IRAs and Keoghs, up to \$250,000), and all federal credit unions must be insured by the National Credit Union Association (NCUA) and must display the official NCUA insurance sign.

Prettyman also warns that some investments sold by some bank and credit union investment brokers are not insured, such as treasury bonds, annuities and mutual funds.

"Deposit insurance only covers savings like cash, savings and club accounts, certificates of deposit, IRAs, money market accounts and checking accounts, for example," said Prettyman. "Be aware of how you are investing,"

Some people prefer to keep their accounts in separate financial institutions with each one totaling \$100,000 or less. However, if you want to keep multiple accounts in one institution, you can divide up savings into separate designated ownership categories - each of which will be insured as long as they each don't exceed the limit.

"For instance," says Margaret Frey, chief operating officer at Tri-Co, "If you are married, you can set up two accounts in the same institution for each spouse. You can also keep a joint account and an individual account in each spouse's name - the credit union share insurance fund insures accounts in separate categories up to the coverage limits."

Customer also move some savings to an account in their child's name for college savings.

For information about deposit insurance, call Tri-Co at 1-888-391-7991 or go to [www.ncua.gov](http://www.ncua.gov) and click on "NCUA Increases Retirement Insurance Coverage (Special Bulletin.)"

# Workshops

## Brand Strategy Tools to Grow Your Business

Discover how to define and communicate the most motivational aspects of your brand. Learn about people's behavior; how it guides decision-making; and how to use these insights to attract and retain customers. Find out how to:

- Motivate people by using the words, colors and images.
- Engage potential customers.
- Develop long-lasting relationships with customers.

Participate in exercises and inventories to define Your Brand Personality, Brand Behaviors and Brand-Customer Relationship. Please bring your marketing materials including a print out of your web home page.

Friday, November 7, 2008 9:00 a.m. - 12:00 noon

Warren County Community College

475 Rt. 57 West, Washington, NJ 07882

Instructors: Fran and Bill Lytle Cost: \$69.00

## Success By the Numbers

Most business persons don't want to deal with the task of reviewing their statistical results. They'd rather work on marketing, sales, and interacting with their customers. But, in order to be truly successful, you must understand and review your numbers. In this workshop the participants will learn the "3 Eyes of the Entrepreneur" and why the Eye that looks at past performance is essential for future success. You will learn the "Why, How, and What" of performance measurements.

Workshop topics include:

- Developing Key Success Measurements
- Test & Measure Methodology
- The Customer Formula
- KRA's (How to define Key Result Areas)

Thursday, November 13, 2008 9:00 a.m. - 12:00 noon

Warren County Regional Chamber of Commerce

74 South Main Street, Phillipsburg, NJ 08865

Instructor: Ray Mead Cost \$45.00

## Building High Performance, Low Maintenance Teams

Building High Performance, Low Maintenance Teams

Most everyone knows that teams outperform individuals and teamwork makes a manager's job more satisfying. But how do you do it? This half-day workshop will cover:

- What makes good teams
- How to develop teams & teamwork
- Team building tools and skills
- Creating & maintaining momentum
- Dealing with the 'unteamly'

Wednesday, November 19, 2008 9:00 a.m. - 4:00 p.m.

Warren County Chamber of Commerce

10 Brass Castle Road, Washington, NJ 07882

Instructor: Dick Cipoletti

Members: \$149 Non-members \$169

## Networking for Results

Tap into the power of networking to bring positive results both personally and professionally. Attendees will learn steps to network more effectively, more efficiently and with more fun with a planned outcome. You will:

- Learn how to decide where and when to network
- Reach your goals faster by knowing what your goals are
- Be more comfortable at events and in public forums
- Learn skills and tools to be stronger in networking

Friday, November 21, 2008 9:00 a.m. - 11:00 a.m.

Warren County Regional Chamber of Commerce

10 Brass Castle Rd., Washington, NJ 07882

Thursday, December 4, 2008 6:00 p.m. - 8:00 p.m.

Warren County Regional Chamber of Commerce

74 South Main St., Phillipsburg, NJ 08865

Instructor: Robert Goltz

Cost: \$25.00

## Coaching for Peak Performance

Coaching has become a vital issue for managers and supervisors as they face a workforce that is cynical, mobile, and in short supply. A coach is a person responsible for guiding people through a continuous process of discoveries each individual's strengths and weaknesses, and then matching information, resources, advice, and understanding to those strengths and weaknesses. This workshop is intended to help you learn: The coaching process; Tools coaches use; How coaching builds teams; Coaching vs mentoring; Common coaching pitfalls; and Skills needed to coach.

Wednesday, December 10, 2008 9:00 a.m. - 12:00 noon

Warren County Regional Chamber of Commerce

10 Brass Castle Road, Washington, NJ 07882

Instructor: Dick Cipoletti

Members \$79.00 Non-Members \$99.00

## The Power of Goals

Clear goals increase your confidence, develop your competence and boost your levels of motivation. The Power of Goals workshop will deliver highly valuable information to help you take your business to the next level. Workshop topics include:

- The Importance of Establishing Goals
- Why some People Don't Set Goals
- The FocalPoint 12 Goal Method
- Diamond Mining for Balance in Your Business & Life
- How to Establish SMART Goals
- Creating a Plan of Action to Achieve Better Results
- The Power of Mindstorming

The workshop will conclude with a goal setting exercise for all attendees.

Tuesday, December 16, 2008 9:00 a.m. - 11:00 a.m.

Warren County Regional Chamber of Commerce

10 Brass Castle Road, Washington, NJ 07882

Instructor: Ray Mead

Cost: \$45.00

# Member Spotlight

## Stowaway Self Storage Shows Capacity for Social Responsibility in Business, Community and the Environment



Everybody needs their space - some more than others. For those with overflow, Stowaway Self Storage on Route 22 in Phillipsburg offers clean, affordable, safe repositories in a variety of sizes for business and residential customers.

The facility, one of seven in New Jersey and Pennsylvania, features 706 units ranging from 5-feet by 5-feet for the most minimal requirements to 15-feet by 30-feet for storing a boat or automobile. Outside parking spaces also can be leased.

“We have a nice mix available,” said Jan Fechtman, General Manager of Stowaway Self Storage.

Units are available with climate control and individual door alarms for an extra fee. The Stowaway premises is fenced and lighted and feature computerized gate access and an electronic security system. For security and convenience, customers keep their own locks and keys and the facility is gate accessibility seven days a week, including holidays, from 6 a.m. to 9 p.m.

Doing its part for the environment, Stowaway has equipped its five New Jersey locations with solar panels. According to the company’s website, this effort will produce 6,488,671 kWh over the next 25 years which translates to the equivalent of eliminating the emissions of more than 1,000 cars or not importing 10,000 barrels of foreign oil over the life of the system.

Despite the challenges of the economy and the burden of a state-imposed sales tax on self storage, Stowaway is moving forward. Currently at 72 percent capacity, Fechtman said that the company already is in the process of designing warehouse size units and is considering including conference space that will afford small businesses an economic way to maintain inventories and have a meeting place.

Stowaway makes plenty of room in its business for the community. The company donates storage units for the Foster Parents Association, Habitat for Humanity and the American Red Cross, provides discounts to local schools, collects for Toys for Tots and recently helped out flood victims. It also takes a reciprocal approach with local merchants.

“We try to stay involved and use vendors from within the community such as local services and repair people,” Fechtman said. “We have made some good contacts through the Warren County Regional Chamber of Commerce.”

Anyone interested in donating to Toys for Tots can drop off new toys at the Stowaway, 1095 Highway 22 in Phillipsburg from November 1 to December 12.

# New Members

### E.J. Brooks Co

165 Howard St., Phillipsburg, NJ 08865  
Phone: 908-454-4500 Fax: 908-454-4507  
E-mail: mitibaldi@zappaplastics.com  
Web: www.ejbrooks.com  
Contact: Robert Traino  
*Manufacturing*

### Envirotite Services, LLC

23 Ridge Rd., Hackettstown, NJ 07840  
Phone: 908-684-0269 Fax: 908-684-0261  
E-mail: domdes@comcast.net  
Web: www.envirotite.com  
Contact: Dominick Desiderio III  
*Builders, Contractors, Developers*

### Liberty Mutual Group

764 Memorial Pky, Ste 5  
Phillipsburg, NJ 08865  
Phone: 908-454-3062 Fax: 908-213-2140  
E-mail: peter.rullan@libertymutual.com  
Web: www.libertymutual.com  
Contact: Peter L. Rullan  
*Financial/Insurance Services*

### Merrill Lynch/The Armstrong Group

100 Campus Dr., 3rd Fl.  
Florham Park, NJ 07932  
Phone: 973-301-7641 Fax: 973-272-4814  
E-mail: david\_armstrong@ml.com  
Web: www.fa.ml.com/armstrong\_group  
Contact: Davide Armstrong  
*Financial-Brokerage Firms*

### Warren Septic Service, LLC

PO Box 36, Stewartsville, NJ 08886  
Phone: 908-689-4114  
E-mail: warrenseptic@hotmail.com  
Web: www.warrenseptic.com  
Contact: Will Spencer  
*Waste Hauler*

## MEMBERSHIP REWARDS

### Sam’s Club Offer Ending Soon

Chamber member employees who sign up for or renew a Sam’s Club membership by November 11, 2008 will receive a \$10 gift card.

An annual Sam’s Club Membership costs \$35 and includes three cards – a personal card, a card for another household member over 18, and a business card. Membership allows full shopping privileges at the 590 Sam’s Clubs nationwide.

To get this special offer, visit the chamber website at [www.warrencountychamber.org](http://www.warrencountychamber.org) and click on the Sam Club offer. Print out the coupon and bring it to the Member Services desk at your local Sam’s Club, and upon payment for your membership, you will receive the \$10 certificate.

## Leadership Warren Youth Class Ready to Meet New Challenges

The 2008-2009 Leadership Warren Youth program is underway. The following students have been recommended by their respective schools and chosen for participation in the program: Belvidere High School - Douglas Cowley, Kelly Hedlund, Alexis Mattei and Sydney Thomas; North Warren - Daniel Greco, Anna Murphy, Glen Oakley, and Matthew Ponzek; Notre Dame High School - Douglas Fagan; Phillipsburg - Nicholas Acevedo, Dara Barto, George Guarino, Sean Hoenig, Erin Lauer and Martha Widger; Warren Hills - Elizabeth Bracey, Corinne Iacobucci, Kendra King, Melissa Kuderka, Cassandra Mainardi, Krysten Rosamilia, AnnaMarie Slinka and Corissa Stoliker.



# Members in the News

## County CAP Program Receives Grant to Fight Substance Abuse

The Community Action Partnership of Warren County (CAP), is one of only three drug-free community coalitions in New Jersey that have been awarded the Drug Free Communities (DFC) grant from the Office of National Drug Control Policy's Drug Free Communities Support Program. The CAP Coalition is a volunteer lead, community-focused partnership dedicated to raising community awareness of substance abuse. It is supported and facilitated by Community Prevention Resources of Warren County, Inc. CPRWC.

"We're so honored to receive the DFC grant to continue to raise awareness on issues challenging our communities," said Executive Director of CPRWC Dr. Janet Bloodgood. "Being awarded this grant will go a long way to help us promote healthy, productive, and drug-free lives."

For more information, contact CPRWC at 908-835-1800, or send email to [info@cprwc.com](mailto:info@cprwc.com).

## Golf Tournament Raises Funds for United Way of Warren County

The Club at Morgan Hill sponsored a golf tournament on September 15 that helped to raise \$4,000 for the United Way of Warren County. Nearly 50 golfers, 21 of whom are employees of Mallinckrodt Baker in Phillipsburg, participated in the tournament, and many Mallinckrodt Baker employees volunteered at the event.

The highlight was an avalanche of golf balls, purchased by Mallinckrodt Baker employees, that cascaded from the highest rung of a ladder truck onto a makeshift green. The one ball that made it into



the hole earned its owner a 2008/2009 Twilight Golf Membership, donated by The Club at Morgan Hill.

Members of the Lopatcong Township New Jersey Fire House volunteered their time and a ladder truck to help make the ball drop a success. Presiding over the fun and games was Ron Harding, president, Mallinckrodt Baker, and a United Way of Warren County board member.

## November is Lung Cancer Awareness Month

Community Prevention Resources of Warren County, Inc. (CPRWC) is urging the community to become knowledgeable about the dangers of smoking and to seek and help with quitting the habit.

Lung cancer kills more people than breast, prostate, colon, liver, melanoma, and kidney cancers combined. The survival rate is fewer than five years, and approximately 85% of these cases have a direct link to smoking. Many lung cancer deaths have been attributed secondhand smoke.

For information, contact Lee Anne Del Prado at CPRWC, 908-835-1800, by email at [info@cprwc.com](mailto:info@cprwc.com); or visit [www.communitypreventionresources.org](http://www.communitypreventionresources.org).

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## EcoDriving - Simple Solutions to Increase Mileage and Reduce Your Fuel Cost

What is EcoDriving?

EcoDriving is a way for drivers to learn how small changes in their driving habits can add up to big savings at the pump and big reductions in greenhouse gas emissions. Faced with high fuel prices and concerns about the environment, we could all use a few simple ways to save money at the gas pump and reduce our carbon footprint. EcoDriving provides easy tips for getting the most mileage out of your vehicle. No matter what you drive, by following a set of subtle and easy-to-use best practices for driving and vehicle maintenance, a typical EcoDriver can improve mileage by about 15 percent. EcoDriving is as simple as making small changes to your driving habits and adjusting your vehicle maintenance techniques.

Sample EcoDriving practices include:

- Not tailgating, knowing the proper way to accelerate and brake, using synchronized traffic lights to a driver's advantage, driving at the optimum highway speed, understanding when to use air conditioning and much more.

Sample maintenance practices include:

- Knowing which motor oil to use, understanding the importance of proper tire pressure and what affects tire pressure, understanding aerodynamics and much more.

When applied across the nation's entire vehicle fleet, the program's benefits are potentially huge:

- If just half of all drivers nationwide practiced moderate levels of EcoDriving, annual CO2 emissions could be reduced by about 100 million tons, or the equivalent of heating and powering 8.5 million households.
- If all Americans practiced EcoDriving, it would be equal to 450 billion miles traveled on our roadways without generating any CO2 emissions. That's 1,500 CO2-free miles for every man, woman, and child in the US each year.

The Alliance of Automobile Manufacturers, representing 10 top automakers, has launched this consumer awareness campaign centered on an interactive website, [www.EcoDrivingUSA.com](http://www.EcoDrivingUSA.com), to help drivers learn practical tips to improving their mileage and reducing their carbon footprint. The site includes a video guide to EcoDriving, an "EcoCalculator" to determine benefits for individuals or states, a Virtual Road Test and a variety of educational tools.

To join the EcoDriving movement, just call Rebecca Schneider, at 313-596-0460 or email [rschneider@detroitchamber.com](mailto:rschneider@detroitchamber.com). To learn more visit [www.EcoDrivingusa.com](http://www.EcoDrivingusa.com).

*Focused on the Future of Warren County Businesses*

## NOVEMBER/DECEMBER 2008 Schedule of Events

SUN	MON	TUE	WED	THU	FRI	SAT	
					November	1	11/5/2008 4:00 p.m. <b>Maximize your Membership</b> Warren County Regional Chamber of Commerce, Washington
2	3	4	5★	6	7★	8	11/7/2008 7:15 a.m. <b>AM BIZ</b> WCCC, Washington
9	10	11	12	13	14	15★	11/15/2008 10:00 a.m. <b>BBA Winter Festival</b> North Warren High School, Blairstown
16	17	18	19★	20	21	22	11/19/2008 11:45 a.m. <b>Secrets of Success</b> Sports Scene Restaurant, Washington
23	24	25	26	27	28	29	12/3/2008 8:00 a.m. <b>Maximize your Membership</b> Warren County Regional Chamber of Commerce, Washington
30 December 1		2	3★	4	5★	6	12/3/2008 4:00 p.m. <b>Maximize your Membership</b> Warren County Regional Chamber of Commerce, Phillipsburg
7	8★	9	10	11★	12	13	12/5/2008 7:15 a.m. <b>AM BIZ</b> WCCC, Washington
14	15	16	17	18★	19	20	12/8/2008 6:00 p.m. <b>BBA Holiday Party</b> Ellias Restaurant, Columbia
21	22	23	24	25	26	27	12/11/2008 5:00 p.m. <b>Annual Holiday Party</b> The Inn at PantherValley, Allamuchy
28	29	30	31				12/18/2008 6:00 p.m. <b>Holiday Open House</b> Warren County Regional Chamber of Commerce, Phillipsburg