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G A T E W A Y R E G I O N A L

Inside BUSINESS

This is a publication of The Gateway Regional Chamber of Commerce.
Please visit our website at www.gatewaychamber.com

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Mobile banking becomes standard business operation

By Rod Hirsch

Today running a business is as easy as tapping a finger.

Keypads, iPhones, tablets and laptops are the engines that run today's commerce, fueled by the apps offered by banks enabling business to make payroll, run credit checks, deposit checks, check inventory, analyze receivables and pay bills – all without setting foot inside a bank.

Technology has ramped up expectations. Up-and-coming entrepreneurs, long-established family businesses, Main Street retailers and multi-national Fortune 500 companies all demand the same level of service from their financial institutions – at their fingertips.

Bottom line – they want convenience, speed, security and real-time response, whether they are working at the kitchen table, behind a store counter or in a board room.

Chris Morpheu, senior vice president, commercial product management for M&T Bank, emphasizes the convenience factor using a mobile phone.

"I can look for payments on my device," he said. "I can safely log in to my bank. I can phone a vendor if I'm in a meeting. I don't need to chase down people but I

still have industrial-strength security and the flexibility of a mobile device. A lot of professionals like the convenience. If they're in meetings they have the ability to be connected to a bank."

Banking practices are increasingly reflective of a high-energy workplace that is leaner, more fluid, less conventional and fueled by the demands of real time.

Real time – a 21st century buzz word and a workplace reality that banks large and small have grown to understand because it is what customers and the marketplace demand. In response, banks continue to refine and roll out electronic and mobile tools to satisfy business clients' demand for speed and reliability.

"Cash is becoming less of a tangible than in the past," said Robin Lefkowitz, executive vice president/ director of branch administration and business development for Northfield Bank. "We are moving into a cashless society. It's cleaner, easier and instantaneous in terms of credit."

To be competitive, banks offer apps with mobile and electronic Cash Management Systems. Many financial institutions tweak the apps to suit their clients' particular needs.

Provident Bank is typical of most banks in their relationships with business clients, according to Bernadette Macko, senior vice president/director of corporate cash

(Continued on page 4)

Mobile banking is no longer a convenience for businesses, it is required.

On The Mark Payments is on the mark

By Lynn Robbins

As a business owner who depends on credit card payments for most of his sales, Bob Craft of Xtreme Diesel Performance understands the complexity of the payment process.

Several years ago, when Craft began his search for a company to process payments for his truck accessories business, he looked for someone he could trust.

"I like to have relationships with my business partners," he said.

Craft wanted someone who would do the work right, be honest and reasonable in billing and be there when he needed customer support. He found that in Dick Spigai, CEO of On The Mark Payments.

"I've shopped around and Spigai's team is not only giving me great service, they're giving me very competitive, if not the best, pricing," Craft said. "In addition, they helped educate me on how processing works."

Which is, once a customer submits their credit card information, it travels through an electronic gateway to the merchant's bank, then to the credit card network and

(Continued on page 2)

G A T E W A Y R E G I O N A L

Inside BUSINESS

The Canterbury Sales®

Time kills all deals

By Andy Gole

Last Fall, a merger and acquisition company was close to selling a health care company to a private equity group. The key parties in the deal kept dragging out the process. Then the unexpected happened – Donald Trump won the presidency and the buyer lost the bank funding. The deal was derailed.

We want to use deal momentum to carry it across the finish line, to the close. When we lose momentum, other projects get prioritized and our project may never get done.

Time Kills All Deals

A copier salesperson received a verbal commitment from a new prospect. The decision-maker just needed to run it past his partner. The salesperson didn't want to "push" the decision-maker so he allowed and even encouraged him to take his time.

The partner wanted to know why they needed to switch vendors. The decision-maker said the new vendor had a better deal.

"Why not go back to our existing vendor, see if they will meet the price," suggested the partner.

The decision-maker did just that, the incumbent met the price and the copier salesperson lost a sale.

One thing we know for sure – when we close the deal, it means our competition won't have a "second shot." If there is a second decision-maker we don't meet, we must make sure our direct contact understands why we are the better choice.

Time Kills All Deals

A real estate developer had been working on a project for about three years. He had \$1 million

invested and was getting ready to pull the trigger on construction when he was required to do another environmental site survey.

It turned out a bald eagle built a nest on the adjoining public lands since their last survey was done about one year ago. Now there were all kinds of complications, a necessary space setback and a limitation on construction during nesting season.

If they had gone ahead one year earlier, there would have been no eagle's nest and the project would have moved forward.

Unforeseen circumstances arise to disrupt our deals. We need to keep them on track to closure.

Time Kills All Deals

What is in your pipeline right now? For how long? Have you met all the decision-makers and met their urgent needs, giving them a compelling reason to switch? Have you met the risk avoidance/minimization needs of the decision-makers?

Some years ago, a decision-maker was hesitating to make a purchase. The salesperson was very wise and said, "You have all the information you need to make a decision. It's time to make a decision."

The decision-maker made the decision and it turned out to be a good one. And this became a rule of thumb in his life and a way to help other people make decisions.

I should know. I was the decision-maker who needed a gentle push to go forward.

Don't hesitate.

Time Kills All Deals



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Andy Gole has taught selling skills for 23 years. He started three businesses and has made approximately 4,000 sales calls, selling both B2B and B2C. He invented a selling process, Urgency Based Selling®, with which he can typically help companies double their closing or conversion ratio. Learn more about Andy's method at www.bombadil.com, at www.urgencybasedselling.net/entrepren.html or by calling him at 201.415.3447.

On The Mark Payments is on the mark

(Continued from page 1)

on to the customer's issuing bank to be accepted or declined. The results are sent to the merchant's bank and once the transaction is accepted, funds are transferred to the merchant's bank account.

"Processing involves multiple steps and there are a lot of moving parts," said Craft.

Whenever he has a question or needs help, Craft can count on Spigai and his technical support team, he added.

"Our clients know they can pick up the phone and talk to me or my staff directly," said Spigai, who has worked in the industry for several decades. "You can't do that with the huge banks.

"We offer our customers everything that's current in the marketplace. We have all the bells and whistles as the major banks and we offer it with a personal touch. That includes iPads, table top terminals, the latest buzz stuff like Apple Pay or near field technology. We deploy that hardware and software and we set it up personally."

Spigai refers to his company as a boutique alternative to the mega-players.

Robin Lefkowitz, executive vice president/director of branch administration and business development for Northfield Bank, refers On The Mark to her business customers because the company mirrors the bank's philosophy of putting the customer's best interests up front, being relationship-driven and always willing and able to help in any way.

"They will always do what is best for the client even if it means they will make less money," she said. "They follow up. I like that they are a family-owned company."

Spigai's son, RJ, is the company president and his daughter, Christine, is president of On The Mark Communications.

Lefkowitz said she refers On The Mark to just about any type of business that accepts credit cards, including restaurants, retailers, independent hotels, medical

practices, car dealerships and building and paving contractors.

After comparing On The Mark's pricing with other payment processing companies, several of the bank's customers discovered that Spigai's company offered huge savings – between \$14,000 and \$40,000 annually. A hospital that uses On The Mark saved a hundred thousand dollars, Spigai said.

The Gateway Regional Chamber of Commerce has been using On The Mark for more than a year and the company has become one of the chamber's Affinity Partners.

"They come through and when the vendor comes through, it helps you focus on your business, the main services you offer," said Bidisa Rai, the chamber's network and computer systems administrator.

When there was a technical glitch with the chamber's website, On The Mark immediately went to work on the problem and resolved the issue, Rai said. In another instance, when the chamber realized at the last minute it needed a mobile processor for an outside event, Spigai's team set them up on the spot.

"I don't have to worry about them being up to their game," Rai said.

Before On The Mark became an Affinity Partner the company was reviewed by the Gateway Chamber staff and board members, who conducted a real-life pilot test of the program to gauge its efficacy and ease of use.

After proving to be a company that does what it promises and provides excellent service, On The Mark became an Affinity Partner offering discount pricing to chamber members.

Spigai believes his clients are happy with his service because his staff is committed to their customers and his company is an efficiently run, family-owned business.

"We watch our Ps and Qs," Spigai said.



Greater Impact

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Mobile banking becomes standard business operation (Continued from page 1)

management. They have robust customer service outreach with several specialties designed for business on the go. In today's banking environment, listening to the business client and adapting to their needs is a must, she said.

"When I think of small business customers or entrepreneurs, or moms and pops, they're looking to manage their business with the same speed and product that they manage their personal life," Macko said. "For small business owners, real-time payments and mobile have become very attractive. They can use it for reporting, decision-making, whether they need to make a payment, make deposits, that has become very attractive for small business customers.

"Professional service industries have engaged in mobile deposits. They're not bound to a desk or a computer, they're able to be flexible, to make that deposit when it makes sense to them.

"For the larger business segment, real-time payments are attractive because they want to shorten their cash cycle as quickly as possible and reduce the time and cost involved with invoicing and payment processing," Macko added.

Added Lefkowitz of Northfield Bank, "That's what we do best. We are relationship-driven, going to the client and making it work. 'How can this be of value to you? How can we help your business grow and at the same help our business grow?'"

Businesses want convenience and speed, according to Morpew of M&T bank.

"Why make a trip to the bank when it's more convenient for them to do cash management on their mobile and get rid of that debt float?" he asked. "You can speed up the use of cash and it's really easy to use. It's safe and secure and a big benefit for the bank to help customers with cash flow.

"Web-based applications, including a mobile platform for Apple, Androids and iPad tablets services, are one of the key things when you're looking for online payment management."

The most popular electronic and mobile product marketed by banks is a cash management app that expedites real-time payments.

RTPs, or Real-time payments, provide consumers and businesses with the ability to conveniently send and receive immediate fund transfers directly from their accounts 24/7, 365 days a year. RTP represents a new phase of evolution within the United States payments industry and provides a platform for product innovation.

Financial institutions can leverage a variety of features – enhanced speed, security and messaging capabilities to create unique offerings for their retail and corporate customers.

To facilitate real-time payments, banks are linked to an automated clearing house, an electronic funds-transfer system run by the National Automated Clearing House Association (ACH). This payment system deals with payroll, direct deposit, tax refunds, consumer bills, tax payments and many more payment services.

The benefits of ACH include:

- Same-day payrolls, supporting businesses' needs to pay hourly workers and providing flexibility for late and emergency payrolls and missed deadlines, and enabling employees to have faster access to their pay;
- Business-to-business payments, enabling faster settlement of invoice payments between trading partners, including remittance information with the payments;
- Expedited bill payments using both ACH credits and debits, enabling consumers to make on-time bill payments on due dates and providing faster crediting for late payments;
- Account-to-account transfers, providing faster crediting for consumers who move money among various accounts they own.

Same-day NACHA enables faster business-to-business payments, accelerated merchant card settlements and account-to-account transfers – bottom line for businesses – and faster availability of funds needed to purchase goods or services.

Financial institutions can leverage a variety of features – enhanced speed, security and messaging capabilities to create custom-designed products for their retail and corporate customers.

"Businesses are becoming more mobile in their needs," said Rachel Faillice, director of marketing for RSI Bank. "Online services and mobile banking give businesses a one-stop shop for their financial needs and help them work more effectively and efficiently from where they are."

RSI Bank offers a suite of services for mobile banking, including:

- Merchant Services, which allows businesses to accept and process credit card and debit card payments and to automatically deposit credit card sales to a RSI Bank business checking account, usually within 48 hours or less;
- ACH Origination, which allows businesses to automatically direct-deposit large employee payrolls or, conversely, to automatically debit recurring membership fees or tuition from clients and customers;
- Remote Deposit Capture, which allows businesses to deposit checks without leaving the office – appropriate for businesses that receive and process many checks, such as medical offices, schools and multi-unit property management companies.

Special Guest Speaker

"Quiet Men: The Irish Freedom Fighter and the immigrant"

Brian Campbell presents the story of his grandfather, George Bell, who fought in the Irish War for Independence and spent a year in the British prison before being freed as part of the 1922 treaty negotiations. The story touches on George's role as freedom fighter and American immigrant and how his quiet, ordinary life in Elizabeth far outshined his role as revolutionary.

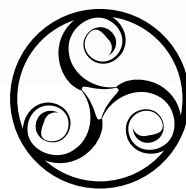
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Inside Views

Fearmongering

Though you would never know it from listening to the news or the leadership of either party, the American Health Care Act recently passed in the House does not repeal and replace the Affordable Care Act, aka Obamacare. Rather, it simply amends key elements of the ACA.

Talking about health care in this country is really hard. Everyone has an opinion. However, probably about 99.99 percent of these opinions are ill-informed. Health care is an extremely complicated issue and few people on the street, in public office or in the press have a very firm grasp on its intricacies.

This leads to an even bigger problem when trying to arrive at rational solutions. Because people don't understand what they are talking about, they are subject to hyperbole. Many politicians and the press, either through their own lack of knowledge or through a lack of scruples, make statements that are outright false.

This was demonstrated several years ago with the introduction of the ACA. Rather than focusing on the very real problems with the legislation, many Republican leaders spread the fear of death panels. These death panels would deny care to the dying. Actually, they were intended to allow coverage of counseling on end-of-life issues.

The same fearmongering is now occurring with the AHCA. This time the misinformation is about pre-existing conditions and high-risk pools. To listen to the leadership of the Democrats or the protesters at town hall meetings with their congressmen, suddenly all the really sick people are going to find themselves without coverage and they're all going to die.

And, unfortunately, the Republican representatives generally don't know enough about insurance, risk or their own legislation to explain the truth of the matter. They are like deer in the headlights.

So first a bit of background. The ACA was set up with the idea of having one very large group in each state that would spread risk and keep insurance prices low. Young and healthy people would be required to join and their premiums would keep those of older, sicker people lower. Though not advertised as such, the underlying structure of the ACA was a huge wealth transfer from the young and poor to the old and rich.

As it turned out, however, the young may have been poor but they weren't stupid. They realized this was a bad deal. Premiums were just too expensive and the risk and penalty for not participating was low. So they didn't participate.

The net result was that with each year the ACA exchanges have become supersized high-risk pools and premiums skyrocketed. This trend is accelerating as insurance companies have lost money and dropped out of the exchanges.

What the AHCA is attempting to do is to form two exchanges, one for the super sick and one for the young and healthy. Doing this will hopefully drop rates for young people to a level that it is in their best interest to participate.

The AHCA specifically prohibits denial of coverage to anyone with a pre-existing condition. People who knowingly drop coverage and then try to reenter the system will be subject to a penalty but they will not be denied coverage.

So the real question is will the new high-risk pools work? That is to be seen. Leaving it to the states is risky. Past state pools didn't have great reputations. Perhaps a federal pool could also be created.

But the real key is what rate these pools will pay to providers. If they use standard commercial rates, they will fail. If they use Medicare reimbursement rates they might have a chance. And if they combine this with lower prescription drug prices like those obtained under the 340B Drug Pricing Program, there is a significant chance to control premiums.

But keep in mind that none of this discussion will have any effect on the cost of health care. For that to happen we need to focus on how we live and how we die.



Jim Coyle

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The Inside Look...

Trinitas Regional Medical Center recently participated in Operation Gotham Shield, a comprehensive drill involving a mock radioactive "dirty bomb" explosion in the metropolitan area. As part of the exercise, the Trinitas team assembled a decontamination tent with staff in full protection suits in order to treat injured "patients." The purpose of this exercise was to create a learning environment intended to measure and improve the team's ability to work through an integrated response to a widespread disaster.



Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ) once again has been named one of *DiversityInc* magazine's Top Ten Regional Companies for Diversity, ranking #4. This marks the seventh consecutive year that Horizon BCBSNJ has been ranked in the DiversityInc Top Ten List of Regional Companies.

Horizon BCBSNJ also announced it is investing nearly \$1 million in four urban community development projects through the New Jersey Department of Community Affairs' Neighborhood Revitalization Tax Credit program. The supported projects will assist with the economic revitalization of Elizabeth, Camden and Paterson.

TD Bank also was ranked among the 2017 *DiversityInc* Top 50 Companies for Diversity, this time for the fifth year in a row, excelling at hiring, retaining and promoting women, minorities, people with disabilities, LGBT and veterans.

Overlook Medical Center, part of Atlantic Health System, has been recognized for environmental excellence with two awards from Practice Greenhealth, the nation's leading organization dedicated to environmental sustainability in health care.

In recognition for leading the health care industry in sustainability and environmental stewardship, Overlook received the Greenhealth Emerald Award, one of the Environmental Excellence Awards given each year to honor environmental achievements in the health care sector. The hospital also received the "Greening the OR" Award for the second consecutive year, which recognizes the facility demonstrating the most success in reducing the environmental impact of its surgical suites.

Atlantic Health System also has been named one of the Best Workplaces in Health Care by Great Place to Work® and *Fortune*, ranking eighth on the list of 20 companies, moving up from its previous ranking of #17.

Northfield Bank has announced that Christopher Donohue has been promoted to senior vice president responsible for Bank Secrecy Act (BSA) compliance and bank security. The bank also announced three other promotions: Tracey Echavarria to vice president, residential lending officer; Laurie Guinta to vice president, branch manager of its Grasmere Branch; and Arlene Cammarano to assistant vice president, assistant security manager.

Union County College (UCC) has announced that Dr. Karen Young-Thomas has been named to the school's board of trustees. Young-Thomas is the CEO of The Marion P. Thomas Charter School in Newark. She was appointed to the college's board of trustees by the Union County Board of Chosen Freeholders.

UCC also recently celebrated the donation of a progeny from the 600-year-old Basking Ridge White Oak that stood at the Basking Ridge Presbyterian Church to the church. In 2001 UCC's Thomas Ombrello, professor of biology, and students

INSIDE BUSINESS

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MISSION STATEMENT

"The Gateway Regional Chamber of Commerce is a business organization which represents and advances the business interests of its members"



Union County College president Margaret McMenamin (left) and board chairman Victor Richel welcome Karen Young-Thomas as the newest member of the college's board of trustees.

collected acorns from the churchyard and planted one resultant sapling in the college's tree grove for eventual return to the church.

The Union County College Foundation has announced the establishment of the Union County College Law Enforcement Scholarship Fund to provide scholarships to law enforcement

officers and their families. In coordination with the Union County Police Chiefs Association and members of the local community, the foundation has launched a campaign to raise \$10,00 annually to fund the fund. For more information on how you can support the Law Enforcement Scholarship Fund, please contact the Union County College Foundation at 908.709.7505 or email foundation@ucc.edu.

A tree comes home. Credit: John O'Boyle



Berkeley College Foundation, Inc., has announced the appointment of John Phillips, CEO and co-founder of UltraMEND, Inc., as chairman of the board of trustees, and Dario A. Cortes, senior vice president, strategic alliances at the college, as executive director.

Berkeley College honored Nancy Robles-Guess with its 2017 Alumni of the Year award during its commencement ceremony in May 5. The award is presented annually to a Berkeley College graduate who has enjoyed professional success and fulfillment through community service. Also at the commencement the school honored student Jason De La Cruz with the Robert Maher Award. The award is given to a graduate who has met high standards of academic excellence while overcoming personal, professional or financial obstacles.

In addition, Berkeley College has received specialized accreditation for its business programs through the International Accreditation Council for Business Education (IACBE). According to the IACBE, institutions that receive accreditation have undergone a rigorous self-evaluation and a comprehensive peer review and have demonstrated compliance with the organization's guiding principles, which include outcomes assessment, strategic planning and a focus on faculty and curriculum, among others.



Phillips



Cortes



Robles-Guess



De La Cruz

Where the Chamber Stands...

Tremley Point Connector finally coming

Sometimes government actually works. Case in point is the announcement earlier this month by New Jersey Senate President Stephen Sweeney (D-3) and Senator Nicholas Scutari (D-22) that funding is coming for the long-sought Tremley Point Connector Project (TPCP). TPCP is a proposed four-lane, 1.1 mile roadway/bridge that will connect Interchange 12 of the New Jersey Turnpike directly to the Tremley Point area of Linden.

This is a common sense project that will greatly benefit the residents of Linden and all of Union County by removing heavy truck traffic from local roads, increasing fuel efficiency among trucking companies driving to and from Tremley Point and, perhaps most importantly, open up that area to development that could bring 1,000 new jobs and millions of dollars in tax revenue.

Funding for the \$125 million project will come from the Transportation Trust Fund – \$2 million is initially being allotted to complete preliminary engineering work – and federal dollars secured by Sen. Robert Menendez for the Liberty Corridor – a set of projects in North Jersey designed to improve transportation infrastructure.

The Gateway Regional Chamber of Commerce has supported this project for more than 20 years and applauds those who are helping to bring it to fulfillment.

Currently, truck traffic traveling to and from the Tremley Point section of Linden travel along Route 1 & 9 and South Wood Avenue in Linden, clogging local roads and creating safety and health hazards. The TPCP will run from Industrial Highway in Carteret, just off Interchange 12 of the Turnpike, across the Rahway River and into Tremley Point. The roadway will feature four 12-foot lanes – two in each direction – and two 3-foot shoulders and will be primarily pile-supported.

As Sweeney and Scutari correctly point out, TPCP will create a key access road that will remove 18-wheelers from residential neighborhoods, allow trucking companies to improve fuel efficiency by reducing the situations of trucks sitting in local traffic and increase access to land that is highly developable.

Tremley Point is a brownfield area that, when fully developed, will bring significant economic benefit to both Linden and all of Union County. According to Linden Mayor Derek Armstead, there are plans for creation of 1 million square feet of warehouse space in Tremley Point. According to Scutari, that could translate into more than 1,000 jobs and significant tax revenue.

To meet all environmental and engineering mandates, the project will require permitting from the New Jersey Department of Environmental Protection, the United States Army Corps of Engineers and the U.S. Coast Guard. The initial \$2 million coming from the Transportation Trust Fund to complete preliminary engineering work follows \$9 million already invested.

The Tremley Point Connector Project is an example of why it was so important to renew funding for the Transportation Trust Fund, which was made possible by last year's increase in the state's gas tax by 23 cents per gallon. Allowed to drain to the point of being broke, the TTF is essential to fund necessary transportation projects throughout the state that are vital to our economy.

The transportation funding bill that raised the gas tax will pump \$400 million into TTF infrastructure work, including \$260 million for work on roads and bridges throughout New Jersey and \$140 million for NJ Transit.

While TPCP will be a great relief to the residents of Linden who have long suffered heavy truck traffic rolling through their neighborhoods, of greater importance is the positive economic impact the project will have on the county and region, thereby allowing residents from throughout Union County to reap the benefits.

This is a win-win. It is nice to see government actually work, for a change.

While TPCP will be a great relief to the residents of Linden who have long suffered heavy truck traffic rolling through their neighborhoods, of greater importance is the positive economic impact the project will have on the county and region.

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Did You Know...

How to best define your business dress code for employees?

By Sharon Kornstein

I have seen company dress codes so non-specific that they merely require employees to dress in business-appropriate attire. They also state if an employee isn't sure about an outfit, they should choose another one.

The best business dress codes give specific positive examples of what employees should wear and sometimes break it down into different days of the week, seasons or situations. But too much wording, even if it's descriptive, with not enough pictures will cause employees to lose interest.

The best dress codes include specific style suggestions and pictures, along with items not to wear, and make provisions for future trends that may not be appropriate.

Here's a step-by-step guide:

1. First decide what's most important to your company. Should employees feel free to wear whatever they like or are there reasons to set standards? Are there clients coming in for meetings, spontaneous lunch or dinner events, in-office training sessions or presentations for which people must dress appropriately? Decide on your company's requirements and then state them in a descriptive fashion. i.e. business casual, jeans allowed or suit and tie required except on Friday, and also list any exceptions.

2. Include specific descriptions of the dress style allowed. Merely stating a certain level of dress such as business casual or business appropriate is a sure way to create misunderstanding. Include descriptive phrases such as khaki Dockers-style slacks only on Fridays, or sleeveless blouses for women require a jacket. Specify sheath dresses versus sundresses and sleeveless versus spaghetti-strap tops. The more descriptive you can be, the better.

3. Always state what's not acceptable. This list can be as long as you like and often includes ripped jeans, flip-flops, t-shirts, logo tops and shorts. Other discouraged items may be yoga or sweatpants, mini-skirts, denim jeans and capri pants.

4. Include photos or illustrations that explicitly show the looks you are going for. You can take the photos yourself or purchase them from a stock image house like iStock. I also have some in the Gallery on my website, imagedesignconsulting.com. Be careful using photos from department stores, as not only do you need the rights, they also may have unwanted details such as overly short skirts or stiletto open-toe shoes, looks you may not want to promote.

5. Along with suggestions on dress include grooming tips. Feel free to mention clipping facial hair, covering tattoos, looking neat – which means wearing clothing that is pressed and well-fitting – and limiting use of cologne. Some offices require wool winter coats as opposed to ski parkas and one law firm requires all open-collar shirts to have stays.

"Thinking about the reasons you have a dress code will make it easier to enforce... If everyone knows and understands the reasons they will be more likely to follow the rules."

6. Lastly, include a statement of consequences if the dress code is not followed. This can mean being dismissed for the day without pay or getting excluded from certain meetings/events. Usually a warning will suffice once an explanation is given.

Thinking about the reasons you have a dress code will make it easier to enforce.

The reason could be to put clients at ease, to provide a professional workspace, employee safety, such as in a lab or warehouse, or to ensure everyone's prepared for outside meetings and events. If everyone knows and understands the reasons they will be more likely to follow the rules.

Sharon Kornstein is founder and president of Image Design LLC. She can be reached at 973.740.8767 or info@imagedesignconsulting.com.

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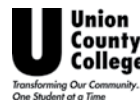
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