NJAC COUNTY BIZ

An Educational and Informative Newsletter for Counties and Businesses

New Jersey Association of Counties

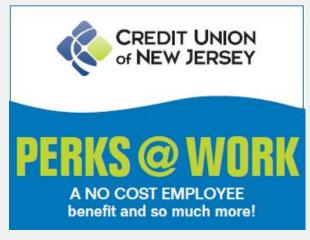
ISSUE 72 - APRIL 2017

Credit Union of New Jersey Offers Perks

by Connie Sullivan, Business Development Manager for Credit Union of New Jersey

Credit Union of New Jersey is chartered by the New Jersey Department of Banking and Insurance to be the credit union for all State of New Jersey employees, and we are now pleased to be able to serve local government employees at the county, municipal, and township level. Our Perks@Work program, designed for our civil service partners, offers exclusive membership benefits and discounts.

Credit Union of New Jersey was chartered in 1943 to serve State Highway Department employees. Back then, we only offered share savings accounts and personal loans. Today, we serve over 43,000 members from over 200 organizations in addition to our original charter group and deliver a robust financial product and service offering that delivers convenience and value to our member owners.



CUNJ exists for one purpose, to provide our members with more. CUNJ is committed to providing more access, more financial options, more savings, and more personalized service than our competitors. With the extra convenience of over 50,000 surcharge-free ATMs, Shared Branching, Mobile Banking, e-Deposit and Online Applications, Credit Union of New Jersey makes it easy to do your banking. However, the distinction we are most

proud of is our member-centric focus on providing the highest quality service to our members.

INSIDE THIS EDITION:

- Pg. 1 Credit Union of NJ Offers Perks
- Pg. 2 Get to Know Your County Official
- Pg. 3 Annual Celebration of County Gov't
- Pg. 4 Design-Build Method for HCST
- Pg. 5 The Recycling Challenge
- Pg. 7 NACo Annual Conference in Columbus
- Pg. 8 April is National Safe Digging Month
- Pg. 9 Another Summer of Zika
- Pg. 12 Arterial Performance Measures
- Pg. 14 Financial Stress
- Pg. 15 Welcome to Our New Member
- Pg. 16 Reserve Your MotorCross Tickets
- Pg. 17 In Search of the Perfect Paycheck
- Pg. 18 Nationwide Economics
- Pg. 19 Grants Training in Mahwah 4/24-25
- Pg. 20 Volunteers Needed for Foster Children
- Pg. 23 From the Executive Director
- Pg. 24 What's Happening in Your County

We believe that our members deserve the most competitive rates, and the finest services available, in a progressive financial institution that is safe and convenient. Every service has been designed around the needs of our members. Helping you to maximize your money and be in control of your financial life is our sole purpose. From the moment you become a member, you'll feel the difference at Credit Union of New Jersey.

Getting started is easy. Our Business Development Department is available to work with state and local government employees, as well as our employer group partners, to establish membership and become your department's Financial Wellness Partner. Contact us today at businessdevelopment@cunj.org to inquire about enrollment for you and your staff, and to take advantage of our special Perks@Work program.



Get to know your County Official.....

How many years have you served as Cumberland County Administrator?

I have served as Cumberland County Administrator since April 1, 2006.

What was the first public position you held?

I started working for Cumberland County as a job counselor under the Comprehensive and Employment Training Act (CETA) program in March of 1977

Why did you choose to apply for Cumberland County Administrator?

I felt that I had the capability and ability to help move the County forward. Also, after serving as the County's purchasing agent for 29 years, I was ready for something different.

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

Recommending the sale of the County's nursing home in 2012 was the most difficult decision I have had to make while serving as County Administrator.



Ken Mecouch
Cumberland County Administrator

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

I think readers would be surprised to know that prior to taking over as the administrator, I was once a 6'10" professional basketball player with hair. At one time my ambition was to be the best trial attorney in the land.

Who is your role model?

My role model is my father. He taught me about honesty and loyalty. Your handshake is your word, and I have carried that over into my life..

What do you love about Cumberland County?

Cumberland County is special because we have open space and diverse wild life that can be found across our County. One of the many animals that can be seen on a regular basis is the bald eagle.





2017 CELEBRATION OF COUNTY GOVERNMENT

SCHEDULE OF EVENTS MAY 10th - 12th AT CAESAR'S IN ATLANTIC CITY

WEDNESDAY, MAY 10th

Exhibitor Setup 9:00 a.: Registration Desk Hours 1:00 p. Meet & Greet Reception 5:00 p. with DI Entertainment

9:00 a.m. - 3:00 p.m. 1:00 p.m. - 6:30 p.m. 5:00 p.m. - 7:00 p.m.

THURSDAY, MAY 11th

Registration Desk & 8:00 a.m. - 3:00 p.m. & Exhibit Hall Hours 4:30 p.m. - 6:30 p.m. (Continental Breakfast begins at 8:00 a.m.)

Board of Directors Meeting 9:00 a.m. - 10:00 a.m.

Staggered Seminars 10:15 a.m. - 12:30 p.m.

2:15 p.m. - 4:30 p.m.

President's Awards 12:30 p.m. - 2:00 p.m.

Luncheon &

Reporters' Roundtable

County Colleges Acapella 5:00 p.m. - 7:00 p.m.

Sing-Off

FRIDAY, MAY 12th

Registration Desk & 8:00 a.m. - 3:00 p.m.

Exhibit Hall Hours

(Continental Breakfast begins at 8:00 a.m.) *Vendors cannot begin to breakdown until 2:30 p.m.

Staggered Seminars 8:30 a.m. - 10:45 a.m.

NJAC Presents the 2017 11:00 a.m. - 12:00 p.m. Gubernatorial Candidates

County Schools Cook-Off 12:30 p.m. - 1:00 p.m.

Cook-Off Awards 1:00 p.m. - 2:00 p.m.

Ceremony







More details & registration can be found at www.njac.org

HCST Gets New Home with MAST as Construction Manager

by Cheryl Sloofman, Impact PR & Communications, Ltd.

MAST Construction Services of Little Falls, New Jersey, is serving as construction manager on the Hudson County School of Technology High Tech High School campus in Secaucus, with completion slated for June 2018. The \$160 million project, which received 59 percent of the budget from state funding, broke ground in May 2016, and will replace the former campus in North Bergen.

The school, developed by Hudson County Improvement Authority, is one of the first projects in New Jersey to be done using the design-build method, following the New Jersey State Legislator's June 2015 approval of this technique, an alternative to traditional design-bid-build.



Ted Domuracki Founder and President MAST Construction Services

"The design-build method allows for a best value selection of a design/builder and facilitates efficient communications between involved parties and shortens the project's timeline by streamlining the conventional mode of project delivery," said Ted Domuracki, founder and president of MAST Construction Services. "This project opens the way for other projects in New Jersey to be executed similarly."

Domuracki added that this process allows the team to "streamline the scope of work needed for the project in a highly efficient manner and mitigate communications between parties, saving time and money while ensuring a first-rate result."

The 340,000-square-foot building includes four education academies focusing on vocational training, architecture and engineering, applied sciences, plus culinary and performing arts. The building will be anchored by a three-story central hub consisting of shared spaces and resources, which will include

administrative offices, a cafeteria, a gymnasium, a garage and a 318-seat theatre. In addition to serving its student body, the facility will be available for night classes and county-wide events during non-school hours. Students will move into the building for the 2018 school year.

The project team also included RSC Architects, the design-builder Terminal Construction Corporation and DMR Architects.

Founded by real estate and construction professional Ted Domuracki, MAST Construction Services, Inc. has completed more than 200 projects totaling more than \$1.5 billion on behalf of its public and private sector clients. The 15-year-old firm specializes in working in several market sectors, including educational, institutional, recreational, governmental, mixed-use residential and continuing care communities. For more information, visit http://mastconstruction.com/ or call (973) 837-1515.





The Recycling Challenge

by Steven Rinaldi, Research Scientist for the NJDEP Bureau of Energy and Sustainability

New Jersey's municipal and county recycling programs are facing a significant challenge that is undermining the success of our state's recycling efforts. This challenge has nothing to do with participation rates or fluctuating recyclable commodity prices, but rather with the troubling increase in non-recyclable trash that is mixed in with recyclable materials collected at the curb.

Non-recyclable trash that makes its way into recyclables includes everything from plastic shopping bags to garden hoses, polystyrene cups to plastic toys. Even plastic syringes, which post a health threat to recycling center workers, have been found in recycling buckets.

Such contamination creates serious quality control issues and negatively affects the economics of recycling and is undoubtedly one of the biggest challenges facing recycling today.

The quality of recyclable materials put out at the curb has diminished over the past few years, especially since the onset of single-stream recycling. Single-stream recycling allows residents to mix recyclable bottles, cans and containers together with recyclable paper in one recycling bucket or cart. While single-stream systems typically result in improved participation rates due to their convenience, they also tend to result in more contamination.

In general, this problem is simply due to confusion about what can and cannot be recycled. According to research conducted by the Ad Council, only 52 percent of Americans say that they are "very" or "extremely" knowledgeable about how to properly recycle.

So, what is to be done?

The best way is also the easiest to implement: increased public education about what can and cannot be recycled. Continuous multi-faceted educational programs (including use of social media) will help make residents more aware of what should and should not be placed into their recycling container.

For example, many residents are clearly unaware that plastic bags don't belong in their single stream recycling containers. These bags jam up the processing equipment just like hair jams up the rollers on vacuum cleaners. Plastic bags should instead be recycled separately through programs established in supermarkets.

The New Jersey Department of Environmental Protection has produced a series of educational messages to promote recycling, including several that address the contamination problem, for use on municipal and county recycling program websites and social media sites. Please take advantage of these materials to increase recycling awareness. For further information on recycling, click the recycling link at www.nj.gov/dep.

New Jersey's municipal and county recycling programs have done an excellent job in getting residents to participate and recycle various materials through curbside collection programs. Many millions of tons of material are recycled annually thanks to these programs. These efforts not only save landfill space, conserve natural resources and save energy, but they also help strengthen the economy and create jobs.

DEP hopes to see even more material recycled in the years ahead, but also urges residents to clean up their recyclable material mix by being careful not to include non-recyclable items in with recyclable materials. The sooner we reduce contaminant levels in residential loads of recyclables, the better off we'll be.

continued on page 6

NJAC COUNTY BIZ ISSUE 72 - APRIL 2017

The Recycling Challenge (continued)



Steven Rinaldi is a Research Scientist in the NJDEP's Bureau of Energy and Sustainability and has worked to advance recycling in New Jersey for the past 30 years. Steven has worked on all aspects of recycling, including legislative implementation, rulemaking, market and program development, grant management and education and promotion. Among other things, Steven

and education and promotion. Among other things, Steven coordinates the Department's New Jersey WasteWise Business Network, works closely with Sustainable Jersey on recycling issues and develops educational and promotional initiatives on behalf of recycling. Steven has a Master in City and Regional Planning Degree (with an Environmental Planning focus) from Rutgers University and a Bachelor of Arts Degree in History, also from Rutgers University.



SAVE THE DATES 2017 NJAC MEETINGS AND EVENTS

May 11 Board of Directors Meeting at Caesar's in Atlantic City

May 12 Board of Directors Meeting at Caesar's in Atlantic City

June 23 Board of Directors Meeting - *Trenton*

July 20 7th Annual Night of Baseball & Fireworks

Trenton Thunder vs. New Hampshire Fisher Cats

September 22 Board of Directors Meeting - *Trenton*

December 8 Board of Directors Meeting & Year End Summit Trenton Country Club - West Trenton

MARK YOUR CALENDAR!



The National Association of Counties (NACo) Annual Conference is the largest gathering of county officials in the country and the foremost opportunity to exchange information with your peers and learn from nationally renowned experts on topics directly related to serving your residents. The Annual Conference is also where we set our federal policy agenda for the year ahead.

NACo's 2017 Annual Conference in Franklin County (Columbus), Ohio will offer over 50 committee meetings, plenary sessions and educational workshops, including four mobile workshops designed to give you first-hand insights into:

- Nationwide Children's Hospital one of America's leading health care and research facilities supporting more than a million patients and families annually
- Ohio State University Campus Agriculture Franklin County, the City of Columbus and community
 partners leverage food system development to revitalize neighborhoods, improve health, address food
 insecurity and foster economic growth
- Rickenbacker Inland Port a global multi-modal logistics hub for product distribution to U.S. and Canadian consumers
- Scioto Mile and National Veterans Museum

The Annual Conference also features an exhibit hall with over 150 companies displaying the latest products and services geared towards county needs. Make new contacts with vendors and NACo partners offering potentially cost-savings solutions specific to county governments. Columbus – Ohio's capital and the $15^{\rm th}$ largest city in the United States – is located within 550 miles of more than half of the U.S. population.

Conference registration fees are significantly discounted for those counties that are already members.

If your county is a non-member, then NACo is offering FREE individual registrations to the 2017 NACo Annual Conference upon your county joining NACo. Contact Andrew Goldschmidt, Director of Membership Marketing, at 1 (888) 407-6226 x221 or agoldschmidt@naco.org for more information on this unprecedented offer. Learn why your county should be a member by visiting www.naco.org.

Atlantic City Electric Reminds Customers to Call 811

by Frank Tedesco, Senior Communication Specialist for Atlantic City Electric

April is National Safe Digging Month



Atlantic City Electric (ACE) reminds its customers and all contractors to call 811 to have utility-owned underground lines marked before digging. Nationwide, there were nearly 350,000 incidents of damage to an underground utility line because of digging without first calling 811, according to the Common Ground Alliance, the national association that promotes the 811 phone number and safe digging practices.

Striking an underground electric or natural gas pipe can cause serious injury, damages and service interruptions. Every digging project, no matter how large or small, warrants a call to 811. Installing a mailbox, building a deck, planting a tree and laying a patio are all examples of digging projects where a call to 811 should be one of the first steps.

ACE manages nearly 2,900 circuit miles of underground electric lines, many of which may cross through residential properties. Properly locating these lines is essential to safely completing a digging job. In addition to ACE's lines, there are underground communications cables, water and sewer lines, and other utilities. Even properties that are not served by a particular service may still have utility lines running below ground.



One free call to 811 connects you to New Jersey One Call, which notifies the appropriate utility companies of your intent to dig. Professional locators are then sent to the requested digging site to mark the locations of underground lines with flags, stakes and/or spray paint. Residents and contractors should call 811 at least three days in advance of starting a project.

Once lines are located, customers and excavators must understand the markings and look for evidence of unmarked lines, such as water and sewer lines on private property. Sewer clean-outs and water valve covers are examples of equipment that can indicate the presence of underground lines.

Atlantic City Electric joins the Exelon family of utilities in marking National Safe Digging Month, and is a member of the Common Ground Alliance to share best practices to promote safe excavation and lower instances of damage to underground lines.

For more information about Atlantic City Electric, visit www.atlanticcityelectric.com. Follow us on Facebook at www.facebook.com/atlanticcityelectric and on Twitter at www.twitter.com/acelecconnect. Our mobile app is available at www.atlanticcityelectric.com/mobileapp.

Atlantic City Electric, a public utility owned by Exelon Corporation (NYSE: EXC), provides safe, reliable and affordable regulated electric delivery services to approximately 550,000 customers in southern New Jersey.



5 GovPilot Tools Helping County Mosquito Control Departments Prepare for Another Summer of Zika

by Alannah Dragonetti, Head of Marketing for GovPilot



We are entering warmer weather months—an exciting time for those sick of shivering and shoveling. For members of the Mosquito Control Department, it marks the beginning of a busy season, made especially hectic by the inevitable resurgence of the mosquito-borne Zika virus.

Last summer, Zika surpassed West Nile as the biggest mosquito-borne threat facing Americans. The discovery of Zika's effect on developing fetuses and potential to cause long-term neurological problems prompted scientists to begin researching a cure for the virus—a cure that won't come to fruition for 10 years, by expert estimates.

With mosquito season right around the corner and a cure for the Zika virus a decade away, the nation's vector abatement professionals are gearing-up for round two of their fight with Zika. GovPilot is honored to play Mickey Goldmill to their Rocky Balboa, preparing them for a rematch with their well-publicized opponent with the following 5 tools.

1. Digital Form

GovPilot's crowdsourced-powered approach to pest control differentiates it from other mosquito control platforms. Clients host GovPilot's digital "Report a Mosquito Concern" form on their official website. Widely accessible (the form can be edited and submitted from virtually any device) and easy to use, the form is a receptacle for constituents' warranted Zika-related fears.

Constituents' firsthand, real time accounts of mosquito infestation are stored in GovPilot's web-based server. Server data is mined by GovPilot's workflow automation and mapping tools, described below in greater detail.

continued on page 10

BECOME A MEMBER of the NEW JERSEY ASSOCIATION OF COUNTIES

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

Click here for an application.

Another Summer of Zika (continued)



2. GovAlert Mobile App

Camden County, New Jersey closed summer 2016 with a press conference, at which Freeholder, Carmen Rodriguez, credited GovPilot's aforementioned digital forms with helping the county prevent the spread of Zika.

Camden County's success with crowdsourced mosquito control inspired the GovPilot team to develop a mobile app that takes convenient reporting a step further.

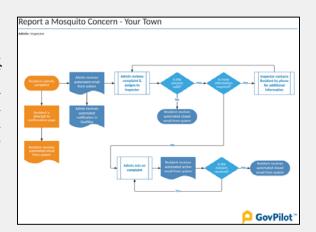
Available for free download for both iOS and Android, <u>GovAlert</u> sits on the user's smartphone screen, beside their most frequently used apps. A wizard format directs them to snap a picture of a heap of garbage, neglected swimming pool or other potential mosquito breeding ground, draft a brief description and hit, "Submit". In the time it takes to send a text message, users have generated a comprehensive report of mosquito infestation and sent it to their local Mosquito Control Department.

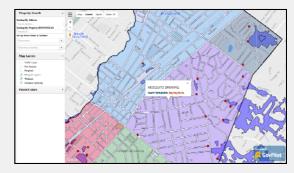
3. Workflow Automation

Concerns are carried through the Mosquito Control Department's established chain of command and order of operations via GovPilot automation. Instantaneous task allocation and scheduling eliminate miscommunication and other common impediments to progress. Alerts inform constituents of status updates in real time. Concerns are addressed swiftly, transparently and effectively for optimal productivity and priceless peace of mind.

4. GIS

Clients illustrate select data aggregated from GovAlert reports, digital form submissions and internal records on GovPilot's geographic information system (GIS) map. Displayed on the county site, the map paints a clear picture of mosquito hotspots and treated areas. Accurate, easily digestible information about the extent and complexity of mosquito control initiatives eases constituent minds and helps maintain a united front in the battle against Zika.





5. Mail Merge

Even constituents who don't visit the map can benefit from its insights. Mail Merge integration allows vector abatement officials to pinpoint districts and email or mail residents a personalized, automated message regarding a scheduled spray, chemicals used and other critical information.

continued on page 11

Another Summer of Zika (continued)

Before the bell signaling the start of Mosquito Control vs. Zika: Round 2 sounds, GovPilot urges all counties' vector abatement professionals to familiarize themselves with the wealth of GovPilot tools at their disposal. Call **(800) 491-6732** to begin.

About GovPilot

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



For more information about this topic, please contact Alannah Dragonetti by telephone at (201) 222-1155 or via email at alannah@govpilot.com.

Hop To IT!

What are you waiting for?

The 2017 NJAC Annual Conference takes place May 10th through May 12th at Caesar's Resort and Hotel in Atlantic City.

Get your company noticed through exhibition, sponsorship and advertisement in our conference directory.

Did you know at last year's NJAC Annual Conference there were nearly 600 county & business registrants and 80 vendors?

So you better hop to it and sign up now!

Contact Loren Wizman, <u>loren@njac.org</u>, or Kim Nolan, <u>kim@njac.org</u>, for more details!

Arterial Performance Measures

by Erin Skimson, Director of ITS Product Managing for Miovision

This is part 3 of 4 in our blog series on Traffic Insights. We've covered the evolution of data-driven traffic operations and signal performance metrics (SPMs).

Arterial traffic performance involves measuring travel times across heavy volume arteries in a city. Legacy systems were only able to measure performance of sequential intersections. Teams had to stitch together this data to get corridor-level views. Today, new tools make this much easier.

The Insights You Can Get

These reports come out-of-the-box and are customizable to your city's priorities.

Point-to-Point Travel Time: A comparison of travel time between two points throughout the day, with ability for comparison to historical averages.

Corridor Congestion Plot: An analysis of where and when delay is occurring in a corridor.

Travel Time Index: The median travel time along a corridor expressed as an index relative to the free-flow travel time.

Planning Index: The 95th percentile travel time presented as an index relative to the free-flow travel time. It's the worst-case scenario that a traveler should plan for.

Buffer Index: The variability shown by the difference between Planning Index and Travel Time Index. This indicates the perceived extra time that a traveler should plan for beyond the average.

Progression SPM: Use of various SPMs for the collection of intersection data along a corridor. It helps you evaluate the quality of progression along the corridor.

How Are These APMs Generated?

Wireless vehicle re-identification counts vehicles by tracking <u>MAC addresses</u> from mobile phones. Here's how it works within Spectrum.

Collect: The <u>Spectrum</u> hardware at each traffic cabinet has an antenna that transmits data back to the traffic management center using cellular LTE. It supports Wi-Fi signal discovery and scans for Wi-Fi devices passing thru the intersection. It records addresses within the active range.

Sort: By comparing identifications of the same device, Spectrum can calculate how long it takes to travel between two intersections. It can calculate travel times for 5-10% of all vehicles to accurately model of the true traffic conditions.

Analyze: Spectrum analyzes and filters individual records to produce a total Travel Time Analysis for an arterial. It indicates how commute time, delay, and congestion varies throughout the day and can compare between different time periods.

An important note on privacy:

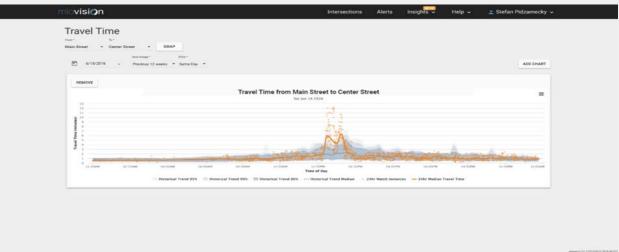
MAC addresses could be used to "track" a specific vehicle, but Spectrum scrambles them using an algorithm. The original MAC address cannot be reverse engineered. The algorithm's key changes every 24 hours.

Continued on page 13

Arterial Performance Measures (continued)

Some sample APM Dashboards and Reports:

Travel Time: This graph shows a single day's travel time (orange) vs. the 12-week historical trend (blue). The 24-hour data is presented as individual vehicle captures (dots) and the associated median travel time (orange line). The trend is presented as median (blue dotted line) with variability bands of 80th, 90th and 95th percentile travel times.



Congestion Scan: This index graph shows the travel time for different segments of the corridor for various times during the day. This can highlight when and where congestion is building.



For additional information, please contact Andrew Fonseca, Account Executive, at afonseca@miovision.com.

miovision rethink traffic

NJAC COUNTY BIZ

ISSUE 72 - APRIL 2017

Money Matters Too Important To Ignore

by Dr. Janie Feldman, Licensed Psychologist affiliated with the New Jersey Psychological Association

The New Jersey Psychological Association and APA Offer Strategies for Managing Money Stress



With the looming IRS tax deadline on April 18, it's not uncommon for Americans to experience financial stress. How people handle that stress can have an impact on overall health, says the New Jersey Psychological Association (NJPA). Stress related to tax deadlines and finances in general can increase reliance on the unhealthy behaviors many people already use to cope with everyday stressors. The New Jersey Psychological Association warns that regularly engaging in unhealthy behaviors to manage stress can lead to long-term, serious health problems.

The American Psychological Association's (APA) Stress in America™ survey has found year after year that money is the significant source of stress for adults. The 2016 survey reported that 61 percent of Americans say that money is a very or

somewhat significant source of stress in their lives. In addition, 62 percent anticipate money being a significant source of stress in the next several years.

"Stress is the psychological state resulting from situations where we feel lack of power or control, or when we feel overwhelmed. Stress represents the marriage of the mind and body whereby the perception of difficult challenges results in physical tension and emotional strain. It is extremely important to confront the *cause* of stress in order to address if effectively. Look to address the root cause so your challengers get resolved and not just buried. If filing for taxes is causing you strife, consult a tax professional to address and rectify any outstanding issues and also help you with tax planning to help manage your income and budget appropriately *before* you experience any stress," states NJPA Public Education Chair, Dr. Janie Feldman.

Research shows that when people do not cope with stress effectively, it can lead to, or increase, already existing anxiety. One way people commonly deal with anxiety is by avoiding whatever it is that makes them anxious. Avoiding one's finances, especially during tax season, will likely create more financial problems, and more anxiety and stress, in the long term.

APA and NJPA offer strategies for managing financial stress:

Identify money stressors — Think about what types of situations set off feelings of stress. It could be ordinary things like reviewing bills, completing tax forms or figuring out how to pay for expenses like home repairs and school tuition.

Get started now — It can be easy to come up with excuses to put off doing taxes. However, the longer people wait, the more stress they will experience. Taking care of taxes right away will reduce stress and make tax season a lot more manageable.

Understand what money means to you — Money is often symbolic of emotional issues that may seem unrelated to personal finances such as power, control and love. What does money represent to you? How might that increase stress when making financial decisions? Asking yourself these questions can help provide some insight into your relationship with money and help you find some solutions.

Find healthy ways to manage stress — Consider healthy, stress-reducing activities such as taking a short walk, listening to music or talking things out with friends or family. Try to develop different types of healthy

Continued on page 15

Money Matters Too Important To Ignore (continued)

stress management behaviors so that when in a financial crisis, there will be strategies available to help reduce stress. Keep in mind, unhealthy behaviors develop over the course of time and can be difficult to change. Don't take on too much at once. Focus on changing only one behavior at a time.

Ask for professional support — Accepting help from friends and family who care and will listen can improve the ability to manage stress. Financial planners can also help regain control over a difficult money situation. Anyone who finds themselves overwhelmed by financial stress may want to talk with a psychologist who can help address the emotions connected to finances, manage stress and change money behaviors.

Dr. Feldman notes, "If you experience stress regarding your taxes, you would be very wise to plan a year ahead by organizing your documents. If you need help with this, consult a tax professional with questions and suggestions for effective tax planning, and follow up on your paperwork on a regular basis such as monthly or quarterly. If you believe you may owe taxes at the end of the year, another great strategy would be to create a separate savings account for taxes and contribute each month. The more you do in advance to minimize your stress, the less stress you will experience. If you find that tax planning and management cause more stress than you can handle, if you are stressing out, losing your temper or simply can't get your taxes off your mind, consider consulting a mental health professional such as a psychologist or therapist to help you develop coping strategies that will help you handle the stressors you face whether they pertain to taxes or other distressing matters."

For over 80 years, NJPA has been a staunch advocate for New Jersey psychologists, an in dispensable network of resources for the public and media, and an influential presence helping shape mental health policies in New Jersey. For more information about the important role of psychology in mind, health, and body, visit www.PsychologyNJ.org and follow us on Twitter @njpsychassn, connect with us on LinkedIn, and subscribe to our quarterly e-newsletter.

The American Psychological Association, in Washington, DC, is the largest scientific and professional organization representing psychology in the United States. APA's membership includes more than 115,700 researchers, educators, clinicians, consultants

and students. Through its divisions in 54 subfields of psychology and affiliations with 60 state, territorial and Canadian provincial associations, APA works to advance the creation, communication and application of psychological knowledge to benefit society and improve people's lives.

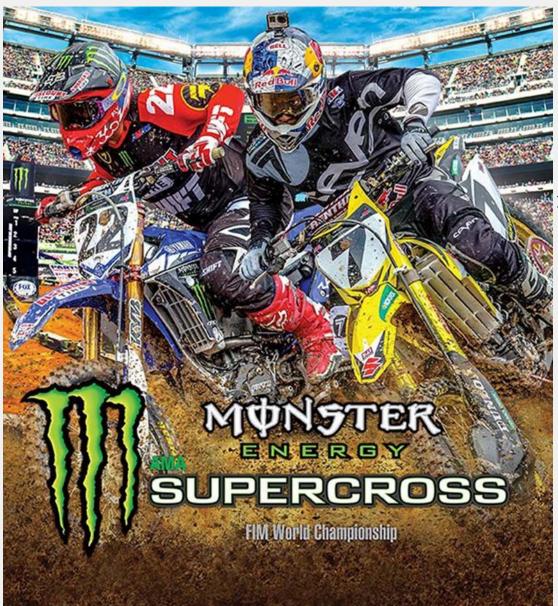


WELCOME TO OUR NEW MEMBER

New Jersey Business Systems, Inc. was founded in 1968 and has been providing technology solutions to the public sector since 1987. The primary focus is maintaining an outstanding level of customer satisfaction, and specializing in wireless, video surveillance, and teledata wiring. New Jersey Business Systems, Inc. is a state contract vendor.

To learn more about New Jersey Business Systems, Inc. and how it can help your organization, please reach out to Michael Bolling, Executive Vice President at (609) 587-5500 or via email: mbolling@njbs.com.

EXCLUSIVE SAVINGS FOR EMPLOYEES & FAMILIES!!





EAST RUTHERFORD, NJ

SATURDAY APRIL 29, 2017

4:30 P.M.

PIT PARTY:

10 A.M. - 4 P.M.

TICKETS START AT \$15*

More pricing available, please call for more information!

To purchase tickets please call:

(866) 248-8740 & Select Option 1

For questions call or email: JJohnson@feldinc.com

*Ticket prices are subject to change without notice based on market demand. Children ages 2 and older require a ticket. Children under 2 do not require a ticket but must sit on an adult's lap for the event. A facility fee of \$3 per ticket will apply. A one-time \$5 per order processing fee will apply. No double discounts. Tickets subject to availability.

Restrictions, exclusions and additional charges may apply. This flyer is NOT a coupon and <u>CANNOT</u> be redeemed at the box office.

NO REFUNDS OR EXCHANGES, ALL SALES ARE FINAL. ORDERING DEADLINES ARE STRICTLY ENFORCED.

DEADLINE TO ORDER: THURSDAY, APRIL 20, 2017 AT 12:00 PM EDT

In Search of the Perfect Paycheck

by Jennifer Dowd, Marketing Manager for Kronos Public Sector

As Americans file their Form 1040 U.S. Internal Revenue Service (IRS) income taxes ahead of the April 18 deadline, a new survey from The Workforce Institute at Kronos Incorporated reveals an estimated 82 million¹ Americans – more than half of the U.S. workforce – have experienced a problem with their paycheck during their career. The survey also finds payroll errors cost both employees and employers more than just dollars and cents.

The "Engaging Employees through Payroll" survey examines the hidden costs of payroll errors and explores the vital role payroll professionals serve in building an engaged workforce while directly impacting the 152 million² workers who make up the American workforce.

The results of the survey go on to say that more than a quarter (26 percent) of hourly workers have been paid too little, while 15 percent say they've been paid late. For the salaried worker, 15 percent say they've been short-changed in their check and 16 percent report being paid late.

On the flip side of things, there's also the issue of paying employees too much. Calculations errors aren't uncommon when time & attendance is tracked on paper. The survey found, on average, American workers say they must likely be overpaid a staggering \$463 before alerting their employer to the mistake.

Public sector employers have an additional risk to adverse side effects from an incorrect paycheck. Regardless of underpayment or overpayment, the threat of the media putting a spotlight on perceived wasteful spending is real. It signifies a weakness that the organization isn't in complete control over their payroll processes.

The truth is, Payroll employees are often over-burdened by illegible hand-writing, late or incomplete time sheets, and the sheer volume of paper that comes in. With this environment comes the potential for errors. Looking for areas of efficiency can lead to better accuracy and even cost savings.

Footnote 1: Calculation based on the <u>U.S. Bureau of Labor Statistics report from January 2017</u> that estimates there are 152.08 million employed people in the U.S.: $152.08M \times 54\% = 82.12$ million.

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.



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

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

Nationwide Economics Weekly Economic Review & Outlook for April 17, 2017

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

Weekly Economic Review

Shocking Dip in Core Prices

The Consumer Price Index (CPI) declined by 0.3 percent in March, a bigger decline than most estimates. Energy costs led the drop with gasoline prices down by a sharp 6.2 percent while food prices rose modestly. The 12-month inflation rate as of March was 2.4 percent, a downshift from February's reading.

Completely unexpected was a 0.1 percent decline in the core CPI (excluding the volatile food and energy components), the first negative reading since January 2010. The drop in the core rate was a shocker given how rarely it occurs (only eight instances since 1957) and given the continued upward trend in the pace of underlying inflation in recent years. The tepid 0.1 percent gain for shelter (a key driver of core inflation) was extremely surprising, given the acceleration of house price appreciation and average rents, and occurred in part because of a sharp drop in hotel costs. Additionally, there was also a big decline in prices for eyeglasses and eye care.

Following March's drop, the 12-month core inflation rate fell to 2.0 percent. This likely temporary pull back in inflation is unlikely to alter the narrative of building inflationary pressures. We still anticipate that with the economy continuing to grow and labor and product markets tightening further, inflation will gradually trend higher this year - and with the anomalous hotel and eye glass/care readings to reverse soon.

Retail Sales Weaker - But Core Up Solidly

Retail sales decreased for a second consecutive month, falling by 0.2 percent in March. The already reported decline into auto sales, as well as lower gasoline prices, accounted for much of the weakness. On the upside, online retailers are booming, with sales up by nearly 12 percent from a year ago.

Core retail sales (removing autos, gasoline, and building supplies) rose by a solid 0.6 percent and indicate solid consumer activity. From a year earlier, core retail sales are up by 4.0 percent. As with last year, we expect the first quarter sluggishness in retail activity to be short-lived as the job market expands and consumer confidence remains high - with sales rebounding starting in April.

Risk-Off Trade Back in Financial Markets

Geopolitical uncertainty (including Syria, North Korea, French elections, etc.) has soared recently, leading to a renewed flight to safety/quality. Implied volatility in the S&P 500 index (the VIX) surpassed a value of 15.0 last week for the first time since the presidential election.

As a result of this flight to safety, the 10-year U.S. Treasury note yield, which stood just above 2.60 percent on March 13, closed at 2.23 percent last week. The German 10-year old bund yield has fallen sharply, as well, to below 0.2 percent. We expect the stronger economic fundamentals will push interest rates higher again, but flight-to-safety movements will remain a force in the market.

continued on page 19

Nationwide Economics (continued)

The Week Ahead

This week's data will focus on the housing markets with the Wells Fargo/National Association of Homebuilders survey, existing home sales, and housing starts. In addition, industrial production data will shed some light on manufacturing, utilities, and mining activity.

Housing Starts Expected to Slip Modestly

Housing starts are expected to pull back modestly to an annualized pace of 1.2 million units for March. Unseasonably warm weather in the first two months of the year likely pulled some starts activity forward, and March should see the pay back from that. Multifamily starts in particular are volatile, and this is where we expect the biggest weather impact.

Existing Home Sales Should Rise

Existing home sales are expected to increase to a 10-year high in March. This jump in sales should be no surprise given a sharp rise in already-reported pending home sales for February. Pending sales are a good leading indicator of existing sales by one-to-months, as they are reported on a contract signing bases (as are new home sales) while existing sales are reported when the contract to purchase is closed. The increase in pending sales suggests that existing home sales should rise to an annualized pace of 5.79 million homes in March.

Industrial Production to be Hit by Weaker Manufacturing Activity

Industrial production (IP) is expected to slip by 0.1 percent for March. Based on the already-released ISM manufacturing survey, which showed production dropping by 8.4 percent for the month, the manufacturing

component of IP should fall. Utility output is unlikely to be a major contributor to the drop in IP, with more normal temperatures in March. Finally, the Baker Hughes rig counts have increased every week since mid-January, implying that the mining components of IP should rise again - but not by enough to offset the drop in manufacturing production.

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.



Grants Training in Mahwah, NJ: April 24 - 25, 2017

by Janet Darling, Marketing Director for Grant Writing USA

Bergen County Law & Public Safety Institute and Grant Writing USA will present a two-day grants workshop in Mahwah, NJ from April 24 through April 25, 2017. In this class you'll learn how to find grants and write winning grant proposals. This training is applicable to grant seekers across all disciplines.

More information including learning objectives, class location, graduate testimonials and online registration is available here: http://grantstraining.com/Bergen17.

We are excited to offer New Jersey Association of Counties members and their staff a special tuition rate of \$425 which includes everything: two days of terrific instruction, workbook, and access to our Alumni Forum that's packed full of tools, helpful discussions and more than 200 sample grant proposals. Please use discount code "NJASSN" to receive this \$30 discount off full price at registration.

continued on page 20

NJAC COUNTY BIZ

Grants Training in Mahwah, NJ: April 24 - 25, 2017 (continued)

Multi-enrollment discounts and discounts for Grant Writing USA returning alumni are also available. Tuition payment is not required at the time of enrollment.

Contacts:

Janet Darling
Grant Writing USA
(888) 290-6237 toll free
janet@grantwritingusa.com

Nathalie Mendola Bergen County Law & Public Safety Institute (201) 785-5735 mendola@bcpsoc.com

More than 10,000 agencies across America have turned to Grant Writing USA for grant writing and grant management training.



Calling All Volunteers

by April Aaronson, Executive Director for Court Appointed Special Advocates for Children (CASA of NJ)

Children In Foster Care Need Advocates Now

Every day, too many children in New Jersey find themselves in an unfamiliar bed in someone else's home, trying to fall asleep on a pillow that doesn't have the same comforting contours they're used to. Through no fault of their own, these children become tangled in NJ's foster care system because of abuse and neglect at home. And, sadly, every day, children of all ages are entering foster care for the first time, or they are moving to yet another foster home. Those of us who have never experienced such trauma can only imagine how scared and lonely these children feel — away from home and family and far from their school and friends. Children removed from their homes by the state not only become part of the child welfare system, but also the court system. Both of these complex systems work hard to help children in foster care, but they are simply over-burdened. Court calendars around the state are very crowded and there are not enough judges to hear the cases in a way that allows for in-depth inquiry in the children's lives. Law guardians — the attorneys who are appointed to legally represent children in foster care — often have over 100 cases at a time.

You can help a child in foster care today by becoming a Court Appointed Special Advocate (CASA). You can help shift the life trajectory of a child – from dejection and grief to support and happiness. You can become a stable, consistent person in a child's life while they undergo one of the most challenging transitions of a lifetime. In FY16, nearly 2,000 volunteer advocates served 3,660 children! Regrettably, thousands more children need volunteers. Thirty percent of NJ's foster care children spent a full three years in placement, but CASA volunteers can help reduce this time period and lower the number of moves between foster care placements. CASA volunteers work to ensure the child is in the best, least restrictive setting and has access to services such as mental health counseling, medical care, and education supports. By getting to know the child and his/her needs, each CASA advocates in Family Court for safe, loving, permanent homes. And, CASA volunteers help ensure that children who reach permanency do not re-enter the foster care system. In FY16, only 3.3% of children who had a CASA volunteer re-entered out-of-home placement within 12 months, compared to 11.5% of all children in foster care statewide.

The following story captures exactly how CASA volunteers help improve the well-being of children who have suffered abuse and neglect. In July, 2010, Amy (age 5), John (age $2\frac{1}{2}$), and Sam (age $1\frac{1}{2}$) were removed from

continued on page 21

Calling All Volunteers (continued)

their mother because of substance abuse and neglect. Although originally split up, the end of August, the Division of Child Protection and Permanency (DCPP) found a different foster home willing to take all three children together. Each of the children had many challenges. Amy had serious behavioral issues -- she was acting out in school and at home, and had even threatened to harm herself on more than one occasion. John, was developmentally delayed, had behavioral problems in home and in school, and required speech therapy.

Fortunately, Louisa was appointed as the children's CASA in March, 2011. She worked diligently to ensure that the children received the services needed to address their emotional and behavioral needs. She advocated strongly that therapeutic interventions be increased for John and Amy, and they were. Unfortunately, their second foster mother consistently missed therapy and medical appointments, and refused to transport them. When it became apparent that the children would need to be moved again, Louisa advocated strongly that the siblings be kept together and they were. However, because of all of the missed therapy sessions, John was acting out at home and in daycare, and Amy's problematic behaviors escalated (including hitting and throwing chairs in school); their third foster mother quickly became overwhelmed by their behaviors and asked that the children be moved yet again.

Most important, Louisa provided the children with stability. During their case, the children not only had multiple placements, but even more changes in the professionals involved. During CASA's involvement alone, the case was overseen by 6 different Family Court Judges, 5 different DCPP caseworkers, and 6 different DAGs representing DCPP. The children were each in 4 different homes (5 for Amy) and were represented by 4 different Law Guardians. Despite these changes, over the course of 4+ years, the children had just one CASA — Louisa. Louisa was the one constant the children could rely upon.

After their third foster placement failed, Louisa advocated that the children stay together and be placed into an adoptive home. She also worked diligently to ensure that the placement was as successful as possible and that information was coordinated between the many parties involved. When the children were placed in the M home in July, 2012, Louisa worked closely with the M's to ensure that they received the services they needed to make the home a success. Many times, Ms. M told Louisa she did not think she could keep the children because of their emotional and behavioral issues. However, Louisa worked closely with Ms. M, speaking several times a month, advocating for counseling and therapy to help the children overcome the trauma they experienced and be able to control their behaviors, and working with the schools to ensure that needed services were provided for Amy and John. She became the one person that Ms. M always reached out to in times of frustration or trouble, and Louisa consistently encouraged Ms. M. She also advocated for mentors for the children as they got older, and advocated for family counseling to help ensure the Ms' home would be a permanent one.

Because of Louisa's advocacy, the children's behaviors improved and, in November, 2015, the M's adopted all three (now ages $10\frac{1}{2}$, $7\frac{1}{2}$, and $6\frac{1}{2}$), and were recently honored by Congress with the Angels in Adoption Award.



continued on page 22

Calling All Volunteers (continued)

Becoming a CASA volunteer is easy. Use this web address to link with the CASA program in your local area: www.casaforchildrennj.org. No special skills or background is required to become a volunteer; you will receive the necessary training to become an effective advocate. You need only to be finger-printed and receive a criminal background check.

If you cannot make the commitment to serve as a volunteer but you want to help in some way, please consider making a donation to CASA of NJ. Donations are accepted via Paypal, or credit or debit card at the following address: www.casaofnj.org/DonateNow. Please mail checks to:

CASA of NJ 77 Church Street New Brunswick, NJ 08901

For more information, please reach out to April Aaronson, Executive Director of CASA of NJ, by calling (609) 695-9400, ext. 1, or via email april@casaofnj.org.





Register Now FREE EVENT

Government Technology's passion is helping spread best practices and spurring innovation in the public sector. The New Jersey Digital Government Summit is designed to do just that. The summit has an advisory board that gathers public sector and private sector leaders to create an agenda designed to make that passion relevant and actionable to the state and local government organizations attending the summit. Participants tell us they use the inspirational keynotes, leadership discussions, networking breaks, and timely topics discussed in the numerous breakout sessions to help advance the goals of their organizations and their own career paths.

Some topics include:

- Reinventing the Customer Experience
- The Internet of Things and Its Impact on Government
- Cloud Ecosystems
- Collaboration in NJ It's Alive
- Security vs. Mobility
- Health Innovation and Technology
- And more!



FROM THE EXECUTIVE DIRECTOR

NJAC conference registration, hosting opportunities, and the action packed schedule of events are now available online on our website at www.njac.org. Don't miss the opportunity to be a part of our 67th annual celebration of county government scheduled to take place from May 10th through May 12th at Caesar's in Atlantic City. It includes:

- Opportunity to meet the 2017 Gubernatorial Candidates
- A fantastic County College Acapella Sing-Off
- An insightful reporters' roundtable and county awards luncheon
- Accredited workshops approved for continuing education credits
- All major events and ceremonies hosted in the main exhibit hall
- Unique networking opportunities to share resources and ideas
- An outstanding County Vocational-Technical School Cook-Off Challenge



John G. Donnadio, Esq.

We're expecting well over 500 guests and 80 vendors for this highly anticipated event that begins on Wednesday evening of May 10th with a Meet and Greet Reception; kicks off Thursday morning with a Board of Directors' meeting in the main exhibit hall; and, ends early Friday afternoon on May 12th with the Cook-Off Challenge that gets better each year. In between, you'll have the opportunity to network with county and business leaders from across the State; enjoy the incredible harmonies of gifted and talented Acapella singers; meet the 2017 gubernatorial candidates; participate in a spirited panel discussion with journalists who report on New Jersey news and politics; and, earn valuable professional development credits at one of our informative and timely educational workshops. For county affiliate groups, please let us know if you would like to host a meeting as was the case last year with our county administrators, finance officers, public information officers, planners, welfare directors, improvement authorities, and jail wardens. For business associates, vendors, and sponsors, we're also providing the additional value added:

- Free WiFi in the main exhibit hall, seminar and guest rooms
- A late checkout on May 12th for 125 attendees that have a Caesar's hotel room reservation
- Cell phone charging stations
- Opportunities for sponsors to showcase their business at several events
- Discounted parking rates for NJAC conference attendees that have a Caesar's hotel room reservation

We're also offering innovative activities strategically placed throughout the exhibit hall and registration area designed to enhance networking and your overall conference experience. As always, thank you for your time and consideration, and please do not hesitate to contact us with any questions or concerns.

WHAT'S HAPPENING IN YOUR COUNTY?

SUN	MON	TUES	WED	THURS	FRI	SAT
						APR 15 Intermediate Fly Fishing 10 a.m 1 p.m. Smith's Woods Burlington County
Happy East of	17	April 10 - 18	19	Girls' Night Out Trivia 6:30 p.m. 78:30 p.m. Monmouth Museum Brookdale College Lincroft Monmouth County	Opening Night 7:05 p.m. TD Ball Park Bridgewater Somerset County	11th Aanmal Chiti Gooks Off. 4 - 8 p.m. Chaton First Aid Rescue Squad Hunterdon County
CHERRY BLOSSOM Festival 11 a.m 5 p.m. Branch Brook Park Newark Essex County	American Red Cross 10 a.m 3 p.m. Convention Hall Cape May	Taco Tuesdays at Marley's Gotham Grill 6:30 p.m 9:30 p.m. Hackettstown Warren County	26 Chess Tournament 12 - 2p.m. 6:30 p.m 9:30 p.m. FDU Giovatto Library Teaneck Bergen County	Conservation Fund Disappearing Spots 6 - 9 p.m. Liberty House Jersey City Hudson County	Zika Basics & Diaper Drive 9:30 a.m 10 a.m. Spruce Family Ctr. Egg Harbor Twp. Atlantic County	Barbells & Boxing Deadlift Competition 12 - 3 p.m. Millville Cumberland County
LeAnn Rimes LeAnn Rimes LeAnn Rimes LeAnn Rimes LeAnn Rimes LeAnn Rimes LeAnn Rimes	Ready, Set, Sing free lessons for men 7:30 p.m 9:30 p.m. Cherry Hill	2	Peppa the Pig Live! 6 - 8 p.m. Sewell Gloucester County	4	Color Your Stress Away 1 - 2:30 p.m. Little Falls Passaic County	5K Run/Walk 7:30 a.m. registration High Point State Park Sussex County
7 Street Fair & Craft Show 11:30 a.m 4:30 p.m. Highland Park Middlesex County	8	Pay It Forward ALS Fundraiser 6:30 p.m 9:30 p.m. Hilton Garden Inn Hamilton Twp. Mercer Coumty	NJAC AN	NUAL CONFI 16 th Annual Golf Outing Friends Village at Woodstown 9 a.m 2 p.m. Salem Count	TENCE 2nd Annual Lifestyles for Active Adults Expo Dolce Hotel 10 a.m 2 p.m. Basking Ridge Morris County	Pann 12 Am. Seasine Park Boardyani Torchentalohean
Happy 14 Mothers Day						