

NJAC COUNTY BIZ

An Educational and Informative Newsletter for Counties and Businesses

New Jersey Association of Counties

ISSUE 64 - AUGUST

Integrity Health's Patient Centered Model is Perfect for NJ

by Joe Whalen, Vice President for Integrity Health



Public Entities and their Employees

Integrity Health is a Health Benefits Management company that specializes in empowering employers and employees to manage and control healthcare spending without reducing benefits but actually enhancing them!

"Lower Costs Through Better Health" is our motto. How do we do this? Through the use of our Partnership Health Center, known to participating employees as their **"PHC"**.

Integrity Health is currently providing these services for several Public Entity employers. Partnership Health Center connects County employees and their dependents with the most competent primary care doctors and advanced practice nurses available, as well as pain management and behavioral health providers. We then secure referrals (and quick appointments) to the right specialists in order to coordinate care for the best health outcomes. We want your employees and their families well for work—and play. Promoting easy access to efficient care is key to healthcare success.

Through the **PHC**, Integrity Health offers your County Employees and their dependents **"one-stop shopping, same-day appointments"** — all at a convenient dedicated location, open 7 days per week -- for the following:

- Doctor visits
- X-ray
- Lab work
- Rx
- Physical Therapy
- Chiropractic
- Pain Diagnostics
- Disease Management
- Wellness & Nutrition

While we work with both Private and Public Sector Employees, our model works especially well with Public Sector Employees. Listed below are six unique aspects of Integrity Health that have directly contributed to our success in managing public sector health plans:

- Integrity Health has references for current services provided to New Jersey public employees through an on-site, M.D. based, employer-dedicated, primary care and pharmacy facility.

INSIDE THIS EDITION:

- Pg. 1 Patient Centered Model Perfect for NJ
- Pg. 2 Get to Know Your County Official
- Pg. 3 Welcome Our New Member
- Pg. 4 Flameless Pothole Patcher
- Pg. 5 Pay-to-Play in New Jersey
- Pg. 5 Compensation Across Generations
- Pg. 6 End of Summer Social - LENS Solution
- Pg. 7 Pennoni Supports Growth in Northeast
- Pg. 8 Mosquito Prevention Initiatives
- Pg. 9 'Mercer at Play' Program
- Pg. 10 Your Guide to Jumpstarting Change
- Pg. 12 Grant Writing Workshops
- Pg. 12 Covering Gaps in your Healthcare Cost
- Pg. 16 Nationwide Economics
- Pg. 17 NACo News
- Pg. 18 Interns Prepare for Careers in Energy
- Pg. 20 Recognizing Patriot Day
- Pg. 21 NJAC's Night of Baseball a Success
- Pg. 22 From the Executive Director
- Pg. 23 What's Happening in Your County

continued on page 3

Get to know your County Official.....

How many years have you served as Cape May County Freeholder?

I have been a Freeholder for close to 4 years. I ran for the office of Freeholder in January of 2013, and was elected by the County Committee to fill the unexpired term of Freeholder Susan Sheppard, who ran for the office of Surrogate. I then ran in the 2013 General Election and won re-election. This is an election year for me, so I am currently on the ballot.

What was the first public position you held?

My first public elected position was that of County Freeholder.

Why did you choose to run for Freeholder?

I spent 29 years in law enforcement. Due to my career choice I was not permitted to run for public office. However, during my career employed by the county, I would find myself questioning decisions made by the Freeholder Board. I often heard employees say the Freeholders did not understand the struggles and concerns of the employees. When the chance to run for office presented itself, I felt it was imperative that I try to occupy that seat and bring perhaps a fresh perspective as a former county employee to the Freeholder Board. Since that time, I have gained tremendous perspective from both sides and a better understanding of how difficult those decisions in this position can be.



*E. Marie Hayes
Freeholder
Cape May County*

What has been the most difficult decision you have had to make while serving as Freeholder?

The most difficult decision since being a Freeholder has been to replace a Director of a Department. I have learned from my previous experience as a manager, that there are certain qualities and approaches to being a Director. That individual must have the talent that brings people together as a cohesive unit. In County Government, this is a necessity; otherwise the overall operations of the office are adversely affected.

What would our readers be most surprised to learn about you?

I have always been the type of person who feels more comfortable taking part in action-packed events. I loved to play football with my brothers and his friends when I was younger. Therefore, selecting law enforcement as a career was not a difficult decision. I graduated from the police academy in 1979. Later in my career I was selected to attend the FBI National Academy in Quantico, Virginia; graduating in 1996. I retired from law enforcement in 2009, as a Captain of Detectives. I still possess a license to carry a firearm and love to keep up my shooting skills by visiting the shooting range as much as I can.

Who is your role model?

Actually, I have two role models in my life - my parents. I was one of seven children. My father was a self-employed carpenter and my mother was a stay-at-home mom. When I was young I never knew that my family was poor. My parents worked hard so that we were never hungry and always had clean, but never new, clothes. When I look back I know there were nights that my parents went to bed hungry, but we never did. As kids we had many aunts and uncles who came to the house. I later found out they were not aunts and uncles at all, but caring friends that would bring food. My parents instilled a strong work ethic in me. They insisted that when we received something, we gave back in some way. This could be cleaning someone's yard, house or doing an errand. When my youngest sibling began school, my mother went to school to pursue a career, in her mid-forties. She helped me understand that I could do anything I set my mind to, only I would hold myself back. After making some wrong decisions in my life, they stood behind me and encouraged me to succeed. I followed by dream of being involved in Criminal Justice.

continued on page 4

Integrity Health's Patient Centered Model *(continued)*

- Integrity Health provides professional union and patient advocacy staff to coordinate union leadership and member relations.
- Integrity Health manages patient-centered-medical-homes for eligible employees from employer-dedicated facilities according to NCQA standards.
- Integrity Health directly contracts and manages Third Party Administrators (“TPAs”) and provider networks on behalf of health plan sponsors and integrates them for on-site medical home purposes.
- Integrity Health directly contracts and manages non-network provider relationships on behalf of health plan sponsor and integrates them for on-site medical home purposes.
- All revenue received directly from client pursuant to fixed, contracted fees. Integrity Health is the only NJ health plan manager which receives no revenue—directly or indirectly—from insurance carriers, networks, providers or TPAs. There are no conflicts of interest, we serve only your employees and their dependents.

It is important to note that a **PHC** is not an “urgent care clinic” for those who have nowhere else to go or not enough time to visit an emergency room; these are helpful in a pinch but of limited capability. A **PHC** also provides urgent care types of services but it is much more. It is a robust health center for primary care, pain management and behavioral health related services, functioning—on a voluntary basis for those who use it—as the “hub” of the healthcare wheel for care coordination purposes.

Many of you stopped by our booth at the New Jersey Association of Counties Meeting in Atlantic City, and were able to view a virtual tour of one of our New Jersey Facilities. For those interested in learning more, below is the link to the virtual tour.

To learn more about Integrity Health please contact Joe Whalen via e-mail at joe.whalen@integrityhealth.com or visit www.integrityhealth.com



WELCOME TO OUR NEW MEMBER

Equifax, Inc. is a data and analytics provider. To learn more please contact Kurt Jones, Regional Sales Manager, Government Services via e-mail at kurt.jones@equifax.com; Ian Hilton at ian.hilton@equifax.com; Carlie Christensen at carlie.christensen@equifax.com or Sara Larocca at sara.larocca@equifax.com or visit www.equifax.com.

Get to know your County Official.....*(continued)*

What do you love about Cape May County?

Since becoming the Freeholder who oversees Public Offices, I have the opportunity to constantly engage with the public. While overseeing our Tourism Department, it is apparent that our county has something to offer all of our visitors and residents. Some of our towns are completely dry – no alcohol is served in public. Many tourists and taxpayers believe this leads to a more family-oriented atmosphere. On the other end of the spectrum, we have towns that offer some of the best night life available. We have award-winning beaches and very exciting boardwalks. Our back bay and waterways offer everyone a place to fish and enjoy water sports.

Our park/zoo was recently named by TripAdvisor the 5th best in the country and 13th in the world. Most recently the park/zoo was awarded top honors by NACo in the Parks Recreation category. But the best aspect is that our park and zoo are completely FREE. This year we have added a Tree to Tree Adventure Course, which challenges your physical abilities while teaching you about nature.

We are now being recognized for our excellent vineyards, brewery's and distilleries. Our oyster industry is just getting started and the future looks great. Cape May County is rich in history and have many attractions that allow everyone to learn about our history. What is there not to love!!!!



The Bergkamp FP5 - Flameless Pothole Patcher

by Dean Schwabish, Director North American Sales for Fortbrand Services, Inc.



Fortbrand Services is the exclusive metropolitan distributor for the Bergkamp FP5 Flameless Pothole Patcher. Equipped with state-of-the-art electric heating systems and hydraulic AC generator to consistently heat asphalt, the Bergkamp FP5 flameless Pothole Patcher fills the needs at any municipality. The 5.1 yard insulated hopper and bin doors maintain uniform heat, prevent wasted material and eliminate areas where mix can harden. Along with the aftermarket support you can count on, the Bergkamp FP5 Flameless Pothole Patcher as both cost effective and economical. The simple and easy to use operating systems enables operation of the unit proficiently, within only a few hours of delivery.

Bergkamp's thirty five years of expertise in pavement maintenance equipment and dedication to customer support compliments this superior product. Coupled with Fortbrand Service's thirty years of expertise and history of bringing revolutionary equipment technologies to market, the Bergkamp/Fortbrand partnership will radically change the way Flameless Pothole Patcher provides superior results, with the most cost effective use of human resources possible.

For more information please contact Dean Schwabish at (516) 576-3200 or email dean@fortbrand.com.



Pay-to-Play in New Jersey: Do you Know How to Play by the Rules?

by Rebecca Moll Freed, Partner at Genova Burns and Chair of the Firm's Corporate Political Activity Law and Non-Profit & Tax Exempt Organizations Practice Groups

Although most of the country is focused on the presidential election and, according to the New Jersey Election Law Enforcement Commission database, only two candidates have formally declared a run for Governor, now is the time for companies to focus on their New Jersey political-activity compliance. This week marks the start of the 18-month period before the inauguration of New Jersey's next governor.

Under the State's stringent pay-to-play laws, a contribution made during this period may jeopardize your company's eligibility for contracts with the State of New Jersey for up to 5½ years. This means that, as of July 16, 2016, if your company or even one covered individual (including officers, shareholders, equity partners or their spouses, civil-union partners and resident children) contributes more than \$300 to a gubernatorial candidate or certain other political recipients, your company could be declared ineligible for contracts with the State of New Jersey through January of 2022!

Focusing on political-activity compliance is important for all companies, but it is especially important if your company has recently gone through a merger, conducted a re-organization, hired new officers or partners, promoted individuals within your company to new roles or simply needs a refresher. If you have no policy in place, it is not too late to adopt one before New Jersey's gubernatorial election kicks into full swing and you find yourselves ineligible to compete for government-contracting opportunities.

For more information, please contact Rebecca Moll Freed at rfreed@genovaburns.com or (973) 230-2075.



**GENOVA
BURNS**
ATTORNEYS-AT-LAW

Compensation Across Generations

by Jennifer Dowd, Marketing Manager for Kronos Public Sector

Compensation means many things to many people. What motivates people to want to work for the public sector, or any job really, is in the eye of the beholder. It's a quandary HR Managers everywhere are facing. Some have taken a look at this by generation which seems to give a pretty accurate picture of the wants and needs of employees in different age brackets. Although we know money is a motivator for most, there is more to compensation than just a pay check. What drives employees to say yes to one job and no to another? The four prominent generations in the workforce all say something a little different when it comes to compensation.

Millennials are the most talked about generation these days mainly due to the fact they are now the largest generation in the U.S. workforce. Millennials, unfortunately, are graduating with large amounts of debt so money is a driver and health benefits are a must. However, they also put a high value on learning new skills because it makes them more valuable.

The Gen Xers consider themselves "stuck in the middle" between two behemoth generations according to a study done by the Pew Research Center; like being the middle child. They generally have a lot going on in their lives between children and/or aging parents and desire that work-life balance to help them keep their sanity.

continued on page 6

Compensation Across Generations *(continued)*

Baby Boomers have begun exiting the workforce, but not as fast as it was originally anticipated mostly due to the 2008 Recession. Still, employers realize we are headed for the inevitable and need to come up with a way to keep jobs filled. This generation is loyal and could potentially be convinced to stay on even if it's a part-time or contractor role.

While Traditionalists are technically past retirement age, some are still employed. They typically feel a pride in what they do and want to continue making a difference. Respect is a value this generation takes seriously. Though it isn't necessarily something you can compensate on, there are ways to show respect with a reward like a plaque or gift.

It's never easy to categorize people into groups and assume you are going to make all the right decisions about attracting the right employees. However, there is merit to the research done on multiple generations that gives HR leaders the tools to get creative with compensation. A compensation strategy that accommodates the differences in generational needs demonstrates to job candidates that the organization looks at its employees as individuals rather than approaching as a one-size-fits-all.

To learn more about Kronos, please contact Wesley Witherington, Kronos Sales Executive State of New Jersey, Public Sector and Education, at wesley.witherington@kronos.com or via telephone at (973) 331-5465.



End of Summer Social - Presented by Eastern DataComm and ShoreTel



We hope you will be able to join us for an evening of great food and drink, and good company, to bid farewell to the summer.

This event will be a great opportunity to network with your peers, and learn how Eastern DataComm and ShoreTel have helped companies improve their business, save money and maximize their technology investments. This informal networking event will allow you to learn about [ShoreTel Connect](#), Eastern DataComm and our [LENS](#) (Lockdown and Emergency Notification System) solution and will be held on August 25, 2016 at Hackensack Maggiano's from 4:00 p.m. - 6:00 p.m. ([Register Here](#))

ShoreTel Connect and LENS demo systems available for any questions that you may have.

Learn about:

ShoreTel Connect™ – a unique, single platform and user interface that provides business communications from the cloud, onsite or a hybrid combination of both. As a single platform and user interface, ShoreTel Connect can be configured multiple ways for the cloud, onsite and mixed or hybrid options to fit with individual company growth and business models; ensuring that what companies select today will grow with them as their needs change in the future.

LENS by Eastern DataComm. Our Lockdown and Emergency Notification System allows a school, municipality, library or office to immediately and automatically notify everyone on grounds (inside and outside) that an emergency event has commenced. Notification components include a school or office's existing paging system, strobe lights, LED digital signage and wireless speakers for outdoor parking lots and other remote locations.



Pennoni Supports Growth in Northeast with Regional Promotions - NJ leads promoted to continue success in NJ, NY, and New England

by Samantha Byles, Public Relations Coordinator for Pennoni



Todd Hay
Regional Vice President

Pennoni recently announced the promotion of Associate Vice President and Newark, NJ Office Director Todd Hay, PE, CME, to Regional Vice President and the appointment of Senior Business Development Associate Jerry Prevete to Associate Vice President. Both Hay and Prevete have been vital to Pennoni's growth and development in the region, which includes north New Jersey, New York, and New England.

"Both Hay and Prevete have worked together to grow our business in this region," said Director of Strategic Growth, Joe Viscuso. "They have shown tremendous effort and commitment to maintaining Pennoni's excellent reputation, profit, and growth.

With more than 20 years of experience as a municipal engineer, Hay has served over 25 municipalities, four counties, and ten public school districts as the on-call engineer. He has supported the economic growth and development of northern New Jersey through active participation in a number of organizations and maintaining relationships with key stakeholders and government officials. He currently serves as the president of the New Jersey Society of Municipal Engineers (NJSME) and is on the transportation council of the Newark Regional Business Partnership. Additionally, Hay serves as the commissioner for the Somerset-Raritan Valley Sewerage Authority; appointed city, planning, and zoning board engineer for the City of East Orange; the township, planning, and zoning board engineer for the Township of Nutley; and as the appointed board of education engineer for Springfield, NJ Board of Education. He is also a guest lecturer for the New Jersey Institute of Technology and the New Jersey League of Municipalities.

Prevete has been with Pennoni for six years and has been instrumental to the growth of the firm's municipal/township and energy services in northern New Jersey. Through his efforts in business development and marketing, he has successfully increased Pennoni's municipal client base and supported the launch of Pennoni's energy design and engineering services. Working closely with counties, municipalities, K-12 school districts, and higher education institutions our clients have been able to upgrade their building infrastructure, utilizing the complete array of New Jersey's Clean Energy Programs into budget neutral solutions. Pennoni clients have also been able to reduce their energy spend while receiving significant incentive dollars for their improvements. He has also maintained relationships and secured projects with a number of NJ municipalities including the City of Plainfield, the City of East Orange, the Township of Irvington, Berkley Township, Old Bridge Township, and Hillside Township. He is a trustee with the Independent Colleges of New Jersey and with the New Jersey Alliance for Action. Additionally, Prevete is an active committee member for the American Council of Engineering Companies (ACEC) Energy and Environment Committee and for the Building Owners and Managers Association (BOMA) International Energy and Environmental Committee. A graduate of the City College of New York, Prevete has more than 25 years of experience in the solid waste and recycling industries and previously worked as a principal and vice president of marketing and sales for a solid waste consulting company.



Jerry Prevete
Associate Vice President

Both promotions are effective immediately. Hay and Prevete will be based in Pennoni's Newark, NJ office located at 24 Commerce Street - Suite 300, Newark, NJ 07102.



Camden County New Jersey Incorporates E-Government into Mosquito Prevention Initiatives

by Alannah Dragonetti, Content Creator for GovPilot

The county's Mosquito Commission leverages GovPilot's government management software to involve residents in Zika prevention efforts.



Camden County is taking the threat of Zika seriously.

In response to the mosquito-borne pandemic, the county's official website boasts a page [featuring](#) an insecticide spray schedule and mosquito prevention tips. This online public health resource has recently expanded to include a digital "Report a Mosquito Issue in Your Town" [form](#), developed by Hoboken, NJ-based software company, GovPilot.

Built from a user-friendly template county officials selected from GovPilot's extensive library, Camden County's "Report a Mosquito Issue in Your Town" form asks complainants to disclose details of local mosquito infestation. The form can be accessed through the municipal website at any time of day, via a mobile, desktop or laptop device.

Upon the form's submission, Camden County's Mosquito Commission is sent a notification and the complainant is sent an email confirming its receipt. This is the first step in an automated workflow that guarantees residents' mosquito-related concerns are addressed swiftly, transparently and effectively.

GovPilot Vice President, James Delmonico, is "very excited that Camden County has enlisted GovPilot to strengthen such an important initiative."

As worldwide infection rates rise, government is going to great lengths to protect citizens from the Zika virus. Camden County is the latest to join a growing number of districts leveraging GovPilot's e-government tools to bolster pandemic prevention programs.

GovPilot has recently published a white paper on e-government's role in quelling the spread of the Zika virus. It is [available for free download](#).

Those interested in learning more about GovPilot can [schedule a demonstration](#) of the feature's capabilities through GovPilot's website.

About GovPilot

GovPilot is a web-based Management Platform developed exclusively for local government. GovPilot optimizes workflow and revenue streams by replacing antiquated paper processes with digital automation. GovPilot unifies fragmented data and facilitates communication between employees and departments to promote informed decision-making. The platform offers 100+ templated processes, which can be used "off the shelf" or modified to fit a department's specifications. GovPilot grants unlimited users the ability to manage and share data 24/7, from the office, the field, or the comfort of home.

For more information about this topic, please contact Alannah Dragonetti by telephone at (800) 491-6732 ext. 34 or via email at alannah@govpilot.com.



Mercer County Executive Announces New Round of 'Mercer At Play' Grants

by Julie Willmot, Director of Communications for Mercer County



Brian M. Hughes
County Executive

With the goal of increasing recreational opportunities that are easily accessible to local populations, Mercer County Executive Brian M. Hughes has announced a new round of matching grants for the innovative "Mercer at Play" program.

Hughes introduced the program in 2006 to help local towns expand their active recreational facilities, particularly for children, while keeping costs relatively low. All 13 Mercer County municipalities (Princeton Borough and Township had not yet merged) participated in the program resulting in 20 different recreational improvement projects.

"Ten years later I'm thrilled with the range of innovative projects that have been completed or are near completion, totaling \$6.5 million," Hughes said. "From skate parks and bocce, to good old basketball and tennis, through 'Mercer at Play' every one of our towns has been able to build or renovate active recreation projects.

"As a parent, I know how challenging it is to keep kids active and engaged when they have so many devices to distract them. I believe it is up to us as leaders to provide outlets for children to go out and play."

Under "Mercer at Play," municipalities must carefully detail projected costs in their proposals, and provide a rough construction schedule for the proposed facility. The County reviews proposals on a case-by-case basis; when it approves a proposal, it provides a matching grant to help finance construction costs.

The program provides base grants of up to \$500,000 for each township and up to \$300,000 for each borough. Incentives are built into the program to encourage cooperative projects between municipalities, increasing the funds to boroughs and reducing the local match requirement. During the first round of "Mercer at Play," for example, the boroughs of Hopewell and Pennington partnered with Hopewell and Lawrence townships, receiving almost \$2 million in grant money to acquire the former Twin Pines Airport and develop the site into playing fields.

"This program presents an excellent opportunity for municipalities not only to improve the general health of their populations and foster a love of physical activity in youth, but also to share services and reduce overhead costs through cooperative financing," Hughes said. "By providing financial assistance to constituent municipalities, Mercer County can allow local governments to focus on getting new recreational facilities up and running in a timely manner."

Mr. Hughes noted just a few years after Mercer County launched "Mercer at Play," First Lady Michelle Obama in 2010 introduced her Let's Move! public health campaign to encourage a healthy lifestyle in children.

"I believe our program is in step with her national plan to create substantive changes for our kids," he said.

For additional information regarding this article, and the County of Mercer please contact Julie Willmot via e-mail at jwillmot@mercercounty.org.



3 Days to Feeling Better: Your Guide to Jumpstarting Change

by Janie Feldman, Psy.D. for the New Jersey Psychological Association

Making change can appear so overwhelming that some of us will avoid it completely. Yet the specific tasks of making change can be quite manageable when we carefully examine what brings us to desire change, and then devise a sensible action plan. The key to making change successfully lies in the creation of a realistic plan of action.

Contemplating change. *“Do I need to make some changes in my life? Am I able to mobilize myself to actually make change? How can I possibly be any different than I’ve always been?”* The idea that things could get better for you can be at once exciting, frightening, anxiety-inducing, and discouraging. Our lives are spent repeating things in habit form, almost without realizing there can be other ways of doing things. Yet, with the desire for change, AND the belief that change is possible, you can begin to create (meaningful and lasting) change in your life.

Where to begin. The most effective path toward making change is by plotting your starting point and determining what you want to change in your life. For some people, it’s fairly easy to identify what’s wrong while for others, it can be hard to be specific. Examine the various aspects of your life: your interpersonal relationships, your work, your family, your own sense of self. Which one of these causes the most stress in your life? This is often a great place to start. Another option would be to decide which area would be easiest for success. Whether you choose the easiest area to improve, or the one that needs improving the most, just make a decision on what to change so you can make a commitment. Below are the basic steps toward jumpstarting change.

Day 1: **Identify** target for change

Day 2: **Eliminate** obstacles to change

Day 3: **Plan** path toward change to begin moving forward/taking steps

In just three days. Change can begin in just three days. This is well worth repeating: change can *begin* in just three days. It will take longer to achieve lasting change and maintain change over time, but initiating change can be as brief as just three days. So, while you will not be able to completely eradicate long standing habits in three days, you will be able plan a realistic attack and pursuit of your goals.

DAY 1: Identify target for change. By specifically determining what needs to be different, we can eliminate a lot of mental clutter that winds up getting in our way. Determining your goal initiates your course toward change and starts you on the path toward success. Obstacles and distractions to making change might include extraneous material such as what others might think, why the timing is wrong, or even how the change seems too difficult to attempt. Instead, simply identify what needs to change, then chisel down the idea to formulate specific goals. Being as specific as possible will increase the likelihood for a successful outcome. Rather than target weight loss, for example, we could decide that we want to lose ten pounds before Memorial Day.

DAY 2: Eliminate obstacles to change. Sometimes the very reason we have difficulty making change is because we allow obstacles to disrupt and distract us from being successful. What exactly is preventing you from making this change? Do you need emotional support? Would it help to revise your daily schedule? Maybe shifting your priorities would allow change to begin. Sometimes there is an emotion that interferes with making progress toward change. There can be more than one obstacle to confront, but confronting and overcoming your obstacles is the key to success.

To combat negative feelings, first identify those feelings. Squash anxiety by breaking big goals into smaller, more attainable ones. Defeat negativity by recognizing that your power lies in your will to succeed. Knowing specifically what gets in your way guides your path to success. Identify allies in your life who can support you

continued on page 11

Your Guide to Jumpstarting Change *(continued)*

through transition. If you need the help of a professional, make allowance for expert assistance, be it a trainer, psychologist, skilled professional, trusted advisor, or good friend. Lasting change often requires combined effort. Having the support of one or of many does not reduce the results of your efforts. Allowing others to help can make the difference between success and stagnation. You will have the best results by utilizing all available resources.

DAY 3: Plan path toward change to begin moving forward/taking steps. By eliminating obstacles, you give yourself the greatest likelihood for success in making change. Next in line is actually charting the path toward change. With goals in mind, secure the support of any and all individuals who might offer assistance and encouragement. What role will each supporter occupy, and what will your role be? Decide first which responsibilities belong to whom before you formulate the plan of action. Step by step, break down what needs to happen in order for change to occur. Make yourself a list but write in pencil so you can make adjustments as needed. As you approach your first step, realize that change requires effort that you sustain over time. After you complete a step, have a small celebration to mark little successes along your way. The big celebration should await you when your list is complete and noticeable change happens.

Practice, practice, practice. For any behavior to become routine, persistent practice is essential to success. A new behavior will only become a habit with sufficient practice. All habits are behaviors we repeat until we integrate these behaviors into our everyday routines. If we relax our efforts before any change becomes permanent, we have practiced insufficiently and new habits will not crystalize. Lasting change requires ongoing commitment to not just realizing our goals, but to maintaining success on a permanent basis. Making a commitment to practicing your new behavior will insure it becomes a habit.

Assess your progress. At regular intervals, it will really help if you assess your progress. Begin with daily assessment. In one day's time, have you accomplished what you intended? If so, celebrate your success! If you were unable to make the progress you anticipated, it is extremely important to understand why, and to determine what interfered with your progress. Once you understand your obstacles, you can work to overcome them. Adjust your goals and follow through accordingly. Revise your plan whenever your assessment indicates lack of progress.

Bring it all together. Change can happen. Despite having feelings that might interfere or break our confidence, we can overcome any and all obstacles by anticipating those which might impede our progress and devising a plan that utilizes our resources to make progress one step at a time. Lasting change occurs when new behaviors become habits through persistence, repetition, and practice over an extended period of time.

Janie Feldman, PsyD, a licensed psychologist in Warren, NJ, has over 20 years' experience providing psychotherapy, consultation, and assessment to adults, teenagers, and children. Dr. Feldman conducts Friendship Groups, a form of social skills training in a group therapy format. Utilizing Cognitive-Behavioral Therapy, Dr. Feldman offers effective treatment for anxiety, depression, OCD, ADHD, and other mental health challenges. Appearing live on the cable television show "Real Life with Mary Amorosa," she fielded callers' questions and discussed reactions to the 9/11 terrorist attack, surviving marital affairs, managing children's behavior, and exploring female aggression. Dr. Feldman has written numerous articles and blogs, and frequently posts informative and inspirational tweets on Twitter. Follow her at @DrJanieFeldman or visit her at <http://www.drjanie.com/>.

The New Jersey Psychological Association (NJPA) is recognized as one of the strongest state psychological associations in the country. NJPA is an indispensable network of resources for the public and media, a staunch advocate for psychologists in the state, and an influential presence helping shape mental health policies in New Jersey. Visit us at www.PsychologyNJ.org to locate a psychologist or to find the most current news, articles, and events that may be of interest to you. Follow us on Twitter @njpsychassn, connect with us on [Linked In](#), and subscribe to our [quarterly newsletter](#)! For more information, contact Executive Director, Keira Boertzel-Smith, JD or Communications Manager, Christine Gurriere at (973) 243-9800.



NEW JERSEY
PSYCHOLOGICAL ASSOCIATION

Grant Writing USA and Grant Management USA Will Present Two Workshops in New Jersey

by Janet Darling, Marketing Director for Grant Writing USA

Learn where to find the grants and how to get them in Egg Harbor Township.

Join us August 25-26, 2016 when Atlantic County Police Training Center hosts Grant Writing USA's two-day grant writing workshop in Egg Harbor Township. Attend this proven class and you'll learn how to find grants and write winning grant proposals. Beginning and experienced government and nonprofit personnel are welcome to attend. You do not need to work in the same profession as the host agency. Tuition is \$455 and includes all materials. [Click here for full event details.](#)

Learn to stay in compliance and keep the money in Lakewood.

Attend this grant management training, August 29-30, 2016 in Lakewood, and you'll learn what to do after your government grants arrive. We will help you hone your grant administration skills and arm you with extensive knowledge of the compliance requirements that all grantees must meet when managing federal funds. This training is recommended for grant recipient organizations across all disciplines and is locally hosted by Atlantic County Police Training Center. Tuition is \$595 and includes all materials. [Click here for full event details.](#)

Attend both classes and receive \$100 off your combined tuition! Checks, cards, and purchase orders are welcome. Multi-enrollment discounts are also available.



Covering Gaps in Your Healthcare Costs

by Mark Roberts, Manager of National Accounts for Careington International & Careington Benefit Solutions

Regular health insurance has changed. Even those who are forced to buy insurance on either private or public exchanges admit that figuring out the coverage now has become a whole new ball game—one with rules that don't seem to make sense sometimes. Employers and consumers have been scratching their heads over the past few years trying to stay ahead of the curve when it comes to choosing the right healthcare coverage.

The increased rise of consumers purchasing high deductible health plans (HDHP), mostly through their employer, has definitely been noticeable, and in large part due to the Affordable Care Act. The market forces that have been responsible for fueling the growth of HDHPs indicate more changes are sure to come. With increased financial exposure to plan holders, and less risk taken by employers and underwriters, consumers are faced with choosing among various product options to manage their fiscal outcomes and responsibilities.

Developed in the 1990's, one of the most popular insurance benefits (typically offered by employers on a pure voluntary basis) is critical illness coverage. According to the AACII, American Association for Critical Illness Insurance, this specialized insurance provides a lump-sum, tax-free payment should a policyholder suffer from certain specific critical conditions.

Typically, the three primary conditions covered by critical illness insurance (CII) are: cancer, heart attack and stroke. Critical illness insurance policies may also cover such conditions as heart transplant, coronary bypass surgery, angioplasty, kidney (renal) failure, major organ transplant, and paralysis. The policy may also be structured to pay out regular income and the payout may also be on the policyholder undergoing a surgical procedure.

Examine your policy's waiting period, also called the "elimination period," which is the time you have to wait

continued on page 13

Covering Gaps in Your Healthcare Costs *(continued)*

after diagnosis before receiving the insurance payment. For most policies, if you die of the critical illness during the waiting period (and have no special rider to cover that), no benefits will be paid to you or your estate, according to Insure.com's website. This period used varies from company to company; however, 14 days is a typical waiting period used, and can be longer. Many use a 30 day period.

Before buying a policy, understand its exclusions and limitations. Typical exclusions include critical illnesses that are diagnosed during your policy's waiting period, self-inflicted injury, suicide or illness resulting from illegal activity. Other exclusions may include balloon angioplasty surgery, pre-malignant conditions or conditions with malignant potential, and most skin cancers. Most critical illness policies are issued for a minimum of two years and a maximum of 20 to 25 years. If you are over age 65, most insurers will not sell you a policy. If you purchase a policy in your early 60s, the cost will be steep.

The contract terms contain specific rules that define when a diagnosis of a critical illness is considered valid. It may state that the diagnosis need be made by a physician who specializes in that illness or condition, or it may name specific tests, e.g. EKG changes of a myocardial infarction, that confirm the diagnosis.

The finances received could be used to:

- Pay for the costs of the care and treatment;
- Pay for recuperation aids;
- Replace any lost income due to a decreasing ability to earn; or even fund for a change in lifestyle.

This insurance can provide financial protection to the policyholder or their dependents on the repayment of a mortgage due to the policyholder contracting a critical illness condition or on the death of the policyholder. In this type of product design, some insurers may choose to structure the product to repay a portion of the outstanding mortgage debt on the contracting of a critical illness, while the full outstanding mortgage debt would be repaid on the death of the policyholder. Alternatively, the full sum assured may be paid on diagnosis of the critical illness, but then no further payment is made on death, effectively making the critical illness payment an 'accelerated death payment'.

In 2014, Nerdwallet dug into how much medical debt affects the population. The company found that 63 percent of Americans have received a medical bill that was more than they expected to pay. Some of that is a result of hospital errors: Nearly half of the Medicare insurance claims NerdWallet examined contained billing mistakes. Roughly 40 percent of Americans owe collectors money for times they were sick. Adults in the U.S. are likelier than those in other developed countries to struggle to pay their medical bills or to forgo care because of cost. Many other nations have socialized medicine, largely funded by a heavy tax burden on the population.

Critical illnesses are striking more Americans every single year. Some 1.6 million Americans annually are diagnosed with cancer (American Cancer Society). An estimated 720,000 Americans have a heart attack each year, and some 600,000 Americans will experience their first stroke (American Heart Association). The vast majority survive. The financial consequences of surviving a critical illness, however, are something for which few people are prepared.

Critical Illness Insurance helps fill in the first dollar coverage in case you are diagnosed with one of the covered diseases, especially if you have a high deductible plan. Although it's a good idea to include this type of product in your overall healthcare budget, you need to analyze the cost of coverage. In other words, what is the risk expense worth to you?

continued on page 14

Covering Gaps in Your Healthcare Costs *(continued)*

According to MarketWatch, the most basic critical-illness coverage offers relatively modest payouts for modest premiums. The cost of \$10,000 in coverage can be as low as \$14 per month for a 50 year old, to over \$300 per month for \$100,000 in face value protection. While baseline coverage offered by employers generally doesn't require medical underwriting, some policies give the option of additional coverage to workers who pass underwriting.

As with any other financial product, it's important to read the fine print when evaluating a critical illness plan. Perhaps most important, patients must meet the policy's definition of illness. There are other important technicalities, as well. Some policies have what are known as "age reduction schedules," with payouts that decline as the policyholder gets older.

Critical-illness plans are a form of catastrophic insurance that is meant to supplement, but not replace, your major medical insurance. Premiums are based on your age and health when you enroll. Also, there are issues that need addressed with "survival periods." If you have a policy through your job, check with your employer. They may offer a form of critical illness insurance protection available on a "guaranteed issue basis" which simply means everyone can qualify.

The insurance company takes this into account when setting rates. If you are in good health, you should definitely look into an employer-offered plan. But you might find you can obtain better coverage for less cost on an individual basis because of your good health status. Another bullet point item is to verify if the policy is guaranteed renewable. It pays to do your homework when analyzing critical illness policies.

According to the AACII, the survival period is determined by each insurance company, so it is important to ask your insurance professional about the specific policy they are recommending. That said, the survival period is the number of days you must survive, following the diagnosis of a covered critical illness, before a benefit is payable. A survival period applies to all covered conditions. There can be a difference in the number of days that need to pass before a person is considered to be "critically ill" according to the definition in the policy.

The decision to buy critical illness coverage also depends on individual risk tolerance, advisers say. And, most people are probably best off self-insuring against critical illnesses. However, many advisors also say they wouldn't try to dissuade a client who would truly sleep better at night with additional coverage. Advocates say that Americans' incredibly bad savings habits make this type of coverage all the more needed.

Are there are better ways to prepare for potential acute sickness? Experts agree that, for most disciplined savers, the answer is yes. A tax-advantaged health savings account (HSA) can work for non-reimbursed medical costs, and the money in the HSA can roll over from year to year to build retirement savings if not used. You even some very good investment options with it. Plus, it lowers your taxable income. Individuals can buy HSAs, or you can get them through an employer that offers a high deductible health insurance plan. They must go together, as you can't have an HSA without a HDHP.

Another option is to pay for either short or long term disability insurance (STD/LTD). Those with adequate disability coverage are less likely to need critical illness coverage, experts say. Many advisers recommend disability coverage that replaces 60% to 70% of a worker's salary. Policies vary, but policies paid for by individuals directly are generally not taxed at withdrawal, and 60% to 70% would replace most of a high-earner's taxable income. (Disability awards from policies paid for entirely by employers are taxed.)

Purchased individually, disability policies generally have higher premiums than commensurate critical illness insurance, but they also tend to cover more ailments that prevent someone from working, such as a back injury

continued on page 15

Covering Gaps in Your Healthcare Costs *(continued)*

and mental health conditions. Some companies pay for STD coverage for their employees; but you are on the hook for long term coverage, which in most cases kicks in after 90 days. Hopefully, you have some savings to carry you over if you don't have a short term policy.

Other types of insurance coverage that can assist in picking up the monetary slack are hospital indemnity plans that pay fixed dollar amounts for specific items, such as daily rates for ICU, surgery, etc. Those plans are very affordable and can help if you have to go into the hospital for any reason. The insurance company pays you a flat rate based on the medical issue, and you can use those funds for anything you need, including out of pocket expenses of any type.

Additionally, an accident medical insurance policy makes sense for those cases when you have an accident or illness that creates an emergency medical situation, like a broken limb or some type of sickness that causes you to go to an urgent care facility or an emergency room. These policies are typically inexpensive and are for flat rate reimbursements, usually starting at \$2,000 and up.

Finally, for ancillary benefits including dental and vision care at an affordable rate, discount plans are a good option. They help as a stand alone plan or as a supplement to insurance for uncovered procedures or to provide additional savings after you max out your plan for the year. The MyCountyCares program for residents in New Jersey counties is a great way to help save money on these types of expenses. More information is available at www.mycountycares.com.

It helps to save money any way you can in today's high medical cost environment. For you and your family, you can help manage those first dollar expenses with a variety of affordable products in the market today. Do yourself a favor, and protect your family's health and monetary assets by putting into place valuable cost efficient healthcare products. They can make a huge difference between financial stress and financial wellness.

The MyCountyCares dental plan is not insurance, but offers significant savings on all dental care with participating dentists in New Jersey. Plus, it's very affordable. County residents in all New Jersey counties can save on their dental expenses not only in the state, but anywhere in the country with providers who honor the plan. For more information, visit www.mycountycares.com or e-mail Mark Roberts at MarkR@Careington.com or call (800) 441-0380.



CONGRATULATIONS

John F. Castano recently was appointed executive director of New Jersey SEED, a nonprofit that provides educational opportunities to high-achieving, low-income students.

Alexandra Donnadio, has been selected as Miss UNICO-Hillsborough 2016-17 and will represent the organization at public events. Alexandra is the daughter of NJAC Executive Director John Donnadio and Chantal Donnadio.

The **passport agents in the Morris County Clerk's Office** recently received the Certificate of Excellence Award for 2016 from the U.S. Department of State's National Passport Center.

Robert J. Scancella, PE, DBIA was recently welcomed as new Vice President for Construction Services at KS Engineers, P.C.

Nationwide Economics

Weekly Economic Review & Outlook for August 8, 2016

by Ben Ayers, Senior Economist of Nationwide Mutual Insurance Company and
Ankit Gupta, CFA, Junior Economist of Nationwide Mutual Insurance Company

Weekly Economic Review

Job growth soared again in July with 255,000 in nonfarm payroll gains, confirming that the sharp slowdown in May was an anomaly. When combined with the upwardly revised figure for June the labor market has added more than half a million jobs in the past two months, which should dispel concerns about a weakening of hiring activity.

The unemployment rate remained at 4.9 percent in July and has been unchanged since January. Strong increases in the size of the labor force (a good sign for overall labor market health) have kept the unemployment rate steady in spite of solid employment gains. We expect the rate to resume its downward trajectory in the second half of the year with further job growth.

Upbeat wage growth rounded out the strong labor market data in July with average hourly earnings climbing 0.3 percent. The 12-month change in average hourly earnings stayed at an expansion peak of 2.6 percent as wage pressures continue to slowly build.

With labor market data back on solid footing and financial markets seemingly shrugging off Brexit, there is more intrigue surrounding the Fed's next meeting in September. After pricing in near-zero odds of a rate hike next month only a few weeks ago, financial market expectations rose to a 1-in-4 chance last Friday.

We also think that a tightening move in September remains unlikely, especially in light of much-weaker-than-expected GDP growth during the second quarter. Still, a very strong jobs number in August could make the call closer than originally thought.

Business surveys from the Institute for Supply Management (ISM) moderated in July, but they still point solid expansion in the near term for the private sector. Survey readings on manufacturing new orders and production remain upbeat as domestic demand offsets the drag from weaker exports owing to last year's rise in the dollar. Service sector business activity, meanwhile, continues to be a consistent driver of job and overall economic growth.

On the consumer side, light vehicle sales bounced back sharply in July-rising to the fastest annualized sales pace of the year at 17.9 million units. Sales of light trucks continue to lead the way for vehicle sales, with a boost from lower gasoline prices and cheap financing rates.

Improved auto sales are a good early sign for consumer spending and activity in the third quarter-a trend supported by the strong job growth of June and July.

Weekly Outlook

This will be a lighter week for economic data releases, but it will include the important July data for retail sales and the producer price index.

Retail sales growth has been modest over most of the past 18 months, held down by lower gasoline prices, but it is showing signs of improvement. In large part, this faster growth is coming from larger ticket purchases including automobiles. Given the positive pace of vehicle sales in July, we expect retail sales to grow by 0.7 percent for the month.

continued on page 17

Nationwide Economics *(continued)*

Core retail sales (excluding autos, gasoline, and building supplies) have been stronger than the total in recent years, helped by solid job gains. We expect continued gains in July, with core retail sales climbing by 0.6 percent.

Producer prices, on a year over year percent change basis, have been held back since early 2015 by two major factors: (1) a strengthening of the U.S. dollar, and (2) a large drop in energy commodity prices. With the lower dollar this year and continued domestic growth, we expect the producer price index to rise more quickly on average, but only grow by 0.1 percent for July in response to the lower energy prices.

For further information please contact Emanuel Mahand, Program Director Of DE/NJ/PA, at MAHANDE@nationwide.com, or Bina Kumar, Managing Director - East Region, at kumarb1@nationwide.com.



Counties Feeling Squeeze From Tight Budgets, Increasing Service Demands

by Dr. Natalie Ortiz, Senior Research Analyst for NACo

Continued fiscal constraints amid ongoing service demands and growing state and federal mandates are stressing America's counties, according to a new survey of county leaders by the National Association of Counties (NACo). The survey, "[Priorities in America's Counties 2016: A Survey of County Officials](#)," solicited the opinions of county leaders on economic development, infrastructure, poverty, health, the drug epidemic and intergovernmental relations among the members of the association's 10 policy steering committees in April of this year.

Specifically, large majorities of county officials expressed concerns about growing need in mental health, substance abuse and justice and public safety services. Substance abuse emerged as the top public health priority among the largest share (84 percent) of survey respondents. Seventy-two (72) percent reported it as the greatest threat to public safety.

Some of the other [survey findings](#) include:

- 44 percent of county officials reported cuts to county programs or services because of budget constraints in the last fiscal year.
- 71 percent said that additional infrastructure investment would have the greatest impact on county economic development.
- All county leaders reported dedicating significant resources to unfunded state and federal mandates, especially hospital care for those unable to pay and Clean Water Act compliance.
- Nearly half (48 percent) of county leaders said the current direction of federal policies and programs are hindering county innovation.

Between the slow recover from the recession and new state and federal mandates-plus spikes in demand, such as those due to the opioid crisis (and mental health needs more broadly)-counties are feeling the squeeze.

"Counties are on the front lines of service provision in this country for everything from courts to safe roads to hospitals," said report author Dr. Natalie Ortiz, a senior research analyst at NACo. "Given current trends, it's not surprising counties feel hamstrung."



To learn more please visit www.naco.org.

NACo Upcoming Webinars



Leadership Development: Integrity and Civility as a Practice

September 28, 2016 , 2:00 pm – 3:15 pm

Contact Akera Gamble (202) 942-4225 AGamble@naco.org

In this module, we begin to develop the components of the “skill” of practicing integrity and civility. The goal of this session is to develop a facility in discerning duties and all of them bearing upon proper public decision making. Offering brief scenarios, participants will be asked to name duties in specific terms, such as loyalty, truth, mercy, justice, adherence to ethical rules, fiduciary responsibility, and so forth. Drawing from the variety of these acknowledged duties, we will generate a comprehensive definition of duty that underlies all specific duties: “the fulfillment of the reasonable expectation of a person or group of persons.” With a working definition of duty in place, and having identified its specific applications, we will begin treating more sophisticated issues connected with the fulfillment of duty: How to balance (accommodate) multiple duties: interactive exercises will afford participants insight into managing competing duties. [Register](#)

Leadership Development Series: The Pitfalls of Decision Making

October 19, 2016 , 2:00 pm – 3:15 pm

Contact Akera Gamble (202) 942-4225 AGamble@naco.org

In this module we review why ethics is different than integrity: audience interaction will lead to an understanding of ethics as a compliance-based regimen aimed at eliminating conflicts of interest, whereas integrity is a values-based skill in fulfilling multiple duties. We also focus on how self-interest gets confused with duty: scenarios, vignettes and participant examples will illuminate why identifying self-interest is exceptionally difficult even as we think we are proficient at it. Participants will also learn the deflections on decision-making below the surface of cognition, such as bias, self-interest, selective recollection, the illusion of intuition, the exaggeration of competence, the presumption of entitlement, the dulling effect of euphemisms and clichés, and the myth of objectivity. [Register](#)

Atlantic City Electric’s Intern Program Helping to Prepare Workforce of the Future

by Frank Tedesco, Media Relations Manager for Atlantic City Electric

Students gain experience and exposure to careers in energy

More than a dozen undergraduate and graduate students have the opportunity this summer to take part in internship programs in various departments at Atlantic City Electric (ACE). The paid internships require a 40 hour work from June to August. Students gain hands on experience working in the office or performing assignments in the field.

“We encourage students to inquire about available internships with our company to learn more about the electric utility business and the career opportunities available in the energy industry,” said Vince Maione, Atlantic City Electric region president.

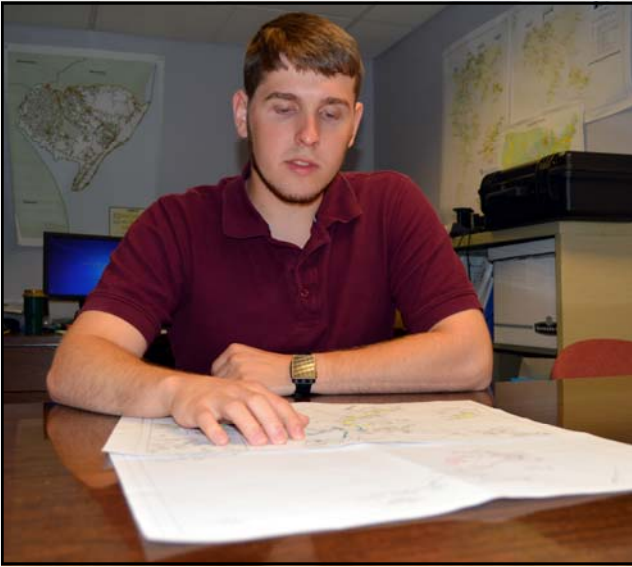
Students can learn from utility experts in a variety of areas within the company including Substation Engineering, Drafting, Electric Distribution, Resource Management, Transmission and Civil Engineering and Operations.



Vince Maione
Region President
Atlantic City Electric

continued on page 19

Atlantic City Electric's Intern Program *(continued)*



Atlantic City Electric intern Ray Linden, of Hammonton, a junior at Rowan University, review a map to plan where Atlantic City Electric engineers will perform infrared scanning in the field. This work identified potential issues with the electric system and is addressed to improve customer reliability. Linden is an intern in the company's Electric Distribution Reliability Department. It's his second summer as an intern with Atlantic City Electric.

Prospective interns currently enrolled in an undergraduate or graduate program at an accredited college or university can find more information and apply on-line at www.pepcoholdings.com/internships.

For more information about Atlantic City Electric, visit atlanticcityelectric.com. Follow us on Facebook at facebook.com/atlanticcityelectric and on Twitter at twitter.com/aceleconnect.

Our mobile app is available at atlanticcityelectric.com/mobileapp.

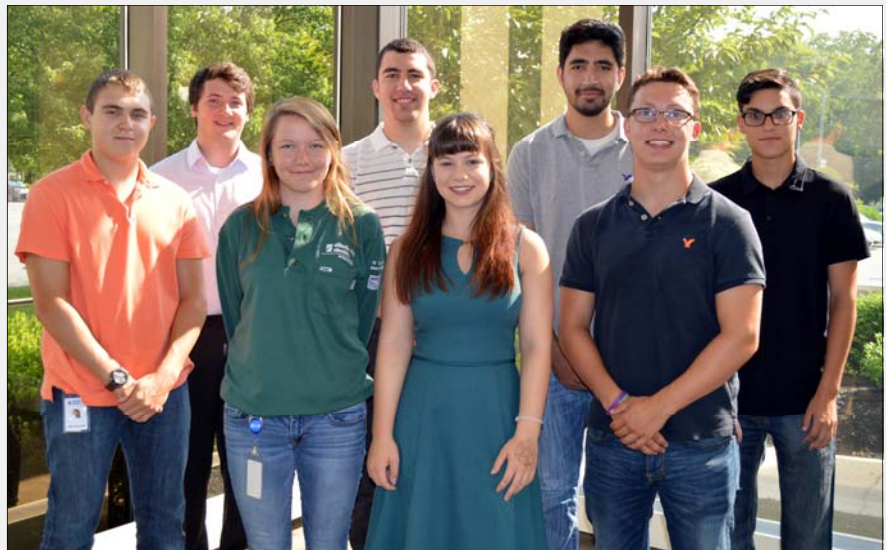


Atlantic City Electric's internship program provides students with a firsthand look at the work the company does and insight into future employment opportunities. Atlantic City Electric personnel, in turn, get to know the talented young people who may one day join the company.

The program also supports diversity and inclusion by providing internship opportunities to many female and minority students.

"I would enjoy a career in the utility industry and working for Atlantic City Electric. The people here are very supportive and the work is engaging," said second-year intern Ray Linden, who is working as an intern in the company's Electric Distribution Reliability Department. "I believe the work I am doing here is very meaningful and I appreciate the opportunity to not only work in the office, but also out in the field.

Second-year Transmission Engineering intern Nicholas Pellegrino, of Avalon, and a senior at George Mason University, says he is appreciative of the responsibility given to him. "Compared to my internship last year, I have a lot more responsibility this year and it's been a great learning experience whether performing work in the field with the engineers or doing research for special projects," he said.



Pictured are some of the more than dozen undergraduate and graduate students that are taking part in Atlantic City Electric's paid internship program this year.

Remembrance of Those We Lost on September 11, 2001



Patriot Day falls on September 11th and is commonly known as “Nine-Eleven.” It is remembered globally as the anniversary of the catastrophic terrorist attacks on the USA of 11th September 2001.

Embedded in the memories of everyone who lived through it, this was the day four jet planes were hijacked and crashed into the New York World Trade Center and the Pentagon in Arlington, Virginia, causing the deaths of 2,977 people. The fourth plane (United Airlines Flight 93) was directed at Washington, DC but its passengers bravely attempted to take back control and it crashed into a field near Shanksville, PA.

The large majority of those lost after the attacks on the Twin Towers were working at or above the points of collision; thousands of people who had gone to work that morning like every other day, found themselves suddenly stranded at the top of a burning skyscraper. A number made the choice to jump from the flaming buildings rather than wait to be caught by the flames or for the building to collapse. No one could forget the terrifying and heartbreaking stories and images captured by the news footage of the day.

In the wake of the World Trade Center collisions, many brave men and women from the emergency services risked their lives to try to help rescue victims of the attacks, and of them 411 lost their own lives attempting to fight fires and rescue people.

Patriot Day is recognized by the United States law as the official day of remembrance for these tragic events, and has been observed every year since. Each year on this day, American flags are flown at half-staff to honor and commemorate those lives lost. The President of the United States asks fellow Americans to observe a moment of silence at 8:46 a.m. (Eastern Daylight Time), the time of the first plane collision into the North Tower of the World Trade Center.

While the events took place in the United States, the shock and grief experienced in response to the attacks was shared across the globe, and for this reason Patriot Day will be observed not only in America, but all over the world.

www.daysoftheyear.com/days/patriot-day/

BECOME A MEMBER OF THE NEW JERSEY ASSOCIATION OF COUNTIES

Learn about the benefits of being a part of NJAC and how you can join by contacting Loren Wizman, Business Development Director, at (609) 394-3467 or loren@njac.org.
[Click here for an application](#)

Trenton Thunder Wins Against Altoona Curve



NJAC's 6th Annual Night of AA League Baseball and Fireworks took place on Thursday, July 28th, at the Arm & Hammer Stadium in Trenton. Despite the heavy rains and lightening, the weather calmed down an hour and a half prior to game time and Trenton Thunder won the game 6-1 against Altoona Curve.

Thank you to DI Architecture Group, Election Systems & Software, Integrity Health, Nationwide, and Primepoint HRMS & Payroll for sponsoring the suite where everyone enjoyed a picnic style dinner and viewing the game along with the fireworks that followed.

Several members of our group took advantage of throwing out a first pitch prior to the game starting at 7:00 p.m. The first and one of the best pitches by our group was thrown by 9 year old Cormac Whelan, son of Joe Whelan who represents Integrity Health. Other pitchers of the night were NJAC President & Hunterdon County Freeholder John W. King, Emanuel Mahand of Nationwide, Union County Manager

NJAC President & Hunterdon County Freeholder, John W. King, throws out a first pitch as Emanuel Mahand of Nationwide and Chris Markley of Mercer County Public Works look on awaiting their turn to pitch.

Al Faella, Jim Jacob of Primepoint, Mercer County Public Works Supervisor Chris Markley, Ocean County Assistant Director of Transportation Scott Waters, and our very own NJAC Executive Director John Donnadio. Practices with his 11 year old, Luke, paid off this year as John pitched a strike across the plate.

All the guests enjoyed the Trenton Thunder mascots, Boomer and Cloudman, visiting the suite and having fun with us!



Warren County Freeholder Rick Gardner (l) pictured with Boomer (c) and Mercer County Chairwoman Ann Cannon (r)



Cloudman pictured with Andrew Freck (l), nephew of NJAC Office Manager—Kim Nolan, Luke (c) and Nick Donnadio, sons of NJAC Executive Director John Donnadio



Cloudman seated himself on the lap of Warren County Freeholder Rick Gardner for a photo op. In the background are Sussex County Human Services Director Sarah Balzano and retired Sussex County Freeholder Glen Vetrano

NJAC is pleased that everyone had an awesome time at the game, and we look forward to seeing you at next year's game.

Keep **July 20, 2017** open for the 7th Annual NJAC Night of AA League Baseball and Fireworks when Trenton Thunder takes on the New Hampshire Fisher Cats!

FROM THE EXECUTIVE DIRECTOR



John G. Donnadio, Esq.

NJAC is encouraging all twenty-one counties to adopt a resolution urging Governor Chris Christie and the New Jersey State Legislature to properly allocate “911 System and Emergency Trust Fund Account (Fund)” monies to the estimated 197 county and municipal 911 centers across the State and as recommended under federal law. As has been well documented, the State of New Jersey collects annually from consumers approximately \$120.0 million in telecommunication surcharges as “911 System & Emergency Response Fees (Fees)” and deposits these monies into the Fund.

In fact, the State has collected over \$1.25 billion in fees since 2006 with only 11% of Fund monies being spent on eligible expenses under the “NET 911 Act of 2008 (H.R. 3403)” as reported by the State to the Federal Communications Commission (FCC). Moreover, since 2009 the State of New Jersey has failed to provide funding for eligible expenses to local 911 centers operated by counties and municipalities across of the State and has instead diverted Fund dollars for ineligible expenses such as funding for the State’s Department of Law and Public Safety, and 3 PSAP’s.

As noted above, counties municipalities handle the vast majority of 911 service requests through local “Public Safety Answering Points (PSAP)” and have come to inequitably rely on the collection of local property taxpayer dollars to improve, operate, and maintain 911 systems. With this in mind, NJAC is urging State leaders to comply federal guidelines and restore critical Fund monies to county and municipal 911 centers to operate, maintain, and construct effective, efficient and contemporary 911 systems. Please visit our website at www.njac.org for a copy of the model resolution and additional details

Finally, NJAC and the Rutgers University Center for Government Services are pleased to present the 2016 “NJ County Administrators Certificate Program.” This comprehensive two day professional development initiative is open to all local government employees, elected officials, and businesses who would like to advance their careers in public service. Subject matter experts from across the State will cover essential topics such as public procurement, management challenges, fiscal operations, and ethics. Courses will take place on September 23rd and September 30th at the Rutgers University Center for Government Services located at 303 George Street in New Brunswick, New Jersey. All successful program graduates will receive a certificate from Rutgers University verifying their completion of training. For course descriptions and more details, visit www.njac.org and download the [brochure](#) to register.

Do you have educational or informational articles you would like published in the NJAC COUNTY BIZ?

Contact Loren Wizman, Director of Business Development, at (609) 394-3467 or loren@njac.org.

«AUGUST 2016»

SUN	MON	TUES	WED	THURS	FRI	SAT
	<p>15</p> <p>The Wailers 7 p.m. Jenkinsons Pavillion Pt. Pleasant Beach <i>Ocean County</i></p>	<p>16</p> <p>Passaic County Fair 8/18-8/21 Garret Mountain Reservation <i>Passaic County</i></p>	<p>17</p>  <p>Airshow 10:40 a.m. - 3 p.m. FREE Over the Beaches Atlantic City <i>Atlantic County</i></p>	<p>18</p> <p>B-Street Band 7 - 9 p.m. FREE Amphitheater Westampton Twshp. <i>Burlington County</i></p>	<p>19</p> <p>Wine & Music Under the Stars 6 p.m. - 9 p.m. Old York Cellars Ringoos <i>Hunterdon County</i></p>	<p>20</p> <p>Celtic Thunder: Legacy 7:30 p.m. MPAC Morristown <i>Morris County</i></p>
<p>21</p> <p>Summerfest-The Sensational Country Blues Wonders 5 p.m. - 7 p.m. FREE Liberty State Park Jersey City <i>Hudson County</i></p>	<p>22</p> <p>Orrin Evans' Capt. Black Big Band 7 p.m. The Capitol Green Downtown Trenton <i>Mercer County</i></p>	<p>23</p>	<p>24</p> <p>Nashville Night Picnic 6 p.m. - 8 p.m. Lake Hopatcong <i>Sussex County</i></p>	<p>25</p> <p>Martina McBride 8 p.m. State Theatre New Brunswick <i>Middlesex County</i></p>	<p>26</p> <p>RiverWinds Street Fest 8 p.m. FREE Community Center Thorofare <i>Gloucester County</i></p>	<p>27</p> <p>Jazz & Blues Festival 12 p.m. - 9:30 p.m. The Great Lawn Long Branch <i>Monmouth County</i></p>
<p>28</p> <p>Street League Skateboarding (SLS) 1:25 p.m. Prudential Center Newark <i>Essex County</i></p>	<p>29</p>	<p>30</p>	<p>31</p> <p>The Angelus Chorus 7 p.m. Convention Hall Cape May <i>Cape May County</i></p>			

«SEPTEMBER 2016»

SUN	MON	TUES	WED	THURS	FRI	SAT
				<p>1</p> <p>Farmers' Market 2 p.m. - 7 p.m. Warren Municipal Complex Warren <i>Warren County</i></p>	<p>2</p> <p>Cruise Nights 2 p.m. - 6 p.m. Downtown Somerville <i>Somerset County</i></p>	<p>3</p> <p>Cow Town Rodeo 7:30 p.m.  Pilesgrove <i>Salem County</i></p>
<p>4</p> <p>The Jazz Club 7 p.m. Union County PAC Mainstage Rahway <i>Union County</i></p>	 <p>5</p>	<p>6</p>	<p>7</p>	<p>8</p> <p>Rascal Flatts 7:30 p.m. BBT Pavilion Camden <i>Camden County</i></p>	<p>9</p> <p>Yamaha Superbike Challenge Moto America 9/9 - 9/11 NJ Motorsport Park Millville <i>Cumberland County</i></p>	<p>10</p>
 <p>11</p>	 <p>12</p> <p>7 p.m. MetLife Stadium East Rutherford <i>Bergen County</i></p>	<p>13</p>	<p>14</p>			