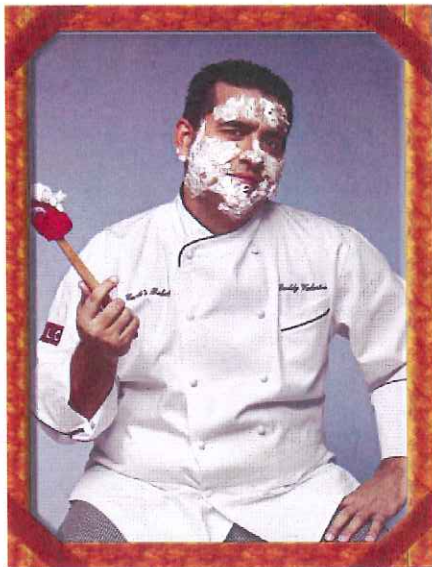


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eager to learn—making them receptive and ready hires in work environments that value ongoing learning and training. Veterans represent diversity and collaborative teamwork in action having served with people from diverse economic, ethnic and geographic backgrounds. Even under stress, veterans have been trained to complete tasks and assignments in a timely manner.



"I'm neither too 'big' nor afraid to get my hands dirty—that's my recipe for success," says Cake Boss Buddy Valastro.



AmeriHealth New Jersey
By Lisa Blondin, M.D.,
Senior Medical Director

As individuals, we all have a different image of our ideal state of wellness. Some people may want to become more fit or lose weight. Others may want to quit smoking or eat better. For most, it's usually a combination of goals. Adopt "Life's Simple 7," to add years to your life: don't smoke; maintain a healthy weight; engage in regular physical activity; eat a healthy diet; manage blood pressure; take charge of cholesterol; and keep blood sugar or glucose at healthy levels. Whether you are female or male, you can reduce your risk of heart disease and increase your quality of life by making simple life-style changes and adopting healthier behaviors. You should work with your primary care physician to determine which steps will work best for you.



Archer & Greiner, P.C.
By Gianfranco A.
Pietrafesa, Esq., Partner

A good contract can keep a business out of trouble. While some litigation is unavoidable, most can be thwarted with a thoughtful, well-drafted agreement. By nature, business people are optimistic and for one reason or another, usually financial, they often don't see the need for a contract—only in hindsight do they realize that their problems could have been avoided. A contract confirms the parties' expectations, avoids misunderstandings and fosters good business relationships. The cost to prepare one dwarfs the cost of litigation. Plus, a good lawyer can help a business close a deal by preparing a fair and balanced contract. For those reasons, a well-run business should always include legal fees in its annual budget.



Archer & Greiner P.C.
By James H. Carl, Esq.,
Chairman

The most important advice to both a buyer and seller of a business is engage in full due diligence. It is critical that a buyer has a full and complete understanding of the target—legal, regulatory, operational, the environment that it works in, etc. Too many deals become a disaster over issues that could have been understood in advance of closing. Likewise, a seller of a business needs to understand and know the buyer. If the owner is to stay on as an executive, how does the buyer treat employees in this situation? If the seller is to take back a portion of the purchase price, what is the financial strength of the buyer? If there are to be escrows, what is the history of the buyer in pursuing indemnification claims? Buying and selling a business is definitely an area where what you don't know can hurt and what you do know can save pain and expense in the future.



Atlantic Health System
By Joseph A. Trunfio,
Ph.D., President and CEO

At Atlantic Health System, we take a patient-centered approach to

care. Evidence shows that when everyone is involved in patient care—patients, healthcare providers, families and caregivers—outcomes improve. This approach is most successful when patients take an active role in their treatment by understanding and following their care plan, and closely communicating with their healthcare providers. We partner with our patients in their care. For example, our comprehensive diabetes program not only treats diabetic patients, but also teaches them and their caregivers how to manage the disease when they leave our hospitals, including a proper medication regimen, diet, exercise and other lifestyle interventions. Our Heart Success Program helps cardiovascular patients prevent readmission by developing a plan of care for the patient and family. In recent years, various independent hospital quality scores have emerged to help patients make healthcare decisions. These scores offer statistical insight, but don't tell the whole story. It's important for patients to educate themselves using more than one source of information. In any decision, we urge patients to consult their physicians. With stronger partnerships comes greater understanding for all involved. Improved understanding leads to better care and better outcomes for our patients.



Bank of America
By Bob Doherty,
New Jersey President

For more than 10 years, Bank of America has been a key partner of Junior Achievement of New Jersey (JANJ), an organization dedicated to providing young people with the necessary knowledge and skills to plan for their future and make smart financial decisions. JANJ's educational curriculum is designed to help children learn the basics of personal finance, which can help lead to economic success. Throughout the past school year, 125 Bank of America employees volunteered their time to teach these important skills at four New Jersey schools. Volunteers spent a day at schools in Camden, Jersey City, Newark and Trenton, reaching more than 1,100 students. We also mentored students at JA Finance Park in Newark. In addition to volunteer support, grants from the

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