

# NJAC COUNTY BIZ

An Educational and Informative Newsletter for Counties and Businesses

New Jersey Association of Counties

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## AT&T, FEMA & Argonne National Laboratory Collaborate To Launch Climate Risk And Resilience Portal For U.S. Communities - *New portal is aligned With the Biden Administration's efforts to address the climate crisis and make communities across America more resilient to climate change*

by Teresa Mask, AT&T Corporate Communications

**What's the news?** AT&T\*, the Federal Emergency Management Agency (FEMA) and the U.S. Department of Energy's Argonne National Laboratory (Argonne) announced the launch of the [Climate Risk and Resilience Portal \(ClimRR\)](#), which advances access to cutting-edge science for climate projections to help improve America's preparedness for future climate extremes.

This announcement comes as world leaders gather for the United Nations climate change conference COP27.

Using climate science modeling that is among the most sophisticated methodologies worldwide, ClimRR gives state, local, tribal and territorial emergency managers and community leaders free access to localized data about future climate risks that can be used to explore strategies for resilience. [Initial hazards included in ClimRR are temperature, precipitation, wind and drought conditions. Additional risks, such as wildfire and flooding, will be added in the coming months.](#)

FEMA's collaboration on ClimRR and the Biden-Harris Administration's recently released Climate Mapping for Resilience and Adaptation (CMRA) assessment tool represent the federal commitment to making climate science data available so communities across America can make risk-informed investments to become more resilient.

AT&T originally commissioned Argonne's Center for Climate Resilience and Decision Science to produce the climate projections in ClimRR for the company's own adaptation efforts. Through this collaboration, AT&T has made the data used in ClimRR publicly available.

**Why is this important?** One in three Americans [say](#) they have been personally affected by an extreme weather event in the past two years. These climate impacts, which are becoming more frequent and intense, can vary not just from state to state, but even at the local level.

ClimRR provides peer-reviewed climate datasets in a non-technical format and puts high-resolution, forward-looking climate insights into the hands of those who need them most. Community leaders and public safety officials can now understand how increasing climate risks will affect their populations.

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## Climate Risk And Resilience Portal *(continued)*

Access to this information will assist leaders as they strategically invest in infrastructure and response capabilities to protect communities for future generations.

### What are people saying?

“While fortifying the AT&T network against climate change is critical for the millions of people who rely on the connectivity we provide, resiliency can’t be built in a vacuum,” said **Charlene Lake, chief sustainability officer and SVP-Corporate Social Responsibility at AT&T**. “Our world is interdependent. We want other organizations and communities to see where they’re potentially vulnerable to climate change and take steps to become resilient. That’s why we’re excited to make our data publicly available and to work closely with FEMA and Argonne to get it into the right hands.”

“FEMA works with a wide range of stakeholders across the public and private sectors to achieve the goals outlined in our 2022-2026 Strategic Plan,” said **FEMA’s Acting Deputy Administrator, Victoria Salinas**. “These goals include leading the whole of community in climate resilience as well as promoting and sustaining a ready FEMA and a prepared nation. ClimRR will help us make progress against these critical objectives.”

“Argonne is excited to launch this cutting-edge climate portal with AT&T and FEMA, which will give communities across the country free and open access to actionable climate data,” said **Argonne Director Paul Kearns**. “Harnessing the power of our supercomputers, we are making cutting edge climate data available to the public sector and local planning officials to help them better understand local climate-change risks and take the needed actions to become more climate resilient.”

**What else should you know?** Climate projections from ClimRR can be overlaid with community and infrastructure information sourced from the Resilience Analysis and Planning Tool (RAPT). Combining data from ClimRR and RAPT allows users to understand local-scale climate risks in the context of existing community demographics and infrastructure, including the location of vulnerable populations and critical infrastructure.

AT&T assesses climate factors in its own operations to ensure the company’s infrastructure can meet customer needs in the face of increasing threats from climate change. Risks like flooding, wildfire, drought and wind are integrated into network resilience efforts and infrastructure planning processes. The company has accumulated years of experience interpreting the data. This expertise helped inform the creation of ClimRR to ensure the climate projections are actionable for local communities.

The data in ClimRR was produced by Argonne using the dynamical downscaling method, which simulates the many different processes affecting the atmosphere, ocean and land. This results in projections for a broader range of climate variables than the often-used statistical downscaling method and has the potential to improve estimates of extreme events at a local scale.

**How else does AT&T support FEMA?** FEMA also selected AT&T to [modernize its communications capabilities](#) and enhance its ability to help people before, during and after disasters. FEMA is using [FirstNet®, Built with AT&T](#) – America’s public safety network built with and for first responders – to stay connected when it matters most.

More information about AT&T’s environmental sustainability efforts and goals can be found on the company’s [website](#).

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## Climate Risk And Resilience Portal *(continued)*

FirstNet and the FirstNet logo are registered trademarks and service marks of the First Responder Network Authority. All other marks are the property of their respective owners.

### \*About AT&T

We help more than 100 million U.S. families, friends and neighbors, plus nearly 2.5 million businesses, connect in meaningful ways every day. From the first phone call 140+ years ago to our 5G wireless and multi-gig internet offerings today, we @ATT innovate to improve lives. For more information about AT&T Inc. ([NYSE:T](https://www.nyse.com/quote/NYSE:T)), please visit us at [about.att.com](https://about.att.com). Investors can learn more at [investors.att.com](https://investors.att.com).

For more information contact Teresa Mask, AT&T Corporate Communications via email at [teresa.mask@att.com](mailto:teresa.mask@att.com) or telephone at (248) 205-0190.



## SUMMIT ON HUMAN TRAFFICKING FRIDAY, DECEMBER 16, 2022 TRENTON COUNTRY CLUB, TRENTON, NJ

### WHY WAIT? REGISTER TODAY!

In summary, key law enforcement officials will examine how human trafficking exploits men, women, and children for prostitution, pornography, domestic servitude, migrant farm work, and more, and how it's grown into one of the largest criminal enterprises in the world. Additionally, county, state, federal, and other leading authorities will discuss efforts to raise awareness about human trafficking and will present critical strategies on how to prevent a trafficking situation along with vital resources available for victims.

**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](#).**

# Modernizing Government Networks With Aruba EdgeConnect

by Joanne Goodstadt, Marketing Manager for PKA Technologies, Inc.

Government agencies across the country are facing unprecedented technology challenges. Decades-old IT infrastructure often hinders efforts to support growing numbers of remote workers while also meeting increasing constituent demand for expanded online services. In a 2021 Accenture study, 75 percent of public-sector leaders agreed that outdated technology was holding them back.

Software-defined wide area networking (SD-WAN) solutions create a path to IT modernization with flexible connectivity options, improved traffic optimization and increased automation. Aruba's EdgeConnect SD-WAN solution increases network efficiency and supports IT modernization in the healthcare, retail and legal industries. It is equally valuable for government IT operations.

EdgeConnect delivers all the connectivity and automation benefits of other SD-WAN solutions but also incorporates intelligent routing, WAN optimization, network segmentation and application visibility features in a centrally managed platform. Artificial intelligence and machine learning functions not only automate many tasks but contribute to a self-learning network that continuously adapts to network conditions and triggers immediate adjustments.

Here are five ways EdgeConnect helps government agencies address IT modernization efforts:

**Application Optimization.** EdgeConnect is application-aware, which means it can identify and classify apps based on a variety of characteristics and then apply optimization techniques to ensure optimum performance. The ability to choose transport mechanisms based on bandwidth requirements and other workload characteristics helps ensure reliable application performance.

**Multicloud Connectivity.** The use of multiple clouds helps agencies support employees and constituents across broad geographic areas, but there are challenges. Connecting on-premises applications with cloud resources from multiple providers with different configurations and standards can be quite difficult. EdgeConnect's multipath connectivity and intelligent routing capabilities simplify connections with applications hosted by AWS, Azure, Google Cloud and other cloud infrastructure providers.

**Secure Remote Access.** Remote work and multi-cloud computing expand an organization's attack surface. EdgeConnect boosts security with end-to-end encryption and integration with services such as Secure Access Service Edge (SASE) and Zero-Trust Network Access (ZTNA). With support for network segmentation and application-aware routing, SD-WAN helps reduce the attack surface for highly sensitive data and systems.

**Edge Computing.** Edge computing supports increasing numbers of network-connected devices by pushing data processing closer to data sources in order to minimize latency and preserve bandwidth. That's hard to do with traditional WAN routers, which require frequent configuration changes to prioritize and segment traffic. With EdgeConnect, agencies can centrally manage and automate edge router configurations with simple policy updates, eliminating the need to reconfigure individual devices.

**Increased Automation.** EdgeConnect's artificial intelligence features allow agencies to maintain the highest levels of application performance by automatically assigning application and security policies across hundreds or thousands of sites. Provisioning, orchestration, and cloud security can also be automated.

PKA Technologies holds multiple government contracts and is an authorized reseller of HPE and Aruba networking. Additionally, our team of network architects has deep experience with designing and implementing Aruba and HPE networking products. Call us to learn if EdgeConnect is right for your agency.



## WELCOME TO OUR NEW MEMBERS

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**DillonMarcus** is a consulting firm that has been building world-class leadership teams since the company was founded in 2001. DillonMarcus has dedicated their professional lives to understanding how to create high performing leadership teams. With decades of knowledge and experience to draw upon, they have a proven road map for making the magic happen. At DillonMarcus the expertise is helping Leaders clarify their vision and encouraging them to take actions that align with that vision. DillonMarcus advises Leaders on issues regarding Culture and couple that with transformative learning experiences. The approach is both strategic and tactical.

For additional information regarding DillonMarcus please contact Tara Marcus at [Tara@Dillonmarcus.com](mailto:Tara@Dillonmarcus.com).



Quality and service is the foundation that **Direct Flooring** is built upon. Direct Flooring is recognized for its experience in the commercial flooring products and services throughout the tri-state metro area of NY, NJ, PA and CT.

Direct Flooring provides and installs hardwood, carpet, resilient and tile for mid-rise luxury apartments, public sector projects, and new homes including multi-family homes, tract-homes, custom homes and clubhouses.

For additional information regarding Direct Flooring please contact Frank Gomes at [Fgomes@dfemail.com](mailto:Fgomes@dfemail.com).

### RAPID RECOVERY

S E R V I C E S L L C

**Rapid Recovery Services, LLC** is a full-service general contracting firm specializing in the public entity, commercial, and residential emergency mitigation services. Headquartered in Teterboro, New Jersey, Rapid provides services to the insurance, banking, property management, and real estate communities as well as property owners in New Jersey.

Their full spectrum of emergency mitigation capabilities – from initial response, board-up and site assessment through property restoration and turnkey reconstruction services – is backed by state-of-the-art equipment, the most expert team in the business and an unwavering commitment to client satisfaction. The Rapid management team comprises veteran experts from all areas of property loss remediation and reconstruction, along with a dedicated network of the finest restoration specialists in the industry.

For additional information regarding Rapid Recovery Services, LLC please contact Len Weinman at [lenw@rapidrecoveryservices.net](mailto:lenw@rapidrecoveryservices.net).

# Frontier, Trenton-Mercer Airport Mark 10 Years Of Commercial Service To Mercer Region

by Julie Willmot, Director of Communications for Mercer County

Trenton-Mercer Airport on Nov. 3 marked its 10-year partnership with ultra-low fare carrier Frontier Airlines at a spirited celebration at the terminal's Sky Lounge at Ewing Restaurant.

It was a joyous occasion featuring remarks by Mercer County Executive Brian M. Hughes, Frontier Vice President Daniel Shurz, Congresswoman Bonnie Watson Coleman, Ewing Mayor Bert Steinmann, Mercer Board of Commissioners Chair Nina D. Melker and Princeton Mercer Regional Chamber President Hal English, all of whom touted the economic importance of Trenton-Mercer Airport and endorsed the county's proposal to build a new terminal to replace the functionally obsolete one.

Frontier, which is the only commercial airline offering scheduled service from Trenton-Mercer Airport, will carry its 6-millionth passenger from the airport later this month.

"We are thrilled to continue our partnership with Trenton-Mercer Airport and celebrate 10 years of operations together," said Shurz. "In cooperation with the outstanding leadership at Mercer County and Trenton-Mercer Airport, we have established a highly successful commercial airline operation and look forward to continued growth together. We currently operate service to eight destinations from TTN and will continue to deliver 'Low Fares Done Right' to area residents."



"This milestone is exciting for Mercer County and Trenton-Mercer Airport," said County Executive Hughes. "Over the past decade, millions of passengers have discovered Trenton-Mercer Airport and have embraced us as a better alternative. We are proud of that designation and we look forward to Frontier Airlines' continued success."

Also highlighted at the event was the reveal of the airport's new brand. Created by Oxford Communications, the new logo is among the ways the airport says "welcome back" to loyal airport users and invites new customers to try the airport, said Aaron T. Watson, Deputy Administrator who oversee Trenton-Mercer. Looking ahead, the airport will soon unveil a new user-friendly website.

Joining the speakers were Commissioner Lucylle Walter, Assemblywoman Verlina Reynolds-Jackson, Assemblyman Anthony Verrelli, County Clerk Paula Sollami Covello, Hopewell Borough Mayor Paul Anzano, members of the trades, local businesses, members of the cheer squad from The College of New Jersey, Trenton Thunder mascot Boomer, Frontier mascot Powder the Polar Bear, airport supporters, passengers and more.

Frontier currently offers service from Trenton to Orlando, Atlanta, Tampa, Fort Lauderdale, West Palm Beach, Charlotte, Raleigh-Durham and Fort Myers (the latter four routes operate on a seasonal basis).



# Study the Leader in Online Education!

THOMAS EDISON STATE UNIVERSITY



## EDUCATIONAL BENEFITS FOR NEW JERSEY PUBLIC SECTOR EMPLOYEES

This LIVE EVENT will be held Wednesday, December 7, 2022  
1:00 pm-2:00 pm

Register [https://us06web.zoom.us/webinar/register/  
WN\\_n4eLRV5UQBi2kKXYd45Vhg](https://us06web.zoom.us/webinar/register/WN_n4eLRV5UQBi2kKXYd45Vhg) for this Informative Meeting

**We will cover:**

**How to fund your education.**

**How to find time to finish your degree.**

**How to get college credit for prior course work and professional experiences.**

**Come with your questions - we will have a live Q&A!**

## *SAVE THE DATE*

**NJAC CELEBRATION OF COUNTY GOVERNMENT**

**May 3rd through 5th, 2023**

**Caesars Atlantic City**

## TRASHPAC

Introducing Trashpac ([www.trashpac.net](http://www.trashpac.net)) an innovative and new technology to allow your recycling operations to run more efficiently. Trashpac lowers the cost and reduces the CO2 emissions of your recycling and trash related operations. How do we do this? We pac the contents of your 20, 30 and 40 yard open top containers utilizing our state of the art on-site compacting trucks. Go to this link <https://youtu.be/EQnn1Vothfo> to see our Pac truck in action.

An easy, cost saving solution does not come along very often. If you are not packing your open top dumpsters before they leave for the recycler or landfill you are not running your operations as efficiently as you can. Trashpac will cut truck traffic from your site to the landfill by 20% to 50%. This reduces man hours devoted to recycling and lowers CO2 emissions.

We are a New Jersey certified women owned small business. Trashpac is easy to work with, a call before 10am and we can be out that day saving you money and helping the environment. Call Mike Schorpp at 732-719-7463 or email him [mike@trashpac.net](mailto:mike@trashpac.net) to schedule a free demonstration of our service.

All the Best,

The Trashpac Team,  
1200 Tices Ln., Suite 106,  
East Brunswick, NJ 08816



## Save the Dates and Come Join Us!

### **December 16<sup>th</sup>, 2022, NJAC Year-End Summit at the Trenton Country Club, NJ**

- Come join the New Jersey Association of Counties for their year-end summit on “Human Trafficking” to address how it has grown into one of the largest criminal enterprises in the world

### **January 26<sup>th</sup>-28<sup>th</sup>, 2023, TECHSPO at Harrah’s Atlantic City, NJ**

- NJASA - New Jersey Association of School Administrators
- New Jersey's premiere educational technology training and exhibition conference for school leaders

### **February 9<sup>th</sup>, 2023, Power of HP at The Sheraton of Eatontown Hotel, NJ**

- Join MRA International and HP for an invaluable one-day seminar focused on innovative solutions for the public sector that will feature HP’s vision for the future of technology.
- Visit our website: [www.mrainternational.com/events](http://www.mrainternational.com/events) to register

**MRA International** is a leading technology expert and a value-added HP and HPE Partner with over 20 years of experience providing unique IT solutions and turn-key results to the public sector.

**For more information**, please contact the MRA Sales Team:

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Phone: (732) 222-0997





# Employee Leave In The Public Sector: The Current Landscape

by Cameron Cushing, Intern, Industry Marketing for UKG

With the end of the calendar year approaching and numerous holidays around the corner, the subject of employee leave has likely come up recently. An essential part of work/life balance, taking time away from the office can be surprisingly complicated because of the various “buckets” from which leave is designated. This is especially true in the public sector, even as private sector employers move to single-bucket paid time off strategies. So, what is the current leave landscape, what challenges are facing the public sector, and how might they be solved?

## The leave landscape

As a benefit, leave has grown in importance since the pandemic, with generous and flexible policies being a major recruitment and retention draw. Paid family and medical leave policies were temporarily expanded by Congress to combat COVID, and some states have opted to keep these expansions in place.

Generally, public sector employers categorize leave in five buckets that serve different purposes:

- **Vacation/Annual leave:** An allotted number of paid leave days an employee may take per year; sometimes a certain number of days can be rolled to the following year
- **Sick leave:** Variable from state to state, sick leave allows employees to take time off when they're, well, sick; 91% of SLG employees are entitled to this kind of leave, compared with 75% of those in the private sector
- **Compensatory time:** An alternative to 1.5X overtime pay, some nonexempt employees can accrue time off for working overtime
- **Administrative leave:** Used as a kind of catchall, this serves a number of organizational purposes but is ripe for abuse
- **Unpaid leave:** The trickiest bucket, this must be tracked and is often used alongside cascading paid leave types

## Challenges and solutions

Human resource departments in state and local governments tend to be decentralized, often left to the discretion of individual agencies. In addition to adding administrative burden to each unit, this structure exacerbates commonplace leave challenges; namely, inaccurate data management and leave abuse. While not particularly common, leave abuse is costly to employers both financially and in its effects on workplace morale; as one interviewee said, “the best way to lose a good employee is to do nothing about a bad one.” Inaccurate data is also a problem that plagues leave, and can result from lax approval processes, inefficient timekeeping processes, and human error. Fortunately, automation with digital tools can help ensure record-keeping accuracy and that processes are followed correctly.

Particularly dangerous for the public sector is the issue of leave liability, which is essentially cash owed to employees for unused leave that must be paid out upon retirement or separation. Agencies may be on the hook for tens of thousands of dollars that could be due at any time, which can cause significant financial strain if not budgeted for. Data analysis tools and centralized administration can help anticipate these payouts.

## Want to learn more?

[Click here](#) to read the full report prepared for [UKG](#) by Katherine Barrett and Richard Greene, experts in public sector human resources topics.





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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](mailto:loren@njac.org)

[Click here for an application.](#)

## Sarah Steib, PE Appointed To ACECNJ Executive Committee

by Gabrielle Liguori, ACECNJ

The American Council of Engineering Companies of New Jersey (ACECNJ) has appointed Sarah Steib, PE to its Executive Committee. The appointment was made by ACECNJ Chairman Craig R. Johnson, PE.

“Sarah’s energy will be an enormous asset to ACECNJ,” said Johnson. “Her commitment to a strong and diverse consulting engineering workforce is consistent with ACECNJ’s mission and will directly support the work of the Executive Committee.”

Steib is an executive with French & Parrello (FPA), a full-service engineering and consulting firm providing services for a broad range of projects and clients within the private and public marketplaces. Based in New Jersey, FPA is one of ACECNJ’s most tenured member firms.

“I am pleased to be joining the Executive Committee of ACECNJ,” said Steib. “The Council is a source of strong advocacy for the business interests of member firms and I am confident that this position will allow me to dedicate my voice, experience and expertise to support that mission.”

Steib serves as Discipline Manager for Bridges/Dams and Project Manager and oversees daily operations of the firm’s bridge/dam projects. Sarah guides the strategic plan for the firm’s bridges/dams pursuits, manages all growth and development of the staff, and ensures QA/QC for all designs. She fills an existing vacancy on the Executive Committee. Her appointment is effective immediately and her term runs through June 30, 2023.

“Sarah will make an excellent addition to the Executive Committee and anticipate her passion having an immediate impact,” said ACECNJ President Joseph A. Fiordaliso. “I commend Chairman Johnson and the Executive Committee for its commitment to a leadership that reflects the diversity of the industry and profession in New Jersey.”

ACECNJ is the leading advocate for New Jersey’s consulting engineering profession, striving to enhance the business practices of professional engineering companies in the planning, design and construction industry. ACECNJ’s current membership includes 115 engineering firms employing more than 5,500 people in New Jersey alone.



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

# Nationwide Economics

## Weekly Economic Review & Outlook for November 2022

by Scott Murray, Financial Markets Economist of Nationwide Mutual Insurance Company and  
Daniel Vielhaber, Economist of Nationwide Mutual Insurance Company

Real GDP growth in the third quarter wiped out the decline seen in the first half of the year, but there was little momentum from consumers heading into the fourth quarter. However, job gains remained solid in October and wages are still rising in a very tight labor market; factors that should prevent a sharp decline in consumer activity in the near term.

### **Solid economic growth in the third quarter**

After two consecutive negative quarters, economic growth climbed solidly in the third quarter as real GDP grew at an annualized rate of 2.6 percent. The gain, which was larger than consensus expectations, reversed the modest declines seen in the first half and eases imminent recession fears.

Net exports (as the trade balance narrowed) accounted for all the headline growth, while consumers pulled back on discretionary goods spending due to high inflation and rising interest rates. Businesses spend solidly on equipment and software products, but there was a steep decline in residential home construction. Final sales to private domestic purchasers-referred to as core GDP-grew by a meager 0.1 percent, its slowest growth since the Covid shutdown; excluding the pandemic period, this was the weakest quarterly pace for core GDP since the Great Recession.

Real GDP growth in the fourth quarter is likely to be slower with little momentum on the consumer side and trade unlikely to experience another surge. Still, positive labor market trends suggest that renewed contraction for the economy is a way off.

### **Strong job growth amid near record labor demand**

Highlighting the positive labor market trends, nonfarm payrolls grew by 261,000 in October. The trend rate of hiring has slowed over 2022 but remains resilient. Strong job gains were seen in manufacturing and health care, the latter of which has been among the top industries for job growth this year.

The household survey did not align with payrolls in October as the unemployment rate climbed to 3.7 percent with a drop in employed workers and further stagnation for the labor force participation rate. Still unemployment is low in an absolute sense and, combined with another solid gain in average hourly earnings, suggest that tight labor conditions continue to favor workers.

Indeed, despite the Fed's sharp tightening moves, labor market tightness has only receded slightly from earlier in the year. Job openings at the end of September surprised to the upside and, at 10.7 million, were only 10 percent lower than the record high seen in March. Furthermore, the ratio of job openings to unemployed workers is 1.86-within an arm's length of March's record high 1.99. For reference, in the expansion that ended with the pandemic (seen as a tight labor market), this metric peaked at 1.24.

These numbers align with the National Federation of Independent Business' small businesses survey which showed that 46 percent of small businesses have open positions they are unable to fill right now-only five percentage points off May's record high. The percent of firms with few or no qualified applicants is similarly elevated and, aside from inflation, quality of labor is the most important concern for small businesses.

### **Labor compensation rises-good and bad news**

The labor market tightness has led to increased employee compensation. Primarily due to rising wages, the 12-month change in the employment cost index climbed above 5.0 percent in the second quarter (and remained there in the third quarter), the fastest growth in 30+ years. While good for households, higher wages also add to inflationary pressures as firms pass along costs into prices for services-a factor which will likely prove stickier than supply chains or commodity impacts.

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## Nationwide Economics *(continued)*

However, the good news for households is tempered since adjusted for inflation real disposable income is falling on an annual basis. This forces consumers to dip further into their pandemic-related savings and increase their reliance on credit to maintain an event lackluster pace of spending.

In the coming months, job gains should remain solid until demand for workers retreats meaningfully from its current lofty levels. However, employment growth is expected to slow and eventually turn negative over 2023 as corporations pull back on hiring and increase layoffs as the earnings outlook deteriorates.

There is no shortage of reasons to be cautious about the fast-approaching holiday shopping season. Consumer confidence has plummeted, the economic outlook has dimmed, and real consumptions spending in aggregate has recorded just a middling increase in the first three quarters of the year. In addition, several firms at the hears of the retail and distribution landscape, including Amazon and FedEx, have warned recently that activity into the end of the year will be more subdued than previously thought.

### **Traditional holiday categories have been weak**

Moreover, the categories that have historically lead the way during the holiday shopping season have been among the weaker segments of late as consumption patterns have tilted dramatically away from goods and toward services. Sales at electronics stores have fallen across the past year, and those at department stores and clothing shops have failed to keep pace with the inflation rate over the same period. However, while goods consumption has contracted by 0.4 percent services spending is currently up by 3.2 percent year-over-year in real terms.

### **Households largely well positioned**

That said, there is also reason to expect that activity in the weeks ahead won't be quite as soft as some of the recent headlines might suggest. The labor market is still vibrant and confidence in job availability, while diminished from its extreme level earlier this year, is still lofty by historical standards. The household balance sheet is also solid, with debt service ratios well below the levels that prevailed for the better part of the last four decades. Against this backdrop, it should be no surprise that real spending in aggregate remains on the climb.

### **Markdowns could be substantial**

Perhaps the biggest wildcard heading into the holiday season is paradoxically the potential for substantial price-cutting among retailers even as the broader inflation rate remains elevated. Thanks to the combination of healing supply chains and the shift in consumption patterns, retail inventories have jumped by 22.2 percent over the last year. Clothing stocks are up by 28.4 percent. The impulse to right-size is especially urgent now that warehousing capacity is limited and, not coincidentally, storage costs are high. Early deals were already on offer at several high-profile outlets as of early November and, given the historical trend, it is a safe bet that there will be much more to come as the season progresses. Aggressive markdowns should entice consumers back into stores. As such, while this may not prove to be an especially robust holiday shopping season, but it is similarly unlikely to be thoroughly downbeat.

For further information please contact Michelle Murphy, MBA, AIF, Executive Relationship Manager at [Michelle.Murphy@Nationwide.com](mailto:Michelle.Murphy@Nationwide.com), or Bina Kumar, Managing Director - East Region, at [kumarb1@nationwide.com](mailto:kumarb1@nationwide.com)



## NACo Webinars



### The Implications of the Inflation Reduction Act on Medicare Drug Strategies

December 7, 2022 2:00 p.m. - 3:00 p.m. Eastern Time

#### REGISTRATION

Following the recent passage of the Inflation Reduction Act (IRA), counties now have an opportunity to rethink how they provide prescription drug benefits for Medicare-eligible retirees. The new law includes significant design and financing changes to Medicare Part D so, regardless of how your county currently provides prescription drug coverage today, now is a good time to revisit your options.

This webinar with NACo Corporate Partner, Buck, will offer insight into the following topics:

- The practical and strategic implications of the IRA's changes to Medicare Part D
- The impact of the financing changes on plan design and funding, including:
- Will the IRA impact Creditable Coverage determination for active plans?
- Will sponsors still qualify for Retiree Drug Subsidy after IRA?
- How will Employer Group Waiver Plans (EGWP) be impacted by the IRA's changes to design and funding?
- Will the IRA impact GASB 74/75 costs and liabilities?
- Steps you should take now to address the IRA and questions for your actuary

### In Whole-of-State Cybersecurity Counties are not Only One Piece of the Pie

December 12, 2022 - 1:00 p.m. - 2:00 p.m. Eastern Time

#### REGISTRATION

Whole of State Cybersecurity is a collaborative effort between State Government, Local Municipalities (Cities/Counties), and Education (K12/Higher Ed) to protect the citizens, individual municipalities, and the state, as a whole, from cybersecurity events. Pillars of Whole of State include,

- Information Sharing
- Incident Response Planning
- Proactive Cyber Protection
- Workforce Development
- Policy/Funding

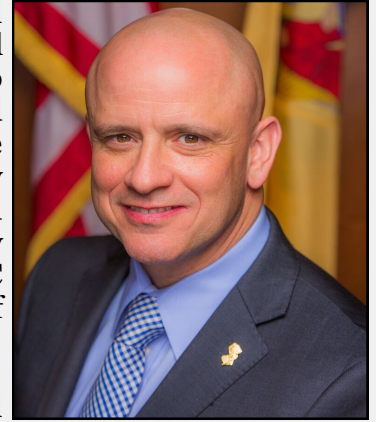
Critical factors of success include governance, strategic plans, execution plans, and continuous validation. Having this framework is critical for every jurisdiction, as each handle their own cybersecurity with its own resources, but with varying levels of success. Differences in budgets, staffing, tooling, and so on can be determining factors in how successful a party is in fending off an attack. Given that a state's different government entities are facing an expanding landscape of common threats, it makes sense for them to pool resources, share information, and work together to strengthen their digital defense.

Join this panel discussion with Taniun and Navajo County to learn more about how this Whole of State approach is being adopted regionally and nationally; and learn how to get started in your county.



## FROM THE EXECUTIVE DIRECTOR

NJAC and county officials from across the State certainly appreciate the original intent of the protections afforded public sector workers under the State's civil service system; however, the Civil Service Commission (CSC) has transformed into an overly burdensome and outdated bureaucracy that prevents the effective and efficient operation of government. With additional details to follow shortly, the rules, regulations, and directives imposed on local governments as employers by CSC present enormous challenges in the hiring, promoting, transferring, and disciplining of public sector employees. Moreover, as the State of New Jersey continues to struggle with controlling the highest property taxes in the land, CSC rules, regulations, and directives disincentivize the regionalization and sharing of services as meaningful strategies for saving valuable taxpayer dollars.



**John G. Donnadio, Esq.**

Although initially established to create fair and equal opportunities for all employees, public sector workers in the Garden State now enjoy multilayered and unparalleled protections through the collective bargaining process, the Public Employment Relations Commission (PERC), the "Workplace Democracy Enhancement Act," several layers of paid leave laws, and countless other workplace protections. With this in mind, NJAC submits that county and municipal governments should have the ability to opt-out of civil service and the provisions of Title 11A provided that the governing body in a county or municipality passes a resolution to opt-out accordingly and the decision is supported by the majority of the voters in the county or municipality as a binding referendum question at a General Election.

Regardless of whether a county or municipality forgoes adopting such a resolution or voters in a county or municipality do not support the binding referendum question, NJAC is urging the Executive Branch, State Legislature, and CSC to enact the following fair and reasonable changes as the time has come to streamline and modernize the State's civil service system. In summary, these recommendations as presented by county administrators, counsels, personnel directors, and elected officials from across the State, include: conducting regional and localized testing; improving the open competitive and promotional process; extending appointments for temporary seasonal employees; expanding the working test period; modifying disciplinary review appeals and special reemployment lists; and, eliminating reconciliation plans and bumping rights.



# EVENTS & HOLIDAYS

SUN	MON	TUES	WED	THURS	FRI	SAT
				<p><b>1</b></p> <p><b>Rudolph the RedNosed Reindeer: Musical</b></p> <p>2pm - 1030pm</p> <p>Count Basie Center for the Arts</p> <p><i>Red Bank</i> Monmouth County</p>	<p><b>2</b></p> <p><b>Love &amp; Hiking Date for Couples</b></p> <p>7am - 2pm</p> <p>Nature Preserve 1 Nature Preserve Way</p> <p><i>Franklin Lakes</i> Passaic County</p>	<p><b>3</b></p> <p><b>35th Salem City Yuletide Tour</b></p> <p>1pm - 6pm</p> <p>13 Market Street \$15.00 tickets</p> <p><i>Salem</i> Salem County</p>
<p><b>4</b></p> <p><b>Adoption Day at PetSmart</b></p> <p>12pm - 2pm</p> <p>132 NJ-31</p> <p><i>Flemington</i> Hunterdon County</p>	<p><b>5</b></p> <p><b>Evergreen Christmas Wreath</b></p> <p>6pm - 8pm</p> <p>Well-Sweep Herb Farm</p> <p><i>Port Murray</i> Warren County</p>	<p><b>6</b></p> <p><b>COVID-19 Testing</b> Southern Jersey Family Medical Ctr.</p> <p>11am - 2pm</p> <p>651 High Street</p> <p><i>Burlington</i> Burlington County</p>	<p><b>7</b></p> <p><b>Pearl Harbor Remembrance Day</b></p> <p>12p.m.</p> <p>St. Demetrios Church 321 St. Demetrios Ave</p> <p><i>North Wildwood</i> Cape May County</p>	<p><b>8</b></p> <p><b>The Irish Tenors</b></p> <p>8pm - 10pm</p> <p>State Theatre 15 Livingston Avenue</p> <p><i>New Brunswick</i> Middlesex County</p>	<p><b>9</b></p>	<p><b>10</b></p> <p><b>Blood Drive</b> East Orange Family Success Center</p> <p>10am - 3pm</p> <p>132 S. Harrison St.</p> <p><i>East Orange</i> Essex County</p>
<p><b>11</b></p> <p><b>Christmas Social Party</b></p> <p>12pm - 4pm</p> <p>Wheaton Arts 1000 Village Drive</p> <p><i>Millville</i> Cumberland County</p>	<p><b>12</b></p>	<p><b>13</b></p> <p><b>Christmas Light Show &amp; Village</b></p> <p>5pm</p> <p>Skylands Stadium 94 Championship Pl.</p> <p><i>Augusta</i> Sussex County</p>	<p><b>14</b></p> <p><b>Trail of the Blue Comet</b></p> <p>1:30pm - 3pm</p> <p>CCRNJ Terminal 1 Audrey Zapp Drive</p> <p><i>Jersey City</i> Hudson County</p>	<p><b>15</b></p> <p><b>Irving Berlin's White Christmas</b> Surflight Theatre</p> <p>2pm - 4:30pm</p> <p>201 Engleside Avenue</p> <p><i>Beach Haven</i> Ocean County</p>	<p><b>16</b></p> <p><b>Christmas Festival at the Morristown Green</b></p> <p>12pm - 3pm</p> <p>10 North Park Plac</p> <p><i>Morristown</i> Morris County</p>	<p><b>17</b></p> <p><b>Meet &amp; Greet w/ Santa &amp; Toy Drive</b></p> <p>12pm - 3pm</p> <p>Rastelli Kids Complex</p> <p><i>Sewell</i> Gloucester County</p>
 <p><b>18</b></p>	<p><b>19</b></p> <p><b>After Hours Ceramics Class</b></p> <p>4pm - 7pm</p> <p>Senior Services Div. 512 Lakeland Rd. #4</p> <p><i>Blackwood</i> Camden County</p>	<p><b>20</b></p> <p><b>Forest Fables: Night Time Friends</b></p> <p>10:30am - 11:30am</p> <p>Flat Brook Rock Nature Center</p> <p><i>Englewood</i> Bergen County</p>	 <p><b>21</b></p>	<p><b>22</b></p>	<p><b>23</b></p>	<p><b>24</b></p> <p><b>Delaware and Raritan Canal Parkrun</b></p> <p>2pm</p> <p>156 Mettlers Road</p> <p><i>Somerset</i> Somerset County</p>
 <p><b>25</b></p>	 <p><b>26</b></p>	<p><b>27</b></p> <p><b>Stuff a Fox Teddy Bear Workshop</b></p> <p>3pm - 4pm</p> <p>Springfield Free Public Library</p> <p><i>Springfield</i> Union County</p>	<p><b>28</b></p> <p><b>Fragile - Earth</b></p> <p>10am - 6pm</p> <p>Grounds for Sculpture 80 Sculptors Way</p> <p><i>Hamilton</i> Mercer County</p>	<p><b>29</b></p>	<p><b>30</b></p> <p><b>Earth Wind &amp; Fire Concert</b></p> <p>9pm - 11:30pm</p> <p>Hard Rock Hotel &amp; Casino</p> <p><i>Atlantic City</i> Atlantic County</p>	 <p><b>31</b></p>