

NJAC COUNTY BIZ

An Educational and Informative Newsletter for Counties and Businesses

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Reducing Healthcare Costs With Telemedicine

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

Organizations everywhere are looking for ways to increase profitability and reduce costs when it comes to health care expenses, especially if they are self-funded. Even individuals want to know how they can cut expenses when it comes to seeing the doctor or having to make non-urgent unnecessary trips to the emergency room or urgent care clinics. Many experts hope 2016 turns out to be a year in which patients gain greater access to health data and tools to enable them to play a bigger role in managing their own health. One of those new tools is telemedicine.

When all that's needed may be a simple diagnosis for a non-narcotic prescription, a phone call to a physician at no cost to the employer and the employee is the least expensive way to handle the event. By simply using a validated 24/7 telephonic service to reach a medical doctor for these needs to avoid taking time off from work and incurring billable expenses for an office visit will save both the employer and the worker valuable time and money. Think of the money and time saved by making a simple phone call or having an email or video chat with a doctor for non-urgent health needs.

A great way to help reduce healthcare costs is by using options that will decrease the need to see a primary care physician or health care provider for simple health issues like the flu, sore throats or other nominally irritating medical needs. Certainly for more serious health care matters, employees should seek medical attention when the need arises. However, telemedicine is now a hot commodity in health care and probably one of the fastest growing healthcare tools in the market today.

According to the Baltimore Sun, the technology is available and relatively inexpensive. It's the regulatory hurdles that present the challenge. Because of licensing restrictions, specialists might have trouble treating and prescribing medicine for patients they are examining electronically across state lines. Also, only a handful of states require insurers to cover telehealth care. Telehealth equipment can be installed in physicians' offices, small clinics, hospitals and even workplaces for from \$10,000 to \$100,000. Such technology isn't intended to replace patients' connection to a primary care physician. Instead, it's meant to hook them up quickly to care that is sometimes difficult to find.

According to NJSpotlight, telemedicine could expand swiftly in New Jersey with the help of new legislation this year. New Jersey lags behind many states in

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Get to know your County Official.....

How many years have you served as Hunterdon County Clerk?

I began my 10th year this January 1st.

What was the first public position you held?

I was one of the first trained Municipal Court Mediators in the State of New Jersey.

Why did you choose to apply for County Clerk?

I have a great love working for the public to provide great customer service. The role of County Clerk is one of servicing deeds, passports, notary oaths, and election information to name a few. As a people person with a strong desire to provide constituents with the best customer service and attention they have ever experienced in a government office. This job offers me the ability to use my skills and to perform at my peak level.

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

The most difficult decision I have had to make while serving as County Clerk was the termination of an employee who was not a good fit for our office.

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

I think the readers would be surprised to know that I am at my desk every morning at 6:30 a.m., and if you call my office at that time most likely it will be me who answers the telephone.

Who is your role model?

My mother. Unfortunately, she lost her life at 62 with a short but fierce battle with cancer. She was a Captain in the Air Force who proudly served her country. She was a person who worked nights to put herself through school to obtain her nursing degree to better herself and her family. My mother was dedicated to her church and her community. Her funeral was attended by so many whose lives she touched and enriched. I was her "wild child" (and thanking my stars everyday there was no such thing as a cell phone when I was young). She loved me unconditionally. Every day I wish she were here to see how I turned out; to see how her life lessons found their way into shaping the adult I have become. I think she would be proud.



Mary H. Melfi
County Clerk

What do you love about Hunterdon County?

How can you not love Hunterdon County? It is a beautiful county that I have been blessed to call home for almost 60 years. My family, friends, and best memories all involve Hunterdon County. Plus we happen to be home to the best Freeholder Board in the State!!



Reducing Healthcare Costs With Telemedicine *(continued)*



dealing with telemedicine's spread. Twenty-nine other states have laws requiring insurers to pay for telemedicine; most other states have formal state definitions of what telemedicine services are.

About ten states have adopted a national model policy that allows patients to establish relationships with a healthcare provider through a videoconference rather than an in-person meeting. Definitely, there is room for improvement to help consumers and other stakeholders reduce the cost of healthcare.

Reported not long ago by Modern Medicine magazine, a survey from PricewaterhouseCoopers said 50% of consumers surveyed said they would be willing to seek healthcare through the internet or other computer technology

instead of face-to-face, non-emergency visits. E-mail consultation was the top choice (76%), followed by telemedicine, question-answer consults and an online forum monitored by a doctor. The second alternative to access was retail and worksite clinics for patients. Of consumers surveyed, 37% said they would likely use a worksite clinic, and 36% said they would use a retail health clinic. The third alternative was the use of telemedicine technologies. This method could expand access to specialty physicians for patients in remote and underserved areas.

Telemedicine, sometimes called telehealth, has several advantages. And, the vast majority of patients like using this type of service. A survey by Software Advice shows the following results. According to their report, 6% of patients who have used telemedicine felt they didn't perceive any benefits over in-person visits. The remaining patients cited the following benefits of virtual appointments:

- 21% - quality of care
- 21% - don't have to travel
- 20% - comfort of home
- 11% - quick access to care
- 10% - shorter wait time
- 9% - easy to use
- 8% - avoid waiting room
- 4% - cost effective

So, those six percent would likely have complained about anything else. You can't make everyone happy. But a 94% success ratio is better than most other ways to deliver patient care. Primarily, people said it is so much more convenient. They save time from leaving work or school and save money. The convenience dominates over all other aspects.

Telemedicine is getting huge attention now as a way to lower employee health care costs. According to the American Telemedicine Association (ATA), telemedicine is the use of medical information exchanged from one site to another via electronic communications to improve patients' health status. The ATA says telemedicine has been growing rapidly because it offers three fundamental benefits:

- **Improved Access** – For over 40 years, telemedicine has been used to bring healthcare services to patients in distant locations. Not only does telemedicine improve access to patients, but it also allows physicians and health facilities to expand their reach beyond their own offices.

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Reducing Healthcare Costs With Telemedicine *(continued)*

- **Cost Efficiencies** - Reducing or containing the cost of healthcare is one of the most important reasons for funding and adopting telehealth technologies. Telemedicine has been shown to reduce the cost of healthcare and increase efficiency through better management of chronic diseases, shared health professional staffing, reduced travel times and fewer or shorter hospital stays.
- **Patient Demand** - Consumers want telemedicine. The greatest impact of telemedicine is on the patient, their family and their community. Using telemedicine technologies reduces travel time and related stresses to the patient.

Over the past 15 years, study after study has documented patient satisfaction and support for telehealth services. Such services offer patients the access to providers that might not be available otherwise as well as medical services without the need to travel long distances.

If a self-funded employer group may be paying claims, telemedicine can serve as a tremendous cost savings to the company even as a non-voluntary offering to employees. Imagine not having to reimburse a doctor for the expense of an office visit, and your employee doesn't have to miss half of his work day waiting to talk to a physician about getting a prescription. What employer wouldn't jump at this way to save on health care expenses, especially if there are hundreds or thousands of employees?

Telemedicine has measurable cost effective results and the ability to transfer lifesaving data during critical needs diagnosis. Those companies and professionals who make the best use of telemedicine for their practices should see more efficiency on a clinical basis as well as increased profitability and return on investments. Patients who learn how to access telemedicine points of service have the ability to increase options to manage their health care and are able to save money and time. Even if you already have health insurance, imagine how much extra time and money consumers can save if they used telemedicine.

Employers, especially those that are self funded, who are looking for ways to help employees save money and time on health care expenses, as well as increase their own profitability, would do well to engage telemedicine as a valuable tool in their overall plan. Plus, employees would keep more money in their wallet by using telemedicine. Imagine not having to pay for a doctor consult, not having to sit in a waiting room for hours, and not having to miss work! Telemedicine is definitely a winning concept for everyone. Individual consumers and families would all win as well. All stakeholders in the healthcare continuum gain a competitive advantage when this product is successfully engaged.

New Jersey residents and employers can take advantage of a telemedicine through a membership in the MyCountyCares program available for a small monthly fee. The product has unlimited access with no consult fees paid to physicians. Counties can even sponsor the program for their residents. This plan is not insurance. More information is available for anyone to check out at www.mycountycares.com.

For additional information please contact Mark Roberts at MarkR@Careington.com or call (800) 441-0380.



CAREINGTON INTERNATIONAL WILL BE EXHIBITING AT THE

66TH ANNUAL NJAC CELEBRATION OF COUNTY GOVERNMENT

BE SURE TO VISIT OUR BOOTH!

Out with the Old, In with the New - PSE&G Accelerates the Replacement of Aging Gas Infrastructure

by Joe Forline, Vice President of Gas Operations for PSE&G

There is a reason PSE&G's territory cuts a swath across the most densely populated and developed cities in New Jersey. From the late 1800s to the mid-1900s, PSE&G laid thousands of miles of natural gas pipes to bring this new energy source to homes and businesses – fueling the growth of New Jersey's cities and industry. At the time, the material of choice was cast iron, and later unprotected steel. While the majority of these pipes have served us well all these decades since, it's time to modernize our system for the next generation of growth.

That's why we are pleased to report that PSE&G is investing \$905 million during the next three years to accelerate the modernization of our infrastructure across our service area.

510 miles of mains

The three-year program will enable PSE&G to replace up to 510 miles of gas mains and 38,000 service lines to homes and businesses. The mains and service lines will be replaced with strong, durable plastic piping, which is much less likely to have leaks and release methane gas. The work will take place across our service area in 11 counties, concentrating on urban areas that were already established in the early 1900s.

It is part of the more than \$10 billion PSE&G is investing to make its energy systems more reliable and resilient. Updating our gas system is important work and we're not the only ones who think so.

We're proud to have the support of our skilled construction unions who understand that improving the safety and reliability of our gas system also means "work" for the highly skilled people who will be doing the installation of the new mains and services. The program will create 500 direct, sustained jobs in New Jersey over the three-year period of the program – providing an economic boost for the state.

And the timing is right. Since 2009, residential gas heating bills are down 47 percent because of the lower cost of natural gas supply. That means we can make these investments now without causing undue hardship for our customers.

Construction to begin this spring

We will begin construction this spring and have a comprehensive program to educate customers about the work we will be doing. These communications include calls, letters, door hangers, news releases and targeted social media campaigns. When the work begins, a schedule of construction -- street by street-- will be available on our website.

PSE&G has been providing safe, reliable gas service to customers in New Jersey for more than 100 years. Today, we serve 1.8 million customers in the most densely populated areas of our state. The utility's ambitious program to accelerate the replacement of our aging gas mains and service lines will ensure a safe, clean, reliable gas system well into the future.

For additional information please contact Joe Forline at Joe.Forline@pseg.com.



PSE&G

We make things work for you.

GreenTech Shares Online Safety Tips

by Gary Green, Founder & CEO of Green Technology Services

Scammers love social media because it's the perfect environment for them to set their traps. In order to prevent yourself from falling victim to one of these attacks, our team has compiled a list of things you can do to protect yourself online.

Use a secure password - Passwords that are easy to decipher are a security risk. Not only your social media profile, but all of your online accounts. Passwords like *'12345'* and *'password'* are some of the most commonly used, and therefore insecure. Passwords should be unique and updated frequently. Tips for creating a secure password can be found [here](#).

Delete Old Information and Profiles - Delete old workplaces and schools from your profiles. Many sites ask you to enter the name of your high school or mascot as a security question. Removing this info from social media gets rid of any chance that you're giving scammers the tools to crack that code.

Deactivate profiles you no longer use. You may think that no one looks at that old MySpace or Xanga you had in high school, but it still contains information about you.

Protect Your Privacy - Set your accounts to private. This will prevent people you are not friends with from viewing too much information on your account.

If using Facebook from your smart phone, turn off location settings for social media apps and photos. This may prevent you from checking in at different locations, but it will also keep people from knowing exactly where you are at any given time.

Be Careful What You Post - Avoid posting personal information such as your address and phone number. This info is a gold mine for scammers, and can be used as the building blocks for identity theft. Be wary when posting your current location. Thieves can use location data to determine when you are out of town, putting your home and belongings at risk.

Be Wary of Who You Add - Do not add strangers on Facebook. While it can be tempting to increase your friend count, you don't know if this person is real or fake. These accounts could be scammers attempting to gather information to use against you. If you don't know the person in real-life, delete the request.

If you find that you're receiving a request from someone already on your friends list, ask them offline if this is correct. Scammers will often look to your contact list to create a dummy profile of someone you're already friends with.

Before clicking on a link, make sure it's everything it says it is. Hover over links with your mouse to make sure they will direct you where they claim to.

Think Before You Click - Beware of clickbait. [Clickbait](#) is a term used to describe "content whose main purpose is to attract attention and encourage visitors to click on a link to a particular web page." Posts promising to create a *'Don't Be Like..'* meme or containing 'shocking' video footage are classic examples of clickbait on social media. These posts will then require you to enter personal information, which is how fraudsters will trap you.

Another thing to remember is if it seems too good to be true, it probably is. No one is giving away anything for free. That's why it's so important to avoid posts promising free goods in exchange for your shipping information.

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GreenTech Shares Online Safety Tips *(continued)*

With this information, scammers can find out much more about you, and even steal your identity.

Never share your login information - No credible site will log you out of Facebook before providing information. If it does, leave the site immediately, without entering your login info.

For more information and to learn more about Green Technology Services please call (609) 309-7100.





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Bryan Jordan, CFA Named Deputy Chief Economist at Nationwide Insurance



Bryan Jordan, CFA

Bryan Jordan, CFA is Deputy Chief Economic at Nationwide Insurance. He produces Nationwide's economic and interest rate forecast and is a member of the firm's Enterprise Portfolio Management team. Bryan currently contributes to a monthly economic commentary and authors a quarterly economic chartbook. Prior to joining Nationwide in February 2005, Bryan served as an economist at Banc One Investment Advisors, where he was the honored recipient of the Henry J. Reese Memorial Award in 2001. He has been quoted in several media outlets, including The Wall Street Journal, The New York Times, Investor's Business Daily, Reuters, The Dow Jones Newswire, and The Associated Press and his research has appeared in Barron's and Blue Chip Financial Forecasts.

He holds degrees in Economics and Political Science from Miami University and has earned the Chartered Financial Analyst designation. Bryan currently serves as the Chairman of the Ohio Council on Economic Education and is a member of the CFA Institute, the CFA Society of Columbus, the Ohio Governor's Council of Economic Advisors, the National Association for Business Economics, the Bloomberg monthly economic forecasting panel, and Mensa.

For further information regarding Nationwide Insurance please visit www.nationwide.com.

Nationwide Economics

Weekly Economic Review & Outlook for March 7, 2016

by Michael Groom, *Financial Markets Economist of Nationwide Mutual Insurance Company* and
Ben Ayers, *Staff Economist of Nationwide Mutual Insurance Company*

Weekly Review

A brisk job report for February should dismiss concerns about the economy falling into recession and further support a pick up in the pace of growth in the first quarter. After a gain of 242,000 jobs in February and upward revisions to prior months, payrolls have expanded by 1.26 million in the past five months. If this pace were annualized, it would equate to over three million jobs-on par with the strong increase from 2014. There appears to be no sign of a slowdown in hiring despite the recent turmoil in financial markets.

The unemployment rate remained at 4.9 percent in February as rapid gains in the labor force have kept pace with solid job growth. The civilian labor force has grown by 1.3 percent over the past year-the fastest 12-month rate since 2008. As a consequence, the labor force participation rate, which bottomed out in September 2015, has moved up to a year-high of 62.9 percent. The reentry of discouraged workers into the workforce is likely driving a portion of this rise and is a great sign for general labor market health.

The expanding labor force, however, may be behind the frustratingly slow pace of wage growth as the unemployment rate has dropped to around most estimates of full employment. The low unemployment rate may simply not be reflective of the supply of available workers in the market. In February, average hourly earnings dipped by 0.1 percent, lowering the 12-month trend rate back to 2.2 percent. Furthermore, the jobs expansion is broadening out to include lower and middle-income jobs, placing some downward pressures on average wages.

In other economic news, an increase in the ISM manufacturing index in February suggests that sector activity is recovering. While the index remains in contraction territory, the orders and production components suggest future expansion. Light vehicle sales were roughly flat in February, but at an annualized pace above last year's record.

Equity markets reacted positively to the upbeat economic news, rising each day from Tuesday through Friday for the first 4-day gain of the year. The S&P 500 index rose by nearly 3.0 percent for the week and has regained much of the decline from January through mid-February. Treasury yields rose as well, with the 10-year rate ending the week near 1.9 percent.

Weekly Outlook

This is an abnormally quiet week for economic releases. While the week after the monthly employment report typically has few important data releases, this week has only the unemployment claims report.

Jobless claims represent new filings for unemployment benefits collected from state agencies around the country. Because it is a weekly survey, it tends to have a bit more statistical noise than lower frequency indicators-leading analysts to concentrate on the 4-week moving average of claims to view underlying trends, rather than each week's figure.

This 4-week moving average is a good leading indicator of trends in payroll employment, which is the most important economic indicator for financial markets. In fact, jobless claims moved up decisively in advance of each of the last seven recessions. Prior to the Great Recession of 2007-09, for example, the 4-week moving average of claims rose by more than 50,000 from its low in 2006.

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Nationwide Economics *(continued)*

For this week, we expect jobless claims to tick down to 273,000. This is in the middle of the range for claims over the past year. This suggests that the job market continues to expand at a solid pace.

For further information please contact Emanuel Mahand, Program Director of New Jersey, at MAHANDE@nationwide.com, or Bina Kumar, Managing Director - East Region, at kumarb1@nationwide.com.



Protect Your Students: *A School and Network Safety Seminar*

by Lisa Valladares, Marketing Manager for Eastern DataComm

An educational event to discuss solutions to one of the most important topics facing school districts today - student safety!

Understand security trends and the tools available to your school to stop attackers in their tracks.

Learn how you can notify everyone in your school (inside and outside) within 20 seconds that a lockdown has commenced.

Network Safety Topics:

- **One-to-one initiatives** and security solutions
- How to manage security for students and teachers bringing their own devices to school (**BYOD**)
- A live demonstration from **Dell Security Experts** who manage and conquer these threats on a daily basis.

Lockdown & School Safety Topics:

- Safety & security best practices recommended by the State of New Jersey
- The importance of the 20-second emergency incident response time
- What 3 principles all schools must follow when purchasing technology for emergency events
- **Avoiding common wasteful investments in technology** that do little to improve overall safety and security in schools.
- Lockdown Emergency Notification System to **easily put your school in Lockdown, Shelter-in-Place, or Evacuation automatically through the touch of a button.**
- How **the notification system is wireless**, allowing schools to install strobe lights, additional speakers and sign boards in hard-to-wire locations including parking lots and athletic fields.
- How **Emergency Notification software** can notify key administrators instantly when 911 is dialed or a lockdown is initiated.

Wednesday, March 16, 2016

Maggiano's of Hackensack

70 Riverside Square Mall
Hackensack, NJ 07601

Thursday, March 31, 2016

Maggiano's of Bridgewater

600 Commons Way, Bldg E
Bridgewater, NJ 08807

Wednesday, April 6, 2016

**Princeton Marriott at
Forestal**

100 College Rd E
Princeton, NJ 08540

**Lunch will be served
There is no cost to attend
All seminars are
11:00 am - 1:30 pm
(registration will be from
10:30am - 11:00am)**



[Click Here to Register - Space is Limited!](#)

WELCOME TO OUR NEW MEMBERS



Eastern DataComm's story begins in 1988 when they opened their doors for business in Hackensack, New Jersey. Their focus since then has been singular: to help you save money and improve productivity. Over the past 25 years, they've established themselves as experts in the

areas of VOIP, Video, Data, and Emergency Notification.

Their solutions go beyond the features and capabilities of the products they install. They work hard to provide you a premier customer experience by delivering a complete turn-key solution to ensure smooth installations and complete, coherent integration into your network. After cutover, they provide support with an account management team and an in-house Help Desk to keep your new system working optimally and ensure every end-user is comfortable working with it. For more information about the services provided please contact sales@easterndatacomm.com.



Green Technology Services is a South Jersey based company specializing in IT infrastructure, web design, deployment, and IT support for small businesses in the Philadelphia area.

Founded in 2008 by Gary Green, Green Technology Services provides a high degree of corporate-powered technology at an affordable price. The company's commitment to stellar customer service has earned Green Technology Services a place on The "Best of Salem County" List in 2011, 2014, and 2015.

Green Technology Services is located in Mannington, New Jersey and if you would like to learn more please contact Megan Ingenbrandt at (609) 309-7100 or via e-mail at megan@greentech-services.net.

CONGRATULATIONS

Family Vacation Critic released its annual report on the best family beaches in the country and **Cape May, New Jersey** took the top spot. Beyond the beautiful sands and picturesque views, editors considered accommodations and amenities like dining and entertainment for the entire family.

Kronos recently was named one of Boston Business Journal's Healthiest Employers for 2016.

The MIDJersey Chamber of Commerce has named **Investors Bank** Distinguished Corporation of the year.

Freeholder Deputy Director Giuseppe "Joe" Chila was recently sworn-in to serve on the New Jersey Pinelands Commission on Friday, February 12, 2016.

Laura Kirkpatrick, Monmouth County Director of Public Information and Tourism was recently appointed to the Board of Directors of the Eastern Monmouth Area Chamber of Commerce.

Walking Will Invigorate Body, Mind, and Spirit

by Leslie Becker-Phelps, PhD of the New Jersey Psychological Association



Wouldn't it be great if you could do something simple that would leave you feeling happier and more energetic? Well, there is... and it's not taking Prozac. It's walking. No doubt, you don't think much about it most of the time--you just do it. Even the most sedentary people walk, even if it is no more than to and from their cars. All walking is a form of movement, and movement naturally feels good to us. If you do enough of it, we call it exercise and it has even greater benefits.

Many people are more aware of the physical benefits of walking than the psychological ones. This is unfortunate because walking is extremely beneficial for your emotional and psychological health. Consider the following benefits of walking, as well as any other exercising:

better outlook on life. Some studies have linked

Being happier. Walking regularly can help you attain a moderate exercise to decreased depression.

Decreased stress. At its most basic level, walking provides an opportunity to move. In addition, walking gives you time away from your stressors and a chance to breathe fully and deeply. All of these things are stress relievers. By distancing yourself physically and emotionally from your stressors, you will feel more equipped to cope with them when you return.

Increased level of energy. People who walk regularly have more energy. One study revealed that people felt less tense and had more energy after walking as little as ten minutes.

Remaining cognitively agile. Many studies show that physically active elderly people do better than their sedentary peers on cognitive tasks, such as reasoning, vocabulary, memory, concentration and reaction time. Some studies show similar results with young people, although these results vary.

Improved self-image. Walking regularly can help improve your sense of well-being and improve your self-esteem.

Improved sleep. People who exercise regularly fall asleep more quickly and sleep more soundly. This is a psychological benefit because good sleep translates to being more engaged, having better concentration, and thinking through ideas more clearly. Getting good sleep can also make us feel more vital and happier.

Weight control. If all of the above reasons are not enough incentive to walk, keep in mind that you can help control your body weight through walking (along with healthy eating). By burning more calories than you take in, you reduce body fat—that is, you lose weight. So, the more you walk, the more you burn. And, by obtaining and maintaining a healthy weight, you will feel better about yourself.

Given all of these benefits, you cannot deny that walking can provide a boost to your emotional health. Even so, you might still be resistant to doing it. As we all know, motivation is one thing, but having enough motivation to overcome inertia is another. Get over this hump with good planning and the right way of thinking.

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Walking Will Invigorate Body, Mind, and Spirit *(continued)*

Consider whether walking appeals to you. Walking has a different appeal to different people. For some, they use the uninterrupted time to catch up with a friend. For others, they enjoy the peace of blocking out the world as they walk alone. In addition, it provides an opportunity to enjoy feeling your body in motion, observe your environment, and to see that the world is much more than the details of your life. Walking also provides all the benefits of many other forms of exercise with few of the hassles. It is easy to do. You don't need any special equipment, other than a good pair of walking shoes. You don't need to drive to any special location (like a field or a gym), leaving you free to walk at work, at home, or any place else. And, you don't have to be particularly coordinated—an important factor for those of us whose two left hands are matched by two left feet.

Set appropriate goals for yourself. If your exercise goals are too lofty, they will remain a pipe dream. So, be realistic. You can increase your walking with some relatively minor adjustments in your daily routine. Take the stairs at work, park a little farther away, or find the least direct route to your destination when at work or at the mall. And, while you're at it, pick up the pace. Even with a moderate increase in walking, you will notice an improvement in your mood. If you're up for a greater challenge, enjoy taking brisk walks when you can. In fact, brisk walking three times a week for at least thirty minutes each time increases your cardio-respiratory fitness. While it is important to exert yourself, don't over do it. You know you are walking at the right intensity if you are walking fast but can still hold a conversation. One wonderful benefit of this kind of walking is that it releases endorphins-- your body's natural happy drug!

Note the benefits of your exercise routine. Pay attention to the immediate increase in energy that you feel. Or, if you are tired after really pushing yourself, be aware of how your energy rebounds after a brief period of time. When you establish a routine, you will also see how you maintain some of the benefits listed above. Consciously noticing these changes helps you enjoy them more and stay motivated. By taking action, you can be happier, feel better about yourself, and feel less stressed. Action, of course, does take effort. But, be assured, that the solution is, well, a walk in the park!

Leslie Becker-Phelps PhD, is a member of the New Jersey Psychological Association (NJPA), and a licensed psychologist in private practice in Basking Ridge. She is on the editorial staff of the New Jersey Psychological Association E-Newsletter, is the relationship expert on WebMD's Relationships and Coping Community, writes The Art of Relationships blog for WebMD and a blog for Psychology Today called Making Change, is a member of NJPA's speakers bureau, and has presented nationally on a variety of mental health topics. Dr. Becker-Phelps is the author of the book Insecure in Love: How Anxious Attachment Can Make You Feel Jealous, Needy and Worried and What You Can Do About It published in 2014 by New Harbinger Press. To find out more information about Dr. Becker-Phelps, visit www.drbecker-phelps.com.

Would you like to receive the NJPA quarterly E-Newsletter? [Subscribe here!](#) NJPA, a widely respected, active state organization, is known to be influential in helping to shape state mental health legislation as well as being a strong advocate for our state psychologists. NJPA is also a network of expert resources for the public, professionals, and the media. For the latest information on mental health news and programs of interest, to seek a referral for a practicing psychologist in your community, or locate a speaker or media source, visit NJPA's website at www.psychologynj.org and follow us on [Twitter](#) and [LinkedIn](#). For commentary or questions about the article or NJPA's community outreach, please reach out to NJPA's Public Education Committee Co-Chairs Sue Breckwoldt PhD at suebrekwoldt@yahoo.com or Janie Feldman PsyD at drjanie@yahoo.com.



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Top Five Workplace Trends for 2016

by Jennifer Dowd, Marketing Director for Kronos Incorporated



The following is a top list of trends. The Workforce Institute at Kronos identified that will impact the world of workforce management in 2016.

It's All about Bob(bie): The Year of Talent

The improved economy, aggressive recruiting practices, and websites such as Glassdoor and LinkedIn have all contributed to a dynamic shift in the employer-employee relationship. Talented workers have more leverage than ever before, and it is nearly impossible for an organization to hide its true corporate culture from job candidates. Progressive organizations understand that the only sustainable business model is to ensure they have the right talent, in the right place, at the right time, with the right skills. Public sector leaders will need to be more directly involved in talent

management strategies in 2016 with a focus on winning with engaged employees.

Compliance, Regulation, and Workers' Rights Take Center Stage in an Election Year

As the Obama Administration enters its final year and the spotlight on workers' rights shines brighter, government regulation around paid time off, overtime, minimum wage, healthcare, schedule fairness, family leave, and more will put increased pressure on organizations to maintain compliance. Public sector employers need confidence in their workforce management processes to ensure employees are treated fairly within the law and they have the ability to generate reports that prove compliant practices to avoid fines and penalties.

Employee Self-service, Mobile, and Scheduling Technologies Empower the Worker as Regulations Tighten

As the consumerization of workforce management technology marches on and the focus on workers' rights increases, 2016 will see wider adoption of employee self-service, mobile, and intelligent scheduling technologies that empower the worker while unburdening managers. Employees will look to public sector employers to offer more flexibility with processes to track time and leave.

Organizations Invest in the Next Generation of Leaders

Organizations that have not begun investing in their next generation of leaders will feel the sting in 2016. The exodus of Baby Boomers continues as Millennials and Gen Xers represent the growing majority of the workforce. Many of these younger workers will begin managing older colleagues who have more experience. Leadership development, succession planning, and training programs that tackle the skills shortage will be major themes in 2016 as the public sector deals with the "silver tsunami".

Unique Benefits Emerge as a Competitive Advantage

The talent-first focus in 2016 will cause many organizations to rethink and retool their benefits strategies to create a competitive advantage in the war for talent. Since benefits will be used to attract and retain the most diverse and multigenerational workforce in history, there will be an emergence of unique benefits that target employees. Government organizations will need to be creative with benefits when competing against the private sector for employees.

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.



Passaic County Welcomes South Korean Delegation To Discuss Winter Storm Response & Snow Removal

by Patrick Alexander, Public Information Officer for Passaic County

Passaic County Freeholder Director Theodore “TJ” Best and Freeholder Deputy Director John Bartlett welcomed a delegation of officials from the City of Cheongju in South Korea this week. The South Korean delegation visited the Passaic County Roads Department to learn more about the county’s winter storm response. The meeting was held on February 24, 2016.

“I worked with our road crews during our last major snow storm. I saw first-hand the hard work and long hours that go into keeping our roads passable and safe during winter storms,” said Freeholder Director Theodore “TJ” Best. “This meeting request is confirmation of the preparation and work that goes into the county’s winter storm response.”

The delegation from South Korea requested a meeting with Passaic County Roads Supervisor Kenneth Simpson, along with his staff of mechanics and supervisors.



“My staff and I were initially surprised by the meeting request. It wasn’t until the request letter was followed-up with multiple phone calls that I knew this meeting would take place. We were humbled by the opportunity to meet public works professionals, who face similar challenges during winter storms, from literally the other side of the world,” said Kenneth Simpson, Passaic County Supervisor of Roads.

The City of Cheongju, which receives an average of 20 inches of snow per year, was researching the Alberta Clipper that dumped over 30 inches of snow in Passaic County in less than 24 hours. In their research, they discovered that Paterson had a similar population to their city, and that their local region had a mix of rural, suburban, and urban areas much like Passaic County.

According to Freeholder Director TJ Best, the county roads department has been improving on the preparation for responding to winter storms. Whether maintaining snow removal equipment in the spring, running trial storm exercises for road crews, or preparing roads with brine solution before a pending storm, Passaic County shared snow removal and storm response tactics with the public works professionals from South Korea.

In detailing some of the winter storm response preparation, Roads Supervisor Kenneth Simpson described the approach the county takes in its snow removal effort, as well as the types of salt, trucks, hardware, weather tracking systems, and practice drills that help improve the snow removal process.

The Passaic County Road Department and representatives from South Korea learned that each community faces similar challenges in terms of communicating to citizens, managing jurisdictional issues with navigating various levels of government, and cost.

“This meeting was a success. We plan to keep lines of communication open as the City of Cheongju implements their new snow removal procedures, truly creating an international partnership between Cheongju and Passaic County,” added Kenneth Simpson.



SBA Disaster Loans for Hurricane Sandy Losses Can Help Businesses

by Michael Lampton of the Communications Department for U.S. Small Business Administration

The reopening of the Hurricane Sandy disaster declaration made by the U.S. Small Business Administration is again helping small businesses and residents with their disaster-related needs. Whether you have a retail shop in northern New Jersey or rental properties along the Jersey shore, SBA's disaster loans may help businesses to rebuild.

Businesses and private nonprofit organizations may borrow to repair or replace disaster damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations, the SBA offers Economic Injury Disaster Loans to help meet working capital needs caused by the disaster. These working capital loans may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred. The loans are not intended to replace lost sales or profits. Economic Injury Disaster Loan assistance is available regardless of whether the business suffered any physical property damage.

The loan amount can be up to \$2 million with interest rates as low as 4 percent for businesses, 3 percent for nonprofit organizations, and 1.688 percent for homeowners and renters, with terms up to 30 years. Loan amount and terms are set by the SBA and are based on each applicant's financial condition.

There is no cost to apply and business counselors with Small Business Development Centers (SBDCs) throughout the state can help prepare financial statements and assist with the submitting the SBA disaster business loan application. SBA's Customer Service Representatives are also available at temporary Centers to answer questions from businesses and residents affected by Superstorm Sandy about the disaster loan program and help survivors complete their applications.

Anyone may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloan.sba.gov/ela>. Businesses and individuals may also obtain disaster loan information and application forms by calling the SBA's Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an email to disastercustomerservice@sba.gov. Loan applications can be downloaded from www.sba.gov/disaster. Completed applications can be returned to a center or mailed to: U.S. Small Business Administration - Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The filing deadline to return applications for physical property damage is **Dec. 1, 2016**. The deadline to return economic injury applications is **Dec. 1, 2016**. Although a quick and easy way to apply is online, those that prefer one-on-one assistance can speak to an SBA Customer Service Representative at any of the following temporary Disaster Loan Outreach Centers:

Atlantic County

City of Atlantic City - 1301 Bacharach Blvd., Room 129, Atlantic City, NJ 08401
Hours: 8 a.m.-4:30 p.m., M-F.

Monmouth County

Monmouth County Emergency Operations Center - 300 Halls Mill Road, Freehold, NJ 07728
Hours: 8:30 a.m.-4:30 p.m., M-F

Ocean County

Miller Air Park - Sheriff's Office of Emergency Management - 101 Airport Road, Bayville, NJ 08721
Hours: 9 a.m.-4 p.m., M-F



Career Service Members Socking Away More Dollars for the Future

by Mark Leach, Media Relations for First Command

The First Command Financial Behaviors Index® reveals that military families who work with a financial advisor are saving more than their do-it-yourself peers

The savings drive of America's career military families remained strong in the third quarter of 2015, with those who worked with a financial advisor leading the way.

The First Command Financial Behaviors Index® reveals that roughly seven out of ten middle-class military families (commissioned officers and senior NCOs in pay grades E-6 and above with household incomes of at least \$50,000) contributed to retirement and savings accounts during the third quarter. These savings efforts continued a positive trend that had emerged over recent quarters, and they helped service members and their families feel more confident that their financial situation will improve in the next year (62 percent, up eight points from a year ago) and they'll be able to retire comfortably (59 percent, up nine points).

Families who work with a financial advisor proved to be particularly committed savers. The Index reveals that 78 percent of those with a financial advisor put money into retirement accounts during the third quarter. This compared to just 56 percent for those without an advisory. Notably, service members with a financial advisor put significantly more dollars into those retirement accounts. Monthly median contributions for savers in the two groups were \$500 and \$400, respectively.

Service members who worked with a financial advisor were also more likely to contribute to:

- Short-term savings (79 percent versus 55 percent for those without an advisor). Monthly median contributions for the two groups were \$500.
- Long-term savings (73 percent versus 39 percent). Monthly median contributions for the two groups were \$500 and \$200 respectively.

Commitment to reducing debt was also stronger among those who worked with an advisor. They were more likely to pay down:

- Short-term debt (78 percent versus 70 percent).
- Long-term debt (75 percent versus 59 percent).

Conversely, those without an advisor were feeling compelled to pay greater amounts towards their debt. Monthly median contributions to short- and long-term debt repayment were \$1,100 for those with an advisor and \$1,950 for those without.

The strong savings and debt repayment efforts of those families who worked with a financial advisor helped them feel more confident than their do-it-yourself colleagues. They were more likely to believe their financial situation will improve in the next year (65 percent versus 48 percent) and in their ability to retire comfortably (65 percent versus 35 percent).

Positive financial behaviors and intentions helped propel the overall Index score ahead seven points to a record high of 158 for the third quarter. The score for those with a financial advisor was 170. The score for the do-it-yourself crowd was 113. The Index is set to a benchmark of 100, which was assigned when the Index was launched in 2008.

continued on page 17

Career Service Members Socking Away More Dollars *(continued)*

“The First Command Financial Behaviors Index continues to underscore the critical role a knowledgeable financial professional can play in helping service members improve their own money behaviors and feel more optimistic about the future,” said Scott Spiker, CEO of First Command Financial Services, Inc. “Financial advisors are helping their career military clients learn to cut debt and spending in order to save for near and long-term needs and pursue their own path to retirement security. These families are taking the kinds of positive actions that make consumers feel more confident in their own finances.”

For further information, please contact Chuck Miller, Jr., Financial Advisor at CEMiller@firstcommand.com.



NACo Webinars

Using Pretrial Risk Assessment to Guide Release and Detention Decision-Making

March 17, 2016 2:00 p.m. - 3:15 p.m. EST | [REGISTER](#)

Join us on this interactive webinar to learn how counties have successfully integrated pretrial risk assessment tools into daily determinations of who should and should not be in jail, examining how to improve public safety outcomes and make more efficient use of expensive jail space

Contact: Nastassia Walsh, (202) 942-4289

Defining Measurable Goals and Outcomes for Juvenile Justice Reform

March 21, 2016, 2:00 p.m. - 3:15 p.m. EDT | [REGISTER](#)

Just as important as implementing effective juvenile justice programs and policies is tracking the results of those efforts. This webinar will address key strategies for setting measurable goals for your county's juvenile justice system improvements, identifying appropriate outcome measures and developing processes for tracking progress towards your county's desired results.

Contact: Kathy Rowings, (202) 942-4279

Enhancing Road Safety through the Improvement of Unsignalized Intersections

April 6, 2016 2:00 p.m. - 3:00 p.m. EDT | [REGISTER](#)

Join us on this interactive webinar to learn about the types of transportation safety challenges associated with unsignalized intersections, and how you can address them. Experts will provide an overview of the Federal Highway Administration's (FHWA) new Unsignalized Intersection Improvement Guide, its intended applications and uses and short case study examples. The guide is the result of a collaboration between FHWA, the National Cooperative Highway Research Program and the Institute of Transportation Engineers. This webinar is being presented with support from the sponsors of the NACo Community and Economic Development program.



Contact: Jenna Moran, (202) 942-4224

NACo and NLC Name City/County Officials to Task Force Addressing Heroin and Opioid Abuse

Task Force Will Help Counties, Cities Combat Heroin and Opioid Epidemic in our Communities

A national task force to address the nation's opioid and heroin abuse crisis. The City-County Task Force Addressing Heroin and Opioid Abuse, composed of city and county leaders from across the country, aims to enhance awareness, facilitate peer exchanges and identify sound policy and partnership solutions.

The task force builds on the White House Office of National Drug Control Policy's four-pillared plan to reduce prescription drug abuse: education, monitoring, proper medication disposal and enforcement.

National Association of Counties organization (NACo) and National League of Cities (NLC) elected leaders will explore proven practices for community prevention and overdose response, effective treatment options and public safety enforcement and supply reduction. NACo and NLC will share opportunities, challenges and issues local jurisdictions face when addressing opioid and heroin abuse in our communities.

"We see the devastating effects of prescription drug abuse and heroin use because counties are at the intersection of the local health, justice and public safety systems," said NACo President Sallie Clark. "Addressing this issue is a top priority for local leaders. This new initiative will build on our efforts to mitigate this crisis and strengthen the safety and security of our neighborhoods."

Counties and cities have recognized that the opioid and heroin abuse crisis has reached epidemic proportions. Drug overdose is now the leading cause of accidental death in the United States, with more than 47,000 lethal drug overdoses in 2014. This epidemic is driven largely by overdose deaths related to prescription pain relievers (18,893) and deaths related to heroin (10,574). There were 259 million opioid prescriptions written in 2012, which is more than enough to give a pill bottle to every American adult.

"The rapidly increasing number of deaths from heroin overdoses and other opioids has reached epidemic proportions," said National League of Cities President Melodee Colbert-Kean, councilmember, Joplin, Mo. "The National League of Cities is pleased to partner with county leaders at NACo to provide coordinated, intergovernmental solutions to this tragic problem."

The Task Force Will Take the Following Actions:

- Conduct at least two national dialogues where city and county elected leaders will explore the crisis' growing trends and proven responses;
- Develop educational opportunities for counties and cities through special forums, educational workshops, webinars and other opportunities; and,
- Publish a national summary report of city-county collaboration, focusing on community prevention and overdose response, effective treatment options, public safety enforcement and supply reduction.

NACo Task Force Members

[Click here](#) to view short bios of NACo members on the National City-County Task Force on the Opioid Epidemic.

For more information, contact Hadi Sedigh, Associate Legislative Director, at hsedigh@naco.org or 202.942.4213.



FROM THE EXECUTIVE DIRECTOR



John G. Donnadio, Esq.

NJAC and its twenty-one county members are committed to implementing Criminal Justice Reform as good public policy and as a means for reducing long-term operating expenses at our county jails. However, county governments across the State face significant costs with implementing and administering the new law that will impact the delivery of critical services and the use of valuable property taxpayer dollars. With this in mind, NJAC is respectfully requesting State leaders for the following fair and equitable relief that will assist counties with executing this important and timely initiative:

- 1). An increase in certain court filing fees of approximately \$21.0 million dedicated to offsetting the costs associated with hiring new County Prosecutor and County Sheriff staff necessary to implement and administer Criminal Justice Reform.
- 2). An appropriation in State fiscal year 2017 of \$1.0 million per county dedicated for courtroom facility and security improvements necessary to implement and administer Criminal Justice Reform.

NJAC is in the process of drafting and finding sponsors for legislation that would increase certain court filing fees and establish a separate, non-lapsing, dedicated "County Government Criminal Justice Reform Administration Fund." In summary, the legislation would require the State Treasurer to distribute monies in the Fund to county governing bodies as the county share, which shall equal the total number of complaint-warrants generated in each county, divided by the total number of statewide complaint warrants generated, and multiplied by the total revenues deposited in the "County Government Criminal Justice Reform Administration Fund" in the prior State fiscal year.




Moneys distributed under the measure would be used to offset county governing body funding for implementing and administering Criminal Justice Reform including, but not limited to: salaries and wages, health and pension benefits, operation and maintenance expenses, court security enhancements, court facility improvements, and other capital expenses, as recommended by a county governing body's Assignment Judge, Prosecutor, or Sheriff and as approved by the county governing body. The legislation would defined county governing body" to mean the board of chosen freeholders, or in the case of those counties organized pursuant to the provisions of the Optional County Charter Law, the board of chosen freeholders and the county executive, the county supervisor, or the county manager, as appropriate. NJAC also plans to meet again with legislative leadership to discuss including an appropriation in State fiscal year 2017 of \$1.0 million per county dedicated for courtroom facility and security improvements necessary to implement and administer Criminal Justice Reform.

NJAC Annual Conference

May 18th - May 20th, 2016

Register [here](#) to attend, exhibit, advertise in the conference directory, and host an event!

«MARCH 2016»

SUN	MON	TUES	WED	THURS	FRI	SAT
		15 Veteran's ID Cards 11 a.m. - 1 p.m. Public Library Totowa <i>Passaic County</i>	16 Easter Bunny Photo 10 a.m. - 8:30 p.m. Menlo Park Mall Edison <i>Middlesex County</i>	17 	18 Jonah Tolchin Perkins Center for the Arts Moorestown <i>Burlington County</i>	19 Mr. Lincoln 8 p.m. First Presbyterian Church Cape May <i>Cape May County</i>
20 9 to 5 the Musical 8 p.m. Country Gate Players Belvidere <i>Warren County</i> 0	21	22 Charlotte's Web 10 a.m. Pollak Theatre Monmouth Univ. West Long Branch <i>Monmouth County</i>	23 Rob McClure: Smile 8 p.m. bergenPAC Englewood <i>Bergen County</i>	24 Teen Arts Festival 3/23 - 3/24 8:30 a.m. - 2 p.m. Union County College Cranford <i>Union County</i>	25 Manhattan Comedy Night 8 p.m. - 10 p.m. Mayo Performing Arts Center Morristown <i>Morris County</i>	26 Nikola Tesla Lighting Show 1:30, 2:30, 3:30 p.m. Liberty Science Center Jersey City <i>Hudson County</i>
27 	28	29  Boston Bruins 7 p.m. Prudential Center Newark <i>Essex County</i>	30	31		

«APRIL 2016»

SUN	MON	TUES	WED	THURS	FRI	SAT
					1 	2 Yanni 8 p.m. Borgata Atlantic City <i>Atlantic County</i>
3 Volvo Jewish Film Festival 4/3, 4/4, 4/5, 4/6, 4/7, 4/8, 4/10 Katz JCC Cherry Hill <i>Camden County</i>	4 Appel Farm Arts Lab 4 p.m. - 5:30 p.m. Elmer <i>Salem County</i>	5 NYIFT Supplier's Day Garden State Exhibit Center Somerset <i>Somerset County</i>	6 Mr. Malcom's Crazy Science Show 10:30 am The Broadway Theatre Pitman <i>Gloucester County</i>	7	8  Cinderella The Untold Story 7 p.m. Cumberland Players Vineland <i>Cumberland County</i>	9 A Midsummer Night's Dream 2 p.m. Kelsey Theatre West Windsor <i>Mercer County</i>
10 Tutus and Tiaras 1 p.m. - 2 p.m. Roxey Ballet Lambertville <i>Hunterdon County</i>	11	12 James Dalton Public Library Point Pleasant Beach <i>Ocean County</i>	13	14 Robin Trower 8 p.m. Newton Theatre Newton <i>Sussex County</i>		