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## NJAC Welcomes New Business Associate

Government Technologies, LLC

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govtechgrp.com

### SAVE THE DATE

NJAC Annual Conference

June 5th-8th, 2012

Bally's Park Place Hotel & Casino on the Boardwalk

We Look Forward To Seeing You This Summer!

## **NEW JERSEY ASSOCIATION of COUNTIES**

County Government with a Unified Voice

## **Business Associates Monthly**



# **Nationwide**®

It's Still Rock 'n Roll to Me

On Your Side

By: Kelly Adams, Senior Marketing Analyst

Ever been at a dance when the band plays "Shout!" only to find yourself down when everybody else is up? It can feel that when investing, too. You don't want to be down. You want the markets to keep going up.

But markets don't work that way. They need to rock 'n roll, to get down and up. Market swings are normal, expected and, frankly, help create buying-and-selling opportunities that keep the economy moving. A lower market means that something you buy every payday – shares or units of mutual funds – just got cheaper. And every dollar you sock away in your retirement fund today gets you a bigger share of potential profits in the future.

Let's bold that word, potential. There's

no promise in any down market that it'll ever go up again. That's *market risk*. With that risk, there is the possibility of loss of principal (what you have invested).

For most people, investing for retirement is a long-term process and over the long term, market fluctuations tend to even out. And while the jury's still out on the markets of the past three years, every previous down market over the past 75 years has been followed by a stronger and longer up market.<sup>1</sup> (There have been periods of flat markets as well.)

No matter how your retirement portfolio has fared recently, you may find it advantageous to do a "sound check" on your investment decisions. Annual account reviews let you take time to get answers to

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## New Jersey Public Libraries Now Offer Free Resources to Grow Thriving, Competitive Small Businesses

By: Jennifer Podolsky, Business Outreach Specialist

These days there's another good reason to patronize your local public library. A latest initiative to strengthen the economic recovery of the state, the New Jersey State Library is pleased to assist New Jersey public libraries in providing free resources to small businesses and entrepreneurs.

New Jersey libraries have become a key center of activity in local communities, and are uniquely positioned as indispensible resources for residents. By giving business owners and entrepreneurs access to specialized resources, business information, research expertise

and training in the latest technologies, New Jersey's public libraries can help address the challenges that a growing business will face in a competitive business landscape.

Whether a new business is at the beginning stages of conducting market research and writing a business plan, or an existing business is exploring financing options, librarians can assist in finding the information needed. The following free services are now available to small businesses and entrepreneurs across the state:

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#### NJ State Library

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# Access to powerful online business databases and reports

A wide range of online business resources can be accessed with a library card, 24 hours a day, 7 days a week. These in-depth reports enable businesses to gain competitive intelligence and make lasting and substantial improvements in their performance.

# On-site technology training, networking events, workshops and seminars

Local public libraries are offering an array of hands-on opportunities to help business people enhance their skills and broaden their networks.

#### **Customized research**

Trained information professionals at the New Jersey State Library's Business Resource Centers can provide customized business research. Night and weekend walk-in services allow for flexible, on demand access.

Please contact your local public library for information about immediate offerings in your area.

For further information contact: Jennifer Podolsky, Business Outreach Specialist, New Jersey State Library at (609) 278-2640 x135 or jpodolsky@njstatelib.org.



### Remediation and Redevelopment in Middlesex County

By: Vajira Gunawardana, P.E. & Robert Kuhne, P.E.



Najarian Associates (Najarian) was retained by Middlesex County to provide civil/environmental engineering services to remediate and re-develop Joseph Medwick Park located in the Borough of Carteret and Township of

Woodbridge, Middlesex County, NJ. Major portions of the 84-acre park along the tidal Rahway River were closed as a result of soil contamination. Due to the extent of the contamination, most of the amenities in the park required replacement. Thus, the project entails remediation and redevelopment of the entire park.

Najarian completed a comprehensive site investigation (SI) to delineate the horizontal and vertical extent of contamination. This included a non-intrusive geophysical investigation, extensive soil and groundwater sampling. Due to the magnitude of the data collected, results were surveyed and stored on our database which interfaced with our GIS system thus, enabling simplified mapping of sample locations and results. The sampling revealed the presence of several metals, PAHs, PCBs and Pesti-

cides in soil at levels exceeding NJDEP Residential Soil Remediation Standards.

Based on the detailed Site Investigation, Najarian developed a Remedial Action Workplan (RAW), which was approved by NJDEP. The RAW includes a combination of removal, capping with clean fill, and engineering controls such as fencing in areas of the park which are not subject to public use. Due to the presence of PCBs, USEPA approvals were also obtained.

A continuous air monitoring program was implemented to ensure protection of the adjacent residents and an elementary school from airborne contaminants during construction of the project. All the environmental work was conducted under NJDEP oversight.

In addition, Najarian prepared all the engineering design plans for the park. The final plan includes a synthetic multi-use field; a synthetic 200' base-



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### **Nationwide Retirement Systems**

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the tough questions you may be facing:

- How can I keep from possibly over- or underreacting to changing market conditions?
- What do I need to consider as I assess where I am vs. my financial goals for retirement?
- Am I "at risk" of being financially unprepared for retirement?

Fortunately, <Plan name / your deferred compensation plan> offers great gigs for account reviews. Through onsite workshops, one-on-one visits and extended business hours, <Nationwide Retirement Specialists / Plan representatives> perform their greatest hits — answering your questions about deferred compensation, and helping as you decide how best to tune up your

retirement investment portfolio.

1Sources: Historical Bear Markets and Their Subsequent Recoveries, Dana Anspack, About.com, Screened 10/7/2011; Lump-sum vs Systematic Investing in Uncertain Markets, Legend Equities Corporation, undated.

For further information contact: Anthony Sebro, Investment Adviser Representative, NRS at (800) 675-6244 or SEBROA@nationwide.com or David M. Sarmir, CRC, Senior Retirement Sepcialist, NRS at (877) 677-3678 x43390 or sarmird@nationwide.com.

After all: Rock 'n roll is here to stay.

### **Najarian Associates**

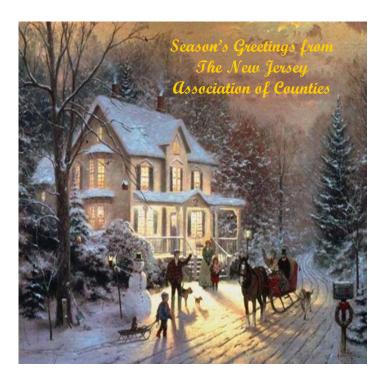
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ball field; two grass multi-use fields; comfort stations; playground; pedestrian paths; observation platforms and parking facilities. Paved walkways were constructed along the entire Rahway River Waterfront with signage indicating the natural and historic features of the site. A major landscaping plan consisting of approximately 500 trees and shrubs and wildflowers was developed for the site. Najarian developed bid documents for the proposed improvements and assisted Middlesex County in soliciting and reviewing bids for the proposed project. Najarian currently provides construction oversight of both the remediation and redevelopment construction.

The project required numerous NJDEP Land Use Regulation Permits. The wetlands were determined to be of *Exceptional* Resource Value, due to foraging habitat. However, Najarian was able to reduce the buffer width on certain wetlands by successfully demonstrating that those wetlands did not have any habitat value for the species. This success allowed the redevelopment to include new playing fields. An Army Corps of Engineers Permit was also required for wetland disturbance. Najarian designed and received approval for an on-site wetland and riparian buffer mitigation program and is developing the deed restriction documents.

In summary, Najarian designed and implemented the entire investigation, remediation, and redevelopment of the 84-acre County Park. The project commenced in December of 2010 and is targeted for completion and reopening for public use in the spring of 2012.

For further information contact: Vajira Gunawardana, PE, Director of Water Resouces & Environmental Engineering at (732) 389-0220 or vajira @najarian.com.



<b>New Jersey Association of Counties</b>	December 2011				
County Government with a Unified Voice	Monday	Tuesday	Wednesday	Thursday	Friday
Mission Statement  NJAC is committed to advocating for legislation, regulations, and policy directives that empower county governments to operate more effectively and efficiently. As a non-partisan organization that represents the only true regional form of government in the State with a unified and proactive voice, NJAC is dedicated to advancing innovative programs and initiatives for the sole purpose of saving valuable taxpayer dollars.					2 Summit on Police Consolidation
	5 Burlington Influenza Vaccination Week	6	7	8 Legislative Session	9 Gloucester Whitall House Tour
	12 Legislative Session	13 Essex Veteran's Job Fair	14	15 Cape May Fare Free Trans.	16
	19	20 Hanukkah begins	21	22	23 Mercer Public/Senior Skate
	26 Christmas Day (Observed)	27	28	29	30

### From the Executive Director's Desk

We would like to wish everyone a happy and healthy holiday season.

And, remind you to make it a point next year to take advantage of NJAC's comprehensive network of county officials, businesses, trade associations, and statewide leaders through innovative networking events and communication mediums that include:

- An outstanding annual conference in a revitalized Atlantic City
- Networking at our board of directors meetings New
- The NJAC Foundation's annual charitable golf outing
- A unique year-end summit of county officials
- Advertisement in a one of a kind directory of county officials
- Publication in a widely distributed and read monthly E-Newsletter

Effectively market your business initiatives to help county governments operate more efficiently and save valuable taxpayer dollars!

NJAC Business Associates are encouraged to submit educational news articles for the monthly e-newsletter. For more information please contact Loren Wizman at 609-394-3467 or loren@njac.org.