

# NJAC COUNTY BIZ

An Educational and Informative Newsletter for Counties and Businesses

New Jersey Association of Counties

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## Desk Job? 4 Easy Ways to Stay Active in the Office

by John Gallucci, Jr., MS, ATC, PT, DPT, President & CEO for JAG Physical Therapy



What can possibly happen from sitting down too long? For one, excessive sitting down encourages laziness and in extreme cases, can lead to obesity further down the line.

In the late 20<sup>th</sup> century, there was a worldwide increase in Repetitive Strain Injury (RSI) due to the use of typewriters/computers in the workplace, since it requires long periods of repetitive motions in a fixed posture. Common conditions attributed to RSI in the hand/wrist are carpal tunnel syndrome, tendinitis, focal dystonia and many more.

### **Utilize Your Lunch Break**

You can spend your lunch break however you want, so take advantage of this time! Got a few errands to run? Why not use this time!

Generally, it won't take you more than half an hour to eat during your lunch. Think of the endless possibilities for the other 30 minutes. You can encourage colleagues to take a walk about the block or complex with you.

### **Find Reasons to Get Up Out of Your Seat**

Do you find yourself emailing or messaging your colleagues who are just down the hall from you? Take the extra minute to walk over and speak to them face-to-face. If your office building has elevators, consider taking the stairs instead.

There's a method in the madness of pacing while talking on the phone. For one, standing up makes one feel more authoritative when dealing with a difficult person on the opposite end of the phone. Also, it burns more calories than sitting!

### **There is Always Time for Stretches and Exercises**

You can only go for so long staring at a computer screen. Even sitting in the same seat for too long can make you cause your muscles to cramp up and feel sore.

Here are a few stretches and workout you can do at or around your desk:

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# Get to know your County Official.....

## How many years have you served as Hudson County Administrator?

I initially served as County Administrator from 1998 until 2002. I accepted the position of Deputy Commissioner in the Department of Community Affairs until the end of 2002 when I returned to Hudson County to serve again as County Administrator. I have held this position since 2003.

## What was the first public position you held?

The first public position I held was City Treasurer for Union City. I also served on the Union City Board of Education and served as an interim Commissioner for Union City.

## Why did you choose to apply for Administrator?

I did not apply for the position of County Administrator. I was asked to serve in this position by County Executive Thomas DeGise. The County Executive wanted an experienced Administrator to assist him in carrying out his policies.

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

Prioritizing how to spend County funds, since there are so many stakeholders that deem their project most important makes my job as County Administrator difficult.

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

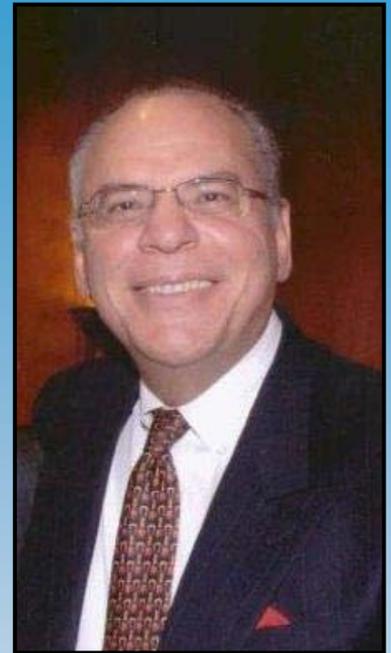
The readers may be interested to learn that I “love” to sing, and watch old movies.

## Who is your role model?

My role model would be Rick Blaine, who is the character portrayed by Humphrey Bogart in the movie “Casablanca”.

## What do you love about Hudson County?

I grew up in Hudson County, was educated in Hudson County, and I love the rich history of the County.



**Abraham Antun**  
Administrator  
Hudson County

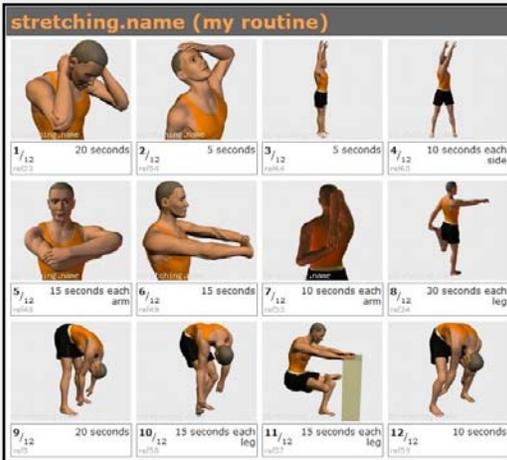


*This 104 year old Lincoln Park Fountain in Jersey City was renovated and rededicated on June 16, 2016.*



*The historic Central Railroad of New Jersey, also known as Jersey Central Lines, is located at Liberty State Park in Jersey City and originated in the 1830's.*

# Desk Job? 4 Easy Ways to Stay Active in the Office *(continued)*



## Stretches

**Calves** – Stand and lean into your desk, keeping your heels on the floor. Slightly bend your knees to feel the stretch,

**Thigh** – Sit on the edge of your seat and pull your ankle up to your buttocks. Perform on both sides.

**Neck** – Slowly tilt your head toward your shoulder and hold for a few seconds on each side.

**Arms** – Pull your arm across the chest, hooking the other arm around it and slightly pulling. Perform on both arms.

## Exercises

**Squats** – Stand in front of your chair. Repeat sitting down and quickly standing back up.

**Push-up** – We all know how to perform a standard push up. Need some assistance? Lean against your desk and push away, maintaining a leaning position.

**Curls** – Keep 5-10 pound dumbbells within reach to curl during phone calls. Keeping your elbow close to the side of your body, hold the dumbbell up to your shoulder, straighten out and repeat.

For further information, please contact Stuart Schwerner at (973) 669-0078 or by email at [sschwerner@jagpt.com](mailto:sschwerner@jagpt.com). Visit [www.jagpt.com](http://www.jagpt.com) to find a facility near you.

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THE GAME OF LIFE!**



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[Click here for an application.](#)

## The Potential Cost Impact from the TTF Shutdown

by Jeffrey B. Kozek, Principal for Resolution Management Consultants, Inc.

As a result of the inability of the Executive and Legislative Branches in the State to come to an agreement relating to the Transportation Trust Fund package, the Executive Order (No. 210) issued by Governor Christie on June 30, 2016 caused a shutdown of approximately 1,000 projects valued at approximately \$3.5 billion involving state, county and local roads, bridges and rail project services association with planning, design/engineering construction, inspection and miscellaneous consulting services.



With the signing of the measure on October 14, the on-hold projects will again go forward. The four-plus month hiatus comes with unintended consequences beyond the obvious delay in completion of these projects (unless public owners were able to fund these projects individually so as to prevent a stoppage in work). While professional service firms may be more capable of cutting off expenditures from a work stoppage due to the nature of their services, contractors are not equipped to simply turn off the faucet on all costs. While it may be possible to reduce many direct costs (such as labor, the purchase of materials, and the use of equipment), there are time-related costs associated with construction that continue to be incurred. Referred to as “delay costs”, contractors often submit requests for equitable

adjustments or claims (a “rose by any other name.”) to be compensated for costs that either continue to be directly incurred, or have to be absorbed by other projects in a contractor’s home office overhead (or general and administrative) costs. This problem is not unique to New Jersey. In 2011, for approximately 3 weeks, the State of Minnesota similarly shut down road projects during a legislative impasse. Available records reveal that while the shutdown initially saved the State some money, payouts to contractors for delay-related costs exceeded that amount. In summary, of the 213 projects valued at \$1.3 billion considered, the following was determined: 104 projects totaling \$210 million ultimately had no claims; 33 projects valued at \$64 million were resolved with the granting of time extensions only; 9 projects were resolved within one year of the end of the shutdown; and 67 projects totaling \$1 billion had not been completely resolved as of the 12-month period. As of June 2014, almost three years later, the total claim amount paid due to the three-week shutdown was in excess of \$31 million. Taking into account that the New Jersey shutdown was more than fourfold the length of time of the Minnesota shutdown with a total value of work almost three times as much as the value of the Minnesota total contract values, one can do the math to estimate the possible cost to the taxpayers of New Jersey.

### Is the Contractor Entitled to Recovery for the State-caused Shutdown?

It may depend upon how this event is categorized. The NJDOT Standard Specifications for Road and Bridge Construction (2007) allows for Suspension of Work (Sec. 108.13.3) for the “Convenience of the Department”. Under Sec. 108.13, the Contractor is still required to provide certain functions, such as maintaining traffic control devices and protecting the work already performed (among others). The Contractor is instructed to provide to the Resident Engineer, within 7 days of receiving notice to resume work, “a written request for payment for the costs and for a modification of Contract Time for the number of days sought resulting from the suspension.” This provision does not provide any guidance to the Contractor regarding the types of recoverable costs; however, if the suspension is considered an “Excusable, Compensable Delay”, recoverable costs are outlined in Sec. 104.03.09 (discussed below).

Whether a Contractor can recover time-related costs are dependent upon whether the impacting event is

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## The Potential Cost Impact from the TTF Shutdown *(continued)*

considered an “Excusable, Non-Compensable Delay” or an “Excusable, Compensable Delay”. An *Excusable, Non-Compensable Delay* is defined (under Sec. 108.11.01.B.2 as a “[delay] that [is] not the Contractor’s fault or responsibility”. The provision goes on to list delays that fall into this category. One of these delays, Sec. 108.11.01.B.s.e., “Sovereign Acts of the State”, are defined as “Delays caused by the State in its sovereign capacity, including but not limited to epidemic or quarantine restrictions, states of emergency, and *State shutdowns*.” [Emphasis added.] Whether the term “State shutdowns” refers to the situation at had is left for others to decide. However, pending legislation (NJ Assembly Bill 4114 currently pending before the Senate Transportation Committee as of October 18) would require NJ DOT to compensate local government entities for “contractual delay damages” resulting from the shutdown, and would make this a moot point.

An *Excusable, Compensable Delay* is defined (under Sec. 108.11.01.B.3. as a “[delay] that [is] the Department’s fault or responsibility . . . [for which the Contractor may be entitled to] an extension of Contract Time and . . . Payment for delay damages as specified in 104.03.09.” Under Sec. 104.03.09, “Delay Damages”, payment is authorized for the time extension period granted for the following items:

### \*Non-Productive Activity

- a. Direct Labor – those who must remain and provide required maintenance services during the shutdown period
- b. Labor Fringe Benefits - on the above labor
- c. Indirect Labor – FICA, taxes, etc.
- d. Insurance – actual increased cost for insurance
- e. Equipment – required for maintenance purposes, or idle but required to remain on site, and demobilization and remobilization costs
- f. Field Office – such as property rental or leases, trailer rental, utility and sanitation services, telecommunications
- g. Overhead – on labor and fringes

\*Labor and Material Escalation - increased labor and material costs including certain allowable overhead and profit charges.

### Each Project and Contract is Unique

Each project may bring into play a different set of circumstances upon which a Contractor may use to seek additional compensation. Some potential scenarios are set out below:

\*Certain Contractors hold multiple contracts that were affected by the shutdown. Consideration should be given to whether claims for additional compensation should be examined on a Contractor basis (looking at multiple projects worked on by one Contractor for certain items of requested recovery) rather than by a project-by-projects basis to ensure there is not duplications of recovery for an item, for example like unabsorbed home office overhead.

\*Another factor that may come into play on the shutdown projects is the effect of utility relocation work on a Contractor’s performance post-shutdown. The Standard Specification language, under Sec. 105.09, Cooperation with Utilities, addresses the Contractor’s need to timely notify utilities of work that could affect utility services, and speaks to the Contractor’s awareness of the State’s inability to guarantee timely utility performance due to “...utility company service demands, adverse field conditions and emergencies . . .” Because of this, the provision goes on to further state that

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## The Potential Cost Impact from the TTF Shutdown *(continued)*

the Contractor may only be entitled to an extension of time, and not additional compensation. Under the current circumstances, it is not known whether any of the re-started projects will be affected by the immediate need for utility work that the utility, for reasons stated above, cannot provide in the time period now required by the Contractor. Whether or not the exculpatory language cited above that limits a Contractor to a time extension only is applicable under the shutdown circumstances remains to be determined. While a typical Utility Modification Agreement executed between the public owner and the utility absolves the utility from delay-related costs suffered (or claimed to be suffered) by the Contractor, this does not mean that the Contractor may not include, as part of its alleged delay costs associated with the shutdown claim, delayed utility work that will impact the Contractor's timely performance that can reasonably be attributed to the work shutdown.

\*Public entities will have to decide whether they want to accelerate any of their projects to make up for all or some of the lost time. Consideration must be given to the time period lost (good weather conditions during the shutdown with winter conditions approaching). Work originally scheduled to be performed during warmer weather may be impacted by now having to be performed into a colder weather period, or pushed off until the next construction season. Contractors may offer an accelerated schedule—but an increased cost to buy back time lost.

If contractors are entitled to recovery for certain costs due to the shutdown, the next step is to determine whether the amount being sought is reasonable. Although the Standard Specifications for Road and Bridge Construction denote the types of costs that may be recoverable, experience shows that what is being sought and what may be reasonable and recoverable amount under the terms and conditions of the contract can vary greatly. Therefore, it is incumbent upon the municipality, county or state agency to perform due diligence in determining a fair and reasonable number that compensates the contractor for the applicable shutdown period.

### In Summary

It is anticipated that Contractors will be submitting requests for additional compensation as a result of the work shutdown. Some requests may be rather straightforward, while others may include many types of costs (discussed above) that are alleged to emanate from the shutdown. While these particular types of compensation requests (evolving from a shutdown) may not happen often, the types of costs claimed and the manner of evaluating whether the costs claimed to have merit is not new. Applying proper claims resolution principles by accomplished firms or individuals will ensure that deserving Contractors are compensated fairly and not overpaid.

Resolution Management Consultants, Inc. is a firm headquartered in Marlton, NJ that specializes in the resolution construction disputes and requests for additional time and compensation, with heavy experience in transportation projects. For more information please contact Jeffrey B. Kozek, CFCC [j.kozek@resmgt.com](mailto:j.kozek@resmgt.com) or James F. Gallagher, P.E. [j.gallagher@resmgt.com](mailto:j.gallagher@resmgt.com) or by telephone at (800) 390-8800 or direct at (856) 985-5000.



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Resolution Management Consultants, Inc. is a consulting firm providing project management, support services, and construction claims avoidance and resolution. If you would like to learn more please contact Jeffrey B. Kozek, Principal at [j.kozek@resmgt.com](mailto:j.kozek@resmgt.com) or call (856) 985-5000.

## PUBLIC EMPLOYEE PENSION & HEALTH BENEFITS SUMMIT

**December 9, 2016**

**9:30 a.m.**



Visit our [website](#) for more details on how you can participate in this event with State expert leaders.

## “Partnering Together for a Healthier Workforce”

by Courtney Nelson, Sr. Director of Community Health for American Heart Association/American Stroke Association

Americans are spending an average of 8.9 hours per workday on work-related tasks. The result? The more time at work, the less time left for an active and healthy lifestyle. But what if the time we spent at work could make us healthier, happier and more productive?

That’s the goal of the American Heart Association’s Workplace Health Solutions program—a **free, evidence-based** workplace health program that enables employers to build a culture of health. Similar to many companies’ efforts to empower employees to take responsibility for a safety, Workplace Health Solutions works with employers to empower employees to improve health. After all, every company’s greatest asset is their workforce—and a healthy workforce is a more productive workforce.

A 2014 American Heart Association survey found that when it comes to getting employees engaged, a supportive culture of health and senior management leadership are keys to success. AHA’s five-step process guides you to assess the culture, structure and health outcomes of your organization’s workplace health program, and provides you with expert resources for making improvements which, best practice and scientific evidence strongly suggests, can lead to increased engagement and productivity, while also reducing healthcare costs and employee turnover.

The American Heart Association’s Workplace Health Solutions offer a complete suite of evidence-based tools to help employers and employees get the most out of your workplace health program. The AHA’s continuous quality improvement program will help you assess the comprehensiveness of any existing programs, consult expert resources on strategies for improvement, implement programs that engage employees and track progress toward ideal health and recognize employer’s achievement through awards.

To learn more, visit [www.heart.org/workplacehealth](http://www.heart.org/workplacehealth) or connect with Courtney Nelson, American Heart Association | American Stroke Association Senior Director of Community Health in NJ at [courtney.nelson@heart.org](mailto:courtney.nelson@heart.org).



***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](mailto:loren@njac.org)

## Obesity - the Growing Health Threat

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

Over the past few years, more studies have been published that talk about the growth of the American population. But these reports are not talking about an increase in the number of people inhabiting the country. The materials discuss how big the individual is getting, and how much the public has increased in weight. The country is getting fatter, and that's not a good thing. The percentage of both childhood and adult obesity is raging out of control. For health care reasons, that's not the kind of information you want to hear. Are you, your family, or your employees part of the Blubber Tsunami?

There are many who can share in the blame of the overweight game. You can make the case that the restaurant and fast food industries are guilty by providing too much food and bigger portions when you place your order. You can talk about the food manufacturing industry that loads up processed foods with lots of sugar, sodium, fats, and other inducements to help what you are eating last longer and taste better.

Fingers can be pointed at the media for promoting all the major fast food chains as the reason you need to eat out. However, the bottom line for a bottom growing so much can be the lack of self control by individuals who like to eat too much. Personal accountability (or the lack of it) is a big part of the obesity issue.



Let's face it. Obesity costs money. Overweight individuals have higher expenses on almost everything they need to do. A report published in the Huffington Post indicates that obesity may be more expensive than smoking when it comes to health costs. Researchers from the Mayo Clinic found that people who are obese have an extra \$1,850 in health costs, on average, a year compared with normal weight people. People who smoke, on the other hand, have \$1,275 extra, on average, in health costs per year. And for people who are morbidly obese, the costs are even higher, up to \$5,500 a year.

The researchers noted that the extra costs by people who are obese went down after they took into account other health problems those people had. But they noted that obesity is a major risk factor for a number of health problems, so people should be careful not to underestimate the true health costs of obesity. The study was published in the *Journal of Occupational and Environmental Medicine*.

*Reader's Digest* reported on a Cornell study showing that 21 percent of health care costs in the United States are related to obesity. That study also broke down the extra health costs of obesity, though the numbers were slightly different from the Mayo study. The Cornell study, published in the *Journal of Health Economics* showed that obesity is linked with \$2,741 more in medical costs each year, compared with non-obese people.

Also, according to the *Insurance Journal*, the Cornell report indicated obesity raises the risk of cancer, stroke, heart attack and diabetes. For any type of surgery, there are complications with anesthesia, with healing. Obesity raises the costs of treating almost any medical condition. It adds up very quickly. Workers' comp carriers are among those concerned about this trend. Claims involving obesity have higher indemnity and medical costs, according to the insurers' organization, the National Council on Compensation Insurance (NCCI).

A Gallup poll showed that overweight and obese workers cost \$153 billion each year to businesses because of lost productivity. Altogether, they miss an extra 450 million days of work each year, compared with people who are not obese or overweight.

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## Obesity - the Growing Health Threat *(continued)*

However, many obese people have misconception of their actual image and weight problems. A study by the University of Illinois with over 3,500 college applicants indicated a third could not accurately report their weight. As well, overweight and obese men were more likely to underestimate their weight than women.

This misperception is important because the first step in dealing with a weight problem is knowing you have one. In the study, although 33.6 % of men were obese or overweight, only 16.9% described themselves as being those categories. For women, the gap between reality and perception was smaller—27.8% were overweight or obese, but only 21.2 believed they weighed too much. The study was published in *Body Image*.

Managing obesity involves the whole lifestyle change. This would include diet management, exercise management, and behavioral changes. Of course for some, medication and surgery are advised. Surgery, on the other hand, is only advised to those with very severe obesity issues. The ultimate goal in these management techniques is not the perfect body type, but rather to attain the weight where your health is no longer at risk. When successful, the techniques should not be stopped. Sustaining the healthy weight needs the same amount of determination as losing the weight.

New Jersey now has the 11th lowest adult obesity rate in the nation, according to *The State of Obesity: Better Policies for a Healthier America* released September 2016. New Jersey's adult obesity rate is currently 25.6 percent, up from 17.0 percent in 2000 and from 12.3 percent in 1995. According to the most recent data, adult obesity rates now exceed 35 percent in four states, 30 percent in 25 states and are above 20 percent in all states.

What's being done in New Jersey to combat obesity? The New Jersey Nutrition, Physical Activity, and Obesity (NPAO) Program within the NJDOH Office of Nutrition and Fitness coordinates efforts to work with communities to develop, implement, and evaluate interventions that address behaviors related to increasing physical activity, breastfeeding initiation and duration, and the consumption of fruits and vegetables, and to decreasing the consumption of sugar-sweetened beverages and high-energy-dense foods, and to decrease television viewing.

If you are an employer with a lot of overweight workers, you'll want to implement a wellness program to incentivize those individuals to lose weight. There are plenty of options, and once a plan has been implemented, it should be a primary focus of the company to improve the health of those employees who are suffering from obesity. Your health care costs, as well as theirs, can go stratospheric if you are not proactively dealing with this disease.

One way to help families deal with diabetes is with the MyCountyCares program that includes access to all types of health care services including diabetes management. For more information, visit [www.mycountycares.com](http://www.mycountycares.com) to see how you can save money on health related issues and help get control of your personal health situation. The program is available to all New Jersey employers and residents.



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**CAESARS in ATLANTIC CITY, NJ**  
**MAY 10 - 12, 2017**

## Atlantic City Electric Provides Tips to Help Customers Fall into Savings - *Customers should take action now to save electricity this winter*

by Frank Tedesco, Media Relations for Atlantic City Electric



It may be early in the fall season, but Atlantic City Electric says now is the best time for customers to take the necessary steps to save electricity and money this winter. By following a few simple tips and making a few easy energy efficiency improvements, customers could save 20 percent or more on their winter heating bills.

- **Keep it sealed.** A drafty house lets warm air escape and is much more costly to keep warm – especially during cooler weather. Use caulking around doors, windows and any openings for utility services. Locks on your windows can make them tighter and more resistant to drafts. Keep your fireplace damper closed when the fireplace is not in use.
- **Upgrade your insulation.** Insulating your home can significantly reduce your heating costs, while increasing the comfort of your home. Reducing air leaks – in floors, walls, ceilings, ducts, fireplaces, doors, windows and vents, and around plumbing – could cut 10 percent from an average household's monthly energy bill.
- **Check ducts for air leaks.** Look for joints that should be connected but have separated. Leaky ductwork can increase your utility bill significantly.
- **Warm up your system.** Service your heating system at the beginning of each heating season. A well-maintained system will last longer, operate more efficiently and save you money. The potential for carbon monoxide poisoning is always an elevated possibility if home heating equipment isn't properly tested, serviced and maintained.
- **Manage your thermostat.** Keep thermostats set at a constant, comfortable level. You can save about 2 percent on your heating bill for every degree you lower your thermostat.
- **Be prepared for cooler weather.** Remove screens and air conditioners from windows and install storm windows.
- **Shorter days and longer lights.** Don't forget to adjust outdoor lighting timers as the nights grow longer. Take the time to replace older incandescent bulbs with new energy efficient LED bulbs.

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# How the South Bronx Went from Devastation to Destination

by Alannah Dragonetti, Content Creator for GovPilot

Today's proliferation of vacant properties is attributed to the 2008 housing bubble collapse, but property abandonment has plagued United States districts long before the predatory lending practices of the early aughts.



The story of New York's South Bronx in the 1970s illustrates the ramifications of property blight on a community as well as the change that can be enacted when constituents and government unite to fight it. Stories like these inform the design of GovPilot's Vacant Property Management solution.

Those who don't remember history are doomed to repeat it. Join GovPilot for a glimpse into vacant property management's shameful past, a peak at its much improved present and a preview of its promising near future.

## The Bronx is Burning

Wrapped around glittering Manhattan like a mink stole, today's South Bronx is a beacon of arts, entertainment and culinary delights, but it wasn't always this way. The South Bronx of today is the result of years of residents and government leaders working together to pull the neighborhood out of a state of decline that reached its nadir in the 1970s.

A Google Images search of "the South Bronx in the 1970s" yields street photographs of children playing in rubble reminiscent of bombed European cities in the aftermath of World War II. The charred backdrop is the physical manifestation of improperly applied data, economic depression and the snowballing issue of property blight.

Many chronicles agree that the trouble started in 1963, with the completion of the Cross Bronx Expressway. The highway cut through the heart of the South Bronx, displacing thousands of residents from their homes. Drove of residents left the South Bronx for more suburban areas and property values plummeted. Remaining residents watched their living conditions begin to deteriorate. After all, post-WWII rent control policies provided building owners little incentive to maintain their properties.

The manipulation and misapplication of data catalyzed the South Bronx's downward spiral throughout the following decade. In 1971, New York Mayor, John Lindsay, asked New York Fire Department chief, John O'Hagan, for a few million dollars in savings to help close a budget deficit. Chief O'Hagan turned to a team of statistical whiz kids from the New York City-RAND Institute to build computer models that replicated when, where and how often fires broke out in the city before predicting how quickly fire companies could respond to them. By showing which areas received faster and slower responses, RAND determined which companies could be closed with the least impact—or at least that was the intention. RAND's flawed methodology and O'Hagan's selective reading of its findings created a slew of problems for the South Bronx.

RAND's study relied solely on response time rates. In addition to limiting itself to this one dataset, RAND's sample was so small, unrepresentative and poorly compiled that the data indicated that traffic played no role in how quickly a fire company responded to a conflagration. RAND also incorrectly assumed that fire companies were always available to respond to fires from their firehouse — true enough on Staten Island, but a rarity in places like the Bronx, where every company in the entire borough could realistically be out fighting fires at the same time. In 1972, RAND recommended that the FDNY close 13 companies, oddly including some of the

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## South Bronx Went from Devastation to Destination *(continued)*

busiest in the South Bronx, and opening seven new ones, including units in suburban neighborhoods of Staten Island and the North Bronx.

The study's flaws tended to make it appear that poor, fire-prone neighborhoods were actually over-served by the fire department. RAND's recommendations to make cuts in these areas were heeded while the suggestion of closings in wealthier, more politically active communities went ignored by Chief O'Hagan.

"There was no question that where the Commissioner kept his car was not a house that was going to be closed," says RAND's Rae Archibald, who was later hired as an Assistant Fire Commissioner. "If the models came back saying one thing and [O'Hagan] didn't like it, he would make you run it again and check, run it again and check."

Retired Chief, Elmer Chapman, who ran the FDNY's Bureau of Planning and Operations Research corroborates Archibald's account of biased company closing. "Mostly we used [the RAND models] for the cuts, but if they came back saying to close a house in a certain neighborhood, well . . . if you try to close a firehouse down the block from where a judge lived, you couldn't get away with it." In those cases, continues Chapman, you could simply skip down the list of suggested closings to a company in a poorer neighborhood. Though RAND's findings indicated that there were less painful cuts to be made, "the people in those [poorer] neighborhoods didn't have a very big voice."

As RAND's assessment of firehouse use suggested, these economically depressed South Bronx neighborhoods were perhaps the nation's most fire prone. Abandoned structures, which the South Bronx had in spades, are fire hazards. Decaying electrical systems go unaddressed, transients looking for shelter build makeshift fires for warmth and children and teens play with matches and fireworks on the premises.

Destruction caused by organic fires was compounded by damage resulting from intentional arson. South Bronx landlords unable to sell their property at any price and facing default on back property taxes and mortgages began to burn their buildings for the insurance money.

"Sometimes there'd be a note delivered telling you the place would burn that night," one man who lived through the period recalls. "Sometimes not. People got used to sleeping with their shoes on, so that they could escape if the building began to burn."

With more conflagrations and less firehouses, fire-related fatalities doubled. Between 1970 and 1980, seven census tracts in the Bronx lost more than 97 percent of their buildings to fire and abandonment. Forty-four tracts lost more than half. Further devastation led to further population decline. During this decade-long period, 57 percent of South Bronx residents fled the area.

### Phoenix

Americans alive during this era remember two major events that marked a turning point for the South Bronx. The first is a false memory that rightfully drew national attention to the plight of the South Bronx and the second signaled the beginning of the area's renaissance.

Viewers who watched the Los Angeles Dodgers face off against the New York Yankees during Game 2 of the 1977 World Series may have forgotten the loss of the home team, but they surely remember witnessing a piece of broadcasting history. A few hours prior to the first pitch, a large fire had broken out in an abandoned school near

*continued on page 14*

## South Bronx Went from Devastation to Destination *(continued)*

the South Bronx's Yankee Stadium. The fire was still burning without a fire truck in sight when the camera took a break from broadcasting the action on the field to pan over the area surrounding Yankee Stadium. Sportscaster, Howard Cosell, uttered, "There it is, ladies and gentlemen, the Bronx is burning." Though Cosell did not actually phrase it with such eloquence, his summation of the sight caught national attention and served as the impetus for a visit that changed the course of South Bronx history.



On October 5, 1977, President Jimmy Carter's limousine made a surprise stop on Charlotte Street in the South Bronx. A pile of rubble more than it was a city block, Charlotte Street epitomized the squalid conditions that soiled daily life for many South Bronx residents.

Photographs show President Carter shaking hands with locals, stumbling over debris and staring with disappointment at a once lively district that had literally fallen to pieces. So began what officials have called the nation's largest rebuilding effort.

Carter passed legislation that delays insurance payments for suspicious blazes. Local government leaders partnered with community, volunteer and religious groups to set about rebuilding, reclaiming and revitalizing major portions of the South Bronx. Decades of teamwork have culminated in the South Bronx of today, a district that offers restaurants, shopping centers and walking tours of historic sites.

### Legacy

GovPilot has taken two important lessons from this story of decline and revival. The first half of the story—the disregard for data at the expense of resident safety, the vicious cycle of economic depression and property abandonment—is cautionary. The second half—the part that illustrates the great change that can come about when government and constituents work side by side to solve an issue—is inspirational.

Both lessons have informed the design of GovPilot's Vacant Property Management solution. Digital forms grant residents a voice and automated workflows ensure that they are heard by government. Information aggregated from forms is stored in a comprehensive database accessible to all government departments and can be analyzed and publicized via a geographic information system (GIS) map for optimal trend recognition and transparency.

GovPilot is looking forward to further improving relations between government and constituents as they fight the nation's current outbreak of vacant properties. Coming soon to Android and iOS, GovPilot's GovAlert mobile app empowers constituents to inform government officials of blight-related issues with unprecedented immediacy and convenience.

Users can snap a picture of a blight-related problem on their smartphone and supplement the image with descriptive text. In a tap or two, the concern is sent to their local government, as determined by device location settings. The appropriate government official receives the alert in real time.

If the administration is already a GovPilot client, the concern is addressed through the same efficient GovPilot process that power successful vacant property management programs in cities, like Newark, New Jersey. Even if the administration does not use GovPilot, officials are still notified.

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## South Bronx Went from Devastation to Destination *(continued)*

In GovAlert, government and constituents have a tool sophisticated enough to fight property blight in the 21st century. See GovPilot's blog ([govpilot.com/blog](http://govpilot.com/blog)) for details surrounding the app's release and updates on the ongoing war on vacant properties.

### 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.

### About GovAlert

GovAlert is developed by GovPilot, a leading government management software company. GovPilot's knowledge of local governments' practices and chain of command informs the design of the GovAlert mobile app. GovAlert ensures that issues are effectively reported, acknowledged and addressed.

For more information about this topic, please contact Alannah Dragonetti by telephone at 201.222.1155 or via email at [alannah@govpilot.com](mailto:alannah@govpilot.com).



## Medicare Open Enrollment October 15 - December 7, 2016

*by David Vinokurov, District Manager—Trenton Division for Social Security Administration*

### *Improvements in Medicare in New Jersey, 2017*

**When's the Medicare Open Enrollment Period?** Every year, Medicare's open enrollment period is October 15 - December 7.

**What's the Medicare Open Enrollment Period?** Medicare health and drug plans can make changes each year—things like cost, coverage, and what providers and pharmacies are in their networks. October 15 to December 7 is when all people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.

**How do people know if they need to change plans?** People in a Medicare health or prescription drug plan should always review the materials their plans send them, like the "Evidence of Coverage" (EOC) and "Annual Notice of Change" (ANOC). If their plans are changing, they should make sure their plans will still meet their needs for the following year. If they're satisfied that their current plans will meet their needs for next year and it's still being offered, they don't need to do anything.

**When can people get information about next year's Medicare plans?** Information for next year's plans will be available beginning in October.

**Where can people find Medicare plan information or compare plans?** 1-800-MEDICARE or [Medicare.gov](http://Medicare.gov).

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## Medicare Open Enrollment *(continued)*

### Where can CMS partners find information to help people with Medicare with open enrollment?

We have [outreach and media materials](#) for English-speaking and other audiences that can help you to help others with Medicare open enrollment.

**Improvements in Medicare in New Jersey, 2017 – See attached. [Medicare and You 2017](#)** – Click on the link

**NJ State Health Insurance Assistance Program (SHIP)** - The State Health Insurance Assistance Program (SHIP) provides free help to New Jersey Medicare beneficiaries who have problems with, or questions about their health insurance. SHIP is a statewide program administered by the New Jersey Department of Human Services with financial assistance through a grant from the U.S. Administration for Community Living. Medicare beneficiaries frequently have questions about benefits, claims and supplement policies (known as Medigaps). Volunteer counselors, trained in areas of health insurance coverage and benefits that affect Medicare beneficiaries, provide information and assistance for dealing with claims and in evaluating health insurance options.

Volunteer counselors do not provide legal advice, sell, recommend, endorse any specific insurance product, agent, insurance company or plan. They provide information and assistance so that you can make your own decisions. Counseling is free of charge. Click here to find a [counseling site](#) in your area, or call your [County Office on Aging](#)

For more information about this topic, please contact David Vinokurov via email at [David.Vinokurov@ssa.gov](mailto:David.Vinokurov@ssa.gov).



## CONGRATULATIONS

**KS Engineers, P.C.** recently announced that they have hired Mr. Luigi Brasacchio, PE as a Senior Project Manager and Mr. Mehdi Asharian, PE as a Senior Project Manager in their New York Office.

**Thomas Bracken**, CEO and President of the New Jersey State Chamber of Commerce; **Bernard Flynn**, CEO of NJM Insurance; **Angelo J. Genova**, Senior Partner, Co-Founder & Chairman of Genova Burns; **Ralph LaRossa**, President & Chief Operating Officer of Public Service Electric & Gas; and **Paul J. Maticera**, Class of 1990, Vice President, Secretary and Director of MBI GluckShaw were all recently honored for their unique leadership contribution to their profession and toward improving life in the State of New Jersey by LeadNJ.

**Aspire Technology Partners, LLC** recently announced their move to a larger business office which is now located at 25 James Way, Eatontown, NJ 07724.

***Congratulations to all newly and re-elected officials throughout the State of New Jersey.***

## Nationwide Economics

### Weekly Economic Review & Outlook for November 7, 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

The Federal Open Market Committee (FOMC) made no change to the federal funds rate at last week's meeting, but it gave signals of a hike next month. With no press conference from Chair Janet Yellen following this meeting, markets were left to parse the FOMC statement for clues on the path of policy.

As opposed to the strong hint in October 2015 prior to the last rate hike, the committee took a softer approach last week. The statement was generally positive about the progress of the economy while noting that inflation has picked up—an important distinction for committee members that are supportive of higher rates.

The language in November's statement did nothing to dissuade the market's view that a rate hike is likely at the FOMC meeting in mid-December. According to the CME Group's Fed Watch tool, there is a 75 percent chance of a 25 basis point increase in the federal funds rate. Only much worse economic data or a market shock would alter expectations at this point.

Recent economic data passed the first big hurdle with solid labor market readings during October. The economy added 161,000 jobs plus upward revisions adding another 44,000 to previous months. The three-month average of job gains (to smooth out month-to-month sampling volatility) slowed a bit to 176,000 in October, but this is close to the pace most economists think is sustainable given that we are in the eighth year of this economic expansion.

The headline unemployment rate edged down to 4.9 percent in October while the U-6 unemployment (which includes all types of discouraged workers) dropped to 9.5 percent, the lowest level of the expansion.

Perhaps more importantly, average hourly earnings beat expectations, rising by 0.4 percent to push up 12-month wage growth to an expansion high of 2.8 percent. Faster wage gains are indicative of a tighter hiring environment and improved overall labor market health.

On the business sector front, the ISM Manufacturing index ticked high to 51.9 in October— a level suggesting modest expansion for the sector. Production readings were positive and could receive a further boost from the auto sector which posted the highest light vehicle sales of the year during October at an annualized pace of 18.0 million units.

The ISM Nonmanufacturing Index slipped back to 54.8 in October, but it continues to indicate solid expansion for the service sector.

Economic data released last week validated the positive stance from the Fed on the state of the economy and support the strong odds of a rate hike in December, although there are several key economic data updates (including another employment report) as well as Tuesday's election before then.

#### Weekly Outlook

Weekly jobless claims have edged up recently, but they remain in a generally downward trend. Claims are expected to continue to remain low as the labor market continues to tighten and employers remain hesitant to let go of hard-to-replace skilled workers. Initial claims today are at 1974 levels, when the labor force contained fewer than 93 million workers. With nearly 160 million in the labor force currently, the same level of

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## Nationwide Economics *(continued)*

unemployment claims represents an even lower frequency of claims. We forecast this downtrend to continue and for weekly jobless claims to slip to 258,000.

Consumer sentiment has dropped since climbing to an expansion high in the first half of 2015. This is surprising in light of solid job growth, wage acceleration, higher home and stock prices, and lower oil prices. More recently, sentiment has fallen again, likely due to uncertainty surrounding the presidential election and its impact on the U.S. economy. In the last nine presidential election years (limited only by data), consumer sentiment has fallen 3 percent in October and risen slightly by 2 percent by the end of November. Before readings turn higher, we expect a small drop in consumer sentiment to 86.5 for the first reading of November, with most of the data coming from the period before Tuesday's election.

If you are interested in providing a social security or healthcare workshop for your employees, please contact your local Nationwide Retirement Specialist or Emanuel Mahand (Program Director) at Cell:609-923-8859 or [mahande@nationwide.com](mailto:mahande@nationwide.com).



## FLSA Changes Are Coming - Are You READY?

*by Jennifer Dowd, Marketing Manager for Kronos Public Sector*

Beginning December 1<sup>st</sup>, changes to the Fair Labor Standards Act (FLSA), announced by the Department of Labor on May 18<sup>th</sup>, 2016, will take effect. Although some may be looking to the results of the election to determine how serious they should take the new legislation, December 1<sup>st</sup> is before the current presidential term is over and will mean compliance before any possible changes.

With the updates to the policies, most employers can expect to have to make some decisions regarding the exemption status of their employees. The new policy will increase the minimum salary level for exempt "white collar" employees from \$455/week (\$23,660/year) to \$913/week (\$47,476/year). The FLSA changes will reclassify a portion of the workforce to become eligible for overtime pay, and the Department of Labor expects 4 MILLION employees to be impacted.<sup>1</sup>

This means employers will need to review employees currently making between \$23,660/yr and \$47,476/yr. For those employees, a determination will need to be made to either raise salaries over the new threshold or reclassify to hourly and pay out overtime for work over 40 hours. According to a recent IPMA-HR survey of government employers, 90% of the respondents stated they plan to prohibit non-exempt employees from working overtime without approval. Budgets are likely playing a role in a majority of these decisions.

The decision to restrict overtime is certainly a viable strategy, however, there are some things to consider when doing so:

1. Will services be effected when previously salaried employees are restricted to 40 hours?
2. What impact does reclassifying employees from salary to hourly have on morale?
3. How do you accurately monitor and control overtime with your current time & attendance processes?

Complying with Federal Labor Laws requires a lot of insight and visibility into your labor data. As you prepare for these upcoming changes, consider what kind of tools you would want to have in place to run reports and easily access data should the Department of Labor conduct an audit.

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## FLSA Changes Are Coming - Are You READY?

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](mailto:wesley.witherington@kronos.com) or via telephone at (973) 331-5465.



Sources: <sup>1</sup> *Notice of Proposed Rulemaking: Overtime*, United States Department of Labor (March 20, 2016), found at <https://www.dol.gov/whd/overtime/final2016/>

## Caught Up Feeling Down

by Janie Feldman, PsyD, Chair of the Public Education Committee for New Jersey Psychological Association



So, your life is full of stress. Your days may be filled with the usual frustrations at work, including dealing with difficult people or urgent deadlines. Job security, advancement, commuting, and other employment issues may bring more stress. Then work spills into your down time so you have less chance to reconnect with friends and family or to simply relax. Instead, you might unwind in front of a digital screen. Time passes so quickly that getting things done is challenging, if not practically impossible. Night turns into day, and you have to do it all over again. Without getting much of a break, your stress can really get you down. Stress can accumulate into a deeper state of despair or even depression. So how can you break away from your negative emotions to feel better amidst all the stress? You must learn to fight these negative feelings and find relief from your burdensome stress.

Have you ever heard the saying “Be thankful for what you’ve got?” Well, there is actual brain science to support the notion that we can use gratitude to lift our sour spirits. How can being thankful help anyone feel better? What if you feel there aren't many things in your life that you appreciate? These are reasonable questions. According to Alex Korb in *The Upward Spiral*, “feeling grateful activates the brain stem region that produces dopamine.” Dopamine is commonly known as a neurotransmitter (think brain chemical) that is responsible for experiencing pleasure.

The search for your source of gratitude is not actually about how many cool things you own, or the size of your friend list. Instead, neurologists have recently found that it is the actual mental SEARCH is what initiates an upward spiral that elevates your mood. Daily journaling of what makes you feel thankful puts you in a routine that could create that upward spiral into a better mood state.

When you are spending time in the pursuit of what makes you grateful or even appreciative, you are spending time in a positive state. Whether you recall the helpfulness of someone special, or reflect on an opportunity you've had, or remember the love that touched you once, you're taking a positive mental journey away from your troubles.

Naturally, when you spend more time in positive states, you will spend less time in negative states. That is why spending time focusing on what you appreciate benefits you in multiple ways. Other positive mental tasks include remembering your past accomplishments, thinking ahead to good things in your future, or things you enjoy in life. Getting plenty of restful sleep always improves the way you feel.

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## Caught Up Feeling Down *(continued)*

In a similar endeavor, staying busy keeps your mind more engaged with your activities. Being active means you exist more in the present moments which frees you to enjoy more positive thoughts. The use of your physical energy also reduces stress and keeps you energized to take on life's challenges. Exercising – especially outdoors – brings another avenue of improved mind and body.

When stress gets you down, remember that there are things that you can do to change your mood. You can start by recalling things that make you feel grateful. Having gratitude as a regular part of your day can boost your levels of dopamine, which promotes the feelings of pleasure, rather than distress, sadness or depression. You can boost your mood even further by keeping busy, noticing things that make you feel good or proud, getting enough sleep, and engaging in regular physical exercise. Use gratitude as your guide to good feelings!

*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](http://www.PsychologyNJ.org) to locate a psychologist or to find the most current news, articles, and events that may be of interest to you. For more information, contact Executive Director, Keira Boertzel-Smith, JD or Communications Manager, Christine Gurriere at 973-243-9800.*



**NEW JERSEY**  
PSYCHOLOGICAL ASSOCIATION

## Save the Dates

### 2017 NJAC Meetings and Events

<b>January 20</b>	Annual Conference Committee Meeting - <i>Trenton</i>
<b>January 27</b>	Reorganization Meeting & Swearing-In Ceremony of President and Executive Officers - <i>Trenton</i>
<b>March 10</b>	Board of Directors Meeting - <i>Trenton</i>
<b>May 10 - 12</b>	Annual Celebration of County Gov't at Caesars in Atlantic City
<b>May 11</b>	Board of Directors Meeting at Caesar's in Atlantic City
<b>May 12</b>	Board of Directors Meeting at Caesar's in Atlantic City
<b>June 23</b>	Board of Directors Meeting - <i>Trenton</i>
<b>July 20</b>	7 <sup>th</sup> Annual Night of Baseball & Fireworks <i>Trenton Thunder vs. New Hampshire Fisher Cats</i>
<b>September 22</b>	Board of Directors Meeting - <i>Trenton</i>
<b>December 8</b>	Board of Directors Meeting & Year End Summit <i>Trenton Country Club - West Trenton</i>

*\*dates are tentative upon resolution approval at the December 9, 2016 Board of Directors Meeting*

## NACo Upcoming Webinars



### ***Energizing Counties: Strategies and Tools to Improve Your County's Energy Efficiency***

December 1, 2016 , 2:00 pm – 3:15 pm

[Register](#)

Join us on this interactive webinar to learn how counties are innovating to improve the energy efficiency of county assets, and assist residents and businesses with improving their energy efficiency. Energy professionals and county leaders will discuss the strategies and tools they use to achieve success. This discussion will give county elected officials and staff members an idea of where the field of energy efficiency is heading in the face of changing physical, environmental and economic conditions, and will suggest next steps that counties can take to improve their energy efficiency.

For more information, please contact Jenna Moran at [JMoran@naco.org](mailto:JMoran@naco.org) or 202.942.4224.

### ***Effective Programs and Practices for Women in the Justice System***

December 8, 2016 , 2:00 pm – 3:15 pm

[Register](#)

While the overall jail population in the U.S has increased nearly five-fold since 1970, the number of women in jails has increased fourteen-fold, making women the fastest-growing population in jails. Join NACo for this webinar to learn from the Vera Institute of Justice and two counties about what is driving the increase in women's incarceration and ways that counties can reverse the trend.

For more information or for questions and comments, please contact Olivia Ned at [onedd@naco.org](mailto:onedd@naco.org) or 202.942.4205.

### ***Water Infrastructure Investments: Strategies to Improve Your County's Resilience***

December 19, 2016 , 2:00 pm – 3:15 pm

[Register](#)

Join us on this interactive webinar to learn how counties are innovating to improve the resilience of their county infrastructure, both by building new and retrofitting old. County officials and professional staff will discuss the strategies and tools they are using to prepare their counties for future disasters and every day wear and tear. This discussion will give county elected officials and staff members an idea of next steps they can take to make their county's infrastructure more resilient to changing physical and environmental conditions.

Contact Jenna Moran (202) 942-4224 [jmoran@naco.org](mailto:jmoran@naco.org)

### ***NEOW: Newly Elected Official Webinar***

January 18, 2017 , 2:00 pm – 3:30 pm

[Register](#)

Designed specifically for newly elected officials, this webinar will give you an overview of legislative, leadership and solutions that will be valuable to you from day one. Hear from fellow officials about their perceptions with plenty of time for Q & A.

Contact Andrew Goldschmidt (202) 942-4221 [agoldschmidt@naco.org](mailto:agoldschmidt@naco.org)



## FROM THE EXECUTIVE DIRECTOR

NJAC is pleased to announce the outstanding lineup for our December 9<sup>th</sup> Summit on Public Employee Pension and Health Benefits that includes former Governor Jim Florio, Assemblyman Declan O'Scanlon, Tom Byrne, Wardell Sanders, Dudley Burdge, Eric Richard, Rob Nixon, and Jason Martucci. Please visit our website at [www.njac.org](http://www.njac.org) for additional details about this timely and educational event.

### PUBLIC EMPLOYEE HEALTH BENEFITS

Industry experts will examine health benefits for public employees and present viable solutions for controlling public sector healthcare costs in a fair and equitable manner. *John Reitmeyer with NJ Spotlight to moderate both panels!*

- Honorable Declan J. O'Scanlon, Assemblyman of NJ Legislative District 13
- Wardell Sanders, NJ Association of Health Plans
- Dudley Burdge, CWA Local 1038
- Jason Martucci, NJ Division of Local Government Services



**John G. Donnadio, Esq.**

### STATE PENSION SYSTEMS

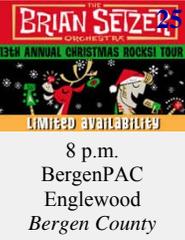
Leading authorities will examine the State's looming pension crisis, and provide meaningful recommendations for making the pension systems more affordable for taxpayers and sustainable for members.

- Honorable James J. Florio, Governor of the State of NJ
- Tom Byrne, Pension and Health Benefit Study Commission
- Rob Nixon, NJ State PBA
- Eric Richard, AFL-CIO

On the legislative front, NJAC is advocating for the Legislature to hold a public hearing on the costs associated with implementing Criminal Justice Reform set to take effect in January of 2017. County governments across the State are growing increasingly concerned that Criminal Justice Reform will cost an estimated \$1.0 – \$2.0 million per county to implement as each county in some capacity must: hire new sheriff officers, correction officers, and assistant prosecutors; invest in new security equipment and information technology; and, make capital and other necessary improvements to court and ancillary court facilities. Counties also submit that the projected cost savings are unfounded, and more of a cost shifting, as individuals who would have previously remained in jail awaiting trial because they could not afford to post bail will require additional job training, counseling, and other necessary services. NJAC has offered several solutions to help control costs and is preparing to file an action with the New Jersey Council on Local Mandates that certain provisions of the new law constitute an unfunded State mandate as said provisions went beyond what was contemplated by the 2014 constitutional amendment.

*As the holiday season begins in just nine days, the Board of Directors and staff of NJAC would like to say thank you for being supportive members of our organization. We wish you and your families a happy, healthy, and safe Thanksgiving holiday.*

# WHAT'S HAPPENING IN YOUR COUNTY?

SUN	MON	TUES	WED	THURS	FRI	SAT
		<b>NOV 15</b> Chris Isaak: First Comes the Night Tour 8 p.m. State Theatre New Brunswick <i>Middlesex County</i>	<b>16</b> Walk through History 1 p.m. - 4 p.m. Arts Center & Sculpture Park Clifton <i>Passaic County</i>	<b>17</b> Concert for Children Fighting Cancer 7 p.m. Somerville HS Somerville <i>Somerset County</i>	<b>18</b> History Forum 11/18 - 11/19 2 p.m. St. Elizabeth College Morristown <i>Morris County</i>	<b>19</b> Michael McDonald 9 p.m. Borgata Atlantic City <i>Atlantic County</i>
<b>20</b>	<b>21</b> Bodies Revealed Exhibit 6/18/16 - 1/16/17 Liberty Science Center Jersey City <i>Hudson County</i>	<b>22</b> Toys through Time 10 a.m. - 3 p.m. Liberty Hall Museum Union <i>Union County</i>	<b>23</b>			<b>26</b> Holiday Craft Fair 10 a.m. - 4 p.m. Convention Hall Cape May <i>Cape May County</i>
<b>27</b> Rick Springfield 7 p.m. Scottish Rite Auditorium Collingswood <i>Camden County</i>	<b>28</b>	<b>29</b>	<b>30</b>			
				<b>DEC 1</b> Acoustic Jam 7p.m. - 9p.m. Auburn Road Vineyard Pilesgrove <i>Salem County</i>	<b>2</b> Festival of Lights 12/1-12/3 Dusk until 8 p.m. Cohanzick Zoo Bridgeton <i>Cumberland County</i>	<b>3</b> R&B Groove Fest 8 p.m. SunCenter Trenton <i>Mercer County</i>
 <b>4</b> 1 p.m. - 9 p.m. Great Adventure Jackson <i>Ocean County</i>	<b>5</b>	<b>6</b> Father Christmas 5p.m. - 7p.m. Van Nest-Hoff-Vannatta Farmstead Harmony <i>Warren County</i>	<b>7</b>	<b>8</b> Molly Ringwald 8 p.m. Broadway Theatre Pitman <i>Gloucester County</i>	 <b>9</b> NJAC Summit on Pensions & Health Benefits <i>Trenton Country Club</i>	<b>10</b> Never Forget Tribute Classic 12 p.m. Prudential Center Newark <i>Essex County</i>
<b>11</b> The Nutcracker 1 p.m. Count Basie Theatre Red Bank <i>Monmouth County</i>	<b>12</b> Golden Oldies 8 p.m. Broadway Theatre Pitman <i>Gloucester County</i>	<b>13</b> Women's Business Forum 12 p.m. - 1 p.m. CenturyLink Bldg. Flemington <i>Hunterdon County</i>	<b>14</b> Health Insurance Sign-up 12p.m. - 5p.m. Newton Medical Center Newton <i>Sussex County</i>			