

NJAC COUNTY BIZ

An Educational and Informative Newsletter for Counties and Businesses

New Jersey Association of Counties

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Safety-Diversity-Confidence

by William Cherry, Director Public Partnership for three+one



Public officials who are responsible for the safety and security of taxpayer funds that are entrusted to their custody can sometimes find it difficult to get a good night's sleep—even in the best of times! That is *especially* true right now, given the most recent upheavals in the banking industry and financial markets.

three+one was founded *by* public officials and designed *for* public officials to provide them with the tools, knowledge, data, and confidence they need to effectively manage—and *protect*—the liquidity and cash they are responsible for.

Our team of financial professionals has the depth and experience to provide you with the data and information you need to help you through any unexpected financial event or crisis. We have seen it all,

from the banking crisis of the 1980s to the financial collapse and major recession of 2008, and right up through the revenue and cash-flow concerns resulting from the Covid-19 pandemic of 2020-2021. Having that knowledge, expertise, and critical data at your fingertips can mean the difference between a good night's sleep or hours of fretful tossing and turning.

The three key factors are:

#1) ACCURATE INFORMATION: Having a clear, concise, and easy-to-understand picture of where *ALL* of your public entity's cash and liquidity is presently situated—and that includes bank accounts as well as all investments. You need to know, at a glance, precisely how much cash you have on deposit across dozens, or even hundreds of separate accounts, spread across six, seven, or sometimes even more, banking institutions.

#2) DIVERSIFICATION: It is very important that a significant portion of your investable cash is diversified in a series of varying length CDs, U.S. Treasuries, and other 100% secure, government-backed, fixed-term securities. State-sponsored investment pools are another useful tool for a measured share of your short-term cash. Obviously, you need to have cash available in your general operating accounts to pay for operating expenses, both anticipated *as well as unexpected*. But having too much cash on hand can be worrisome as well. Furthermore, that readily available cash often underperforms benchmarks for optimum interest earnings, and that means suppressed revenues.

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NJAC Celebration of County Government

May 3-5, 2023

Caesars, Atlantic City, NJ

Safety - Diversity - Confidence *(continued)*

Diversification of funds through an intersecting and overlapping gridwork of guaranteed fixed-term investments ranging from 30 days up to 12 months (or even longer) is crucial to safety and security as well as to generating maximum returns.

#3) BANKING BENCHMARKS: It's important to know exactly how your banks are valuing your accounts: How much is being charged in transaction fees? What Earnings Credit Rate (ECR) is being applied to your funds while they remain on deposit? Are the bank's compensating balance requirements fair and equitable, given the size of your public entity's assets and transaction history?

When all the facts and financial data are right at your fingertips, it's a lot easier to get a good night's sleep. You can rest assured knowing that the investment and banking decisions you've made are sound, practical, and based upon the most accurate information. And that the funds entrusted to your care and custody are safe, secure, diversified—and bringing in the maximum returns for your taxpayers. If all that doesn't bring sweet dreams to a public-entity's CFO, nothing will.

William Cherry served for 24 years as a county chief financial officer responsible for safely managing and investing public funds, and for 20 years as a county budget officer. He now serves as the Director of Public Partnerships for three+one, and can be reached by phone at 585-484-0311, ext. 709 or by email at wec@threeplusone.us



Attorney Job Posting - Essex County Counsel's Office



Assistant County Counsel position available in our Mental Health & Governmental Affairs Section. The Essex County Counsel's Office is located in the Hall of Records, Newark, New Jersey. Seeking lawyer with at least 1 year of experience or judicial clerkship. The position requires the independent representation of the County regarding County Lands, Zoning & Planning, Foreclosures, Sheriff's Sale, Election Matters, Preparation of Contracts, Leases and Licenses, Construction Board of Appeal, Bail Forfeitures, Overpayment and Collection Cases, Mental Health Hearings and Guardianships and general mental health and governmental affairs matters.

A resume with cover letter should be forwarded to Jerome M. St. John, County Counsel, Office of County Counsel, Hall of Records, Rm. 535, Newark, New Jersey 07102 **or** email to kcritchley@counsel.essexcountynj.org.



New York Giants' Mathias Kiwanuka Tackles The Value Of Playing For Others

by Brian Carufe, Sr. Editor, Copywriting for SHI International Corp.

SHI employees were recently invited into the huddle with two-time Super Bowl champion Mathias Kiwanuka, former linebacker and defensive end for the New York Giants. The football great spoke at our New Jersey headquarters to commemorate Black History Month at an event sponsored by [HP](#), [Jamf](#), [Viewsonic](#), and SHI's Black Culture Collective. In an interview with the group's own Rob Williams and Kevin English, Kiwanuka shared lessons from a career that spanned decades and a family that spans continents.

Nothing shapes you like family

Before he was 2004 First-team All-American and Big East Defensive Player of the Year, he was just Mathias. Well, maybe not *just* Mathias. Kiwanuka is grandson to the first Prime Minister of Uganda, Benedicto Kiwanuka, who was granted the role when Uganda began international self-governance in 1962. Tragically, Benedicto was assassinated by political opponents, over ten years before Mathias' birth. Despite being born in Indianapolis, Mathias' mind is never far from his Ugandan family. He told SHI employees that he finds inspiration in how his grandfather "stood behind his words" and "sacrificed his life" for something bigger than himself.

Mathias Kiwanuka discusses the importance of self-discipline with Robert Williams and Kevin English.



Just as Benedicto's legacy shaped him, so too did his parents. One of three children himself, he was molded by Ugandan customs instilled in him by his mother and father. But while Kiwanuka may have been learning Ugandan traditions at home, the America outside of it was teaching him about a sinister tradition of its own. He recalls "always being reminded [he was] different," not as an African but "as a Black American." In the face of the same systemic issues that dogged much of Black America, Kiwanuka pushed forward, focusing his attention on what would come to define his future: football. Not the kind of football his Ugandan family initially preferred but football nonetheless.

Family, however, defines his present more than anything. Now father to a young son and daughter, Kiwanuka highlighted the kind of impact he's made on them by practicing the values he wants them to practice too: good self-conduct and the use of their talents for the betterment of others.

"Anxiety is eased by preparation"

Kiwanuka's own talent as a defensive end was nothing if not impactful, a fact his alma mater Boston College recognized. But it wasn't until his redshirt year at BC that Kiwanuka "took it to the next level." Hard work took on new meaning as he made a name for himself despite historically "never being the biggest or fastest kid." He soon had his eyes on an even higher level though, and on NFL Draft Day, he was the final pick of the first round, chosen by the New York Giants: a team that already had three Pro Bowlers in his position of defensive end. Luckily, head coach Tom Coughlin had something else in mind for Kiwanuka: the role of a linebacker.

SHI's Austin-based employees enjoy a special social hour after watching Kiwanuka's presentation together via webcast

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New York Giants' Mathias Kiwanuka Tackles The Value Of Playing For Others *(continued)*



This change, in addition to being “back to the bottom” as an NFL rookie, brought on intense anxiety for Kiwanuka. And yet he “took on the challenge.” He practiced constantly, emphasizing that he “did even more work to make that transition” and “earn respect.” He even occasionally switched between defensive end and linebacker positions.

“Sports teaches you how to calm nerves,” Kiwanuka said. However, not even Super Bowl rings can make anxiety vanish completely. “Even after the championship,” he continued. “It’s stressful and stress doesn’t stop after championship.”

Physical health and mental health can connect in surprising ways

According to Kiwanuka, football is – for better or worse – “a high-octane business.” In his experience, no feeling is quite as addictive as sacking a quarterback. The QB is down, the crowd explodes with cheers, “but when the game is over and the cheers are gone, you have to find another way to get back up in the morning.” Many players, he said, struggle deeply with that transition, himself included. And as Kiwanuka knows all too well, any mental toll of accomplishment is nothing when compared to that of an injury.

During his second season with the Giants in 2007, Mathias Kiwanuka fractured his left fibula, and was forced to celebrate their Super Bowl victory from the sidelines. When speaking about his recovery to SHI employees, he referenced talk therapy’s key role alongside any physical therapy, both helping him bounce back from depression. While his family offered crucial support at the time, Kiwanuka advocates for therapy to play a part in the lives of non-athletes as well, and cited the benefits of this objective, nonjudgmental presence in people’s lives.

SHI’s Black Culture Collective members gather for a group shot with Giants great, Mathias Kiwanuka.

Despite his fibula not being his only (or even his worst) injury, after years of mental and physical work, vindication was waiting in the wings. Kiwanuka took the field in February 2012, and secured his second Super Bowl ring, which he wore proudly during his talk with SHI staff.



Find strength in community

Since retiring from the NFL in 2015, Kiwanuka has traded his blood, sweat, and tears for a business that’s a little sweeter: wine. But being his own boss doesn’t mean the hard work (or his infallible work ethic) went into retirement too. As Kiwanuka started Wandering Wines, the same hands that sport two Super Bowl rings also loaded countless crates of wine and drove the trucks he put them in.

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New York Giants' Mathias Kiwanuka Tackles The Value Of Playing For Others *(continued)*

But more than motivation, Kiwanuka mentioned community – specifically the Black community – as integral to kicking off his business.

“If you’re willing to reach out to people, people are willing to help,” he said. “They want to see you succeed. When you connect with people of color, things can get easier.”

To that end, Kiwanuka isn’t just thinking about paying employees; he’s paying it forward. For over a decade, he has been helping give back in impactful ways, including continuing his grandfather’s vision for a more educated Uganda. Mathias was instrumental in helping build out a village’s school, noting it was what that community said they needed, not what others *thought* they needed. More globally, he’s also [done work with Smile Train](#): a nonprofit providing corrective surgery for children’s cleft lips and palates. And yes, he does occasionally coach flag football too.

Like Kiwanuka, SHI’s Black Culture Collective members appreciate the power of communal support as well as diversity, equity, and inclusion initiatives that put effort behind their words. One SHI employee found his talk to be a “powerful story of the Black experience” that was both “inspirational and needed.” Others cited his refusal to “let a setback become a roadblock” and his efforts to “give back to the community at large.” However, Mathias Kiwanuka may have incidentally given his audience the ultimate winning strategy as he explained the game he loves so much: **“You can’t play for you.”**



Save the Dates!

NJAC Virtual Workshop, April 19, 2023
NJAC Celebration of County Government, May 3-5, 2023
NJAC Virtual Workshop, July 12, 2023
NJAC Virtual Workshop, September 13, 2023
NJAC Virtual Workshop, November 1, 2023
NJAC Year-End Summit, December 15, 2023






Is your County looking for a simple way to lower Pharmacy costs while improving benefits?

Rx 'n Go works with **Self-Funded Counties** to provide a benefit with ~1,300 maintenance medications at \$0 copayment, shipped right to members' homes! Rx 'n Go does not replace your existing PBM program, rather, it wraps around to provide another great benefit option to help with budgetary cost containment.

Short-term benefits show savings on pharmacy spend & long-term benefits include avoidance of hospital stays and preventable ER visits with better compliance. Visit with Rx 'n Go at NJAC Conference May 3rd through May 5th at Caesar's in Atlantic City.

With the Rx 'n Go program, Counties are seeing average savings of ~20% on generics, ~30% on insulin, and ~40% on high cost, branded medications.

 <p>COST</p> <ul style="list-style-type: none"> • Immediate Rx savings • Transparent fixed fee for each 90-day Rx • Brand drug cost containment • \$0 Copay for members 	<p>Rx 'n Go provides prescription drug cost savings to both the employer and employees. Employer only pays when their employees / members fill their prescriptions with Rx 'n Go. There are no set-up costs or administration fees, or PPM costs associated with the Rx 'n Go program. Rx 'n Go will also provide marketing materials such as email campaigns, posters, home mailers, presentations free of charge at the Client's request.</p>
 <p>CHOICE</p> <ul style="list-style-type: none"> • Real benefit for people with Rx needs • 1,200+ maintenance generic drugs covered • 750+ preventive generic drugs covered • Compliment to existing PBM 	<p>As an increasing number of employers are implementing consumer driven health plan designs along with higher deductibles, employees require additional choice and alternatives to use their benefits economically. By offering Rx 'n Go program, creative and innovative employers offer their employees / members access to a very meaningful and valuable alternative for their prescription medication needs.</p>
 <p>COMPLIANCE</p> <ul style="list-style-type: none"> • Convenient home delivery • Removes financial & access barriers • Easy to communicate • Increases adherence to prescribed medications 	<p>Studies show that people using home delivery for their prescription medication needs are generally more compliant. Increased medication compliance leads to improved employee productivity, lower absenteeism, and most importantly, fewer emergency room visits / hospital admissions.</p>

Are you frustrated with seeing the cost of prescriptions go up each year? Interested in learning if Rx 'n Go is a good fit for your County?

Rx 'n Go can work with your Benefit Consultant and County Team to provide a Savings Analysis to show what the impact to the budget would be compared to existing Rx spend. We find County HR teams are excited to provide better benefits to members with \$0 copayment for maintenance medications!

Contact: Robert Gilmore, CEO, rob@rxngo.com or Claire Gilmore, Account Management Claire@rxngo.com

2023

NJAC CELEBRATION OF COUNTY GOVERNMENT

*May 3rd through 5th
Caesars Hotel
Atlantic City, New Jersey*

REGISTRATION OPEN

Sponsorship Opportunities Include: Corporate Sponsor; President's Luncheon & County Awards; County Vocational Technical School Cook-Off Challenge; Exhibitors Reception with Entertainment; Buffet Breakfast Sponsor; Meet & Greet Reception with DJ Entertainment; Dueling Pianos Entertainment; Coffee Stations; Time to Laugh Entertainment; 21 Meeting Club Area; Shoeshine Booth; and, Journal Advertisements.

Exhibit Opportunities have SOLD OUT. If Interested in Exhibiting please have your name put on a waiting list.

Please view the Conference Schedule of Events [here](#). A list of educational workshops and credits will be forthcoming. Look for this any day.

*To learn more about **Sponsorship Packages** or if you should have questions regarding **Exhibiting** please contact Loren Wizman, Director of Business Development at loren@njac.org or call our office at (609) 394-3467*

Please Visit Our [Online Digital Registration Today!](#)

Technology & Security Designs: Cyber, Artificial Intelligence (AI), Network, Data, Wireless, Voice, Video, Perimeter/ Entrance Door Security & Cloud Solutions

by Barbara Sita, Senior Account Executive for JCT Solutions

As a technology leader in NJ’s Public Sector marketplace, JCT Solutions (aka Johnston Communications) is in the forefront, providing clients with straightforward resolutions in answer to the challenges and demands by the state and community.

With an ever-evolving need for safety and security, corporate leaders are promoting technology products that are deemed Next-Generation. JCT is inured with these point products that provide: AI, Virtual Reality, Gun Detection and those that answer the demand for instantaneous communications in emergency situations where every second counts. JCT’s design-build practice evaluates the needs of the client while understanding that a solid infrastructure is crucial for the best out-come. Whether the requirements include networking, wireless, low voltage or fiber plant, JCT has the necessary expertise. In addition Day 2 support in the form of remote or on-site management is always an option.

JCT’s partnerships with major technology manufacturers and knowledge of ‘best practice’ requirements has solidified the company as a leader in NJ for over the last 40+ years.

Having purchasing contracts from ***The State of NJ*** and efficient Cooperatives such as ***UCCP, Bergen County, Hunterdon County and ED Data*** make purchasing from JCT Solutions convenient and affordable. Most importantly, with the client’s guidance, a project completed by JCT will reflect a solution that is valued by your organization.

JCT Solutions’ team of professionals is here to work for you.

For your FREE consultation please contact:

Barbara Sita, Senior Account Executive via email at Bsita@jctnj.com or call (201) 725-7411.



WELCOME TO OUR NEW MEMBER



Malamut & Associates LLC Attorneys at Law is committed to representing our clients with ***Integrity, Compassion*** and ***Commitment***. Our extensive Experience provides M&A the tools to get positive results for our clients. Malamut & Associates LLA Attorneys at Law have built an excellent reputation in their areas of practice by “word of mouth”. The lawyers at Malamut & Associates maintain an excellent reputation in the legal community which results in referrals from individuals and Law Firms throughout the country

For additional information regarding Malamut & Associates LLC please contact Adam Malamut, Managing Attorney at sheri@malamutlaw.com.

When Girls Do Better, We All Do Better

by Anna D. Martinez, Director for NJDCF—Division of Women

For forty-eight years the Division on Women has worked on promoting and expanding the rights and opportunities available to women across the Garden State. We recognize that it takes all of us working together to break down long standing, cultural barriers and stereotypes that have preserved the notion that any form of violence—physical, emotional, and psychological—is acceptable in our society. We are committed to the work of eradicating prejudices and bias that have stifled the empowerment of women and girls.

We know that some of this is deep-seated and systemic, and that the path and the conversations ahead aren't always going to be easy, but we are working on it nonetheless, because we recognize that when girls and women do better, so do children, men, individuals, families, and communities.

Our progress is iterative; we continue to make strides thanks to the many women that have paved the way. They have lifted us up, thanks to their courage in leaning into the challenging and the uncomfortable, whether that means immigrating to a new country for new opportunities for your family, leaving an abusive, toxic relationship, serving as a family's primary financial support, or engaging community, women and men in the movement to prevent violence against women.

April is Sexual Assault Awareness Month, and this month, and every day throughout the year, the Division on Women, through its wide service array, provides programs and resources at various levels, meeting and supporting women and families where they are. Some of these include:

Sexual and domestic violence direct supports and services to survivors and their families. Services include a 24-hour crisis hotline, safe shelter, rental assistance, counseling and more.

Our **culturally specific initiative** provides culturally competent and linguistically appropriate domestic violence and sexual violence services to traditionally marginalized and underserved communities, recognizing the unique barriers and challenges these communities face in accessing services and receiving support.

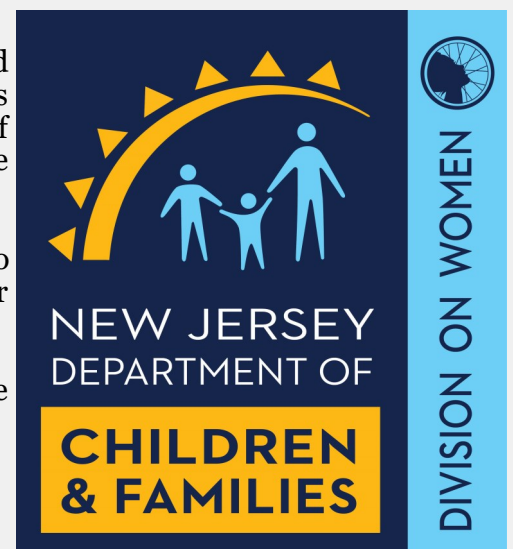
With a focus on **gender-based violence prevention**, we are bringing community voices to the table, creating protective spaces for the LGBTQIA+ community, engaging men and boys as allies in the dismantling of dangerous stereotypes, and learning about healthy masculinity and the development of healthy relationships.

Through a partnership with Rutgers University Center for Women and Work, and Sisterwork, we are creating **leadership and empowerment opportunities for young women** across the state to become change agents in their communities, to support and mentor each other, to have a platform to voice and share their opinions and experiences, and to advocate for the prevention of sexual violence and other important issues.

Our **Displaced Homemaker Program** provides women and individuals, who, due to unforeseen life circumstances find themselves entering or reentering the workplace, to serve as the primary source of income for their families, with the tools and skills necessary to increase their marketability in a 21st century workforce.

Through our **Hispanic Women's Resource Centers**, we are able to also provide Spanish speaking women with opportunities to develop their workforce skills, improve their employability, and their families' lives.

To learn more about the Division on Women and its essential work, please visit: <https://www.nj.gov/dcf/women/>



Create Cloud-Like Storage With New HPE Alletra 4000 Servers

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

Runaway data growth is contributing to increasingly chaotic storage environments involving multiple types of storage and storage devices that must be administered and maintained with an array of independent management tools. More than half of IT administrators say they manage 10 or more different types of storage, and a third report overseeing more than 20 different storage resources.

HPE is taking aim at the problem with the launch of the Alletra 4000 family of storage servers, the latest addition to the company's portfolio of cloud-native data infrastructure solutions. The servers are engineered to be tightly coupled with the HPE GreenLake edge-to-cloud platform to enable a cloud-like operational experience across both on-premises and cloud-based data stores. This integration ensures you experience the same agility and simplicity for every application across its entire lifecycle and from edge to cloud.

Flexible Options

The servers can be purchased outright, consumed as a service through GreenLake or utilized as a fully managed, turnkey solution. With all options, servers can be accessed through the GreenLake platform and managed from anywhere with HPE's Compute Ops server management console. Compute Ops provides a cloud-like user interface with a family of REST APIs to automate otherwise complex management operations.

The Alletra 4000 is available in two models: the Alletra 4110 and the Alletra 4120. The Alletra 4110 is a 1U all-flash storage server featuring dual 4th Generation Intel Xeon Scalable processors and up to 3TB of DDR5 memory. The Alletra 4120 is a 2U hybrid-flash server featuring one or two of the new Intel processors and up to 6TB of DDR5. Both models are suitable for data-centric use cases such as real-time data processing, machine learning and inferencing, video surveillance, medical imaging, stream and batch analytics, and more.

Enhanced Security

The servers also feature end-to-end security features for ransomware protection, compliance, e-discovery and more. As part of HPE's zero-trust security posture, each server is assigned a unique, immutable digital signature before shipping. This enables verification that the system is secure before it can boot. There also is a five-factor authentication process for connecting devices to GreenLake.

Alletra 4000 servers also include the new HPE Integrated Lights Out remote management software, hardware root of trust that protects firmware, Federal Information Processing Standards 140-2 encryption for U.S. government work, and self-encrypting drives. The servers also have physical bezel locks, logical configuration locks, a secure erase feature that meets NIST guidelines for media sanitization, and built-in options for end-of-life decommissioning.

Contact Us

Increasingly complex data storage environments create operational overhead that interferes with many of today's data-driven workloads. HPE Alletra 4000 storage servers simplify operations and allow you to securely access and use data far more efficiently by creating a cloud-like storage environment with flexible consumption options. Our team has a deep understanding of the HPE portfolio and can help you evaluate the benefits of the new Alletra servers. Contact us at solutions@pkatech.com to learn more.



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, April 5, 2023
1:00pm-2:00pm

Register

for this Informative Meeting

We will cover:

Nursing

Healthcare

Graduate

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!

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

Save The Dates And Come Join Us!

April 20th, NJ GMIS, at The Palace at Somerset Park, Somerset, NJ

Time: 7:30 am – 5:00 pm

- Come join us in exchanging ideas, information, and experiences that foster members' knowledge of technology developments to better serve their organizations.

April 20th, OASBO, The Greater Columbus Convention Center, Columbus, OH

Time: 9:30 am – 4:00 pm

- Come join us and the Ohio school business decision-makers network and collaborate with organizations to find products and services to meet their school districts' needs.

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:

Email: sales@mrainternational.com

Phone: (732) 222-099



For a full day of education about local government technology solutions, tech management, and peer networking, join NJ GMIS at its Annual Technology Education Conference on April 20th. The event takes place Franklin Township in Somerset County at The Palace at Somerset Park.

It's not just for techies! Sessions include social media, communication skills, leadership, responding to ransomware, Daniel's Law, stress management, and more. Plus technical sessions on current products and services provided by our corporate sponsors. Plus over 40 vendors to learn from.

Registration is now open at www.njgmis.org/tec.

If you are involved in dealing with your organization's tech, this event is for you.

Spring Into Valuable Savings With These Energy Efficiency Tips From Atlantic City Electric

by Frank Tedesco, Senior Communications Specialist for Atlantic City Electric

Spring is here! As temperatures begin to rise, it's the perfect time to take steps to make homes and businesses more energy efficient. While the next few months should provide more comfortable temperatures, we all know summer will be here before you know it, and so will higher energy bills that go along with host summer days. Atlantic City Electric provides customers with important energy savings tips and information to help prepare their homes and businesses to save money and energy this summer.

In most cases, energy efficiency adjustments can be implemented at low or no cost to customers.

- **Insulate your home.** Insulating your home or business can significantly reduce cooling costs, while increasing the comfort of your home during hot weather.
- **Keep the hot air out.** Use caulking or weather-stripping around leaky windows, doors and other areas to help prevent warm air from entering your residence.
- **Make spring greener.** Proper selection and placement of trees, shrubs and vines adds attractiveness and helps lower the cooling needs of a home by creating shade space.
- **Remove heat producing light bulbs. Replace incandescent bulbs, halogen lights and traditional flood lights with LEDs or CFLs. They use less energy. They don't produce heat and last longer.**
- **Check your thermostat.** Consider investing in a smart thermostat that can connect to your mobile devices, helping you manage your temperature and energy use anytime, anywhere. Set your thermostat a few degrees higher in the summer, if health permits. You can save about two percent on your bill for every degree you raise your thermostat.
- **Filter savings into your pocket.** A clean air filter on your HVAC system improves system efficiency and provide cost savings by regularly changing them. Also, have your air conditioning unit periodically inspected by a professional service representative.
- **Allow air to flow freely.** Ensure that furniture or other obstacles are not blocking ducts or fans. This enables cooled air to circulate freely, making your home or business more comfortable.
- **Properly position appliances.** Keep lamps, televisions or other heat sources away from the air conditioner's thermostat. Heat from these devices may cause the air conditioner unit to run longer than it should.
- **Don't tank your energy savings.** Lowering the temperature on your water heater/hot water tank can help save money and energy.
- **Adjust your blinds.** Close window shades, blinds or drapes to keep out the sun and retain cooler air inside.
- **Consider an upgrade.** Earn rebates by purchasing ENERGY STAR® home appliances, electronics, and other qualifying high-efficiency heating and cooling equipment. ENERGY STAR® products meet strict energy efficiency guidelines set by the U.S. Environmental Protection Agency and the U.S. Department of Energy.

Atlantic City Electric's [Quick Home Energy Check-up Program](#) offers homeowners and renters a virtual or in-person assessment of their home's energy use. An energy analyst will install simple energy-saving measures at no cost to help customers save energy and money and identify energy-saving opportunities for further consideration. Customers can learn more about energy efficiency programs and information to help them reduce their energy usage by visiting atlanticcityelectric.com/WaysToSave.

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Atlantic City Electric *(continued)*

Customers can also manage their bill through My Account, Atlantic City Electric’s online energy management tool that shows how much energy a customer is using. More information is available for customers at atlanticcityelectric.com/MyAccount.

At Atlantic City Electric, safety is a top priority. Whether changing a light bulb, inspecting insulation or planting a tree, please work safely. Always be mindful of overhead wires when using a ladder and keep any equipment at least 10 feet away from power lines. Call 811 before starting any project that involves digging to learn the approximate location of underground utility equipment. Planting trees and shrubs, and installing a fence or mailbox are all examples of digging projects where a call to 811 must be one of the first steps. For more information on electric safety tips, visit atlanticcityelectric.com/Safety.

To learn more about Atlantic City Electric, visit [The Source](#), Atlantic City Electric’s online newsroom. Find additional information by visiting atlanticcityelectric.com, on Facebook at facebook.com/AtlanticCityElectric, and on Twitter at twitter.com/AcEleCconnect. Atlantic City Electric’s mobile app is available at atlanticcityelectric.com/MobileApp.



2023 New Jersey Digital Government Summit

The Digital Government Summit brings together technology focused public-sector professionals with leading industry partners to connect on innovative approaches, get inspired and discover new technologies. Join us and let’s improve the future of government together!

REGISTER NOW

Nationwide Economics

Weekly Economic Review & Outlook for March 27, 2023

by Kathy Bosjtjancic, Chief Economist of Nationwide Mutual Insurance Company

The most significant economic news last week came from the March FOMC meeting, where the Fed raised the fed funds rate another 25 basis points and indicated that, as of now, one more such rate hike is planned. In his press conference, Fed Chair Jerome Powell said the Fed will be monitoring lending standards as sustained tighter lending standards “could easily have a significant macroeconomic effect, and we would factor that into our policy decisions.”

In housing news, existing home sales surged in February after January’s dip in mortgage rates, while new home sales also climbed to a much smaller extent. Still, after consistent and significant declines last year, the level of total home sales in February was low.

Hear more in our podcast: [The Fed delivers a dovish rate](#)

Key Takeaways:

What we learned last week:

Existing home sales climb for the first time in a year

Existing home sales surged in February after 12 straight months of declines.

Mortgage rates rebound in March

A dip in mortgage rates likely influenced February’s jump in existing home sales, but rates rebounded in March.

What we’re watching this week:

Banking concerns weigh on consumer confidence and sentiment

As has been the case in the past, the current banking crisis should weigh negatively on consumers’ confidence and sentiment. The preliminary reading for the March University of Michigan consumer sentiment showed a moderate drop to 63.4 from 67.0 in February. However, over 85 percent of interviews were conducted prior to the collapse of Silicon Valley Bank on March 8. As such, we look for consumers’ sentiment to have eroded further, with the index falling to 62.0. Consumer confidence will likely follow suit. The drop in consumer confidence in February was heavily driven by the expectations component, as reports for future business conditions, job availability, and income all suggested diminishing economic activity. However, the resilience in the labor market might buffer a stronger fall for now.

Home prices should continue falling

The Case-Shiller home price index likely falls for a seventh straight month in February, dropping another 0.5 percent. This would markedly lower the year-on-year rate of change to 2.5 percent from 4.7 percent in January. The downward path would follow the decline recorded in existing home prices, which turned negative on a y/y basis for the first time since February 2012. The good news is that eventually slower home price inflation will feed into slower increases in residential rent prices and overall inflation.

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Nationwide Economics *(continued)*

recorded in existing home prices, which turned negative on a y/y basis for the first time since February 2012. The good news is that eventually slower home price inflation will feed into slower increases in residential rent prices and overall inflation.

Personal income, spending to cool while inflation remains hot

While there have been nascent signs of the very tight labor market easing a bit, the number of jobs created in February exceeded expectations again. However, encouragingly the labor force participation rate for working-aged people has risen back to its pre-Covid levels. The modest softening in labor conditions is leading to a moderation in wage increases. In the February, the average work week fell back to 34.5 hours after expanding to 34.7 hours in January. Thus, despite still strong employment growth, slower wage gains and a drop in the average hours worked will lead to just a modest 0.2 percent increase in personal income in February following a sturdy 0.6 percent advance in January. Consumer spending likely rises 0.3 percent on the month, driven by continued solid spending on services and non-durable goods spending that offset a large drop in durable goods spending. Our estimated modest increase in overall spending would be down sharply from ebullient 1.8 percent advance in January. The headline PCE price and core PCE price indexes should each rise 0.4 percent in February based on the already reported CPI performance. This should only allow the year-on-year pace for overall consumer inflation to ease slightly to 5.2 percent from 5.4 percent, while the core consumer price measure remains unchanged at 4.7 percent y/y.

[Analysis: Another hike of 25 basis points; but banking stresses in focus](#)

The FOMC instituted a hike in the fed funds rate of 25 basis points at the conclusion of their meeting last week. Fed Chair Jerome Powell said the Fed “will closely monitor incoming information and assess the implications for monetary policy — some additional policy firming might be needed.” As it is, the Fed’s projected terminal rate of 5.1 percent was left unchanged in its latest Summary of Economic Projections (SEP). The FOMC’s dot plot estimates indicate that 10 of the 18 FOMC members agree with the current projection of one more rate hike and they are done tightening this cycle — one and done. One official already sees them having reached the terminal rate, while seven others see higher rates, with one seeing 5.875 percent — higher than 5.6 percent in December dot plot.

The FOMC recognized in the policy statement that the fallout from the banking crisis will lead to tighter credit conditions for households and businesses and that will weigh on economic activity, employment, and be disinflationary. How much is uncertain. This is all in line with our view, but ultimately the tightening of lending standards, which were already tightening, will lead to a moderate recession unfolding in the second half of this year. If the ensuing reduction in bank credit lending is severe — a full blown credit crunch — the recession could be deeper and unfold quicker than we have been forecasting. The bond market has dramatically reduced its expectations for the future path of the Fed’s policy rate — it now prices in about one full percentage point cut in the fed funds rate by year-end.

[Analysis: Home sales surge in February, but level of sales remains low](#)

Relative to recent sales numbers, there was a flurry of activity in the market for existing homes in February. The rise in sales was the first since January 2022 and the largest since mid-2020. The seasonally adjusted annual rate of existing home sales was 4.58 million units; while it is a five-month high, it remains at a low level. Sales continue to be held back by a low supply of existing homes for sale as well as banks tightening lending standards.

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Nationwide Economics *(continued)*

New home sales climbed in February and remained well above their long run average as the low inventory of existing homes continues to boost demand in the market for new homes.

Single-family homes were at their most affordable in January (when most of February's existing home sales would have gone into contract), likely resulting in the large jump in sales. But affordability is still low in an absolute sense and mortgage rates began to climb again in the second half of February and into March, so the relative strength seen in February's numbers could be short-lived. Moreover, even if mortgage and home prices trend lower as the economy heads into recession, the fear and actual rise in unemployment will dampen home buying activity.

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



BECOME A MEMBER OF THE NEW JERSEY ASSOCIATION OF COUNTIES

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[Click here for an application.](#)

Webinars

County Leaders Championing Justice Efforts in Local Communities

April 5, 2023 , 2:00 pm – 3:00 pm

[REGISTRATION](#)

Counties are directing resources to programs, practices and policies to reduce the overuse and misuse of the criminal legal system, improve public safety, better serve residents with behavioral health conditions and improve community stability and health. County elected officials are championing these efforts to improve community members' access to justice and behavioral health services. This webinar will feature county leaders who participated in NACo's County Justice Peer Learning Network (PLN) to discuss local efforts and impacts achieved, as well as lessons learned throughout. To learn more about the impact of the PLN, visit [here](#).



Reducing Jail Populations: Lowering Recidivism through Jail and Community Based Treatment and Services

April 6, 2023 , 2:00 pm – 3:00 pm

[REGISTRATION](#)

Reducing recidivism through effective jail- and community-based services can decrease jail admissions and populations and improve outcomes for people with criminal histories.

In October 2022, NACo released its [County Guide to Reducing Jail Populations and Costs](#), a web-based toolkit with key policies, practices and county examples for addressing local drivers of jail populations. Join NACo for a [five-part virtual learning series](#) that outlines key policies to address these drivers and features communities implementing impactful solutions that promote racial equity and reduce jail populations. [Learn more and register](#).

Ending the PHE: Implications for Counties

April 11, 2023 , 3:00 pm – 4:00 pm

[REGISTRATION](#)

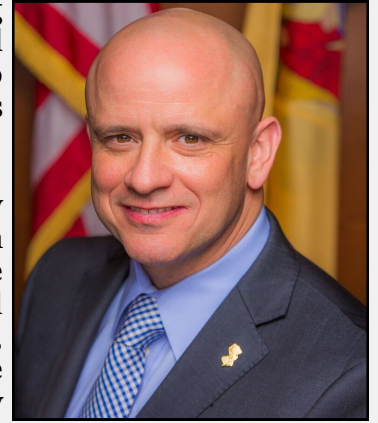
The federal COVID-19 Public Health Emergency (PHE) will end on May 11, 2023, significantly reducing flexibilities implemented during the pandemic to improve access to health care, food and nutrition and COVID-19 vaccines, tests and treatments. As frontline health and human service providers, counties will play a key role in protecting access to services for vulnerable residents once the PHE expires. This webinar will feature federal experts and local leaders to discuss federal administrative guidance, policy changes and best practices for county health and human services agencies to minimize disruptions in care.



FROM THE EXECUTIVE DIRECTOR

NJAC and the New Jersey County Jail Wardens Association (NJCJWA) are urging Governor Murphy to rescind Executive Order No. 283, which in part, requires all employees, contractors, and others working in county correctional facilities to demonstrate that they have received their COVID-19 vaccinations and booster shots or face possible termination.

As county jails across the State continue to struggle with double digit job vacancy rates, overtime costs, employee leave challenges, and ongoing COVID-19 vaccination and testing related expenses no longer imposed on teachers, school staff, and state workers pursuant to Executive Order No. 302, morale among county correctional police officers has plummeted and it has become even more challenging to attract, hire, and train new candidates for the job. Moreover, the requirements of Executive Order, No. 283 have only served to make an already untenable situation at the county jails far worse with



John G. Donnadio, Esq.

Both associations have all along objected to the fact that Executive Order No. 283 inequitably mandated the vaccination and booster of officers charged with a duty to serve and protect the public but did not require the vaccination of those incarcerated or of local law enforcement officers responsible for transporting prisoners to the county jails for processing. For these reasons, NJAC and NJCJWA is again urging Governor Murphy to rescind Executive Order No. 283, so that the county jails may operate more effectively, efficiently, and safely.

**NJAC CELEBRATION OF
COUNTY GOVERNMENT
MAY 3-5, 2023
CAESARS ATLANTIC CITY**

EVENTS & HOLIDAYS

SUN	MON	TUES	WED	THURS	FRI	SAT
						<p>1</p> 
<p>2</p>  <p>11:00a.m. - 4:00p.m.</p> <p>Rutherford Hall Hackettstown Warren County</p>	<p>3</p>	<p>4</p> <p>The Touch of A Woman 1:00p.m. - 4:00p.m. M-F 3/19-4/14 The Gallery Space Rahway Union County</p>	<p>5</p>	<p>6</p>	<p>7</p>	<p>8</p> <p>Easter in the Park 11:00a.m. - 2:00p.m. Memorial Park @ Van Neste Square Ridgewood Bergen County</p>
<p>9</p> 	<p>10</p>	<p>11</p> <p>Piano Battle 5:00p.m. 4/15 The Jay & Linda Grunin Ctr. For the Arts Toms River Ocean County</p>	<p>12</p> <p>Spring Craft Show 11:00a.m. - 3:00p.m. 4/15 Fort Monmouth Rec. Ctr. Tinton Falls Monmouth County</p>	<p>13</p> <p>On Your Feet! 2:00p.m. 4/16 MPAC Morristown Morris County</p>	<p>14</p> <p>Comedy at the Concourse 7:00p.m. - 10:00p.m. 4/15 JSQ Jersey City Hudson County</p>	<p>15</p> <p>Smithville Art Walk 10:00a.m. - 5:00p.m. Historic Smithville Smithville Atlantic County</p>
<p>16</p> <p>Bloomfest! 11:00a.m. - 5:00p.m. Oval, Northern Division Branch Brook Park Newark Essex County</p>	<p>17</p> <p>Annual Poker Run & Resource Fair 9:00a.m. - 5:00p.m. 4/22 Steakouts Homeplate Pittsgrove Salem County</p>	<p>HYDRATE 2023 7:00p.m. - 11:00p.m. 4/22 Hunterdon Sports Complex Flemington Hunterdon County</p>	<p>19</p> <p>NJAC Virtual Workshop</p>	<p>20</p> <p>Three Big Nights of Zeppelin 8:00p.m. 4/20-4/22 Scottish Rite Auditorium Collingswood Camden County</p>	<p>21</p> <p>Spring Indoor Vendor & Crafts Fair 9:00a.m. - 6:00p.m. 4/22 Wildwood Conv. Center Wildwood Cape May County</p>	<p>22</p> <p>Park Cleanup 9:00a.m. - 12:00p.m. Pennington Park Delanco Burlington County</p>
<p>23</p> <p>Children's Day Celebration 3:00p.m. - 6:30p.m. Montgomery Veterans Park Belle Mead Somerset County</p>	<p>24</p>	<p>25</p> <p>Military Vehicle Show & Swap Meet 4/29 & 4/30 Conservatory @ Fairgrounds Augusta Sussex County</p>	<p>26</p> <p>Princeton Porch Fest 12:00p.m. - 6:00p.m. 4/29 Downtown Princeton Mercer County</p>	<p>27</p> <p>Scotty McCreery 4:00p.m. - 7:00p.m. Carteret Performing Arts & Event Center Carteret Middlesex County</p>	<p>28</p> <p>Crusader Classic Car Show 8:00a.m. - 2:30p.m. 4/29 Delsea Regional High School Franklinville Gloucester County</p>	<p>29</p> <p>The Breakers 4:00p.m. Levoy Theatre Millville Cumberland County</p>
<p>30</p> <p>Art in the Park 11:00a.m. - 5:00p.m. 4/29 & 4/30 Goffle Brook Park Hawthorne Passaic County</p>						