An upgraded Web site has been developed and is now in place. It is more informative, relevant, user friendly, and graphically appealing.

The 2014 Action Plan has been deployed. Five teams have been designated, along with who does what, when, and to what purpose.

The BEST (Business Education SCORE Together) initiative is well under way. It entails cooperation between our chapter and five or more universities.

New members are on board; orientation has allowed them to promptly partake in mentoring, seminars, and related Chapter activities.

The 2014 Executive Committee is actively engaged in many activities and Chapter member liaison. Many upgrades quantitatively and qualitatively are in “third gear.”

A Chamber of Commerce program is in place; contacts and programs are in progress.

We are focusing on the subject of entrepreneurship—what it entails, how it can be applied, and its business implications. Many plans are on the way for 2015!

The Spanish Outreach program continues to reach out to the Hispanic business community throughout the three counties we serve.

Efforts to maintain and improve our library seminars continue. Constant Contact plays an important part in scheduling more venues and increasing attendance at each event.

Our computer operations are in good shape, as a result of upgrading hardware and improving methodologies.

Minimum standards of performance are under way for all members regarding the time and efforts expended for the privilege of continued membership in the Chapter.

Significant improvements in reporting, recording, and processing within the chapter are evident, thanks to our Treasurer, Corresponding Secretary, and Recording Secretary.

Our Executive Committee, at the General Membership meeting, has approved the upgrading of refreshments with poppy seed bagels and more-absorbent napkins.

There is a consensus regarding the embellished morale within the Chapter. We would be remiss if we did not acknowledge the influence and support of our Chapter Chair.
New Members Welcomed
We are pleased to announce the following new members to the SCORE, Chapter 15, team:

- Barry Mark
  Specialty: Market research and analytics
- Pura Rios
  Specialty: Real estate; financial products
- Dennis Burbidge
  Specialty: Accounting.

New Emeritus Program
The Emeritus program recognizes the outstanding contributions of retired SCORE, Chapter 15, members.

- Marv Solomon
- Bert Steinberg
- Lou Zivi
- Marvin Strauss

Most SCORE Chapter 15 members have undergone the Mentorship Certification Project. This is a very important part of demonstrating our professional credibility. Dennis encourages those who have not yet obtained this certification to do so as soon as possible.

EXECUTIVE COMMITTEE
NEXT MEETING:
January 14

Dennis Newnham, Chapter Chair
Susan Melamud, Co-chair and Team Leader, Membership
Richard Berck, Team Leader, Marketing
Emil Harrleb, Team Leader, Library Seminars
Kenn Bosland, Team Leader, Spanish Outreach
Paul Dzera, Treasurer
David Cortese, Corresponding Secretary
Don Rogers, Recording Secretary

We are advised by Peter Fleischmann on government contracts and Mitch Layne on technical matters, including computer methodologies and hardware.

Upon the agreement of the Executive Committee, each SCORE, Chapter 15, member has been requested to take on one additional significant responsibility for the first half of 2015.

GENERAL MEMBERSHIP
NEXT MEETING:
January 28

Staring at 9:30 a.m., at our Newark headquarters

All members are strongly encouraged to attend.

If you are unable to attend a meeting, please arrange to participate via a phone conference.

Topics to be announced

QUOTES WORTH QUOTING

Half the money I spend on advertising is wasted; the trouble is I don’t know which half.

John Nelson Wanamaker

I think whether you’re having setbacks or not, the role of a leader is to always display a winning attitude.

Gen. Colin Powell
Doing What Is BEST

Business
- Small business are the backbone of the U.S. economy. They produce 50% of our non-farm Gross Domestic Product.
- Businesses with fewer than 20 workers account for 89.9% of all employer firms throughout our country.
- SBA data indicate that small businesses pay out 44% of the U.S. payroll annually and are by far the major contributors to job creation.
- The above indicators are proportionally trans-positional to the three counties for which we are responsible.

Conclusions
SCORE, Chapter 15, is involved with economic, social, and personal matters of vital importance to individuals, companies, and the country at large. It is the essence of what Chapter 15 is and needs to garner support for.

Education
- Throughout Essex, Union, and Hudson counties, practically all the universities are significantly involved in educating pre- and postgraduate students.
- The major focus is Entrepreneurship. Curricula feature starting and building a small business, with the need to combine academic knowledge and practical “street smarts.”

Conclusions
There is a significant need and a SCORE opportunity to offer students and academic professionals assistance in reaching community businesses that are just starting and bettering those already existing, as well as individuals contemplating undertaking entrepreneurship.

SCORE
- Linking SCORE to universities and colleges is a key Chapter objective. The benefits to the business community and institutions involved is potentially considerable.
- Doing our BEST at Essex County College—West Essex Campus; Seton Hall University; Rutgers, Newark; Montclair University; and Rutgers, New Brunswick is well under way.
- Envisaged activities include mentoring, networking with academic departments and faculty and ad hoc projects and seminars. Practically all the above will take place on the campus itself.

Conclusions
The linking of academic and practical business expertise offers much to the recipients noted above. However, many people and considerable time and effort need to be in place—much of it by SCORE, Chapter 15.

This is not an unsurmountable challenge. We can reap sizable benefits while recognizing the adage that a chain is only as strong as its weakest link.

Education
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- The major focus is Entrepreneurship. Curricula feature starting and building a small business, with the need to combine academic knowledge and practical “street smarts.”

Conclusions
Please let Richard know of your willingness to actively collaborate in this anticipated joint venture.

Together
Join us! It’s the BEST way to go!
If one is starting a business, wants to expand an existing business, or is looking for sound business advice, then one should avail oneself of the new SCORE, Chapter 15, Web site. Thanks to the considerable effort of John Tully and the invaluable assistance of Susan Melamud, our Chapter has a greatly enhanced presence on the Internet. The Web site is an important part of the continuing effort to let entrepreneurs throughout our three-county responsibility appreciate the value of obtaining practical advice from highly qualified SCORE members with considerable experience.

**The Major Focus**

The new Web site allows people interested in our organization to learn more about what we offer: our services, workshops, seminars, and mentoring.

In addition, the new Web site highlights the diversity of the experience of our members. Handy links offer further information on face-to-face mentoring, convenient locations, dates and venues for library seminars and access to our programs at university and college campuses. The Web site address is: http://scoremetronj.com/.

**SCORE Mentors**

Information seekers learn about types of businesses in which our more than 40 volunteers have knowledge and experience. Just a click away, an online form enables interested persons to request a meeting with a particular mentor. A drop-down menu is provided for the user to specify the area of assistance he or she seeks, including finance, business planning, e-commerce, organization and development, sales, and marketing. Another link connects the user to the many resources available from the national office.

**Workshops and Seminars**

Although the forthcoming seminars are listed on the home page, a special section allows users to find more information about each individual seminar. The interactive nature of this section allows interested persons to read a description of the seminar, with further information on the location—with a handy map providing directions and contact information just one more click away. Additional direct links are provided for information on other seminars.

**Meeting Us**

When one clicks the “Mentoring” tab, he or she is introduced to individual SCORE members. Additional information on each mentor’s skills and working experience can be obtained. Just make an appointment via a handy link to the online appointment form.

For those interested in becoming a SCORE volunteer, the site provides an online application form, easily accessed with a link on the bottom of the page.

It is worth noting that the many internal links within the Web site make it more accessible to anyone using a search engine, such as Google, Yahoo!, or Bing.

There is great deal of confidence that the new Web site will assist in the overall goal of establishing SCORE, Chapter 15, as incomparable in providing high-quality business counseling and associated services that are relevant and persuasive. The expected result—a SCORE brand image that attracts and retains clients, persuades individuals to support our programs, and clarifies what we at SCORE, Chapter 15, are to our membership and establishes a deserved reputation for providing unexcelled services.
Thanks to your participation, we have two additional stories to report....

First, we had a record turnout at the Holiday luncheon. There were 43 guests in attendance, including 24 Chapter members, 50% of all membership. To all of you who dealt with wet weather to attend the luncheon, a sincere thanks for helping make this event such a success.

Second, thanks to some last-minute contributions, we met the $2,000 goal of the Chapter Fund Drive! With the matching gift, this means that we raised a total of $4,000, which will be dedicated to programs that enhance our client count. Twenty-one of our 48 active members contributed to this drive, and to each of you, I want to offer sincere thanks on behalf of the chapter and from me personally.

Thanks to the enthusiasm and dedication of our active members, this Chapter is demonstrating a new sense of vitality and involvement. Rest assured that it is deeply appreciated. Following are the names of the 21 donors who contributed generously to the Chapter Fund Drive.

—Dennis Newnham

John Balzano
Vivek Bindre
Henry Branch
Bob Caruso
Katherine Cauley
David Cortese
Paul Dzera

Peter Fleischmann
Jerold Freier
Vic Gomperts
Eric Greenbaum
Mitch Layne
Meryl Layton
David Malka

Sue Melamud
Dennis Newnham
Pura Rios
Don Rogers
Wesley Sun
Walter Veit
Lou Zivi

We are pleased to offer this, the sixth edition of 15SUES.

We would like to take this opportunity to wish everyone all the best for the holidays and New Year.

We welcome your suggestions and contributions you deem important. The major objective is to make 15SUES our newsletter.