

NJAC COUNTY BIZ

An Educational and Informative Newsletter for Counties and Businesses

New Jersey Association of Counties

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Time Is Running Out To Modernize 9-1-1 Services

by Jonathan Young, Freeholder for Camden County



Jonathan Young, Freeholder,
Camden County

Thanks to modern mobile devices, near-ubiquitous internet connectivity, and a plethora of free social media and sharing applications, we can send photos to our families from across the world, video chat in real time with distant friends, and upload our voices to the ears of millions in less time than it takes to record ourselves in the first place. These tools can keep us closer together, but they can also help public safety officers and dispatchers save lives— if they have the technology.

The sad reality in New Jersey is that because funding designated to improve and modernize 9-1-1 call centers has been continuously [redirected](#) to other programs, most public-safety answering points (PSAPs) statewide lack the ability to receive the same multimedia that we can send to our friends and family instantly on iPhones and other mobile devices. This significantly impacts the response time of police, fire, and EMS, as well as their ability to accurately collect information as they respond to emergencies and dangerous situations in a timely manner.

This should be both surprising and alarming. Our PSAPs should be state-of-the-art facilities armed with top-of-line technology to keep our residents safe. Less than \$100 can get you a prepaid phone capable of sending and receiving photos, videos, and map locations, so why can't PSAPs do the same thing?

When you call 9-1-1 in New Jersey, your call is immediately routed to the nearest PSAP where a dispatcher receives the call and then corresponds with the appropriate authorities to assist you. These centers need to be maintained and constantly updated in order to keep up with changing technology, but the last time New Jersey's PSAPs received a major overhaul they were still [using 1980s-era systems](#).

In 2008, to remedy the growing disparity between consumer technology and what was available to PSAPs at the time, a surcharge of 90 cents was added to the bills of individual wireless and VOIP users to create a fund which would support 9-1-1 services in the state.

The public has been paying that surcharge each month ever since, a total worth approximately \$120 million each year. However, only a couple million dollars ever gets invested in our 9-1-1 services. Each of the last 11 years, between 85 and 95 percent of those fees have been diverted for some other, unrelated purpose into the general fund of the state budget. Since the tax was instituted more than [\\$1 billion of revenue](#) intended to upgrade and maintain our 9-1-1 infrastructure has been doled out to other funds.

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Time Is Running Out To Modernize 9-1-1 Services *(continued)*

In the meantime, county governments have had to do their best to keep up with upgrades. In the last five years, county governments spent more than \$300 million to maintain facilities and make limited, but crucial improvements.

In Camden County, we have already seen how critical these “next-generation” upgrades are. In 2016 we rolled out the [first text 9-1-1 system in the state](#). That system has saved lives, allowing individuals in dangerous situations to contact the police when talking aloud on the phone would have compromised their safety. Just imagine how many people we could help with the implementation of video and photo sharing, location data sharing, and other modern upgrades.

New Jersey has reached a critical moment as it pertains to the 9-1-1 System Emergency Response Trust Fund. Every day we are forced to rely on inferior technology we are unable to serve the public to the best of our ability. The last two administrations have failed to respond appropriately to this issue, and even short-term corrections won't ensure that a future administration won't just cut the program again. That leaves New Jersey with just one option to ensure the funding collected from the wireless surcharge is spent as intended: a constitutional amendment.

This issue must be brought directly to tax-payers and voters. A constitutional amendment would prohibit future use of the fund for anything other than its intended purpose. In 2010, voters approved a similar measure to protect the unemployment fund - it has since rebounded to a balance of \$2.5 billion.

New Jersey families should be able to rest assured that 9-1-1 will be ready to help them should they ever need to call, text, or share information with dispatchers. Restoring 9-1-1 funding and demanding that it not be used for other purposes would finally give us that peace of mind.



SHARE THE NEWS!

Let us know what educational or informational articles you would like published in the NJAC COUNTY BIZ.

Contact

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

CASA Volunteers—The Heart And Soul Of A New Jersey Non-Profit

by Helen L. Davis, Statewide Volunteer Sourcing Coordinator for CASA of NJ, Inc.

Have you ever wondered how you as a county employee can make the difference in the life of a child – especially in New Jersey's State child welfare agency? So often children who have been subject to physical or emotional abuse end up in court with an uncertain future. This is where volunteers make a difference in the outcomes that can have a life-long impact.

The state's child welfare system operates through a decentralized system of local offices, which are geographically placed in jurisdictions within counties. As children are removed from their homes due to abuse and neglect, those cases go to family court judges who are situated in vicinages that are roughly designated along county lines. These geographic designations provide the opportunity for county employees to serve children in their home counties. When a family court judge asks for a Court Appointed Special Advocate (CASA), in these counties, they realize that these are volunteer advocates who have been specially trained to deal with issues affecting foster children and bring to the table a heart and passion for making a difference!



CASA of NJ, unique in its mission and advocacy focus, is an organization that promotes and supports a statewide network of local CASA programs also known as Affiliates. These CASA programs are located and operate in all 21 counties in New Jersey. CASA Affiliates recruit and train community volunteers to be a "voice in court" for children. These advocates

"speak up" for these children, helping them get the services they need and ensuring that they find safe, permanent homes'.

Wonder what are the requirements to be a CASA volunteer? The simple answer is time, compassion, commitment and a bit of training. CASA volunteers usually visit a child that's been assigned to them approximately once a month. They work as facilitators to secure resources and services such as therapeutic evaluations for a child and family, tutoring services, educational resources, medical services, etc. CASA volunteers provide consistency and facilitate a strong foundation for a child's growth and development. The CASA volunteer remains on a case until it is permanently resolved with either adoption or reunification with parents or guardians as a outcome.

For additional information about CASA and becoming a volunteer advocate for a child, visit: www.CASAforchildrenNJ.org or contact Helen Davis, CASA Statewide Volunteer Sourcing Coordinator at hdavis@casafnj.org or via telephone at (973) 975-8050.

"The Court Appointed Special Advocate (CASA) Programs have a record of public service protecting the safety and well-being of New Jersey's abused and neglected children, defending them from harm and ensuring that they are provided with the court-ordered services they need."

Philip D. Murphy, Governor of the State of New Jersey CASA Child Advocate Day Proclamation – April 2019 is CASA Child Advocate Month



How To Prepare Your County For A New Software Implementation

by Michael Galello, Industry Marketing manager for Kronos

There's no denying that the public sector can be very complicated. The public sector isn't just one industry. It is many industries all rolled up into a single employer. Each of those industries has distinctly different business needs and processes. In many cases, they may have different unions or other agreements that are unique to their specific function.

Many software implementations in the public sector are unsuccessful, face many delays, or never reach their full potential. Why is that? Are they buying the wrong software? Are they using the wrong consulting firm, or is it something completely different? Read on to learn tips and tricks to surviving and thriving a software implementation:

When working with a software vendor, do not assume that your software vendor truly understands how to successfully deliver in the public sector. It's important to ask vendors some clarifying questions before committing to any agreements:

- Do they have experience implementing in the public sector?
- Do they have references that you can talk to?
- Do they have subject matter experts who understand the unique challenges that come with implementations in the public sector?

When making the decision to procure a new human capital management solution there are some steps that you can take ahead of time to be better prepared:

- *Review your business processes and policies* before issuing an RFP. Doing that work ahead of time will save lots of headaches down the road. Some reasons for doing this are:
 - There may be policies and processes that are being used in various agencies that do not align with centralized processes.
 - If you need to change policies, you will need time to go through the process of making those changes. Generally, this is not something that can be done quickly, and you would not want your project delayed as a result.
 - You do not want to replicate bad processes or manual processes in your new solution. This is a great opportunity to make changes that will benefit the organization.
- *Identify any blackout dates* that will have an impact on your project.
 - This could include things such as events, vacations, competing projects, etc. By identifying these up front, they can be incorporated into your project plan and not create unexpected delays.
- *Identify your change champions* in the various agencies that will be impacted by the change. These will be the people who help with change management. Make sure they're looped in, and the process will go much more smoothly.
- *Think about your training strategy*. This includes things like:
 - Where will the training be held? Rooms can be hard come by in the public sector, so planning will ensure that you have the proper facilities to deliver your training.
 - Who will help deliver the training? Is it the trainer?
 - Can you utilize interns to help you with your training?

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How To Prepare Your County For A New Software Implementation *(continued)*

- *Develop a communication strategy.* The more communication, the better. With changes such as this it is important to communicate as much information as you can. This will also assist with the change management strategy.
- *Create a Steering Committee* with representation from the various stakeholders.
- *Establish executive sponsorship.* Many times, executive sponsors may be involved during the procurement process, but not throughout the implementation. It is important to establish who has the authority to approve changes or to assist when there is a disagreement.

There are more items that should be a part of a list but focusing on the basics above will give you a solid foundation from which to build your own project and implementation checklist.

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.



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Visit www.njac.org for the action-packed schedule of events and details on how to register, advertise in the conference directory, and host an event.

150 West State Street, Trenton, NJ 08608 Telephone: 609-394-3467 Fax: 609-989-8567

Seeing The Glass Half Full: 4 Cybersecurity Trends For 2020

by Anne Grahn, Cyber Communications Manager for SHI International Corp.

As we ring in 2020, it's easy to see the cybersecurity glass half empty. With over \$1.5 trillion in illicit profits being acquired, laundered, spent, and reinvested by cybercriminals each year, it feels like we're fighting a losing battle against an increasingly powerful enemy.

Cybercrime represents big money for cybercriminals, and that equates to big losses in the public and private sectors. The global average [data breach cost](#) rose to \$3.92 million in 2019, and the average number of records breached per incident surpassed 25,000.



As data breaches increase in volume and severity, it's time to sharpen our focus on cyber defense. Here are four trends for 2020, and actions your organization can take to improve your cybersecurity outlook in the new year.

1. Continued escalation of targeted ransomware attacks

[Ransomware](#) wreaked havoc in 2019.

According to a [recent report](#), at least 103 U.S. government agencies; 759 healthcare providers; and 86 universities, colleges, and school districts were impacted by ransomware last year. It can cost organizations thousands to millions of dollars to recover from these attacks, and because many have yielded six-figure profits, cybercriminals have no incentive to stop.

Making matters worse, some threat actors are stealing data before delivering a final payload of ransomware, threatening companies with data exposure if they don't pay up. As this trend becomes more common, companies will need to [treat ransomware attacks](#) as data breaches and report them as such, which could trigger hefty fines under regulations such as the [General Data Protection Regulation](#) (GDPR) and California Consumer Privacy Act (CCPA).

What you can do: If you've already been hit, check online to see if a decryption tool is available. Law enforcement and security companies have released decryption keys for numerous versions of ransomware through a project called [NO MORE RANSOM!](#)

Don't pay the ransom. Yes, restoring systems that have been compromised can be a long and costly process. However, you can't trust cybercriminals to keep promises and by paying up, you could encourage additional attacks. If you're unable to function and feel paying is the best way to protect your shareholders, employees, and customers, consult vendor-independent security professionals to verify that the decryption keys will work and the infection can be thoroughly remediated.

Preparation is critical to preventing future attacks. Take backups seriously; ensure you have thoroughly tested your ability to recover systems and data in the event of an attack. Strengthen patch management processes, implement least privilege, and leverage endpoint detection and response tools. Check your cyber insurance for cyber extortion coverage, and perhaps most importantly, provide continuous security awareness training to help employees detect and react to the latest phishing techniques.

2. AI deepfakes add a dangerous twist to business email compromise

We've come a long way from laughable Nigerian prince email scams.

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4 Cybersecurity Trends For 2020 *(continued)*

Business email compromise (BEC) — when an attacker hacks into a corporate email account and impersonates the real owner to convince employees to transfer funds — cost U.S. businesses nearly \$2 billion over the past two years. Deepfake voice attacks are adding a dangerous twist, using artificial intelligence (AI)-generated audio to impersonate an executive’s voice.

[The Wall Street Journal](#) detailed how cybercriminals successfully used AI-based software to mimic a chief executive’s German-accented voice and direct another executive to transfer \$243,000 to a “supplier.” Symantec reported three similar cases in 2019, in which the victims lost millions of dollars.

[C-level executives are attractive targets](#) for this type of attack. Recordings of their voices are often available through media appearances, YouTube videos, and publicized conferences, providing cybercriminals plenty of data to work with.

What you can do: [Security awareness](#) is crucial. Training for employees who are authorized to make wire transfers should cover BEC, including the possibility of deepfake audio. They should always be skeptical of “urgent” money transfer requests and take steps to validate them.

Don’t rely on inbound calls for voice verification; implement policies that require the verification process to include outbound calls to a recognized number such as the executive’s desk or mobile number. Consider setting up a verbal keyword that hasn’t been conveyed via email to validate the identity of the authorizing party, or like some organizations, require that multiple executives approve fund transfers over a certain amount.

3. Threat actors exploit false sense of security in the cloud

As organizations rush to adopt cloud services, many have overlooked their own accountability for security, mistakenly assuming the cloud provider handles it. This assumption leads to security holes and misconfigurations, making sensitive data in the cloud a top target for attackers in 2020.

[Security in the cloud](#) is a shared responsibility. If you don’t understand your role, you’re putting your company at risk.

Providers such as Amazon, Microsoft, and Google protect the physical infrastructure — ensuring security of the cloud. However, no matter what platform you use, it’s up to you to secure user access, as well as the data you put *in* the cloud.

A recent [study](#) found that 60% of organizations still don’t understand the shared responsibility model.

On-Premises <small>(for reference)</small>	IaaS <small>(infrastructure-as-a-service)</small>	PaaS <small>(platform-as-a-service)</small>	SaaS <small>(software-as-a-service)</small>
User Access	User Access	User Access	User Access
Data	Data	Data	Data
Applications	Applications	Applications	Applications
Operating System	Operating System	Operating System	Operating System
Network Traffic	Network Traffic	Network Traffic	Network Traffic
Hypervisor	Hypervisor	Hypervisor	Hypervisor
Infrastructure	Infrastructure	Infrastructure	Infrastructure
Physical	Physical	Physical	Physical

Customer Responsibility
 Cloud Provider Responsibility

image source:
[McAfee’s 2019 Cloud Adoption and Risk Report](#)

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4 Cybersecurity Trends For 2020 *(continued)*

What you can do: To avoid data exposure as you pursue cloud initiatives, make sure you understand the security capabilities inherent within target cloud environments. Develop a strategy that enables you to align cloud-native and third-party controls, and ensure consistent security across on-premises, cloud, and hybrid infrastructures.

Several controls can contribute to a secure architecture across infrastructure as a service (IaaS), platform as a service (PaaS), and software as a service (SaaS) models:

- Identity and access management (IAM) solutions: single sign-on and access management
- Hybrid multi-cloud solutions: virtual firewalls and security event management
- Data security controls: data discovery and data loss prevention (DLP) tools
- Cloud access security brokers (CASBs)
- Encryption/key management
- API gateways/API management solutions
- IT service management: configuration management databases

While many companies are using platforms such as Microsoft Azure and Amazon Web Services (AWS) to rapidly adopt the cloud from the top down, it's important to take a programmatic approach to cloud security. Perform a comprehensive assessment to establish security requirements for all impacted data, processes, and applications prior to migration.

4. Rush to implement security automation leads to failure

Organizations are increasingly turning to security orchestration, automation and response (SOAR) to address staff shortages and integrate point solutions. These tools can increase the efficiency of security operations and free up security personnel from repetitive tasks so they can focus on threats and make better and faster decisions. [According to Gartner](#), 30% of security teams with 5+ analysts will leverage SOAR by 2022, up from 5% today.

While automation and orchestration are among the hottest watchwords for 2020, these are not “plug-and-play” solutions. There are numerous providers with different approaches to choose from, and a significant amount of planning is required for a successful implementation. You can't automate everything. Attempting to do so will lead to failure.

What you can do: Security automation is a multi-step journey. Before you begin, make sure you understand your goals and have the right resources in place.

SOAR platforms need the right data to function. Solutions such as firewalls, intrusion detection and prevention, ticketing, and team communication systems — along with tool APIs — provide the bare minimum data required to support automation. Relevant, up-to-date threat intelligence provides an additional layer that creates threat context in real time.

Once you have the right tools in place, map out the processes you want to automate over the first year or two. These should include tasks that are well-defined, easily repeatable, and don't require human intervention.

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4 Cybersecurity Trends For 2020 *(continued)*

Vendor-independent technology partners can increase your chances of success by helping you evaluate potential SOAR solutions, introduce the right amount of automation for your current needs, and bring automation together with human insight so you can eliminate the handling of low-level, repetitive tasks and respond faster to threats.

Seeing the glass half full

Like it or not, we've entered a new decade in technology. There are more threats on the horizon than we can mention, and cybersecurity is top of mind.

Evaluating your security posture and devising a [workable plan of action](#) to address gaps can help your organization achieve security and business goals. Increasing security awareness, taking responsibility for security in the cloud, and streamlining operations will better prepare you to address threats and mitigate risk so you can take a [glass-half-full approach to cybersecurity](#) in 2020.

To learn more about SHI International Corp., please contact John Minnella, District Manager of NJ/PA/DE Government & Healthcare, via e-mail at John.Minnella@shi.com.



BKP Architects Names Caitlin Daley, AIA, Principal

by Amanda Weko, AGW Communications

Philadelphia-based BKP Architects (BKP) promoted Caitlin A. Daley, AIA, to Principal. She joins founding partners Darrell Kratzer, AIA, LEED AP, and Joseph Powell, AIA, LEED AP, in practice management and leading the firm's work throughout the Mid-Atlantic and Northeast, including significant work in Washington, D.C.; Baltimore, Md.; Buffalo, N.Y.; and Wellesley, Ma.

"Caitlin contributes enthusiasm, energy, and creativity to the studio and our design projects," said Kratzer. "She deeply values the collaborative nature of architecture and welcomes coordination and cooperation with all members of a project team, from clients and users to engineers, consultants, and contractors."

"Caitlin's outstanding leadership as an architect and associate earned her promotion," added Powell. "We look forward to continuing to evolve the firm with her partnership."

Daley joined BKP as a designer in 2010. Her proficiency in all phases of project development, proactive business approach, and staff mentoring earned her promotion to Associate in 2016. She is responsible for architecture, interiors, and planning work along with managing teams and supporting client relationships. As a project manager, Daley works closely with clients to ensure design solutions meet their goals. As an advocate for community-focused design, she conducts focus groups and public meetings to foster community support for public projects. As an integral part of BKP operations, she manages staffing, participates in business development pursuits, and contributes to long-range strategic planning.

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BKP Architects Names Caitlin Daley, AIA, Principal *(continued)*



Currently, Daley leads planning and design projects for the University at Buffalo School of Dental Medicine, Gallaudet University, Bryn Mawr College, Wellesley College, and the University of Pennsylvania.

“Since joining BKP, I’ve shared Darrell and Joe’s passion for creating memorable architecture and supporting our clients with excellent service,” Daley explained. “I am excited about this step in my career and the firm’s trajectory and I look forward to contributing my perspective on a more significant level.”

Daley holds a Bachelor of Architecture degree from the Pennsylvania State University and NCARB certification. She is a registered architect in Pennsylvania and a member of the National Association of College & University Food Services (NACUFS) and the Society for College and University Planning (SCUP). Caitlin is a current participant in the Penn State Stuckeman School Alumni Mentoring Program and a past volunteer with the ACE Mentor Program of Greater

Philadelphia and the AIA mentoring program. She has written for American School & University magazine about her foodservice design projects at Georgetown University, Johns Hopkins University, and the University of Pennsylvania.

Outside of her professional responsibilities, Daley has served on the board of the Philadelphia Falcons Soccer Club since 2015, as the organization’s president in 2018, and as its tournament co-chair in 2019. Daley enjoys working on her South Philadelphia row home where she lives with her partner and dog.

About BKP Architects

BKP Architects advocates pragmatism in equal measure with innovation, encouraging the simple elegance of architecture that is both useful and timeless. Guided by the motto Architecture with Purpose, BKP designs projects that support community and inspire pride in the higher education, institutional, and civic markets. For additional information, visit <https://www.bkp-ltd.com>.



NJBPU Has Announced The Return Of The New Jersey Clean Energy Conference

NJBPU has announced the return of the New Jersey Clean Energy Conference: Charting the Path to 2050, to be held at Harrah’s Resort in Atlantic City from April 6 to 7. With nineteen sessions to choose from, the Clean Energy Conference will feature informative and engaging discussions on the most relevant topics in clean energy. You won’t want to miss our sessions on *Women and Climate*, the new *Energy Master Plan*, emerging *Offshore Wind* industries, and *Electric Vehicles* in New Jersey and beyond, to just name a few.

Visit the [conference website](#) to register and join business leaders, local officials, advocates, policy makers and others as we prepare to work together toward a clean energy future.



WELCOME TO OUR NEW MEMBERS



Counterpointe Sustainable Real Estate (CSRE) is an energy efficiency and renewable energy finance company primarily focused on Commercial Property Assessed Clean Energy (C-PACE) funding. Counterpointe Sustainable Real Estate has unlocked C-PACE financing to facilitate sustainability, energy efficiency, and renewable energy integration into commercial properties and developments on a national scale. Beyond funding, CSRE affiliates administer C-PACE programs on behalf of governments and municipalities in California, Florida, Chicago, and New Jersey, representing some of the country's largest commercial real estate markets.

To learn more about their services and discuss further please contact Eric J. Alini, Managing Partner, via telephone at (855) 431-4400.



Municibid.com LLC dba Municibid is an official online auction services provider for the State of New Jersey . The State Contract is: 19-GNSV1-00696.

To learn more about their services and discuss further please contact Jameel O. Farruk, Director of Sales, via telephone at (800) 531-6074 ext. 706.



New Jersey's Clean Energy Program (NJCEP) promotes increased energy efficiency and the use of clean, renewable sources of energy including solar, wind, geothermal, and sustainable biomass. The results for New Jersey are a stronger economy, less pollution, lower costs, and reduced demand for electricity. NJCEP offers [financial incentives](#), programs, and services for residential, commercial, and municipal customers

To learn more about their services and discuss further please contact Andrew Farrell, Outreach Coordinator, via telephone at (732) 425-6543.



Unicorn HRO is a HR, Payroll and Benefits solution provider focusing the unique need of New Jersey Counties.

To learn more about their services and discuss further please contact Timothy Diassi, EVP Sales, Marketing & Partnerships, via telephone at (973) 360-5919.

SALT Act

by Andrew S. Bluestone, CFP, Selective Benefits Group

New Jersey Legislation Addresses \$10,000 Federal Cap on State and Local Tax to Allow Greater Deductibility for Partners and Owners of S corps and LLCs.

Governor Phil Murphy has signed legislation that creates an alternative pass-through tax that enables owners to get around the \$10,000 Federal Cap on state and local tax deductions. The legislation allows for an election of an entity-level tax with a corresponding tax credit effective for tax years beginning on or after 01/01/2020. This is in response to the "Tax Cuts and Jobs Act."

To take advantage of the legislation, a consent for the election must be made annually on or before the due date of the entity's return by each member of the electing entity or by any officer, manager, or member of the electing entities authorized to make the election. This election may not be made retroactively but can be revoked if the revocation is made on or before the due date of the entity's return. Election forms are yet to be released by the Division of Taxation.

The tax imposed on a pass-through entity will be equal to each member's share of NJ distributive proceeds attributable to the pass-through entity for the tax year multiplied by:

- (1) 5.675%, if the distributive proceeds of the entity are not greater than \$250,000 in the tax year;
- (2) \$14,152 plus 6.52% of the excess over \$250,000, if the distributive proceeds of the entity are not greater than \$1 million, but greater than or equal to \$250,000, in the tax year;
- (3) \$63,087.50 plus 9.12% of the excess over \$1 million if the distributive proceeds of the entity are not greater than \$5 million, but greater than or equal to \$1 million in the tax year; or
- (4) \$427,887.50 plus 10.9%, if the distributive proceeds of the entity are greater than or equal to \$5 million in the tax year.

If you are owners of New Jersey pass through entity, contact your PW partner to identify what you could save in taxes.

Electing entities must file an entity tax return and make payments on or before the 15th day of the third month following the close of each entity's taxable year for federal income tax purposes; i.e., March 15, 2021 for the year 2020 return. However, a pass-through entity is required to make estimated entity tax payments on or before the 15th day of each of the fourth month, sixth month, and ninth month of the tax year and on or before the 15th day of the first month succeeding the close of the tax year. The first estimated tax due date is April 15, 2020.

Each non-corporate member of the pass-through entity will receive a credit that is equal to the member's pro rata share of the tax paid by the pass-through entity. If the credit exceeds the amount due, the excess is refundable. Corporate members will be allowed a tax credit against both the corporate business tax and the surtax. However, the credit for corporate members may not reduce the corporate member's tax liability below the statutory minimum tax. Any excess credit may be carried over for a period of up to 20 privilege periods.

To learn more about SBG Group., please contact Andrew S. Bluestone, CFP, CEO and President, via e-mail at abluestone@sbggroup.com or via telephone at (973) 417-6880.





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County of Bergen Is Hosting

How Technology Can Improve Your Business

Learn How to Take Advantage of the Latest Technology to Give Your Business a Sharper Advantage

Tuesday, March 31, 2020

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James J. Tedesco III
Bergen County Executive

Board of Chosen Freeholders

WatchMeGo From Sprint Brings Peace of Mind to Parents as a Wearable Safety and Security Solution for Young Children

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

Sprint announced WatchMeGo from Sprint, a unique solution designed just for kids to give parents peace of mind. WatchMeGo includes a cool kid's watch with monitoring and communication plus the award-winning Kidomi app with parent-approved entertainment and educational activities for children ages 4 - 13.

The WatchMeGo device is \$144 or just \$6 per month for 24 months with installment billing. Service to enable the security and communication features requires a simple rate plan of \$10 per month with AutoPay and no activation fee. Visit: www.sprint.com/WatchMeGo or 800-SPRINT1 or retail channels.

Nothing is more important to a parent than knowing their child's location. Just about every parent has felt that rush of fear and confusion when they turn around and don't immediately see their child. Or a coach switches the game field and you don't know where to go to cheer them on. Or a birthday party pickup location changes and you didn't get the text from the party host.

Designed to bring parents peace of mind, WatchMeGo offers real-time GPS location tracking through the custom WatchMeGo app. WatchMeGo lets parents and children stay connected without handing a young person a wireless phone. Parents and kids can send and receive voice messages, and the watch can also receive text messages from the parent.

"WatchMeGo is the perfect solution for parents with little ones who aren't yet ready for their first phone," said Doug Smith, Sprint vice president of product innovation and product marketing. "With the ability to track the location of your child almost anywhere using GPS and communicate through text or voice messages, WatchMeGo is an ideal addition to your family's connected lifestyle.

Parents can also receive automated alerts when their child's WatchMeGo enters or exits a defined safety zone such as their school or neighborhood. The fun and stylish wearable has an "SOS" button that immediately sends an alert to a parent's smartphone.

The Kidomi app from the education experts at Fingerprint Digital is included with WatchMeGo at no additional cost (a \$7.99 per month value) and features hundreds of educational games and activities that focus on science, math, technology and reading. The kid-friendly and parent-approved app also delivers an extensive library of family entertainment videos and eBooks.

WatchMeGo is built with durability in mind with a highly rugged Gorilla Glass watch face and a long-lasting 400mAh battery. It is water-resistant (IP67 rating) so a bit of splashing and regular hand washing won't affect performance. For more details, visit www.sprint.com/WatchMeGo

continued on page 15

WatchMeGo From Sprint *(continued)*

The Sprint Perks Employee Program:

Switch to Sprint and get the Unlimited Premium Plan for the price of the Unlimited Plus Plan!!

Sprint offers the program for Government & Public Safety Employees. Mention Corp ID code: **GRETL_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>



Upcoming Meetings & Events

March 27, 2020

10:00 a.m.

NJAC Board of Directors Meeting

*State House Annex Building - Committee Room 6
125 West State Street, Trenton NJ 08625*

May 6 - 8, 2020

NJAC Annual Conference

*Caesar's Hotel and Resort
Atlantic City, NJ 08401*

June 26, 2020

10:00 a.m.

NJAC Board of Directors Meeting

*State House Annex Building - Committee Room 6
125 West State Street, Trenton NJ 08625*

September 11, 2020

10:00 a.m.

NJAC Board of Directors Meeting

*State House Annex Building - Committee Room 4
125 West State Street, Trenton NJ 08625*

December 11, 2020

9:00 a.m.

NJAC Board of Directors Meeting & Summit

*Trenton Country Club - Oakland Room & Grand Ballroom
201 Sullivan Way, West Trenton NJ 08628*

PKA TECH HEADQUARTERS:

1 Executive Blvd, Suite 101
Suffern, NY 10901

NYC OFFICE:

One Penn Plaza, Suite 2108
New York, NY 11019

Office: 845.738.2300

www.pkatech.com

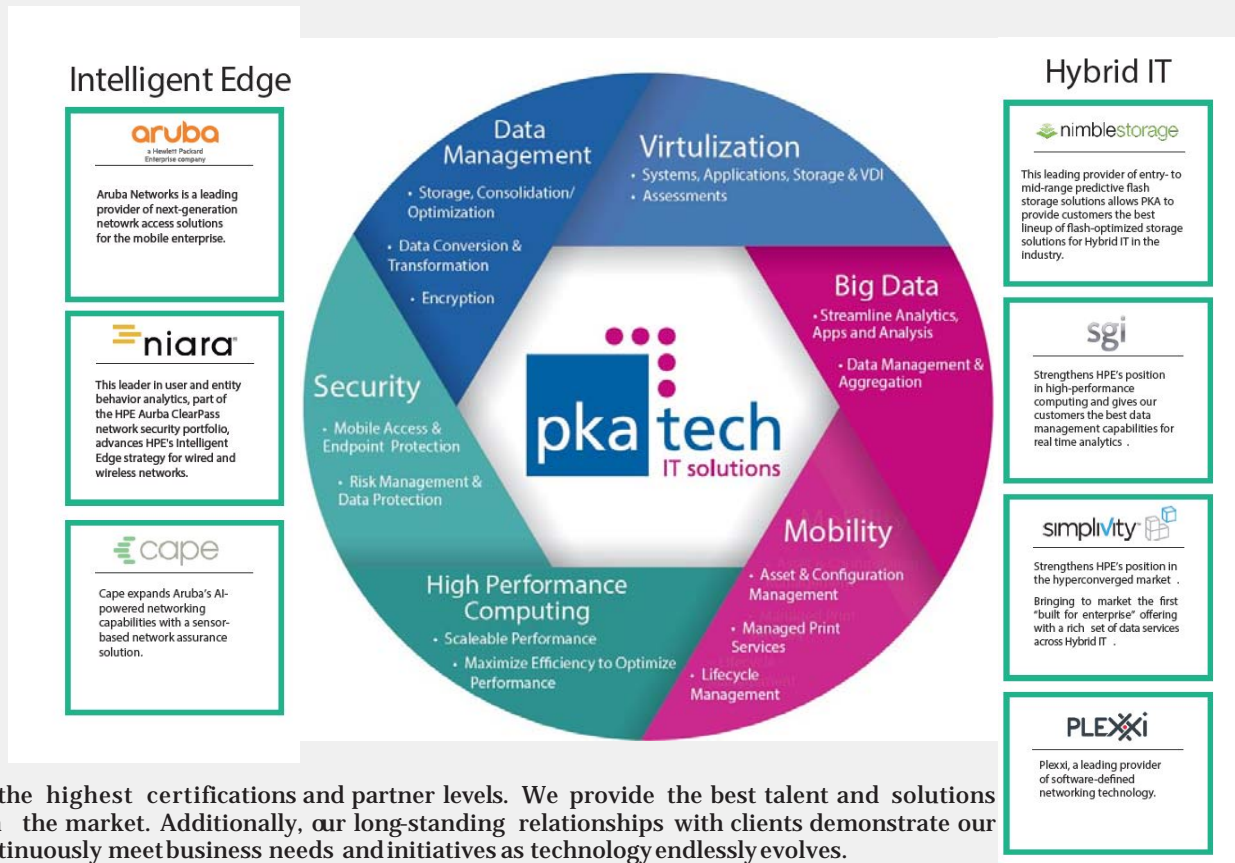
PKA Tech



Paul Cohen
Vice President, Sales
860-836-9331
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PKA Technologies, Inc., a certified, woman-owned business enterprise, has been supplying IT products and services for numerous organizations across diverse business sectors since 1996. Fortune 50 companies, K12/higher-education institutes, small to mid-size businesses, and state and local government agencies turn to PKA for next-generation servers, storage, networks and other enterprise-class technologies. We have forged strong alliances with Hewlett-Packard Enterprise, Intel, and other industry leaders, and are committed to providing the highest levels of customer service and our clients' success.



PKA holds the highest certifications and partner levels. We provide the best talent and solutions available on the market. Additionally, our long-standing relationships with clients demonstrate our ability to continuously meet business needs and initiatives as technology endlessly evolves.

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NASPO (formally WSCA)

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- HPE AR1464 NJS PA # M-7000-88130 DATA COMM
- HPI MMNVP-133 NJS PA # M-0483-89974

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USDA Finalizes Rule Expanding SNAP Work Requirements

by Rachel Merker, Associate Legislative Director-Human Services Education for NACo

Under new rules that roll out April 1, 76 percent of counties (712 total) currently eligible for waivers to the food stamp or Supplemental Nutrition Assistance Program (SNAP) will no longer have that flexibility, according to the U.S. Department of Agriculture.

The USDA projects an initial 224,000 individuals immediately losing access to the program and once the limit on carry-over exemptions takes effect in October, that number will grow to an estimated nearly 700,000 able-bodied adults without dependents (ABAWDs) leaving the program.

The U.S. Department of Agriculture Food and Nutrition Service (USDA FN) recently finalized a rule narrowing state options to waive work requirements for ABAWDs participating in SNAP, formerly known as food stamps.

Under current law, ABAWDs — individuals 18 through 49 who are not disabled or caring for children or other dependents — may only access food assistance through SNAP for three months in a 36-month period unless they are working 20 hours a week or enrolled in an employment or training program. In 2017, 2.8 million ABAWDs participated in SNAP, representing 7 percent of total program enrollees.

States have long had the option to request state-wide waivers or partial (county or county-equivalent) waivers to exempt this population from the time-limit by meeting certain criteria for high levels of unemployment or limited available jobs. The final rule, which goes into effect April 1, significantly reduces the ability of states to receive these waivers by limiting the qualifying criteria and geographic scope. Specifically, the rule:

- **Narrows the unemployment threshold:** Areas are currently eligible for waivers when their unemployment rate exceeds the national average by 20 percent over a 24-month period or reaches an average rate of at least 10 percent over a 12-month period. The final rule does not alter the latter standard, but it adds a floor to the former: areas exceeding the national average by 20 percent must also have at least 6 percent unemployment over that same period. USDA estimates that 371 counties will lose area-waiver eligibility under this provision.
- **Eliminates Extended Unemployment Benefit criterion:** The rule will also eliminate the existing option for states to qualify for waivers when, due to rapid spikes in unemployment (as often happens during a recession) they qualify for extra federal unemployment benefits under the U.S. Department of Labor (referred to as Extended Unemployment Benefits, or EUB). USDA acknowledges that though no states currently qualify for EUB, eliminating it as a criterion that could delay waiver approval during a national or state economic downturn.
- **Removes flexibility for geographic areas eligible for waivers:** Under the final rule, states will also no longer be able to request state-wide or county-level waivers but instead must apply to exempt Labor Market Areas as defined by the Department of Labor. While some single counties constitute a whole LMA, others are grouped together. USDA estimates that 408 counties will lose area-waiver eligibility due to these changes.
- **Limits carryover options:** Under current law, states can exempt up to 12 percent of their ABAWD population from work each year. If states do not use these exemptions, they can be “rolled over” for future years, which has permitted states to build up large surpluses of exemptions, which may then be used during economic downturns. The final rule limits this carry-over allowance to just one year, meaning states and counties will have fewer exemptions stored in the event of a future economic downturn. Unlike other provisions of this rule, the carry-over limitation will not take effect until Oct. 1.

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USDA Finalizes Rule Expanding SNAP Work Requirements

(continued)

As NACo suggested when the rule was proposed, these changes could impact counties in numerous ways. With individuals struggling to find employment leave the federal SNAP program due to the stricter requirements, counties may see increased demand for other services. Limited access to county-level waivers, restrictions on carry-over exemptions and the loss of the EUB criterion could further impede a county's ability to leverage SNAP to meet basic needs and stimulate local economies during unexpected economic downturns. County agencies may also face additional administrative and financial burden due to increased time spent screening and tracking beneficiaries as they move on and off SNAP.

The majority of the final rule will take effect on April 1, though any legal challenges could cause delays in the implementation date of the rule.

Supreme Court Midterm Webinar for States and Local Governments

Mar. 26, 2020 , 1:00 pm – 2:00 pm

Contact Lisa Soronen

[Register](#)



From First Amendment to Faithless Electors, states and local governments have a lot to look forward to in June 2020 as the Supreme Court issues most of its opinion of the term. Join Elizabeth Prelogar, Cooley, who has written the State and Local Legal Center's amicus brief in an excessive force case, Grant Sullivan, Office of the Colorado Attorney General, who has worked on three Supreme Court cases this term, and Kimberly Strawbridge Robinson, Bloomberg Law, in a discussion of the most interesting cases which the Supreme Court has agreed to hear since October 2019 for states and local governments. Additional topics include: abortion, governor authority to appoint judges, municipalities impounding vehicles, and much more!



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.

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

[Click here for an application.](#)

Nationwide Economics

Weekly Economic Review & Outlook for February 24, 2020

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

Weekly Review

Housing Set Up for Another Solid Year

Homebuilders are planning for a strong year from homebuyers. After housing starts surged to a 13-year high in December (helped by unusually warm weather), a drop was expected for January. Starts did pull back, but the 3.6 percent decline was less than expected and it left starts at an annualized pace of 1.57 million – only trailing December’s figure for the strongest level of the expansion.

January was also warmer than usual, so there may be some payback with more seasonable temperatures in the coming months. Still, the strong housing starts over the last couple of months haven’t all been due to warm winter temperatures. Housing demand remains robust – driven by solid job gains, above-trend household formations, and low (and falling) mortgage rates – while the tight inventory of existing homes is adding more fuel to new homes growth.

Permits to build (which should not be impacted significantly by monthly temperature fluctuations) rose by 9.2 percent in January and are up by 17.9 percent over the past year – suggesting that starts are climbing mostly from underlying demand factors. Moreover, the NAHB housing market index was elevated again in February and showed further optimism from homebuilders about the market this year. After new home sales rose by more than 10 percent during 2019, we expect purchases of new builds to pace the sector again in 2020.

Existing home sales followed a similar pattern in January, pulling back modestly after a jump in December. The annualized pace of 5.46 million, while slightly below the expansion highs from 2017 and 2018, was up by 9.5 percent from a year earlier as sales activity was boosted by the unseasonably warm weather and strong homebuyer demand.

The lack of inventory remains a significant impediment to even stronger existing sales. While the reported number of existing homes on the market edged a bit higher in January, this number fell to an all-time low when seasonally adjusted. The excess demand for existing sales is also showing up in prices, with the median price of existing homes sold up by nearly 7 percent over the past year – well above the 4.9 percent gain for all of 2019.

Leading Indicators Rebound

The index of leading economic indicators (LEI) from the Conference Board rose by 0.8 percent in January – the strongest one-month increase since 2017. The surge in housing permits and reductions in initial jobless claims accounted for most of the jump. More positive readings from manufacturing and the general uptrend in equity markets also pushed up the LEI for the month.

After teetering on the edge of slipping into negative territory in December, the 12-month change in the index climbed to 0.9 percent for January. This is still uncomfortably close to a negative year-over-year reading, which has been a reliable recession signal in the past and cautions of modest growth this year. The monthly comparisons from the first half of 2019 are favorable, however, and indicate that further upward movement for the LEI in coming months should push the 12-month change further away from zero.

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Nationwide Economics *(continued)*

The Week Ahead

This week's economic news consists principally of January updates for new home sales, durable goods orders, and personal income/spending.

New Home Sales Expected to Rebound, Boosted by Strong Demand Factors

New home sales were a bit softer than expected in December as other measures showed a housing market that was heating up. Still, December's annual pace of 694,000 was a solid number and closed out the best quarter for new home sales since 2007.

Demand conditions in January continued to be favorable for new home sales.

Unemployment and mortgage rates continue to be very low, household formations continue to run hot, while the inventory of existing houses on the market is extremely limited, pushing more homebuyers into the market for new homes. These strong demand factors boosted purchase applications in the Mortgage Bankers Association (MBA) survey to the highest level since the start of 2009. Factored together, we project the annualized pace of new home sales in January to climb to 712,000 units, a figure that has been topped only three times in the current expansion.

Personal Income/Spending Expected to Rise Modestly, with Inflation Up as Well

Crosscurrents in the January employment and retail sales reports suggest that personal income and personal consumption expenditures (PCE) should both rise modestly for the month, as well. Both are projected to rise by 0.4 percent for January, a bit faster than the growth rates for the prior month. The PCE price indices – the broad measures of inflation preferred by the Fed – have consistently run below the Fed's long-term 2.0 percent goal over the past year (measured year-over-year). That is likely to continue in January, with the overall PCE price index growing by 0.1 percent for the month (held down by falling energy prices) and the core rate up by 0.2 percent. This will move the year-over-year measures higher, given very weak growth rates a year earlier, but will keep them still below the 2.0 percent goal.

Durable Goods Orders Set for Decline Without Another Boost from Defense Spending

Durable goods orders had their largest one-month gain in 16 months in December, but the details showed a much less rosy picture. Excluding defense, orders declined by 2.4 percent. We project January's durable goods orders to be down by 1.4 percent, reflecting the underlying weakness in December's numbers – especially from Boeing with production of the 737-Max aircraft on hiatus.

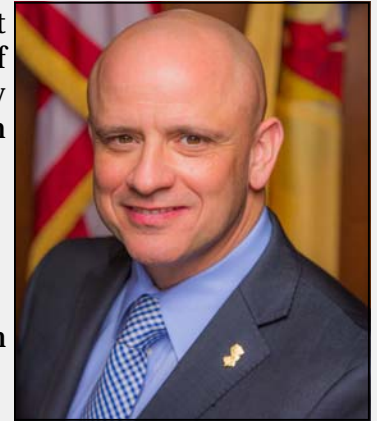
For further information please contact Emanuel Mahand, Program Director Of DE/NJ/PA, at MAHAND@nationwide.com, or Bina Kumar, Managing Director - East Region, at kumarb1@nationwide.com.



FROM THE EXECUTIVE DIRECTOR

The New Jersey Association of Counties (NJAC) is pleased to announce that conference registration, hosting opportunities, and the action-packed schedule of events are now available on our website at www.njac.org. Don't miss the opportunity to be a part of our outstanding annual celebration of county government from May 6th through May 8th at Caesars in Atlantic City and featuring:

- A one-of-a-kind County Vocational-Technical School Cook-Off Challenge
- An inspirational County College and Vo-Tech Acapella Sing-Off
- Exclusive interviews with county leaders
- Informative and educational 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



John G. Donnadio, Esq.

We're expecting well over 500 guests and 80 vendors for a terrific show that begins on Wednesday evening May 6th with the Meet and Greet Reception; kicks-off Thursday morning with a welcome by NJAC's Board of Directors; and, ends early Friday afternoon on May 8th with the incredible Cook-Off Challenge that just keeps getting better each year. And, we're once again awarding scholarships to the top three winning schools competing in the People's Choice category, which includes \$1000.00 for the Champion, \$500.00 for the silver medalist, and \$250.00 for bronze medalist. We're also honoring several county professionals with county service and lifetime achievement awards; inducting new members into the Freeholder Hall of Fame; and, presenting the prestigious Peter Palmer Business Associate of the Year and Maurice Fitzgibbons Freeholder of the Year awards – all of which are classified as top secret.

In addition, 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; hear exclusive interviews with county leaders; and, earn valuable professional development credits at our informative and educational workshops. For county professional groups and associations, 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 these additional benefits: free Wi-Fi in the main exhibit hall and guest rooms; a late checkout of 2:00 p.m. on May 8th at Caesars's for all guests registered for NJAC's conference and staying at the hotel; cell phone charging stations in the main exhibit hall; and, discounted parking rates for NJAC conference guests.

SAVE THE DATE

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
<p>1</p> <p>LEGO Club</p> <p>4:00 pm</p> <p>3/2</p> <p>Free Public Library</p> <p>Deptford Gloucester County</p>	<p>2</p> <p>Mendelssohn's Violin Concerto</p> <p>3:00 pm</p> <p>Prudential Hall</p> <p>Newark Essex County</p>	<p>3</p> <p>Philadelphia Flower Show Bus Trip</p> <p>11:00 a.m. - 7:00 pm</p> <p>Rancocas Nature Center</p> <p>Westampton Twshp. Burlington County</p>	<p>4</p> <p>Get Fit Bergen: Free Fitness Classes</p> <p>4:30 p.m. - 5:30 pm</p> <p>Westwood Community Center</p> <p>Westwood Bergen County</p>	<p>5</p> <p>Free Tech Help for Senior Citizens</p> <p>2:30 p.m. - 3:30 p.m.</p> <p>Warren Hills High School</p> <p>Washington Warren County</p>	<p>6</p> <p>Murder Mysteries</p> <p>5:00 p.m. -10:00 pm</p> <p>3/6 & 3/7</p> <p>The Henry Sawyer Inn</p> <p>Cape May Cape May County</p>	<p>7</p> <p>Art on the Boardwalk</p> <p>7:00 a.m. - 4:00 pm</p> <p>Golden Nugget Antique Market</p> <p>Lambertville Hunterdon County</p>
<p>8</p>  <p>DAYLIGHT SAVING TIME BEGINS</p>	<p>9</p> <p>STEM Showcase</p> <p>Time TBD</p> <p>Liberty Science Center</p> <p>Jersey City Hudson County</p>	<p>10</p>	<p>11</p>	<p>12</p> <p>Delaware & Raritan Canal Park Run 5K</p> <p>9:00 a.m.</p> <p>3/14</p> <p>Delaware & Raritan Canal State Park Trail</p> <p>Somerset Somerset County</p>	<p>13</p> <p>Once Upon a Mattress</p> <p>7:00 pm</p> <p>Villa Victoria Academy</p> <p>Ewing Mercer County</p>	<p>14</p> <p>US Air Force Band</p> <p>3:00 p.m. - 5:00 pm</p> <p>Landis Theatre</p> <p>Vineland Cumberland County</p>
<p>15</p> <p>Household Hazardous Waste Event</p> <p>8:00 a.m. - 2:00 p.m.</p> <p>Middlesex County College</p> <p>Edison Middlesex County</p>	<p>16</p>	<p>17</p>  <p>HAPPY St. Patrick's Day!</p>	<p>18</p> <p>Splendid Spring Stroll</p> <p>9:00 a.m. - 2:00 p.m.</p> <p>Freneau Woods Park</p> <p>Aberdeen Twshp. Monmouth County</p>	<p>19</p>	<p>20</p> <p>Little Learner's Craft Class</p> <p>1:00 pm - 2:00 p.m.</p> <p>Warren Fox Nature Center</p> <p>Mays Landing Atlantic County</p>	<p>21</p> <p>Collingswood Food Tour</p> <p>1:00 p.m. - 4:00 pm</p> <p>Haddon Avenue</p> <p>Collingswood Camden County</p>
<p>22</p> <p>One Day Glassblowing Workshop</p> <p>9:00 a.m. - 2:00 p.m.</p> <p>89 Whippany Road</p> <p>Morristown Morris County</p>	<p>23</p> <p>Cooking Demonstration & Dinner</p> <p>6:00 p.m. - 9:00 p.m.</p> <p>Serenity Cafe</p> <p>Toms River Ocean County</p>	<p>24</p> <p>Business Marketing</p> <p>10:00 a.m.- 12:00 p.m.</p> <p>Full Service Community Center</p> <p>Paterson Ocean County</p>	<p>25</p>	<p>26</p>	<p>27</p> <p>Once on This Island</p> <p>7:30 p.m.-10:00 p.m.</p> <p>Union High School Performing Arts Company</p> <p>Union Union County</p>	<p>28</p> <p>Alzheimer's Dementia Caregiver Support Group w/ NMC</p> <p>10:00 a.m.-12:00 p.m.</p> <p>Newton Medical Center</p> <p>Newton Sussex County</p>
<p>29</p> <p>Our Hearts' Song</p> <p>4:00 p.m.</p> <p>First Presbyterian Church</p> <p>Salem Salem County</p>	<p>30</p>	<p>31</p>				

NJAC CONFERENCE MAY 6TH - 8TH @ CAESARS ATLANTIC CITY, NJ