

## Issue 17

NJ DCA	1
Sustainable Jersey	2
Trenton Thunder	2
NJAC Foundation	3
NRS	4
Atlantic County	4
NACo	5
Gloucester County	6
Kids.gov	6
Executive Director's Desk	7

## NJAC BUSINESS ASSOCIATES

### NJAC Congratulates

Brian W. Kronick who has been named Managing Partner of

**Genova Burns Giantomasi & Webster**

### Birdsall Services Group (Bsg)

For their new office opening  
One Penn Plaza  
36th Floor  
New York, NY

### REGISTER:

**NJAC Foundation Golf Outing  
Mercer Oaks West  
West Windsor, NJ  
September 24, 2012**

**GO TO:  
www.njac.org**

# NEW JERSEY ASSOCIATION of COUNTIES

*County Government with a Unified Voice!*

## Business Associates Monthly



The Department of Community Affairs (DCA) and New Jersey Housing and Mortgage Finance Agency (HMFA) recognize that many New Jersey families are currently going through or facing foreclosure. The State of New Jersey and the federal government provide a variety of programs to assist homeowners. Information about these programs is free. As a service to struggling homeowners in the state, the DCA and HMFA ask that county governments please post the attached information on their websites. Also, counties are encouraged to share the flyers with visitors to their buildings and with any organization in their area that might find the information beneficial. For more information on foreclosure relief programs, please call 1-800-NJ-HOUSE. The DCA and HMFA appreciate any cooperation.

### About Foreclosure — First Steps

Accurate information and a plan of action is KEY for homeowners either currently going through or facing potential foreclosure. The State of New Jersey and the Federal Government provide a variety of programs to assist homeowners. Information about these programs is FREE.

Here's all the necessary info you'll need to get started.

### If you are in Foreclosure:

Contact the Office of the Courts Foreclosure Mediation Hotline at 888-989-5277 or visit [www.njforeclosuremediation.org](http://www.njforeclosuremediation.org). This Foreclosure Mediation Program provides homeowners who are in foreclosure with access to housing counselors and court trained mediators to re-

### About Foreclosure

*By: NJ Department of Community Affairs*

solve foreclosure actions. A mediator and counselor will work with you and your lender to work out your mortgage so that your future payments will be affordable to you.

Review the [Federal and State Mortgage Modification Programs](#) available to you. There is NO FEE to get information about these programs.

### If you are not in Foreclosure:

If you have missed a payment or payments or feel that you will soon miss a payment because your mortgage is no longer affordable to you, you should [call your mortgage servicer](#). The number should be on your monthly [mortgage bill or coupon book](#).

You may also contact a housing counseling agency in the county in which you live. See pages 3 and 4 of the [Foreclosure Fast Facts](#) (1.7MB PDF) ([Spanish version](#)) (2.2MB PDF) sheet for a list of counseling agencies. The counseling agencies listed here are non-profit, HUD certified and trained in foreclosure prevention.

**Call Today, Do Not Delay! The sooner you call the more options you will have.**

**Beware of Foreclosure Rescue Scams - Help is FREE!**

There is never a fee to get assistance to work out your mortgage or to get information about the programs listed here from your lender or a HUD certified housing counselor.

*(Continued on page 5)*



## Upcoming Sustainable Jersey Workshops

By: Sustainable Jersey

### Cumulative Pollution Impacts and Environmental Justice

**In Person Workshop: September 25, 2012**

**Isabel Miller Community Center  
8th Street and Carl Miller Blvd, Camden, NJ 08104**

*Registration begins at 9:30; Program begins at 10:00 a.m.  
There is parking at the facility.*

The New Jersey Environmental Justice Alliance will conduct an environmental justice and cumulative impacts workshop and tour for Sustainable Jersey on September 25, 2012 in Camden.

A central concern of environmental justice is the disproportionate burden of pollution that has been widely documented in communities of color and low-income neighborhoods. Only recently have cumulative impacts been recognized by environmental policymakers as critical issues that must

be addressed. Cumulative impacts involve multiple interacting sources of pollution that are inadequately controlled by our current laws and regulations.

The workshop will provide general information on both environmental justice and cumulative impacts, as well as involve workshop participants in a discussion of possible solutions for the problem of cumulative impacts in New Jersey. The workshop will end with a tour of several environmental justice neighborhoods in Camden.

**TO REGISTER:** <http://events.constantcontact.com/register/event?llr=e4svqyeab&oeidk=a07e69k6lak83b282df>

For further information contact [www.sustainablejersey.com/News, Events and Trainings](http://www.sustainablejersey.com/News,EventsandTrainings)

## NJAC THANKS NAJARIAN ASSOCIATES



On behalf of the Board of Directors of the New Jersey Association of Counties (NJAC) and its staff, our sincere gratitude goes out to Najarian Associates for hosting a night at the ball park on Thursday, August 30th at the beautiful Mercer County Waterfront Park.

From networking, to a fun filled night of baseball, and the sighting of "Thunder", as well as "Chance", this year's Trenton Thunder Event was a success.

We hope to see you again next year.

**To view more photos from the event go to:**

**<http://www.njac.org/PhotoGallery/TrentonThunderEventNightattheBallPark.asp>**

Join the NJAC Foundation Annual Golf Outing and Give Back!!!  
For registration information please go to [www.njac.org](http://www.njac.org).

**THE NJAC FOUNDATION  
*and the*  
**NATIONAL GUARD STATE FAMILY READINESS COUNCIL****

***PROUDLY INVITES YOU TO***

**MERCER OAKS WEST**

*An 18 hole championship golf course conveniently located  
in Mercer County*

725 Village Road West  
West Windsor, New Jersey

September 24th, 2012

**Adjutant General, Brig. Gen. Michael L. Cunniff  
will be in attendance to receive the donation!**

**Investors Bank Scholarship Recipients  
Receive Award at Recent  
Mercer County Board of Chosen Freeholders Meeting**

**Top Row l to r:**  
Freeholder  
Anthony P. Carabelli;  
Freeholder  
Samuel T. Frisby;  
Freeholder  
Andrew Koontz



**Bottom Row l to r:**  
Freeholder Chairwoman  
Lucylle R.S. Walter;  
Investor Bank/NJAC Foundation  
Scholarship Recipient,  
Mikel Kidd-Phillips;  
Investor Bank/NJAC Foundation  
Scholarship Recipient,  
Justin Smith;  
Freeholder  
Ann M. Cannon; &  
Freeholder  
Pasquale Colavita, Jr.



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*On Your Side*

## How to Ride Out Market Storms

By: Kelly Adams, Senior Marketing Analyst

**Stay calm.** Market swings are normal, expected and, frankly, necessary to create buying-and-selling opportunities that keep the economy moving.

**See the potential opportunity.** Long-term investors often see these markets as periods of opportunity for staging one's portfolio for the next bull market.

**Resist the urge to "do something".** While you should regularly assess your strategy, you might not

want to let market fluctuations alone change your long-term decisions.

If you have questions about market volatility, contact *Anthony Sebro, Investment Advisor Representative, at (800) 675-6244 or SBROA@nationwide.com or David M. Sarmir, CRC, Sr. Retirement Specialist at (877) 677-3678 x43390 or Sarmird@nationwide.com.*



## County Comptroller Bonnie Lindaw Approved as County Treasurer/CFO

By: Atlantic County Public Information

County Comptroller Bonnie Lindaw will succeed Jane Lugo as Treasurer/Chief Financial Officer effective September 1, 2012. Lindaw was nominated by County Executive Dennis Levinson to fill the position upon the retirement of Lugo who has been employed with the county for 24 years, the past four of which she has served as Treasurer/CFO.

"Atlantic County is grateful for Jane Lugo's dedicated service and fiscal management. Under her supervision Bonnie Lindaw has risen through the ranks with experience in accounts payable, payroll, grants management, and as the County Comptroller since 2008," stated County Executive Dennis Levinson. "I am confident our conservative fiscal policies which have helped us earn 12 consecutive flawless, independent audits will continue during Bonnie's tenure."

Lindaw is a graduate of the Richard Stockton College of New Jersey with a Bachelor's degree in business and has been employed with the county since 1990. She was certified as County Finance Officer in March 2012 and currently serves as President of the New Jersey Association of County Finance Officers.

As past practices indicate, Levinson prefers to promote from within. In June he appointed Deputy Warden Geraldine Cohen as warden following the retirement of former warden Joseph Bondiskey, making her the first female to hold that position in Atlantic County. And earlier this year he named long term Mosquito Superintendent Bill Reinert to succeed former Public Works Department Head Harry Tillett upon his retirement.

For further information contact Atlantic County Public Information Officer at [www.aclink.org](http://www.aclink.org)

## SAVE THE DATE:

**2013 NJAC Annual Conference**  
**May 8th thru May 10th**  
**Caesars Atlantic City**

## Foreclosures

*(Continued from page 1)*

Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan. Do not pay – walk away!

Beware of anyone who says they can “save” your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.

Never submit your mortgage payments to anyone other than your mortgage company without their approval.

If in doubt – do not pay and walk away.

### If You Feel You Have Been the Victim of Mortgage-Related Fraud

The Attorney General urges any member of the public who has been a victim of mortgage-related fraud to report it by calling the Division of Consumer Affairs’ toll-free hotline at 1-800-242-5846. Consumers from out of state can call 973-504-6200. Those seeking to file a complaint can also visit the Division’s website at [www.njconsumeraffairs.gov](http://www.njconsumeraffairs.gov).

If you feel you have been taken advantage of or misled by a lender, call Legal Services of New Jersey at 888-576-5529. Legal Services of NJ provides legal representation to low-income New Jersey homeowners.

Homeowners regardless of income level may file a complaint with the NJ Department of Banking and Insurance by calling 800-446-7467.

For further information go to the New Jersey Housing and Mortgage Finance Agency (HMFA) at <http://www.state.nj.us/dca/hmfa/>.



## National Association of Counties (NACo)

### NACo signs onto Supreme Court amicus brief in logging roads case

NACo signed onto the State and Local Legal Center’s (SLLC) recently filed amicus brief in *Decker v. Northwest Environmental Defense Center and Georgia-Pacific West, Inc. v. Northwest Environmental Defense Center*. The U.S. Supreme Court will decide at least two related questions in this consolidated case affecting counties. First, do counties that own logging roads have to obtain EPA permits for channeled stormwater runoff off on logging roads? Second, who should regulate stormwater runoff from logging roads: state and local governments or the federal government?

The State and Local Legal Center’s (SLLC’s) amicus brief points out that obtaining EPA permits for every ditch and channel on every logging road in the United States would be extremely costly and burdensome for counties. Download a copy of the SLLC’s brief [here](#). For further information contact Lisa Soronen 202) 434-4845.

### NACo cybersecurity webinars to promote awareness, education

A series of webinars will be held in October to promote cybersecurity awareness and education to better protect county government networks and residents. Cybersecurity is one of President Chris Rodgers’ initiatives for 2012–2013. NACo has teamed with the U.S. Department of Homeland Security, National Cyber Security Alliance, and the Multi-State Information Sharing and Analysis Center (MS-ISAC) to present a full month of sessions highlighting county government’s role in protecting the nation’s cyber infrastructure. To learn more, click [here](#).



## Gloucester County Urges Residents to take steps to prevent West Nile Virus

By: Debra Sellitto, Communications/Public Information

The Gloucester County Board of Chosen Freeholders would like to urge everyone to take steps to prevent West Nile virus infections. Outbreaks of West Nile virus disease occur each summer in the United States. This year, some areas of the country are experiencing earlier and greater activity.

- As of August 29<sup>th</sup> Gloucester County submitted four birds to the New Jersey Department of Health lab; one tested positive for West Nile Virus. Bird testing begins in mid April. The health department tests for crows and blue jays. The New Jersey Department of Health is finding other species of birds, such as raptors (e.g., hawks) and thrushes (e.g., robins), are also testing positive for WNV. The health department will continue accepting birds until the WNV season ends in late October.

- Residents who find a dead crow or blue jay on their property should contact the Gloucester County Department of Health at 856-218-4170 between 8:30 and 4:00pm for testing. Please keep in mind that birds that have deteriorated cannot be tested. The health department will ensure transportation of all specimens to the state lab for rapid testing and results.

Gloucester County Public Works Mosquito Division continues to remain vigilant regarding the testing of mosquito pools for West Nile Virus. This information helps them focus their efforts on specific target areas for pesticide applications.

West Nile virus is transmitted to people by infected mosquitoes. In the United States, most people are infected from June through September, and the number of these infections usually peaks in mid-August. Seasonal outbreaks often occur in local areas that can vary from year to year. Many factors impact when and where outbreaks occur, such as weather, numbers of mosquitoes that spread the virus, and human behavior.

Awareness is the strongest weapon regarding West Nile virus activity, and our goal is to provide residents with the actions to protect themselves and their family.

### Prevent mosquito-borne diseases:

When outdoors, apply an EPA registered insect repellent to exposed skin, like those containing DEET, picaridin or oil of lemon eucalyptus, according to the instructions on the product label. Permethrin can be used to spray clothing and gear.

Also, to avoid mosquitoes, remember they are most active between dusk and dawn, so limit time outside during those hours or wear long sleeve shirts, long pants and socks sprayed with repellent while outdoors.

Mosquitoes begin to breed in any puddle or standing water that lasts for more than four days.

### Get rid of mosquito breeding sites around the home by:

- Cleaning out gutters and drains
- Disposing of old tires
- Draining standing water from pool covers and ditches
- Removing all containers that hold water
- Maintaining pools, spas and saunas properly
- Changing birdbath water every several days
- Making sure all windows and doors have screens and that all screens are in good condition

Remember, the best way to prevent West Nile virus disease is to avoid mosquito bites. Approximately 1 in 5 people who are infected with West Nile virus will develop symptoms which may include:

- Fever, headache, body aches, joint pains, vomiting, diarrhea, or rash.
- Less than 1 percent will develop a serious neurological illness such as encephalitis or meningitis (inflammation of the brain or surrounding tissues).
- People over 50 years of age and those with certain medical conditions, such as cancer, diabetes, hypertension, kidney disease, and organ transplants, are at greater risk for serious illness.

## Gloucester County

(Continued from page 6)

There are no medications or vaccines to treat or prevent West Nile virus infection. People with milder illnesses typically recover on their own, although symptoms may last for several weeks. In more severe cases, patients often need to be hospitalized to receive supportive treatment, such as intravenous fluids, pain medication, and nursing care. Anyone who has symptoms that cause concern should contact their health care provider.

For more information contact <http://www.co.gloucester.nj.us/depts/h/hedss/envhealth/wnvu.asp> or call 856-218-4170.

Additional information can also be found at:

<http://www.state.nj.us/health/>

<http://www.cdc.gov/westnile>

**SAVE THE DATE**

**FRIDAY  
DECEMBER 7, 2012  
NJAC YEAR END SUMMIT**

**TRENTON COUNTRY CLUB  
WEST TRENTON**

**MORE DETAILS TO FOLLOW!!!**



## Explore the Redesigned Kids.gov

By: USA.gov Team

[Kids.gov](http://kids.gov) is the U.S. government's website for children (grades K-8). Kids, parents, and teachers can use the site to get help with homework, access lesson plans, watch videos, play games, and more.

If you've visited Kids.gov previously, you'll notice that the website has been completely redesigned. The vibrant new site provides areas for three specific audiences: kids (grades K-5), teens (grades 6-8), and grown-ups (teachers and parents).

Enjoy exploring all that Kids.gov has to offer, including the following examples:

- [How to Become President of the United States](#) -- Check out a colorful and informative poster to help kids understand the process of

becoming President.

- [Videos Featuring Various Careers](#) -- View videos describing different professions, ranging from an archeologist with the National Park Service to an executive chef at the White House.
- [How Parents Can Get Involved](#) -- Get homework tips, learn about school meal programs, find out how to help stop bullying, and more.
- [Lesson Plans](#) -- Teachers can find lesson plans on math, history, science, music, and other topics.

For more information go to <http://kids.usa.gov/>

**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.

Monday	Tuesday	Wednesday	Thursday	Friday
3 NJAC Observes Labor Day	4 Hunger Awareness Month, Morris Cty.	5 Ragtime Concert, Ocean Cty.	6 National Cholesterol Education Month	7 Boardwalk Bed Race, Ocean Cty.
10 Water Exercise Fitness Begins, Somerset Cty.	11 Patriot Day Memorial Celebration, Cape May Cty.	12 Senior Citizen Picnic, Gloucester Cty	13 Mobile Document Shredding program, Linden, Union Cty.	14
17	18 Night at the Movies, Monmouth Cty.	19	20	21 Hayride and Campfire, Union Cty.
24 NJAC Foundation Charitable Golf Outing	25 Emergency Preparedness Conf., Cape May Cty.	26	27 Italian American Festival 9/27-9/30, Mercer Cty.	28 NJAC Board of Directors Meeting

**From the Executive Director’s Desk**

*Make sure to mark your calendars for these upcoming NJAC events!*

**NJAC FOUNDATION CHARITABLE GOLF OUTING—SEPTEMBER 24TH**

The NJAC Foundation’s annual golf outing is being at the county owned and operated Mercer Oaks West Golf Course in West Windsor, Mercer County. Fifty percent of the proceeds from this event are being donated to the National Guard State Family Readiness Council (NGSFRC). NGSFRC is a 501 (C)(3) non-profit organization dedicated to providing significant assistance to deployed military personnel and their families. Help us give back to the troops and remember Tee time is at 12 p.m.!

**BOARD OF DIRECTORS MEETING—SEPTEMBER 28TH**

Department of Community Affairs Commissioner Richard Constable III will meet with NJAC’s Board of Directors at its next meeting in Committee Room 4 of the State House Annex in Trenton. The Commissioner will discuss property tax cap levy restrictions, shared services, and his vision for the Department.

**RUTGERS AND NJAC TRAINING—OCTOBER 12TH AND 19TH**

Twenty-three people, and counting, have already signed up the first ever “New Jersey County Administrators Certificate Program,” recently approved for QPA, CCPO, CMFO, and CCFO credits. This two day training program is open to all local government employees and elected officials that would like to advance their careers in public service. Subject matter experts from across the State will cover essential topics such as public procurement, labor relations, fiscal affairs, and ethics. Courses will take place on October 12<sup>th</sup> and 19<sup>th</sup> at the Rutgers University Center for Government Services located at 303 George Street in New Brunswick. All successful program graduates will receive a certificate from Rutgers University verifying their completion of training.