

NJAC COUNTY BIZ

An Educational and Informative Newsletter for Counties and Businesses

New Jersey Association of Counties

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9 Ways to Protect Your Organization From Ransomware

by Anne Grahn, Security Solutions for SHI International Corp.

Despite a decline in the number of ransomware attacks over the past two years, there has been a dramatic increase in ransom demands.



Recent attacks on [Lake City, Florida](#), [Riviera Beach, Florida](#), [LaPorte County, Indiana](#), [Baltimore, Maryland](#), and organizations including [Eurofins Scientific](#), [COSCO](#), [Norsk Hydro](#) and [Aebi Schmidt](#) offer examples of the disruption and damage ransomware can cause.

Cybercriminals are using more covert tactics, carefully targeting organizations they believe are likely to pay a significant amount of money. Fortunately, there are steps you can take to defend against this kind of malware. These nine tactics can help protect your organization.

1. Take data backups seriously. Don't just back up data on a daily basis. Ensure you have thoroughly tested your ability to recover systems and data in the event of an attack. Consider removing critical assets to offline cold storage. By being disconnected from the network, these backups are less vulnerable to attack.

2. Don't pay the ransom. Restoring systems that have been compromised can be a long and costly process, making this an unrealistic expectation for some organizations. However, you can't trust cybercriminals to release systems and data. By paying up, you could be encouraging future attacks.

There are tools available to help organizations retrieve encrypted data without paying the ransom. The FBI — in partnership with law enforcement agencies from eight European countries as well as Europol and BitDefender — [recently released decryption keys](#) for all versions of GandCrab ransomware.

3. Strengthen patch management. Patching commonly exploited software such as Java, Flash, and Adobe can help prevent attacks from being successful in the first place. Consistently monitor for vulnerabilities. Audit patching processes and evaluate technologies and policies that can make them more effective, leveraging automation whenever possible.

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9 Ways to Protect Your Organization From Ransomware

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4. Implement least privilege. Reduce the risk of attackers gaining access to critical systems or sensitive data by giving users only the bare minimum privileges needed to do their jobs. Identity and access management (IAM) controls can help you grant least privilege access based on who's requesting it, the context of the request, and the risk of the access environment.

5. Filter web and email content. Email containing malicious URLs is the most common ransomware attack method. Implement web and email content filtering controls to block and quarantine threats, and remove suspicious links from traffic before users can access them.

6. Protect your endpoints. Endpoint detection and response (EDR) tools continuously monitor and record endpoint activity and events, and use behavior analytics to identify breaches. EDR helps you:

- Protect endpoints from known and unknown ransomware threats with machine learning
- Centralize endpoint security with a platform that applies policies across all endpoints
- Leverage behavioral indicators of attack (IOAs) to defend against ransomware written in PowerShell

7. Complement efforts with threat intelligence. Keeping up with the latest threat intelligence helps you detect an attack quickly, understand how best to respond, and prevent the attack from spreading. Threat intelligence can also help you identify where some of the attacks are coming from and use that information to block incoming traffic at the firewall.

8. Check your cyber insurance. If you don't already have it, purchase cyber extortion coverage that entitles you to incident response assistance and reimburses you for the amount of the ransom if it's paid.

9. Train employees. Provide continuous security awareness training to ensure your employees follow good cyber hygiene practices on all devices — such as strong passwords and secure Wi-Fi connections — and help them detect and react to phishing.

Getting started

According to a [new report](#) published by IBM's X-Force Incident Response and Intelligence Services (IRIS), the recent spate of ransomware attacks is part of a larger increase in destructive malware incidents over the past six months. These nine steps can ensure you're prepared to defend your organization and data.

Professional security assessments can help you get started by identifying and prioritizing weaknesses in your security program, and developing an actionable roadmap for remediation. Contact your SHI account executive to learn more.

Garth Whitacre contributed to this post.



**SUMMIT ON THE SUICIDE CRISIS
FRIDAY, DECEMBER 20, 2019
TRENTON COUNTRY CLUB, TRENTON, NJ**

Please join the New Jersey Association of Counties (NJAC) for an important and timely discussion on county governments role in combating the suicide crisis and providing critical resources for those in need.

NJAC BOARD OF DIRECTORS MEETING

9:00 a.m. – 9:30 a.m.

REGISTRATION & CONTINENTAL BREAKFAST

9:00 a.m. – 10:00 a.m.

OPENING REMARKS

10:00 a.m. – 10:15 a.m.

SUICIDES ON THE RISE

10:15 a.m. – 11:15 a.m.

- Subject matter experts from across the State will examine the alarming increase in suicide rates among teenagers, adults, veterans, and law enforcement professionals.

COFFEE BREAK

11:15 a.m. – 11:30 a.m.

SUICIDE PREVENTION & AWARENESS

11:30 a.m. – 12:30 p.m.

- Mental health specialists and other leading authorities will discuss essential strategies for prevention and recommend resources for providing vital support to those in need.

KEYNOTE SPEAKER AND LUNCHEON

12:30 p.m. – 1:00 p.m.

To Be Announced

PUBLIC OFFICIALS [CLICK HERE](#) FOR REGISTRATION INFORMATION

[ALL OTHER REGISTRANTS PLEASE CLICK HERE FOR REGISTRATION INFORMATION](#)

DRIVING DIRECTIONS TO THE TRENTON COUNTRY CLUB CAN BE FOUND [HERE](#).

Tips on Financial Planning

by Andrew S. Bluestone, CFP, Selective Benefits Group

In order for individuals to gain financial control of their future, there are certain rules and guidelines that should be taken into consideration.

Your overall financial plan should include the following seven points as part of your financial strategy:

1. Emergency funds should equal three months take home salary.
2. As a general rule, do not spend more than 30% of income on home mortgage or rent.
3. The "Home Mortgage 28% Rule": When applying for home mortgages, banks look for the amount of mortgage interest and principle, real estate taxes, and property & casualty insurance NOT to exceed 28% of total income.
4. Consumer loans should not exceed three year terms. Otherwise, interest payments can be excessively high, and may negatively affect cash flow.
5. Consumer loans should not exceed 20% of your take home pay. Your net take home pay includes: auto loans, student loans, unsecured personal loans, and revolving credit card debt.
6. Long term debt should be no more than 30% of a family's total assets. This means that you should owe no more than 30% of your total worth.
7. Retirement income needs should be 70% of your net pre-retirement income. For example, if your total annual net income is \$75,000.00, your annual retirement cash flow needs will be \$52,000.00.

While many people choose to leave their personal financial planning goals and advice up to a professional financial adviser, it is also a good idea to implement some of these simple tips toward controlling your own financial future.

Selective Benefits Group focuses on corporate retirement plan consulting, 401(k) plan management services, and is actively engaged in helping closely held companies reduce costs and create an added value to the participant's experience in their 401(k) plan.

Securities and investment advisory services are offered solely through Ameritas Investment Corp. (AIC). Member FINRA/SIPC. AIC and Selective Benefits Group are not affiliated. Additional products and services may be available through Andrew S. Bluestone, CFP® or Selective Benefits Group that are not offered through AIC.

For additional information please contact Selective Benefits Group 17 Wilrich Glen Morristown, NJ 07960 via telephone at 973-417-6880 or via e-mail at abluestone@sbggroup.com.

Please visit our website at www.sbggroup.com.



Department of Environmental Protection Honors Recycling Leaders, Innovators at Annual Awards Luncheon

by Caryn Shinske, Press Officer for New Jersey Department of Environmental Protection (NJDEP)

A business that recycles almost 80 percent of its waste, a university with a comprehensive waste reduction and recycling program, and a municipal recycling coordinator whose dedication has increased recycling in multi-family housing developments, are among those honored today as New Jersey's 2019 recycling leaders.



IKEA Distribution Services North America in Westampton, Burlington County; Monmouth University in West Long Branch, Monmouth County; and Kellie Ann Keyes, Roxbury Township's Recycling Coordinator, Morris County; are among the nine businesses, organizations and individuals recognized during the 39th Annual Association of New Jersey Recyclers symposium and luncheon held today at the Jumping Brook Country Club in Neptune, Monmouth County.

"I commend these award winners for their work to promote recycling and educate their communities about the importance of diverting waste to better protect our natural resources," Department of Environmental Protection Commissioner Catherine R. McCabe said. "New Jersey is consistently a national leader in recycling, and we applaud the winners for going above and beyond to help safeguard the environment."

"We proudly honor the award winners for their focused and innovative efforts to keep our environment clean and healthy," said Francis Steitz, Acting Assistant Commissioner for Air Quality, Energy and Sustainability. "We hope promoting their accomplishments will inspire others to adopt better recycling practices."

In 1987, New Jersey became the first state to enact legislation that requires recycling in residential, commercial and institutional settings. New Jersey achieved an overall recycling rate of 61 percent in 2016. The DEP administers a number of grant and educational programs to help improve the statewide recycling rate.

All residents are urged to participate in their local recycling program and do their part to keep non-acceptable materials, such as plastic bags, trash, propane tanks and used syringes, out of curbside and workplace recycling bins.

"For recycling to work, we need to keep our recycling mix clean and free of these problematic items," Commissioner McCabe said. "It is important to remember that recyclable materials are not trash, but rather valuable raw materials used to make new products."

The DEP and Association of New Jersey Recyclers co-sponsor the symposium and luncheon, where recycling awards are presented to outstanding businesses, organizations, local government agencies, and individuals who have made significant contributions to recycling in New Jersey.

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DEP Honors Recycling Leaders *(continued)*

RECYCLING AWARDS

COMMISSIONER'S AWARD: **Mary Ellen Gilpin**

During her 30-year tenure as director of Environmental Programs for the Hudson County Improvement Authority, Mary Ellen Gilpin has served as the Solid Waste coordinator, county recycling coordinator, county Clean Communities coordinator and Household Hazardous Waste coordinator. Mary Ellen was a graduate of the first-ever Certified Recycling Professional series in 1993. She has led the charge in many first-of-their-kind recycling programs and coordinated and attended household hazardous waste events, mobile paper shredding events, Earth Day events, compost bin and rain barrel sales, and numerous other education-based programs. She received an Association of New Jersey Recyclers award for a school program in 2007.

BUSINESS: **IKEA Distribution Services North America**

IKEA Distribution Services North America recycles materials including bottles and cans, paper, corrugated cardboard, metal, plastics, shrink wrap, strapping, mattresses and wooden pallets. Food waste from the facility's staff café is collected and composted off-site. In addition, damaged glass, candles and ceramics are sent to a facility that pulverizes the materials into a powder that is used to reinforce concrete. As a result of these efforts, IKEA was able to recycle 77.5 percent of its waste. To ensure that recycling and sustainability programs are working well, IKEA does biweekly site audits to document progress or note areas needing improvement. The business regularly educates employees about recycling and sustainability programs and goals.



INSTITUTION: **Monmouth University**

The university has a broad-based program to recycle glass, plastic, aluminum, paper, corrugated cardboard, metal, tires, yard waste, concrete, light bulbs, batteries, used oil, antifreeze, electronic waste, toner cartridges and more. The university also donates old electronic equipment, clothes and books to charitable organizations and has installed water hydration stations to encourage use of reusable containers. As a result of these initiatives, the university was able to recycle 46 percent of the waste generated on campus in 2018. The school also purchases green cleaning products and recycled content products for campus operations.

GOVERNMENT: **Maurice River Township**

The community embarked on an aggressive and successful campaign to keep single-use plastic bags out of curbside recycling bins. The program, coordinated with the Cumberland County Improvement Authority, provided residents with 7-quart red buckets with "No Bags in Your Bin!" imprinted on them, to transport their recyclables from their kitchens to their curbside recycling bins. The township used a variety of educational strategies to promote the program and had their vendor leave bins on the curb with a contamination sticker if the bins contained plastic bags. Within a short period of time, the township's recycling stream was found to be significantly cleaner when inspected at the recycling processing center.

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DEP Honors Recycling Leaders *(continued)*

LEADERSHIP: Carolyn Brown-Dancy

Carolyn Brown-Dancy is the Environmental Health Safety and Sustainability director for Atlantic Health System, which comprises more than 400 sites of care, including six hospitals. As a result of Carolyn's leadership, Atlantic Health System recycles plastics, glass, paper, cardboard, batteries, fluorescent light bulbs, items containing lead, food waste, cooking oils, mercury waste, electronics and chemicals. Carolyn was also instrumental in establishing recycling programs in all offices and waiting rooms in Atlantic Health System hospitals. She also led her team on a variety of waste reduction initiatives and has implemented numerous other sustainability programs, as well as educational initiatives on behalf of the health system's environmental programs.

RISING STAR: Kellie Ann Keyes

Kellie Ann Keyes is Roxbury Township's municipal recycling coordinator, Clean Communities coordinator and assistant general supervisor. Along with her many other duties at the Department of Public Works, including running the recycling depot, she has implemented recycling programs at schools, conducted recycling inspections at businesses and organized volunteers for litter clean-ups. Kellie Ann's focus to improve education and reduce contamination of the recycling stream at multi-family complexes has resulted in increased compliance and improved communication between the town and property managers.



OUTSTANDING EDUCATOR/EDUCATIONAL PROGRAM: Raritan Valley Community College

After discovering that too many office recyclables were ending up in employee trash cans and not being recycled, the college serving Somerset and Hunterdon counties implemented a major change to their recycling program that featured new bagless office recycling bins with small "buddy" bins for waste. Employees now sort their recyclables and waste at hallway sorting stations. The school undertook a comprehensive outreach and education plan to promote the new program and saw impressive results. A follow-up analysis of the school's hallway bins showed that between 80 percent and 95 percent of recyclables generated are being recycled.

RECYCLING INDUSTRY: Waste Management of New Jersey Inc.

The Elizabeth company is recognized for its patented CORE[®] system, an innovative process that recycles pre- and post-consumer food waste into an engineered bioslurry organic feedstock. The bioslurry is then introduced into an anaerobic digester at the nearby Rahway Valley Sewerage Authority to increase the facility's production of biogas. Through this program, the company recycled 58,140 yards of food waste, or 13,567.50 tons from March 2018 through July 2019.

SOURCE REDUCTION, RESOURCE MANAGEMENT/SUSTAINABILITY: Second Chance Toys

The non-profit Second Chance Toys keeps rigid plastic toys out of landfills by promoting their collection and then arranging for the toys to be donated to local organizations serving disadvantaged children. In 2018, Second Chance Toys collected 13,520 plastic toys in New Jersey, a 20 percent increase from the 10,875 toys collected in 2017. Since 2017, the program has saved solid waste disposal tipping costs for participating communities and kept more than 140,000 pounds of plastic toys from being disposed in landfills.



Emergency Preparedness: Minimize the Financial Disaster after the Disaster

by Jennifer Dowd, Senior Marketing Manager for Kronos, Inc.

When disaster strikes, Federal Emergency Management Association (FEMA) assistance is called upon. According to NOAA (National Oceanic and Atmospheric Administration) there were [“14 weather and climate disaster events with losses exceeding \\$1 billion each across the United States in 2018.”](#) We saw hurricanes, wildfires, floods, ice storms, droughts, and tornados devastate entire communities. New Jersey was affected by 29% of those events in some capacity and all of them were in the winter or spring.

Individuals, small businesses, and municipalities applying for assistance or looking for reimbursement are faced with the fear that there simply might not be enough cash to go around even with additional funding being approved. City and county governments may feel particularly vulnerable knowing they need to aid their citizens affected by the disaster, but also address their own damages/losses. This is where emergency preparedness plays a big role.

As many cities and counties put plans in place to deploy first responders in the event of an emergency, what often gets forgotten are the many other employees who pay a vital role, including those in the back-office, and keeping track of all labor hours associated with the response. “When facing a crippling disaster, the first reaction is to evaluate the situation, ensure the safety of the community and communicate with citizens. Unfortunately, one of the most critical considerations — how to pay for it all — is often an afterthought.”¹ After the disaster is not the time to realize there should have been a process in place to account for recovery and clean-up costs.

To recoup as many dollars as possible from FEMA and other supporting agencies, there are very strict reporting procedures that come with these requests. Reconciling labor data to demonstrate which personnel hours were dedicated to recovery versus standard work hours is a complicated process. This can be exacerbated when a municipality still collects all time manually. According to one county struck by a catastrophic flood who uses an automated time tracking and scheduling solution, “You can’t imagine how much staff you will need to deal with an emergency”.

Even non-reimbursable costs are important to track so city/county leaders and citizens have a holistic view of the total impact of the event.

The Office of Inspector General (OIG) under Homeland Security does regular audits of FEMA money reimbursed to government entities. In an effort to guide other municipalities who are either creating emergency preparedness plans or have just undergone a natural disaster, they’ve released a report with audit tips that include instances where discrepancies have led to the request for more information on questionable claims. According to OIG, “The system must disclose the financial results for all FEMA-funded activities accurately, currently, and completely. It must identify funds received and disbursed, and reference source documentation (i.e., canceled checks, invoices, payroll, time and attendance records, contracts, etc.).”²

¹<https://www.kronos.com/resources/proactive-approach-emergency-preparedness>

²<https://www.oig.dhs.gov/sites/default/files/assets/2017/OIG-17-120-D-Sep17.pdf>

In any emergency preparedness plan, the welfare and safety of the citizens is the most important area of concentration. However, once a plan to execute on deploying public safety is completed, don’t stop there.

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Emergency Preparedness: Minimize the Financial Disaster after the Disaster *(continued)*

Move the conversation to tracking and reporting. This can mean the difference between funded vs unfunded recovery dollars. Make sure you can answer this vital question: Are you able to generate labor reports by the nature of the work performed, by the location at which it was performed, and by the project for which the work was done? Avoid the financial disaster after the disaster. Create written guidance on how to track labor costs as part of your formal emergency plan.

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.



COUNTY OF UNION EDUCATIONAL FORUM

DIVISION OF PURCHASING AND
THE OFFICE OF LGBTQ AFFAIRS
PRESENT

FRIDAY, NOVEMBER 15TH
10AM – NOON

REGISTRATION BEGINS AT 9:30 AM
HAMILTON STAGE

360 HAMILTON STREET, RAHWAY, NJ
PARKING BEHIND BUILDING

CULTURAL COMPETENCY TRAINING

WORKING WITH LGBTQ+ – THE LGBTQ CULTURAL COMPETENCY COURSE AIMS TO INCREASE KNOWLEDGE AND SKILLS TO IMPROVE THE ATTENDEE’S ABILITY TO EFFECTIVELY AND RESPECTFULLY INTERACT WITH LGBTQ COLLEAGUES, VENDOR CLIENTS AND PEOPLE IN GENERAL. THE TRAINING WILL OFFER AN UNDERSTANDING OF LGBTQ+ IDENTITIES AND HIGHLIGHT CHALLENGES INDIVIDUALS FACE ON A DAILY BASIS IN A HETERONORMATIVE ENVIRONMENT THROUGH A CONVERSATION ABOUT INTERSECTIONALITY.

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QUESTIONS: CONTACT LAURA SCUTARI AT LSCUTARI@UCNJ.ORG

Genova Burns LLC's Kathleen Barnett Einhorn Named a Leading Woman Intrapreneur in New Jersey - *Einhorn Recognized by Leading Women Entrepreneurs and Business Owners at Organization's Annual Event* by Adam Dvorin, Winning Strategies Public Relations for Genova Burns

Genova Burns LLC, one of the top law firms serving New Jersey and the greater northeast, announced that Kathleen Barnett Einhorn, a partner with the Firm, was recognized as a top intrapreneur by Leading Women Entrepreneurs and Business Owners (LWE). An intrapreneur is a manager within a company who promotes innovative product development and marketing. Einhorn received the honor on Monday, October 21 at the organization's annual event in Jersey City.

"Kathleen is a trusted confidante to so many women in the legal profession, leading both through example and by dedicating so much time toward mentorship of her female colleagues," said Angelo Genova, Co-Founder, Managing Partner, and Chairman of Genova Burns LLC. "She empowers women to practice law in a world where the glass ceiling is lifting, and where promotions and leadership positions are possible for any attorney, regardless of their gender."

For Einhorn, the honor marks the latest recognition she has received in her decorated career. She is the first woman attorney in Genova Burns' history to serve as an executive committee member and the first to chair a practice group at the Firm. She is the current chair of the Complex Commercial Litigation and Intellectual Property Practice Groups.

"I am very proud of this honor and, by extension, the sense of inspiration my accomplishments may bring to other female legal professionals," Einhorn said. "I am so grateful that Genova Burns recognizes the importance of a diverse workforce and affords the opportunity for women to advance to leadership positions and partnership roles."



At Genova Burns, Einhorn also contributes her skills and expertise to a host of other practice groups, including those dealing with Corporate & Business Entity Governance, Ethics & Compliance and Procurement Law, Government Contracts & Bid Protest Litigation, Criminal Defense, Investigations & Compliance Practice, Cannabis Law, Appellate, Class Action Defense, Construction Law & Litigation, Crisis Management, Employment Law & Litigation, Human Resource Counseling & Compliance, Trade Secrets & Non-Competes, Franchise Law, Insurance Law and Mediation & Alternative Dispute Resolution Practice.

Einhorn is experienced in all aspects of litigation, having tried numerous cases and appeals in state and federal courts as well as handling many arbitrations, mediations and other alternative dispute proceedings. She also serves as a mentor to female law associates, guiding women in a profession where men still outnumber women at a ratio of nearly two to one.

LWE is a networking organization that recognizes outstanding women in business and strives for their overall advancement. It connects and promotes high-level women entrepreneurs and executives and provides strategic networking, educational events and retreats. The mission is to create a sustainable ongoing environment that brings leaders together and showcases their attributes and contributions.

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Kathleen Barnett Einhorn Named a Leading Woman Intraprenuer in New Jersey *(continued)*

About Genova Burns

Founded over 30 years ago, Genova Burns works with companies, individuals, and business interests regionally, nationally and internationally on matters in New Jersey and the Northeast Corridor between New York and Washington D.C. The Firm provides a comprehensive offering of exceptional legal services complemented by the responsiveness, resources and collective expertise often found at larger firms, all while serving clients in a personal, relationship-focused manner.

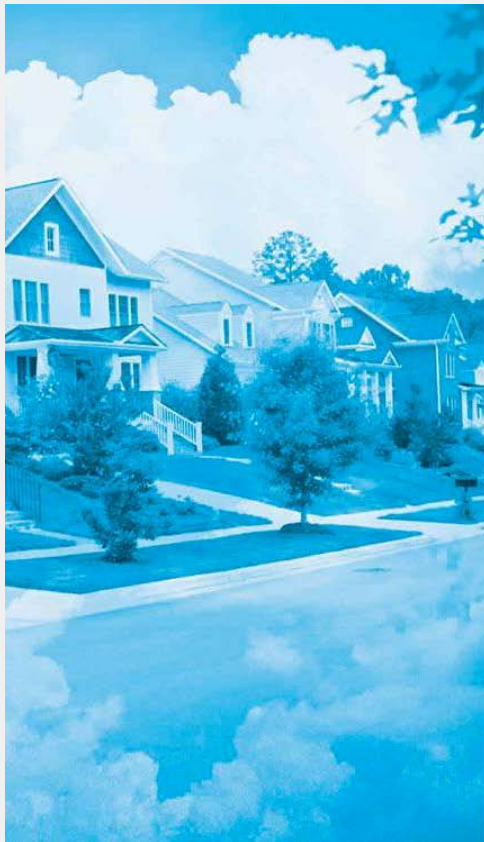
The Firm's offices are strategically located across the region to meet and surpass clients' needs. Genova Burns' attorneys are admitted to practice in New Jersey, New York, Pennsylvania and Connecticut as well as in other jurisdictions. The attorneys embody the Firm's long-term vision to have a law firm that provides unparalleled legal services to companies and individuals while being an active part of the business, political and philanthropic community at the state and local level. The Firm's best resource is its people. Over the course of the past year alone, more than a dozen of Genova Burns' attorneys, and the Firm as a whole, were recognized with more than 25 awards for their commitment to the legal profession and for service to the community. For more information, call 973-533-0777 or visit www.genovaburns.com.

For more information, call 973-533-0777 or visit www.genovaburns.com.



Republic Services of NJ

by Gary Smalley, Manager, Municipal Services for Republic Services



Save the Date!

Exhibitor Learning Session
Room 311 (capacity 390)
Wednesday, November 20, 2019
12:00 p.m. - 12:50 p.m.

NJ League of Municipalities Conference

(Working with CRP, NJ APWA and DC for Certification Credits)

A lively and spirited inter-active session

Tentative Title:
"Recycling Sustainability"
"Where are we now and where are we going . . ."



Sprint Wins Silver Telly Award for Powerful Relay Service Commercial

by Isabel Mejia, Client Director of the Sprint Works Program for Sprint

“Andy’s Story” receives High Praise and Premier Award; Showcases Impact of Sprint’s Speech-to-Speech Relay Service.

Sprint recently announced it was named as a Silver winner in the 40th Annual Telly Awards for “Andy’s Story” - a video highlighting the positive impact of Sprint’s Speech-to-Speech Relay Service. The Telly Award is the premier award honoring the finest film and video productions, groundbreaking web commercials, videos and films, and outstanding local, regional, and cable TV commercials and programs.

“Andy’s Story” tells the first-person account of a man who stutters and the hardships a stutter can have on a person’s daily communication efforts. Andy describes how Sprint’s Speech-to-Speech Relay service-a service designed to help individuals with a speech disability communicated on the telephone-has proven to be an excellent communication solution for him in his day-to-day life.

“His story reminds us what a powerful impact Speech-to-Speech services can make,” said Mike Ellis who leads Sprint’s Accessibility team. “Sprint is proud to be honored with this award and even more proud to empower speech-disabled customers to take on day-to-day tasks with confidence and ease.”

Sprint’s relay services serve individuals who are deaf, hard of hearing, deaf-blind or have a speech disability, and help bridge the telecommunications gap for people with disabilities.

Founded in 1979 , The Telly Awards receives over 12,000 entries from all 50 states and 5 continents. Entrants are judged by The Telly Awards Judging Council-an industry body of over 200 leading experts including advertising agencies, production companies, and major television networks, reflective of the multi-screen industry The Telly Awards celebrates. Partners of the The Telly Awards include NAB, StudioDaily, Stash Magazine, Storyhunter, ProductionHub, VR/AR Association, The Wrap and Digiday.

To watch the full video, visit <https://buelladvertising.box.com/v/STS-AndysStory-MP4>. For more information on Sprint’s Speech-to-Speech Relay service or to speak with an executive, please contact Sprint@GODRIVEN360.com

The Sprint Works Employee Incentive Program:

Sprint offers the program for Government & Public Safety Employees.

Mention Corp ID code: **GVRT_ZZZ at the time of purchase.**

Additional information may be found at this link: <http://sprint.co/2nHfydU>

Sprint offers the program for Education K-12 employees:

Mention Corp ID code: **GDVRT_ZZZ**

Additional information may be found at this link: <http://sprint.co/2EhDJtB>

Sprint offers the program for Higher Education employees or students:

Mention Corp ID code: **GVRT_ZZZ**

Additional information may be found at this link: <http://sprint.co/2EhDJtB>

Sprint offers the program for Healthcare employees:

Mention Corp ID code: **HCVRT_ZZZ**

Additional information may be found at this link: <http://sprint.co/2E4iXyi>



JCP&L Named to New Jersey Sustainable Business Registry - Membership Recognizes Company's Continued Focus on Environmental Awareness

Jersey Central Power & Light (JCP&L) has been named to the New Jersey Sustainable Business Registry for its continued focus on environmental awareness and sustainable practices and policies. JCP&L is the only electric utility on the list of more than 150 New Jersey companies and organizations recognized for their environmental leadership efforts.

"As stewards of the environment, JCP&L is committed to delivering safe, reliable power to our 1.1 million customers across the state while minimizing the environmental impact of our operations," said Jim Fakult, President, JCP&L. "As a member of the New Jersey Sustainable Business Registry, we look forward to sharing our ideas and working closely with the companies and organizations who are leading the effort to encourage sustainability in New Jersey."



JCP&L's recent environmental initiatives and accomplishments include:

- Developing a formal Environmental Policy Statement to guide and inspire employees
- Creating a "Green Team" comprised of JCP&L employees with diverse backgrounds and skillsets focused on building environmental awareness, promoting sustainable practices and policies and developing additional programs that support a sustainable future
- Implementing a program to repurpose older utility poles for bird nesting locations and parking lot dividers, among other uses
- Recycling more than 500 pounds of copper, aluminum and other materials from replaced equipment
- Participating in numerous environmental restoration projects, including Lopatcong Creek restoration in Warren County, Slade Dale Sanctuary Marsh Restoration in Point Pleasant and Bradley Beach Maritime Forest Restoration in Bradley Beach

Launched in 2014, the New Jersey Sustainable Business Registry is a partnership between the Rutgers' New Jersey Small Business Development Centers (NJSBDC) and the New Jersey Department of Environmental Protection. By joining the registry, JCP&L can share its successes and inspire other organizations to implement sustainable practices as well as learn from achievements of other businesses across the state. Visit the registry online at registry.njsbdc.com

JCP&L is a subsidiary of FirstEnergy Corp. (NYSE: FE). JCP&L serves 1.1 million customers in the counties of Burlington, Essex, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union and Warren. Follow JCP&L on Twitter [@JCP_L](https://twitter.com/JCP_L), on Facebook at www.facebook.com/JCPandL or online at www.jcp-l.com.



NACo, Sheriff's Association Talk Fix For Health Care in Jails

by Rachel Looker, Junior Writer for NACo County News

County officials and sheriffs pushed for legislative action to improve health care services in local justice systems for pre-trial detainees during a visit last week to the nation's capital.

Members from the National Association of Counties (NACo) and the National Sheriffs' Association (NSA) Health Care in Jails Task Force met Oct. 8 and Oct. 9 at NACo headquarters to explore ways to bring awareness to the Medicaid Inmate Exclusion Policy, a federal policy that removes federal health and veterans benefits from individuals as soon as they are admitted to jail.

Task Force Co-Chair Arapahoe County, Colo. Commissioner Nancy Sharpe said the group is working to bring more awareness to the Medicaid Inmate Exclusion Policy, educate federal partners and explore opportunities to advocate for legislative changes through data collection and a comprehensive report.

"This is not just to identify the issues, but really to focus on solutions," she said. "I think most of us don't want to be spending time going to more meetings without offering solutions."

Renee Danser, associate director of research and strategic partnerships at Harvard Law's Access to Justice Lab, facilitated the discussions which ranged from pre-trial populations in jails, health care services and expenses, recidivism rates and the type of community support provided by counties for justice-involved individuals before and after they are incarcerated.

Erie County, N.Y. District Attorney John Flynn said Erie County, which includes rural and urban areas, will eliminate bail on misdemeanor and nonviolent felonies starting Jan. 1.

He said in anticipating this change, the county has limited bail, which has resulted in a decrease of the pre-trial population by 50 percent in one year.

"We have incredible results in the decreasing numbers of individuals who are being held pre-trial now," he said.

In addition to bail reform, members discussed challenges faced with collecting accurate data, such as determining the number of veterans who are incarcerated.

Past President of the National Association of County Veterans Service Officers Ed Zackery said he finds veterans are one group that when released from jail, can be immediately connected to other services.

"The better the data we can collect, the more we can do to help these groups," Zackery said.

Task force members also identified strengths, weaknesses, opportunities and threats during an analysis of the relationships between local law enforcement and local government.

The analysis focused on establishing best practices for jail inmates and continuums of care.

When identifying strengths and opportunities, task force members acknowledged criminal justice collaborations as well as county and citywide collaborations and found there are more opportunities for sheriffs and county officials to work together to solve problems.

Attendees of the meeting reiterated challenges with data when it comes to having too much or too little to "harmonize the data and humanize the action."

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NACo - Fix for Health Care in Jails *(continued)*

Other challenges identified were public perceptions, lack of messaging for the public, funding constraints, negative media, siloed government agencies and community capacities such as not having enough professionals to provide care to inmates.

Task force members created recommendations to state and federal leaders including the local and federal department of veteran affairs, state governments, the U.S. Department of Justice and the U.S. Department of Health and Human Services.

NSA Staff Liaison Carrie Hill reviewed legal strategies with task force members ahead of the task force's visit to Capitol Hill for an advocacy day. With this framework in mind, task force members visited Congressional offices to explore the path forward for legislation that would improve health care access in jails.

NACo and NSA are working with House and Senate staff to introduce bills that would improve care continuity for pre-trial detainees through repeal of the Medicaid Inmate Exclusion Policy.

The task force concluded that it's necessary to convey to members of Congress that "these are not convicted felons, these are people accused of crimes that just got in the system and have not been convicted of anything."



Nationwide Economics

Weekly Economic Review & Outlook for October 28, 2019

by Ben Ayers, Senior Economist of Nationwide Mutual Insurance Company and
Daniel Vielhaber, Economist of Nationwide Mutual Insurance Company

Weekly Review

Still difficult to find a home for sale

Housing activity dipped in September with both existing and new home sales falling slightly from August. Still, the trend in home demand remains upward in response to lower mortgage rates, positive demographics, and a solid (if slowing) job market. Housing should continue to be a positive for the economy, helping offset some of the weakness in the business sector.

Existing home sales fell by 2.2 percent to an annualized rate of 5.38 million units for September. Sales were up by 3.9 percent from a year earlier, however, the strongest year-over-year gain since the first quarter of 2017, while average transaction volume during the third quarter was the highest since the beginning of 2018. More affordable market conditions have been the driver of the rebound in housing this year. Fixed mortgage rates during late August and early September were the lowest since 2016 and, while they have moved modestly higher since then, should continue to support sales.

The extremely low inventory of existing homes, however, remains a limiting factor for sales. The total number of single-family homes on the market during the third quarter was the lowest for the period since 1994 as homebuyers snatched up new listings rapidly. As a result of rising demand for homes, house prices gains have accelerated in recent months—offsetting some of the boost to affordability from lower financing costs.

New home sales continue to benefit from the lack of available existing homes on the market. While sales were down slightly for September, activity was up by 15.5 percent versus a year earlier and average sales during the third quarter were the fastest since 2007. The outlook for new sales looks positive as well, with the NAHB housing market index (which gauges homebuilder sentiment) up in each of the past four months while single-family housing starts have moved higher. This suggests further upside in the market for new homes ahead.

Has manufacturing bottomed out?

The 1.1 percent decline in durable goods orders for September reinforced the widespread weakness within the manufacturing sector at the end of the third quarter. Year-over-year growth in core capital goods (excluding aircraft orders) was still positive, but only barely at 0.4 percent. The trade war with China and weaker demand from a slowing global economy has drastically cut export volumes from U.S. manufacturers.

Early readings from October, however, indicate that conditions may be improving. The IHS Markit flash for manufacturing rose for October at the fastest rate in six months on improved production and new orders data. Even new export sales increased as more firms cited optimism about a recovery in global trade relations. Still, while up from the bottom, the IHS Markit index remains low and points to only modest expansion for the sector.

Regional Federal Reserve surveys also point to some improvement in manufacturing output across the country. Key readings from Chicago, New York, Philadelphia, and Dallas have moved higher over the past two or three months, also showing better total production and new order activity. Despite this, the sector is likely to be sensitive to the shifts in the trade negotiations between the U.S. and China which currently are on the upswing, but remain highly uncertain.

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Nationwide Economics *(continued)*

IHS Markit had less positive news for the service sector as its flash Service PMI has been lower for several months. New business has fallen off with employment readings falling for a second consecutive month. This signals that the weakness in the business sector may be spreading beyond manufacturing.

The Week Ahead

When the FOMC dropped the federal funds rate in September, there was a lack of commitment regarding future rate cuts. As the trade war with China continues to have negative effects on business and some domestic data has turned softer, an additional cut of 25 basis points is expected in an effort to reduce the odds of a more serious slowdown in the economy.

While financial markets put the odds of an October Fed easing at more than 90 percent, market participants will be looking closely for hints of another rate cut at the December FOMC meeting. We believe that the Fed will not ease again at the end of the year, as long as economic growth stabilizes and inflation contuse to edge higher, in line with current market expectations of a cut of 22 percent.

The trend in job growth has slowed this year but remains solid for being in the eleventh year of an economic expansion. Because the expansion has lasted so long, the most likely reason for the declining jobs growth is a lack of qualified candidates resulting from low unemployment. With slow job growth likely to have continued through October, there was little to blunt the impact of the UAW strike against General Motors. Consequently, we project nonfarm payrolls to increase by only 100,000-helped a bit by temporary Census hiring.

Average hourly earnings surprisingly did not grow for September. A rebound following a month with zero or negative wage growth is common, while continued job growth and low unemployment should put upward pressure on wages for October. Taken together, we expect average hourly earnings to increase by 0.3 percent. The unemployment rate is likely to tick higher in October to a still-low 3.6 percent.

The ISM Manufacturing Index fell more deeply into contraction territory for September after August saw the index fall below 50 for the first time in three years. The ongoing trade war with China has negatively affected supply chains and increased business uncertainty. Still, several regional Federal Reserve surveys have indicated a better outlook than last month while the HIS Markit flash PMI showed a small gain for the U.S. As a result, we project the ISM Manufacturing Index edge higher to 49.2 for October, up from the prior month's 47.8.

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



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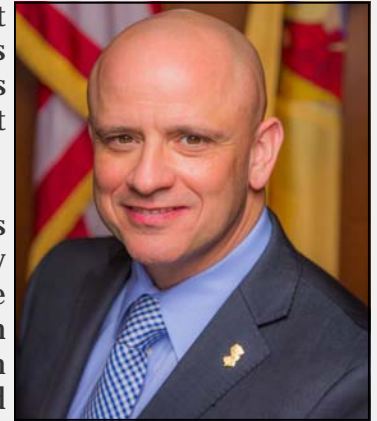


NJ Certification
#55450-15

FROM THE EXECUTIVE DIRECTOR

On September 23rd, the NJ Council on Local Mandates considered NJAC's complaint that the 2018 vote-by-mail law constitutes an unfunded State mandate and is unconstitutional. Given that the recently enacted 2019 vote-by-mail law appropriates \$2.0 million to offset the direct expenditures imposed by both laws, which we submit is open to interpretation as noted below, the

Council requested NJAC and the Attorney General's office to provide final briefs concerning the actual costs incurred by county governments. NJAC and the Attorney General's office must submit their final case summations by October 23rd where NJAC will establish that both measures: impose mandates on the county clerk of each county; require the use of direct expenditures; do not authorize resources other than property taxes to offset direct expenditures; and, do not fall within one of the limited and narrow exemptions.



John G. Donnadio, Esq.

NJAC submits that the Legislature's \$2.0 million appropriation is illusory as the monies have been placed in reserve pursuant to EXECUTIVE ORDER NO. 73. Moreover, the "2019 Vote-by-Mail Application Reimbursement" form, distributed to the county clerk of each county by the Division of Elections, appears only to apply to the opt-out notices sent to voters for the 2019 general election and does not include reimbursement for the 2018 opt-out notices or the ongoing expenses of issuing vote-by-mail ballots to all the voters that voted by mail in the 2016, 2017, and 2018 general elections. As of this writing, the Attorney General's office not has provided any guidance on this matter. NJAC further contends that even if the Treasurer eventually releases the monies, the funding is flawed as it does not contemplate the totality of the expenses the new law imposed, and will continue to impose, on the county clerk of each county, which must issue 437,000 new vote-by-mail ballots in all future general, primary, school, municipal, and fire district elections at a significant expense to property taxpayers.

Special thanks to Hunterdon County Clerk Mary Melfi and Hunterdon County Board of Elections Administrator Beth Thompson for testifying before the Council and to Hunterdon County Counsel Shana Taylor for her continued advice and counsel. All did a terrific job and I appreciate their help and patience a great deal. And, thank you to the county clerks for their greatly appreciated assistance with collecting election expenses.

NJAC MEETINGS AND EVENTS

December 20, 2019

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

May 6 thru May 8, 2020

NJAC Celebration of County Government - *Caesars - Atlantic City*

WHAT'S HAPPENING IN YOUR COUNTY?

SUN	MON	TUES	WED	THURS	FRI	SAT
<u>NOVEMBER</u>					¹ Fire Pit Friday 5:30 p.m.–9:30 p.m. Willow Creek Winery West Cape May <i>Cape May County</i>	² Unified 5K Run 8:30 a.m. Inspira Health Center Mullica Hill <i>Gloucester County</i>
³ South Jersey Bridal Show & Expo 12:00 p.m. - 3:30 p.m. Crowne Plaza Cherry Hill <i>Camden County</i>	⁴ Mozart-An Afternoon All About Amadeus 11/3 3:00 p.m. Jay & Linda Grunin Center Toms River <i>Ocean County</i>	⁵ 	⁶ Camo Kid Days 11:00 a.m.–6:00 p.m. The Farm in Harmony Harmony <i>Warren County</i>	⁷ 5K Turkey Trot 11/10 10:00 a.m.–12:00 p.m. Colonial Park Somerset <i>Somerset County</i>	⁸ Springsteen: His Hometown Exhibit 11:00 a.m.–5:00 p.m. Monmouth County Historical Assoc. Freehold <i>Monmouth County</i>	⁹ Garage Games Master Competition 7:00 a.m.–3:00 p.m. Reinvented CrossFit Rochelle Park <i>Bergen County</i>
¹⁰ Pirate Day 11:30 a.m. - 12:30 p.m. Imagine That Florham Park <i>Morris County</i>	¹¹ 	¹² Ornament Making 10:00 a.m.–11:00 a.m. Lyceum of History & Natural Science Mt. Holly <i>Burlington County</i>	¹³ Flemington Fall Restaurant Week 11/10-11/15 2:00 p.m. - 9:00 p.m. Downtown Flemington <i>Hunterdon County</i>	¹⁴ Look to the Future 11/12 6:30 p.m. - 8:00 p.m. High Point Regional High School Sussex <i>Sussex County</i>	¹⁵ Justice Rocks 5 Fair Trade Market & Concert 7:00 p.m. - 10:00 p.m. High Mountain Church North Haledon <i>Passaic County</i>	¹⁶ NYAYC Big East Cheer 8:00 a.m. CURE Insurance Arena Trenton <i>Mercer County</i>
 ¹⁷ 4:00 p.m. Boardwalk Hall Atlantic City <i>Atlantic County</i>	¹⁸	¹⁹	²⁰ Best of Salem County Celebration 10:00 a.m. - 12:00 p.m. Community College Carneys Point <i>Salem County</i>	²¹	²² Jonas Brothers 7:30 p.m. Prudential Center Newark <i>Essex County</i>	²³ Jersey City Wine Fest 6:00 p.m.–9:30 p.m. Harborside Atrium Jersey City <i>Hudson County</i>
²⁴ A Feast of American Music 3:00 p.m. First Baptist Church Westfield <i>Union County</i>	²⁵	²⁶	²⁷	 ²⁸	²⁹ The SpongeBob Musical 8:00 p.m. State Theatre New Brunswick <i>Middlesex County</i>	³⁰ Annual Main Street Vineland Christmas Parade 5:00 p.m.–7:00 p.m. Landis Avenue Vineland <i>Cumberland County</i>

NJAC CELEBRATION OF COUNTY GOVERNMENT
MAY 6-8, 2020
CAESARS, ATLANTIC CITY, NJ