

## Saving A Million, Costing a Billion

Have you ever asked yourself or your team these questions?...

- What can we do about shrinking profits?
- How do we save money to the bottom line without hurting the top line?
- How do we avoid risking the business due to unforeseen circumstances?
- What can we do about meeting the firehose of needs right now without sacrificing our future?
- How might we be unknowingly ruining our own future?
- What is the absolute minimum planning we need to prosper, no matter what happens in the industry?
- How can we avoid crises instead of managing them?

This talk is designed for businesses who are in danger of getting out of balance. Cutting too much from expenses? Or spending out of control? Spending too much on disaster recovery? Or not spending enough? How do you know if your business has gotten out of balance and is in danger of stunting profits or even losing it all? Over the past 20 years, Dr. CJ Rhoads has been gathering the knowledge and experience necessary to help businesses increase profits and decrease risk. In this short talk, she will touch on just a few of the most important points.

Find out why so many businesses fail - and make sure yours isn't one of them! You will come away from this workshop with practical relevant ideas for your business.

Listen to what some people say about her talks and contributions to their bottom lines:

*I'd like to refer CJ to others, but I'm a bit reluctant because I wouldn't want to give my competitors too much advantage.* Andy Klee, CEO, Klee Associates, Inc.

*"I'm continually impressed with CJ's enthusiasm, work ethic, intelligence, unending thirst for knowledge and commitment to excellence in everything she does."* Raymond J. Melcher, Chairman, President and CEO, Leesport Financial Corporation

### Bio

Dr. CJ Rhoads, M.Ed., Ed.D. is a highly sought-after guru, speaker, and author on business strategy, personal development, and technology. Rhoads is the founder of ETM Associates, Inc., an enterprise, technology, & management consulting firm ([ETMAssociates.com](http://ETMAssociates.com)). In addition to a varied career as both entrepreneur and corporate executive, she's widely published with several books and hundreds of articles. She's also an Associate Professor in the College of Business at Kutztown University. She can be reached at [CJRhoads@ETMAssociates.com](mailto:CJRhoads@ETMAssociates.com)



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