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Amount:

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Location:

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Purpose:

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Working Capital

Term Loan

15-Year Term Loan

Amount:

\$8,960,000

Location:

Ridgefield Park, NJ

Purpose:

Refinance and
Equipment Financing

Term Loan

5-Year Term Loan

Amount:

\$180,000

Location:

Lyndhurst, NJ

Purpose:

Equipment
Upgrades

Commercial Mortgage

5/30 Term Loan

Amount:

\$21,534,500

Location:

Far Rockaway, NY

Purpose:

Mixed-Use Office/Retail

Construction Lending

Construction to Perm Loan

Amount:

\$9,387,600

Location:

Passaic, NJ

Purpose:

Multi-Family Apartment Building

Commercial Mortgage

5/30 Term Loan

Amount:

\$8,700,000

Location:

South Orange, NJ

Purpose:

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\$3.0 Million

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\$2.5 Million

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\$2.4 Million

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\$2.0 Million

Working capital line of credit to a Passaic County-based elevator installation, service and repair company.



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Every Cause Needs Champions: Valerie and Frank Montecalvo are Focused on Tick-Borne Illness

Thanks to a gift from the Montecalvo family, Invisible International delivers the latest research to physicians around the world.

By Anthony Russo
President, CIANJ

CIANJ is fortunate to have an active and committed board of directors, comprised of leading executives from throughout New Jersey. Their expertise is apparent in the reputations their companies enjoy and the goods and services they provide.

What often goes untold, however, is their philanthropic deeds.

Valerie Montecalvo, president and CEO of the Bayshore Family of Companies, exemplifies the extraordinary charitable work that is being done. Valerie and her husband, Frank, gave a trailblazing and transformational gift to the non-profit Invisible International to create the Montecalvo Foundation Platform for Tick Borne Illness Education. This unique platform offers physicians the latest, peer-reviewed, scientific information on Lyme disease and other tick-borne illnesses. Invisible International hopes physicians take advantage of the platform especially since it provides continuing education credits.

Lyme Disease is very personal for Valerie since her own case went undiagnosed for years as her condition worsened. "I feel that perhaps God gave this illness to me to try to understand it and help others," she said.

Dr. Nev Zubcevik, medical director of Invisible International, said the Montecalvo's gift will revolutionize the approach to tick-borne diseases. "If you are building a house of science, the No. 1 brick is education for physicians. Unless that changes, nothing else will change," said Dr. Zubcevik, a Harvard-trained and board-certified physical medicine and rehabilitation specialist.

More than 300,000 people were infected with Lyme Disease last year in the United States. It is contracted through a tick bite and often leaves a tell-tale ring. But Valerie does not recall being bitten, leaving her to believe it was dormant

for years, before rearing its head in stressful situations.

After Hurricane Sandy in 2012, Valerie said she started getting "whacky symptoms" that mystified her doctors. She suffered joint pain, vertigo and even seizures for years before her Lyme Disease was finally diagnosed. "Once I got the appropriate medication and understood what I had, I was able to deal with it," she said. Still, she wonders what her life would have been like if it had been caught earlier.

Her donation enabled Invisible International to design and create the educational platform in a mere six months. The pioneering effort received overwhelming response from the medical community, according to Dr. Zubcevik and her colleague, Shari O'Connor, a pharmacist dedicated to educating patients and their care teams about this highly misunderstood disease. Already, it is accredited by the American Academy of Family Physicians and is under review by the American College of Continuing Education.

For its next step, Invisible International wants to delve deeper into research by establishing a Tick Borne Illness Repository Project involving 10 clinical research sites over the next five years. The new project will rely heavily on big data and the developers estimate it will cost a total of \$10 million. They are seeking multi-year commitments from donors who understand the urgency (like Valerie and her family) to support this seminal research project and join in the mission to make Lyme Disease and tick-borne illness simple to diagnose and cure.

To Dr. Zubcevik, it is frustrating that HIV and Lyme Disease emerged at the same time and while highly effective therapies and medicines have been developed for HIV, Lyme Disease "is right where it was 30 years ago." She believes, "if we are going to finally move the needle," there must be a greater and a more deliberate focus on Lyme Disease.

There is a public health crisis around tick-borne illness education and awareness. With champions like Valerie and Frank Montecalvo and other donors who are willing to join them, progress can finally be made, educating doctors and helping patients. 📌

Valerie and Frank Montecalvo gave a trailblazing and transformational gift to Invisible International to create the Montecalvo Foundation Platform for Tick Borne Illness Education.



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² Beginning with 5/1/20 policy effective dates for New York small group (1-100) and New Jersey small group (2-50) fully insured employers.

CIANJ's 93rd Annual Meeting: A Virtual Event in 2020

William C. Hanson was installed as CIANJ's Chairman of the Board and former New Jersey Governor Chris Christie delivered the keynote address.

By Diane C. Walsh
Contributing Editor

For the first time in its 93-year history, the Commerce and Industry Association of New Jersey (CIANJ) conducted its Annual Meeting as a virtual event.

Gone was the packed cocktail reception, where members would network shoulder-to-shoulder around giant buffet tables of crudité. Instead, everyone was at their computers and participated via Zoom. They were invited to online "break-out" rooms that gave them a chance to mingle through the magic of the Internet. CIANJ was compelled to go virtual because the COVID-19 pandemic made it impossible to host the traditional in-person gala.

About 200 business executives opted for the new format and CIANJ President Anthony Russo was pleased to report positive feedback. "The members enjoyed the speed networking and for a lot of them it was their first time in a Zoom breakout room," he said.

With the flick of a key, members were assigned to virtual rooms; no more than 15 people were in each group, making it easy to see and talk with other business leaders. There were no awkward pauses. With the clock ticking, people exchanged brief introductions, a question or two and then were sent to a new virtual room.

Although the meeting was online, it also offered many traditional elements, including a keynote address by former New Jersey Governor Chris Christie and the introduction of the new chairman and executive committee who will lead the organization over the next two years.

Outgoing Chairman Richard W. Abramson, a member of law firm Cole Schotz P.C., turned over the reins to William C. Hanson, president of NAI James E. Hanson. Abramson thanked the board for its support. "Your wisdom and dedication enable the association to continue to work for the benefit of our businesses and the State of New Jersey," he said.

Audrey Murphy, executive vice president and chief legal officer at Hackensack Meridian Health, stepped up to vice-chair. Kathleen Alexander, a partner at the accounting firm, Sax LLP, and Joseph Imperato, a principal at XSolutions LLC Consulting Service, will continue to serve as the treasurer and secretary, respectively. Lanny S. Kurzweil, a partner at McCarter & English, LLP, will also retain his role as general counsel.



William C. Hanson, CIANJ's Chairman of the Board

Six at-large members of the executive committee were also welcomed. The committee convenes nearly every month and is active in shaping CIANJ policy.

This year, the at-large members include Thomas J. Shara, president and CEO of Lakeland Bank; Dax Strohmeyer, president of Tri-

"The members enjoyed the speed networking and for a lot of them it was their first time in a Zoom breakout room."

angle Manufacturing; and Kim Vierheilig, vice president and managing principal at AECOM, who were returned for new terms, and Paige Dworak, president and CEO of East Orange General Hospital; and Drew Maldonado, senior director at BNY Mellon, who are newly appointed members.

Once the business portion of the meeting was concluded, Russo introduced former Gov. Christie. He is popular with the members, having addressed CIANJ several times during his



Former New Jersey Governor Chris Christie

tenure as U.S. District Attorney for New Jersey and governor.

Technology enabled Christie to "Zoom" in from Michigan, where he was campaigning for John James, the Republican candidate for U.S. Senate. Christie said he still felt fatigued from his bout with COVID-19 and doctors said it could be months before he is fully recuperated. He was hospitalized for a week after contracting the virus at the White House when he failed to wear a mask while preparing President Trump for his debates. Christie said he considered himself "lucky" to have had great healthcare and wanted to stress the importance of wearing a mask, washing hands and keeping socially distant to ward off the virus.

Christie shared his perspective on the presidential election, identifying the 10 key states whose votes defined the election. After his address to the general members, the former governor also met privately with the CIANJ board. Russo said the board "appreciated his candor" in answering all their questions. 📌

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2021 Business Forecast

More than 80 CEOs offer their insights and predictions.

Compiled by Miles Z. Epstein
Editor, COMMERCE

Due to the pandemic, handshakes, business lunches, on-site teaming, hugs and in-person meetings have been replaced by social distancing, face masks, videoconferencing, virtual events and work-from-home arrangements. Business as usual has been replaced by a COVID-19-driven new normal. How will 2021 be different?

COMMERCE asked many of New Jersey top business leaders to offer their predictions for 2021, and here are their insights, observations and analyses. These 85 CEOs, which offer a valuable “peek” into the year ahead, are planning to thrive in the new normal.

ACCOUNTING



Citrin Cooperman

By Alex Serrano,
CPA, Office Managing Partner

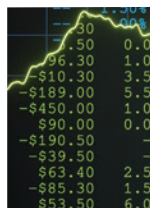
Technology evolution has kick-started a reimagined future, with AI driving a cultural shift. We are seeing this in-process automation, which reduces the time it takes to complete recurring audit and tax compliance work. The resulting time efficiencies direct our focus on providing business services that address modern business challenges and sophisticated consulting work to attract and retain employees.



EisnerAmper LLP

By Diane Wasser,
CPA, Partner-in-Charge,
NJ Region

A new year brings hope. Companies will continue to leverage technology and nurture their people to meet client needs. A work-from-home model will become even more accepted—obsoleting many of the unnecessary and time-consuming tasks we have proven we can do without. For now, I'm okay with going to my home workspace each morning in my comfy pair of slippers.



Levine Jacobs & Co. LLC

By Charles F. Ott,
CPA, MBA, Managing Member

The coming election will affect the potential for an economic comeback. We'll have to keep a keen eye and be prepared to shift gears and make strategic changes in the event there is continued or prolonged social shutdowns or a dramatic shift in governmental policies that will affect our business and that of our clients.



Goldstein Lieberman & Company LLC

By Phillip E. Goldstein,
CPA, Co-Founder,
Managing Partner

The trends that will shape 2021—remote client auditing and accounting; remote tax and tax planning; remote advisory and consulting; and remote education for our team of professionals. In the world we live in today, technology—including blockchain and artificial intelligence—will play a greater role in what we do and how we do it.

*A new year brings hope.
Companies will continue to
leverage technology ...*



Klatzkin

By Thomas H. Martin,
CPA, Managing Partner

Accounting firms will need to discover new and improved ways to do remote audit work. The pandemic has taught us that we can be effective working remotely, but audits present more challenges than other types of engagements, especially for smaller firms with less sophisticated technology.



NJCPA

By Ralph Albert Thomas,
CPA (DC), CGMA, CEO and
Executive Director

The COVID-19 pandemic upended the business environment in 2020, but CPAs and accounting professionals rose to the challenge by adapting quickly to their clients' or organizations' needs. That same kind of flexibility will be needed by accounting professionals to accept and embrace new uses of technology that replace the mundane functions of this profession with more strategic planning and advisory.

Continued On Page 12



Mazars USA LLP

By James Blake,
CPA, COO

The challenge will be developing revenue growth strategies that come with an uncertainty on the timing and length of emergence from the pandemic. Our advisory services will focus on reshaping privately owned businesses and helping them navigate through governmental programs and tax law changes. Lean sustainable operating plans that leverage process, people and new technology will be critical for growth.



MSPC

By Jon S. Gagliardi,
CPA, Managing Principal

We expect businesses to continue to concentrate on developing efficiencies related to balancing employees working remotely along with part-time use of their physical offices. In 2020, these were reactive changes. Going forward, businesses can be strategic in how they change their infrastructure and we will advise our clients about the financial implications of these decisions.



Levine Jacobs & Co. LLC

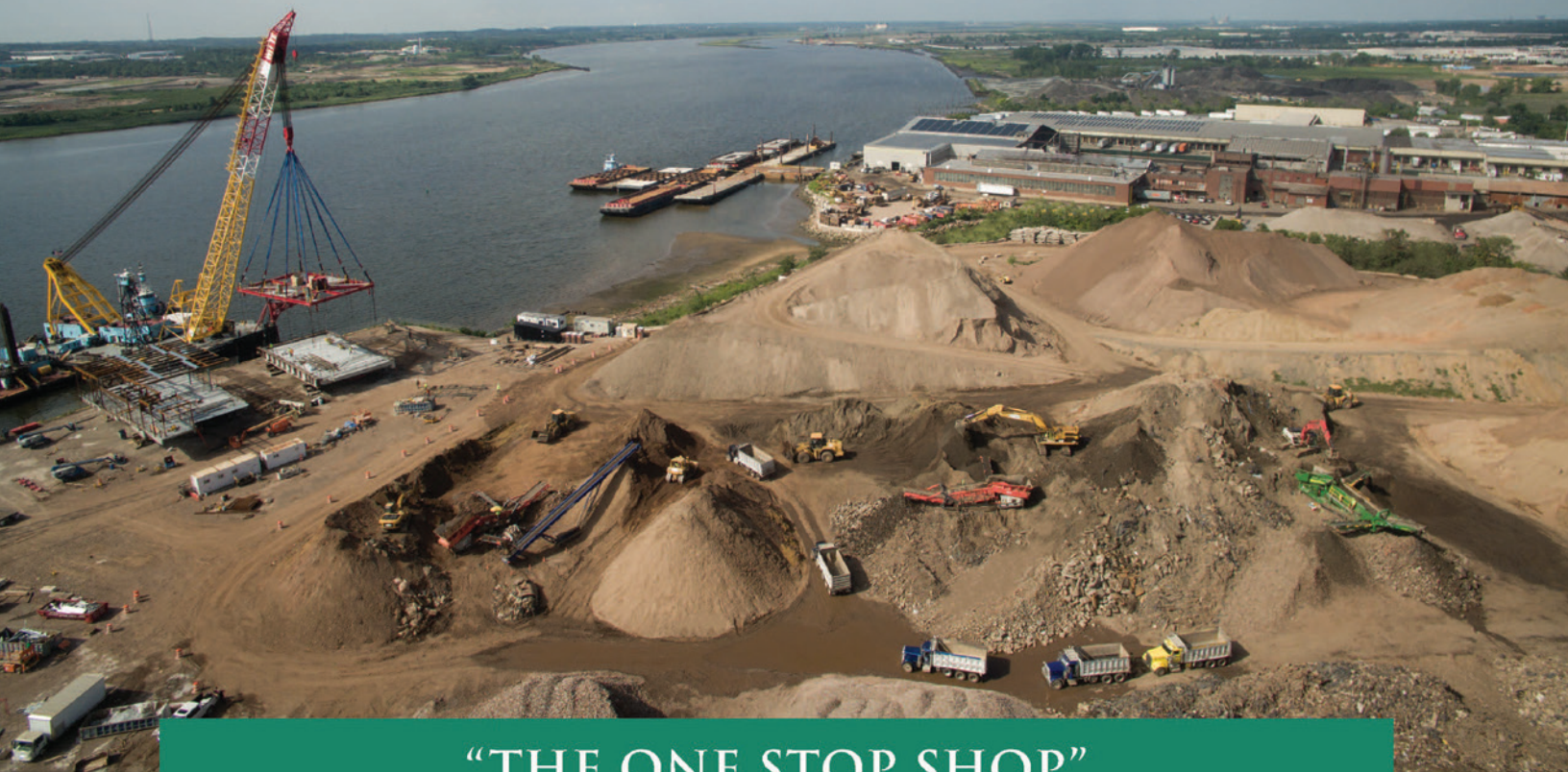
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The coming election will affect the potential for an economic comeback. We'll have to keep a keen eye and be prepared to shift gears and make strategic changes in the event there is continued or prolonged social shutdowns or a dramatic shift in governmental policies that will affect our business and that of our clients.



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SobelCo

By Alan D. Sobel,
CPA, Managing Member



COVID, COVID, COVID will continue to dominate trends shaping our business and the business of our clients throughout 2021. We cannot avoid it, but we will not let COVID-19 impede our firm strategies as we move forward into the future. Depending on the ballot referendum results, we are preparing to launch a Cannabis Desk for entrepreneurs in this emerging industry.

Traphagen CPAs & Wealth Advisors

By Robert J. Traphagen,
CPA, CGMA, Managing Partner



CPA firms in 2021 will have a unique opportunity to provide extensive strategic advisory services to their clients, utilizing emerging technologies for client deliverables. Success will be defined by their effective collaboration with enhanced client communication. Firms that embrace innovative programs and flexible remote work arrangements that are adaptable, in this new borderless work environment, will be positioned to succeed.



Wiss & Company, LLP

By Paul Peterson,
CPA, MBA, Managing Partner

We predict improvements in the first half of 2021 with the second stimulus package. A study we conducted revealed small businesses are struggling with tightening credit and fewer financing options. Many plan to cut budgets or close. We suggest ensuring a cash cushion or access to liquidity over the coming months and be cautious in how future capital is deployed.

We remain optimistic about the economic potential for 2021.



Withum

By Bill Hagaman,
CPA, CGMA, Managing Partner
and CEO

The pandemic has forced most industries to learn how to productively run our businesses while working remotely, by implementing new technology and establishing secure workplace environments for employees. We foresee this becoming a permanent part of every business

model beyond the pandemic, as businesses are finding the silver lining of cost savings related to less travel and office space requirements.

BANKING



Columbia Bank

By Thomas J. Kemly,
President and CEO

Digital banking solutions that allow customers more remote flexibility will remain an integral part of our industry's future. We recently implemented a digital mortgage solution where customers can automatically pull documents, get conditional pre-approvals and accelerate their loan closings. Solutions such as these improve efficiency, benefit the customer and free up staff so we can continue to provide personalized service.



Investors Bank

By Kevin Cummings,
Chairman and CEO

We remain optimistic about the economic potential for 2021. Investors Bank is building on the many lessons learned from op-

Continued On Page 14

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Cover Story

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erating during a pandemic. We have embraced an omnichannel approach to our products and services that we believe will give businesses and consumers the flexibility to do their banking whenever, wherever and however they choose.



Lakeland Bank

By Thomas J. Shara,
President and CEO

Continuing with the implementation of our digital strategy to create an omni-channel platform that provides a seamless customer experience will be our focus. We must meet the needs of our customers and interact with them via their preferred channel—and that experience must be exceptional. The key is to ensure we keep the human touch at the forefront of everything we do.



M&T Bank

By Tom Comiskey,
NJ Regional President

The accelerated adoption of digital banking will continue but building meaningful customer relationships will remain as important as ever. Digital enhancements like DocuSign, virtual notary and our digital scheduling platform will provide personal experiences while

keeping safety and convenience in mind. Offering customers choice in how they bank is core to our purpose of making a difference in their lives.



NJBankers

By John E. McWeeney, Jr.,
President and CEO

As I look to 2021 two words come to mind—uncertainty and resiliency. Driven primarily by COVID-19, there is probably never been a period of greater uncertainty heading into a new year. That said, New Jersey's banks are strong and resilient and will help lead



the economic recovery that will surely follow once we defeat COVID-19.



Peapack-Gladstone Bank

By Doug Kennedy,
President and CEO

The way we historically have done business has changed forever. Less travel, handshakes and hugs are gone, more Zoom and digital interactions with clients. Having said this, consumers and small businesses are seeking relationships with local partners as having a strong local economy has become a very important objective due to the adverse impact COVID-19 has had on local economies.



Valley Bank

By Ira Robbins,
President and CEO

COVID-19 will continue to create challenges in the year ahead. We will continue to support the 13,000 small businesses we helped secure PPP funding for. We will work closely with local businesses as they adjust to the changing economic environment. And we will continue to support local communities as they recover from the effects of COVID-19.

Continued On Page 16

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CHILD CARE



Lightbridge Academy Child Care Centers

By Guy Falzarano,
Founder and CEO

Childcare is a cornerstone of the economy—without it, people cannot go back to work. The industry is struggling due to COVID-19 with reduced enrollments, increased costs and more regulations. Childcare deserts will result as providers go out of business. The state needs to shift Universal Pre-K funds to community providers to keep them viable.

COMMUNITY



YWCA Northern New Jersey

By Helen Archontou,
CEO

Our work every day is linked to racial justice, since it is rooted in the mission of the YWCA Northern New Jersey. The events of the

past few months have created an urgency to mobilize our community—despite race or ethnicity—to become anti-racist activists. Our focus and programing will provide opportunities to learn, unlearn and build collaborative partnerships with those who share our vision of peace, justice and dignity for all.

CONSULTING



ICA Risk Management Consultants

By Barron S. Wall,
ARM, PMC,
Managing Associate

ICA's challenges in 2020 to provide creative solutions to clients' risk management problems will continue unabated next year despite the economic downturn, COVID-19 surges and a hard insurance market. Our Enterprise Risk Management services brought in a world leader multinational pharmaceutical company, international hospital conglomerate, higher education institution and diamond educator. Our real estate practice continues to fuel our growth.



Impact Consulting LLC

By Lucy Sorrentini,
President and CEO

Diversity, Equity & Inclusion (DE&I) has gone from simply being a compliance issue to a top priority and commitment for companies and boards. Influenced by our country's racial unrest and "speak up" culture, people are watching closely to see what CEOs and business leaders are doing to promote inclusion, and those that prioritize DE&I will achieve competitive advantages.



Leap Consulting Group

By Josh Kramer,
Managing Partner

Companies are likely to kick off 2021 seeking consulting services to innovate in expanded digital consumer engagement and improve ease and efficiency for the expanded tele/remote workforce. Given the impacts of COVID-19 on bottom lines, many companies will take another look at automating more client-facing activities before considering reducing service levels to lower cost.

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CONTRACTORS



A.J. Perri

By Christian Dunning,
General Manager

Solutions for indoor air quality to combat COVID-19 remain top-of-mind for residents and office workers. Innovations in air cleaning technology will continue to develop in 2021. For example, as part of our HVAC business, we have partnered with a company that has developed the first air purifier scientific-



Getty Images/Stockphoto

ly proven to reduce coronavirus on surfaces by 99.98 percent within seven hours.

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AKRE, Inc.

By Karen Franz,
CEO

The disruptions of 2020 allow us to think differently and creatively about the company. We are seizing the opportunity to invite new thoughts on our use of technology, encouragement of inclusion and diversity and general ways of working, such as schedule flexibility and remote work environments.



Aqua Pro-Tech Laboratories

By Rob Barrett,
President and CEO

Used in the manufacturing of fire retardants and Teflon pans, PFOA and PFOS testing will be a focus. New regulations will monitor for these highly carcinogenic compounds, both in drinking water systems and ground water wells. The Private Well Testing Act has

added these chemicals to the list of required tests necessary to sell a home with a private well.



AnythingIT LLC

By David Bernstein,
CEO

A new trend for us is now that workforces are almost all remote, we have created an IT device retrieval program for companies to recover legacy IT devices from employee homes due to technology refresh or workforce reductions. Our custom boxes are shipped to a user's home with a return label to send the device back to our facility for processing.



Bayshore Family of Companies

By Valerie Montecalvo,
President and CEO

In 2021, I predict New Jersey and our nation will take significant steps to address recycling and sustainable living. New Jersey's "recycled content bill" (S2515) will be enacted, our plastic bag ban (S864) and food waste disposal ban (S865) bills implemented and the "Save Our Seas 2.0" and "Break Free From Plastic Pollution Act of 2020" will advance in Congress.

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Brownfield Coalition of the Northeast (BCONE)

By Rick Shoyer, President;
President, Advanced
GeoServices

2021 will offer ever-improved virtual experiences—travel time and expense reductions offered by high-quality virtual meetings, conferences and network sessions will allow real estate and environmental professionals to participate in events that were cost and time prohibitive in the past. 2021 will be the year of changing use of high-rise office buildings, office parks and former mill sites.



Concrete Washout Systems

By Bill McGuire,
Marketing Consultant

With increasing environmental awareness, we are seeing a trend towards more efficient and sustainable construction. Specific to our business, builders are focused on lowering their operational costs relating to concrete washout containment by using our patented Concrete Washout Recycling System to improve overall cleanliness of job-sites and maximize operational efficiency to stay in compliance.



EAI, Inc.

By Robert Carvalho,
PG, President and CEO

Environmental issues will continue to be a focus, as we all want clean air and water and less pollution. In 2021, New Jersey will again be the leader in effective, efficient and high value “green” propositions and on environmental issues. I believe we live and work in the greatest state and will continue to do so for the foreseeable future.



GEI Consultants, Inc.

By Ron Palmieri,
CEO

GEI sees a continuing and robust transactional market, driven by low interest rates and the demand for modern industrial warehouse and manufacturing space. Due to large site size, plentiful parking, and easy access to highways and existing infrastructure, underutilized malls appear attractive for conversion to meet the area’s increasing affordable housing and distribution center needs.



GZA GeoEnvironmental, Inc.

By David Winslow,
Ph.D., PG,
District Office Manager,
SVP

The pandemic’s effects on the economy and the way we do business have introduced uncertainty—and innovation. We expect GZA’s focus on diversity across client sectors will continue to help us weather the downturn. In addition, we remain mindful of employee engagement while employees work from home to keep them from feeling isolated and to facilitate collaboration.

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Environmental sampling at brownfield site



Foundation recommendations for warehouse development



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LAN Associates

By Kenneth (Ken) H. Karle,
PE, AIA, PP, LEED AP, President

In 2020, we saw focus shift towards helping clients safely occupy existing structures during COVID-19. There was a big demand for HVAC upgrades like bipolar ionization and social distancing plans. I'm optimistic in 2021 we will come through the uncertainty created by COVID-19, and I expect it to drive adoption of new design principles and priorities for multiple market sectors.



LSRPA

By Scott Drew,
President;
Senior Principal, Geosyntec

Next year, with looming deadlines, remediation must be completed at hundreds of remediation sites across the state. LSRPs will need to demonstrate the remedial actions implemented have achieved the remedial goals and issue final remediation to affirm the protectiveness of the remediation and thereby protect public health and the environment for our communities.



McLaren Engineering Group

By Jeremy Billig,
PE, President

Although the 2021 business landscape continues to be unpredictable, we can safely anticipate trends focused on issues surrounding public health and the economy. In healthcare, I see the continuation of accelerated efforts to bring high-quality care to patients



via avenues like telehealth and out-patient expansions. With infrastructure, strategic investments in roads and bridges would help rebound the New Jersey economy.



New Jersey PACE

By Jonathan Cloud,
Executive Director

A Property Assessed Clean Energy (PACE) program will make its debut in New Jersey in 2021, allowing C&I property owners to upgrade their buildings' energy systems with no upfront costs and positive cashflow for up to 30 years. We can arrange financing and assist communities in leveraging PACE for sustainable, local economic development.



R&B Debris, LLC

By John Thomas,
President

As waste disposal needs rise and suitable disposal facilities reach capacity, recycling and waste to resource technologies will be the focus in 2021. Utilizing the benefits of existing and new waste technologies will be important, as we all try and reduce our carbon footprint in New Jersey and beyond.

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THIS PLACE IS DIFFERENT

Cover Story

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T&M Associates

By Gary Dahms,
PE, PP, President and CEO

The irony of making 2021 predictions is that we are living in unpredictable times. When it comes to how people and technology work together, companies have been forced to condense years of evolution into months. Whether starting new engineering and construction projects or re-evaluating current plans, the companies best positioned for success must continue to adapt swiftly to unexpected changes.

HEALTHCARE



AmeriHealth New Jersey

By Mike Munoz,
Market President

The COVID-19 pandemic accelerated the use of telemedicine, which increases access to care and encourages social distancing. Prior to COVID-19, AmeriHealth New Jersey covered the service, but adoption was in the early stage. In January 2020, AmeriHealth New Jersey only had about 300 telemedicine claims.

By April 2020, that number jumped to more than 14,000. Telemedicine is here to stay.



Atlantic Health System

By Brian Gragnolati,
FACHE, President and CEO

I am incredibly optimistic about our field's ability to find innovative solutions through this challenging time. The next year will see our digital transformation continue at a faster pace than ever, ensuring that we meet the healthcare needs of patients wherever they are—realized through an enhanced online experience, including virtual medicine and technologies we've only just begun to imagine.



Bergen New Bridge Medical Center

By Deborah Visconi,
President and CEO

We are at the crossroads of social, economic and healthcare crises, and must address healthcare disparities including the increase of mental health and substance use disorder treatment needs. Healthcare providers will see primary care—including immunizations, testing and basic medical necessities—brought directly into communities they serve. Digital advancements

will allow for virtual care via wearable medical devices and telemedicine.



BioNJ

By Debbie Hart,
President and CEO

With more than 700 COVID-19 programs in development—for a virus that presented itself less than a year ago—the world will see an FDA-approved treatment and vaccine for the coronavirus. Proudly, nearly 70 companies working on one or more of these COVID-19 programs are from New Jersey.



Case Medical, Inc.

By Marcia Frieze,
CEO

In response to the pandemic, Case Medical expanded our infection prevention products to include an FDA-approved hand sanitizer and surface cleaners. Recently, we doubled our capacity and capability to meet planned sales growth in the medical market. Nonetheless, we remain concerned about the excessive tariffs levied on metals and supplies and hope that these will be remediated in 2021.

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Delta Dental of New Jersey and Connecticut
By Dennis G. Wilson,
President and CEO

As the remote workforce grows throughout 2021, cybersecurity, privacy and employee productivity will be crucial issues. Insurance companies must focus on IT investments that protect sensitive subscriber and provider data. Companies will engage even more with virtual meeting technology as a key tool to grow their business and support their customers, all while keeping their remote employees engaged and productive.



Englewood Health
By Warren Geller,
President and CEO

Healthcare organizations will continue to play an integral role fighting the pandemic. Assuming a safe, effective vaccine becomes available, we must be a trusted source of information and ensure access for our community. Continued innovation will break down barriers to care, such as through sophisticated telemedicine, community-based practices, preventive services and advanced therapies for the range of medical conditions.



Hackensack Meridian Health
By Robert C. Garrett,
FACHE, CEO

The COVID-19 pandemic will continue to have a profound impact on 2021 and stress New Jersey's health system, which has performed heroically throughout this unprecedented crisis. But we are more prepared and have more tools to combat the virus. Care will continue to migrate outside of hospitals: there will continue to be dramatic growth in telehealth and urgent care.



HealthCare Institute of New Jersey (HINJ)
By Dean J. Paranicas,
President and CEO

New Jersey's research-based biopharmaceutical and medical technology sector will continue its leading efforts to combat the global pandemic by expanding the array of COVID-19 diagnostic tests, treatments and vaccines, while continuing to pursue treatments and cures for other disease states. HINJ will continue working to ensure that patients can access the treatments and cures we work so hard to discover.



Holy Name Medical Center
By Michael Maron,
President and CEO

During our COVID-19 response, telemedicine emerged as a crucial way for our clinical team to treat and monitor patients. Holy Name's NorthJerseyTelemedicine.com will grow in 2021 as more patients schedule same-day or future appointments and receive quality healthcare from anywhere they are comfortable. We are expanding its use for urgent care, home care, rehabilitation therapy and healthcare for underserved populations.

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Jefferson Health-New Jersey

By Brian Sweeney,
President and COO

The deployment of a safe vaccine and widespread acceptance and adoption by community members will enable us to improve the health outcomes in our local area, protect our healthcare workers and restore our economy and lives to pre-pandemic levels.



Getty Images/Stockphoto



RWJBarnabas Health

By Barry H. Ostrowsky,
President and CEO

Telehealth will continue to serve as a viable option in the healthcare industry. We worked quickly to implement telehealth more widely than ever before this year due to the pandemic, and the results have been very positive. Telehealth is an effective, safe way to increase access to care for our communities and help keep New Jersey residents healthy at home.



Saint Peter's Healthcare System

By Leslie D. Hirsch,
FACHE,
President and CEO

COVID-19's negative impact on our industry's finances will continue. Restoring our financial health and patient confidence in not delaying care due to fear of coronavirus are paramount. As part of our financial recovery, we look forward to resolving our five-year litigation against Horizon Blue Cross Blue Shield seeking fair treatment and Tier-1 participation status in OMNIA and similar value-based programs.



The Valley Hospital and Valley Health System

By Audrey Meyers,
President and CEO

Artificial intelligence will shape healthcare in 2021. Valley Health System is introducing an automated bot system to assist with evidence-based clinical decision-making for our clinicians. The bot will ask providers questions about their patients and then use their responses to highlight key data quickly. This data will be used to suggest treatment pathways and further streamline our high-quality care.



Trinitas Regional Medical Center

By Gary S. Horan,
FACHE,
President and CEO

The effects of the COVID-19 pandemic will be felt into 2021, especially for hospitals. We will continue to be prepared for anything from a small uptick to a second wave of the infection. At the same time, we need to continue to reassure people that hospitals are safe places to go for diagnostic tests, treatment and emergency care.

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HIGHER EDUCATION



Berkeley College
By Michael J. Smith,
President

The high rate of unemployment and economic downturn will continue, placing a demand on upskilling. Colleges and universities remain crucial to retooling the workforce. More nontraditional students will return to college to build competencies in new career fields through degree and certificate programs. The next wave of employment growth will include healthcare, business-to-business services, business analytics and graphic design.



County College of Morris
By Dr. Anthony J. Iacono,
President

The economy has shifted dramatically. To support this reality, higher education will have to offer increased customized training on the use of integrative technologies and data analytics. A contemporary approach to communications, experiential learning and human relations



Felician University
By James W. Crawford, III,
Interim President

Adaptability under adverse economic conditions will be key, along with the agility to respond strategically to opportunities as they arise. Business model innovation will be critical. Shifting student demographics, university-corporate partnerships and competency-based education—blending IT/data science across disciplines—to bridge talent gaps in the workforce will demand a fully focused student-centric approach in the next generation digital learning environment.



Montclair State University
By Dr. Susan Cole,
President

New Jersey students will continue to aspire to a higher education; affordability, safety and value will be important to their families; and everybody will be ready for a responsible return to in-person education. All of that will make New Jersey's public universities



New Jersey City University
By Dr. Sue Henderson,
President

Higher education was in the process of dramatic changes before COVID-19 and the pandemic accelerated this. Institutions will need to be nimble, creative and attentive to new needs, while ensuring the enduring value of a degree is maintained. Market needs and the declining college-age population puts stress on institutions to develop new academic programs, modes of delivery and enrollment markets.



NJIT
By Dr. Joel S. Bloom,
President

NJIT's enrollment continues its growth trajectory despite declines in international graduate students due to various barriers. Demand for STEM graduates exceeds supply, so NJIT graduates will continue receiving 3+ job offers. We will further grow research in

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critical sectors, such as life sciences and engineering, sustainable systems and data science, and we will expand our role in economic development partnerships.



Stockton University

By Dr. Harvey Kesselman,
President




For higher education, the uncertainty of COVID-19 will continue to be a challenge both for educating and housing our students and recruiting new students for fall 2021, when hopefully, campus life will be opened



William Paterson University


By Dr. Richard J. Helldobler,
President

 In higher education, COVID-19 accelerated a long-term shift online of instruction and operations. The coming year will see further improvement of these experiences for students, faculty and staff. Our successful launch of WP Online demonstrates demand for convenient,



**Chiesa Shahinian &
Giantomasi PC**

By Daniel A. Schwartz, Esq.,
Managing Member



State-of-the-art communication and collaboration technology will continue to drive the practice of law. We were fortunate to have an extraordinary IT team in place at the outset of the pandemic to lead our transition to remote work, and anticipate continued investment in our technology infrastructure to support our employees as they provide clients with the seamless, world-class service they expect.

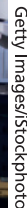


Connell Foley LLP

By Philip F. McGovern Jr., Esq.,
Managing Partner

In 2021, a significant spike in COVID-19 cases that results in the closing of businesses, the

Continued On Page 34



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Cover Story

Continued From Page 32

successful distribution of a vaccine and advances in therapeutics will all play a role in the new year. The legal profession has adapted well to work-from-home initiatives, and although we hope it is not for the long-term, we will continue to adapt and innovate.



Harwood Lloyd LLC
By Curtis J. Turpan, Esq.,
Co-Managing Partner

The issue that will shape the legal industry in 2021 will be the way in which lawyers react and adapt to the continuing pandemic. It is more important than ever to meet the changing needs and expectations of clients and the courts. It is not enough to adapt in order to survive—the key is to adapt in order to thrive.



NPZ Law Group, P.C.
By David H. Nachman, Esq.,
U.S. Managing Attorney

2020 positioned NPZ for additional growth in 2021. We learned to do more with less. In 2021, our immigration specialists will continue to address versatility in case preparation; flexibility in communication; and renewed

focus on client-centered services. Trends in advanced technologies will afford VISASERVE additional opportunities to deliver unsurpassed quality and cost-effective U.S. and Canadian immigration law services.



Sills Cummis & Gross P.C.
By Max Crane, Esq.,
Managing Partner

The social distancing guidance from the CDC and state authorities, which is likely to carry through into 2021, will continue to shape the legal industry in the new year. In addition to impacting how trials are handled, it also affects the ways in which we connect with our clients and business contacts.

MARKETING, ADVERTISING, PR AND PUBLISHING



Amy Delman Public Relations, LLC
By Amy Delman,
President, Owner

Remote interaction will be re-shaping the public relations industry in the next year and

probably for years to come. I predict additional videoconferencing sites will start to pop up to compete with Zoom. In-person meetings will take a back seat to technology, at least until a safe COVID-19 vaccine is available to all.



Caryl Communications Inc.
By Caryl Bixon-Gordon,
President, Founder

Remote working will have lasting implications for the business world. Our employees have embraced flexible working conditions as well as improved productivity. Workplace tools such as videoconferencing and project management software have ensured connectivity and will continue to be an important part of the remote-working experience. Looking ahead, advanced technology will allow businesses without traditional offices to thrive.



Clear Tunnels LLC
By Rich Waltman,
President

As the workforce shift created by the COVID-19 pandemic continues, marketing directors and CMOs will need to do more with less. This trend creates opportunities for out-

Continued On Page 36



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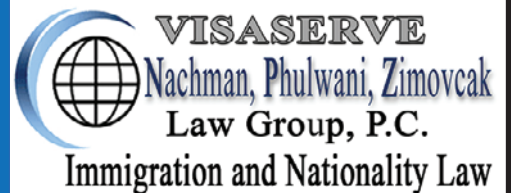
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Cover Story

Continued From Page 34

source partners like Clear Tunnels. Smaller decentralized workforces employing cloud computing will rely on virtual staffing solutions like ours for high levels of productivity at a reduced cost.



Paragon Public Relations LLC
By Simon Hylson-Smith,
CEO

Public relations will become bifurcated as automation takes over the routine tasks while higher-value strategies support becomes even more valuable for executives. This will stratify the opportunities for staff working in communications roles.

REAL ESTATE



Charity Realty International
By James F. Costanzo,
President, Broker of Record

For New Jersey commercial real estate, it is both the best of times and the worst of times. The Amazon effect has industrial, warehouse and distribution property demand and pricing at record highs. COVID-19 has hospi-

talities, retail and office properties struggling. Post-pandemic, hospitality will return, but retail and pure office property values may never be exactly the same again.



Levin Management Corporation
By Matthew K. Harding,
CEO

Heading into 2021, retail real estate tenants are adapting to provide customers with convenient and safe shopping experiences amid evolving government regulations. And with leasing activity restarting, owners are working to fill vacancies with users that can carry their centers into the future. As commercial real estate services specialists, we are deeply focused on helping clients navigate this challenging environment.



NAI James E. Hanson
By William C. Hanson,
SIOR, President;
CIANJ Chairman

The PPP program and other support measures were key in keeping businesses afloat during the direst phase of COVID-19. Without those in place, office and retail sectors will continue to struggle, resulting in potentially historic vacancy rates. With the

increased demand for online shopping, industrial properties will continue to stand out as the most well-positioned to weather the economic storm.



Prism Capital Partners
By Edwin H. Cohen,
Principal Partner

Today's climate is bringing more questions than answers—along with unprecedented challenges for all of us. Yet activity at Prism's current projects provides hope and hard evidence that the world will again find balance. We are confident that developments focused on the evolving needs of corporate occupiers and residents, in municipalities that are embracing progress, will always thrive.



Terrie O'Connor Realtors
By Terrie O'Connor,
Founder, President

We predict a strong 2021 market because there is a housing shortage—inventory is 20 percent lower than 2019. With urbanites migrating to suburbia, buyer demand will exceed inventories. Lastly, interest rates are historically low and mortgage applications are up 27 percent, according to the Mortgage Bankers

Continued On Page 38

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As the public health crisis continues to unfold, Archer is here to help you through unforeseen challenges. Our COVID-19 task force spans dozens of practice areas and industries, and is helping companies through a host of issues as they conduct business during this unprecedented time. From employment, health care and insurance to business counseling, family law and more, our attorneys are up to date on the latest regulations, legislation and developments, and will continue to provide the excellent client service that you have come to expect from us.

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Cover Story

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Association. We expect home sales to increase by 8 percent and 12 percent.

TECHNOLOGY



Baroan Technologies

By Guy Baroan,
President

The work-from-home trend will continue to grow as companies realize they do not need to have their staff working at the office, thanks to technology. When the pandemic crisis is no longer mandating users stay at home, firms will save a lot of their costs and re-allocate them to even better technology, making the work-from-home experience even better.



Certus Technologies

By Evan Berk,
Managing Partner

Through cloud computing, developers will provide integrated applications that require only a browser to run your business. AI-based cybersecurity solutions will expand to keep networks and data safe. Continued adop-

tion of workflow automation tools will help businesses serve customers. Multi-experience tools, from better apps for ordering take-out, to autonomous drones to deliver it, will continue to grow, accelerated by COVID-19.



Composecure

By Jon Wilk,
CEO

The biggest trend in the payments industry is contactless payment. The COVID-19 pandemic hastened the move towards contactless, and merchants and card issuers are stepping up to address consumer demand. Contactless cards speed up the checkout

process and improve the customer experience, making it faster and more efficient. Even after the pandemic, the innovations we adopted for convenience will remain.

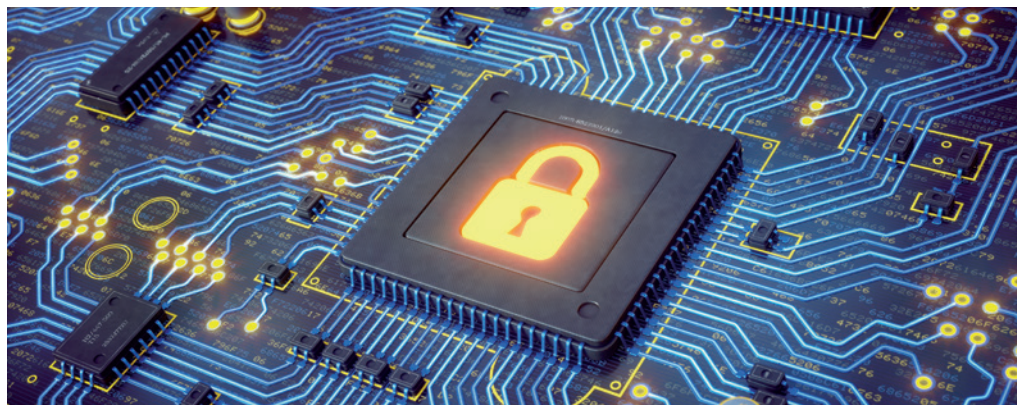


Decusoft

By Bob Laurenzo,
CEO

With the increase of remote workers in 2021, we will see the longer-term effects of isolation on both collaboration and identity. The lack of live interaction will adversely impact the community/economy and culture of the work environment as managers will struggle to super-

Continued On Page 40



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wise remote staff. Our continued investment in virtual collaboration technology and innovative, creative ideas will provide competitive advantages.



Guardian Data Destruction

By Glenn Laga,
President

COVID-19 is changing office technology processes and planning. We are seeing an uptick in data security needs through our remote data erasure services as corporate refresh programs address employees who have shifted to work-at-home setups. In-house data centers are moving from on-premises to offsite, cloud-hosted facilities. As a result, data center relocation and decommissioning services are on the rise.



Integrated Business Systems


By Michael Mullin,
President

Business leaders shared one goal in 2020: keep functioning despite pandemic-fueled disruption. Commercial real estate practitioners were no exception in needing to adjust quickly—and tech innovation played a vital role in strengthening remote operations. Their newfound resiliency will remain key in 2021, generating sustained interest in integrated, automated and innovative software that seamlessly connects office staff with field teams.



Konica Minolta Business Solutions, U.S.A., Inc.

By Rick Taylor,
President and CEO

In 2021, the world of work will be more dynamic than ever before. Centered around people and how and when they need to work, it will be enabled by smart, connected technology, such as IoT and AI. As remote working prevails, the role of the office will evolve to strategically provide an environment to support people's collaboration and innovation. 



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Nine New Approaches to Fighting Cancer

The National Cancer Institute and Cancer Research UK team up to make advances in R&D.

Compiled by John Joseph Parker
Contributing Editor

The National Cancer Institute (NCI), part of the National Institutes of Health, will partner with Cancer Research UK to fund Cancer Grand Challenges, an international initiative to address profound and unanswered questions in cancer research. Through Cancer Grand Challenges, NCI and Cancer Research UK will seek novel ideas from multidisciplinary research teams from around the world that offer the potential to make bold advances in cancer research and improve outcomes for people affected by cancer.

The new partnership builds on Cancer Research UK's Grand Challenge initiative, which is currently funding seven international teams of researchers across nine countries. Cancer Research UK is the world's largest independent cancer research charity. Cancer Grand Challenges will foster a highly competitive process designed to stimulate scientific creativity of the highest order.

"This new partnership leverages the expertise of the world's leading funders of cancer research in a bold effort to identify and pursue innovative ideas that address major challenges in understanding cancer," says NCI Director Norman E. "Ned" Sharpless, M.D. "We're thrilled to join Cancer Research UK in this unique collaboration to support novel cancer research on a global scale."

The goals of the partnership include identifying important cancer research opportunities; facilitating global collaboration among multidisciplinary researchers to solve these challenges; giving the global teams the freedom and scale to innovate and carry out cutting-edge research; and further advancing fundamental biological knowledge and its clinical application to cancer. To gain essential perspectives from people affected by cancer, a patient committee will offer input and ideas throughout the Cancer Grand Challenges process.

The process to determine the Cancer Grand Challenges is conducted through a series of international workshops to receive input from thought leaders from the cancer research community and people affected by cancer. The most compelling ideas generated from these workshops are then reviewed and the final challenges selected.

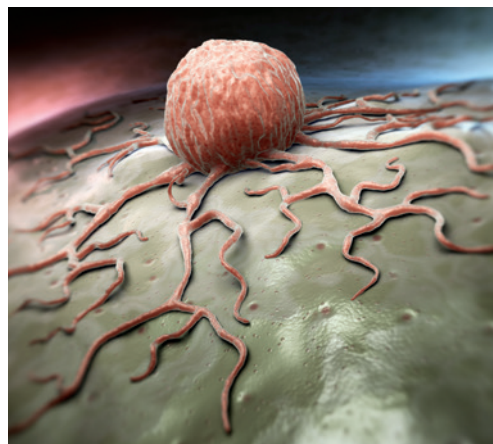
Cancer Research UK launched the Grand Challenge initiative in 2015 and has overseen two rounds of Grand Challenge awards to date. These awards are currently funding teams focusing on identifying preventable causes of cancer; creating virtual reality maps of tumors;

preventing unnecessary breast cancer treatment; studying tumor metabolism from every angle; understanding why cancers grow in some tissues and not in others; finding new ways to tackle inflammation-associated cancer; and manipulating the microbiome to beat bowel cancer.

NCI and Cancer Research UK have announced the list of new challenges for 2021 that will be funded over a five-year period. The nine challenges were developed through a series of international workshops and an open call online that collected ideas from the cancer research community and people affected by cancer. Of these, the most compelling were reviewed and selected by an expert panel with input from a patient committee. Here are the nine challenges:

"This new partnership leverages the expertise of the world's leading funders of cancer research in a bold effort to identify and pursue innovative ideas that address major challenges in understanding cancer."

Understand how cells and tissues maintain "normal" phenotypes while harboring oncogenic mutations and how they transition to become a tumor. Why some cells but not others can resist becoming cancerous remains a mystery. Researchers suspect that factors such as aging, the immune system and a cell's location could all contribute. This Cancer Grand



NCI Director Norman E. "Ned" Sharpless, M.D.

Challenge asks scientists to answer the deep biological questions around what makes our cells "normal," helping them discover what exactly transforms ordinary cells into cancer cells.

Systematically deliver macromolecules to intracellular targets for therapeutic benefit in cancer. Getting drugs inside the cancer cells they need to destroy is a major problem that scientists face when designing new treatments. This task is particularly challenging for larger and more complex drugs—known as macromolecules—that are too big to slip into cells without help. This Cancer Grand Challenge invites scientists from across disciplines to work together to develop new ways to deliver our most promising macromolecule drugs to every cell in the body, including hard-to-reach places like the brain.

Understand and exploit senescence to improve cancer treatment. When cells are put under stress, such as when their DNA is damaged, they can enter a state called senescence, in which they stop dividing. Senescence can help protect us against cancer, as it forces potential cancer cells to stop dividing before it is too late. Research suggests that cancer cells can become senescent too, halting their growth. This raises important questions. Can we trigger senescence in cancer cells? And can we find ways to target and eradicate these cells from the body? For this Cancer Grand Challenge, we are looking for a multidisciplinary team to manipulate this process to eliminate cancer cells from the body.

Determine the potential benefits and risks of e-cigarette use. The effects of e-cigarette use on tobacco use behavior and tobacco-related

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health outcomes are still emerging and much remains to be learned. This Cancer Grand Challenge invites experts around the world to come together and examine the harms and potential benefits of e-cigarette use from a global perspective. By bringing these professionals together, we can provide robust answers to crucial questions. How do e-cigarettes influence overall tobacco use, including initiation, dual use and cessation? What are the short- and long-term health consequences of e-cigarette

use? How does the regulatory context affect the extent of harms and potential benefits of these products?

Determine how inflammation causes cancer. Despite being crucial to our health, inflammation can cause serious damage to our body if it spirals out of control, making it a major risk factor for cancer. Astoundingly, an estimated 20–25 percent of cancers are linked to chronic inflammation globally; however, we do not understand the relationship between inflammation and cancer, including how many types of

inflammation exist, and which can cause the disease. This Cancer Grand Challenge asks researchers to untangle the complex web of interactions involved in inflammation and pinpoint which processes cause cancer.

Develop novel therapies to target unique features in solid tumors in children. We are beginning to understand that tumors in children are very different from those in adults. If we could understand more about these differing elements and find ways of targeting them, we could create new drugs or reuse existing ones to better treat children's cancer. This is what this Cancer Grand Challenge focuses on—taking a different approach to find new ways to help children survive solid tumors.

Understand the biology of extrachromosomal DNA (ecDNA) generation and action and develop approaches to target these mechanisms in cancer. New research has revealed that cancer cells create vast numbers of extrachromosomal DNA (ecDNA) loops, often containing many copies of genes that help the cancer grow and survive. If we can learn how ecDNA forms and changes in cancer, we could create brand new therapies that target it. This Cancer Grand Challenge invites researchers to harness the latest genetic technologies and draw on new knowledge gained from studying ecDNA in microorganisms to make this possible.

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Even though COVID-19 has turned the world upside down...

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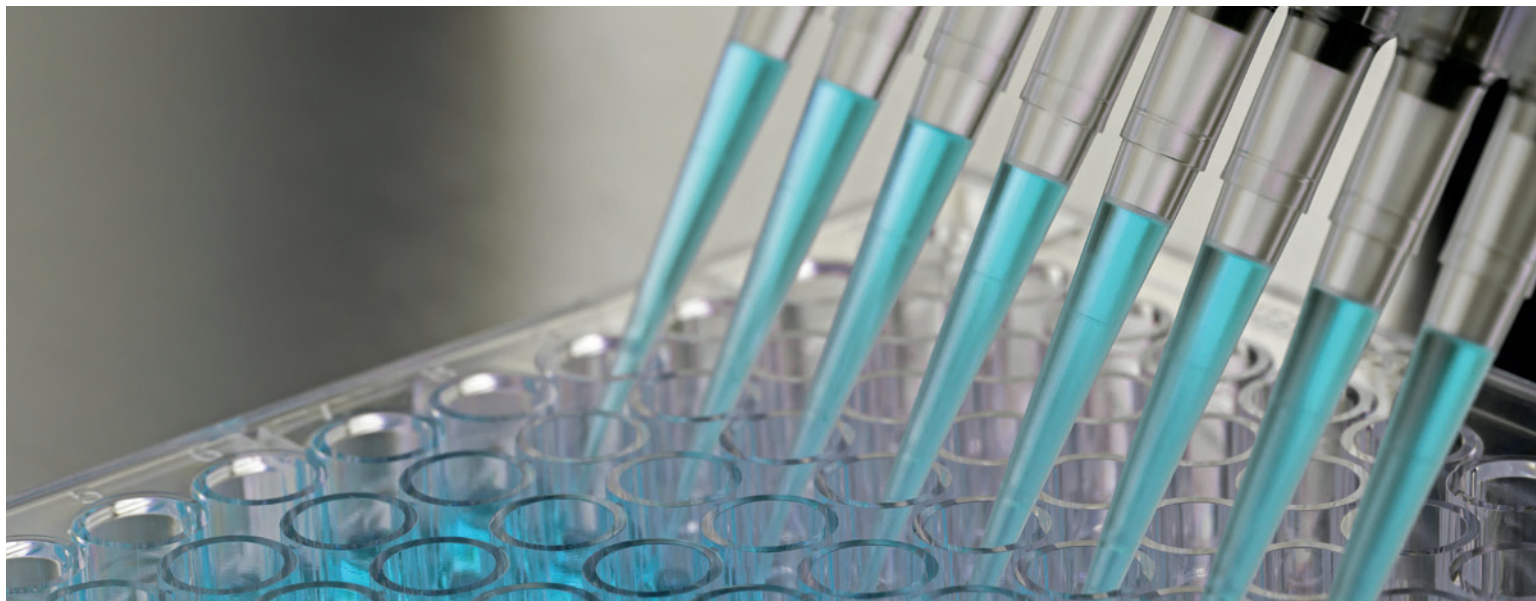
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Identify and target dormant cancer cells. Even after apparently successful treatment, cancer can unfortunately return, sometimes growing and spreading rapidly many years after the initial diagnosis. This makes it very difficult to detect. But what causes these cells to become dormant, how and where they hide, and what revives them are all unknown. This Cancer Grand Challenge aims to shed

light on these unknowns. By unravelling the mystery of cancer cell dormancy, researchers could find ways to detect these dangerous cells and then eliminate them or stop them from waking up.

Understand and reverse cachexia and declining performance status in cancer patients. In the late stages of cancer, people often experience extreme weight loss and muscle

wasting—a condition called cachexia. These individuals' general well-being can also deteriorate in other ways—they become weak and tired, with even everyday activities becoming overwhelming. To develop better ways to help people whose health deteriorates in this way, this Cancer Grand Challenge invites multidisciplinary teams to find bold new ways to understand the complicated pathways involved. 



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STEVE ADUBATO'S LESSONS IN LEADERSHIP

with co-host Mary Gamba



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Preventing Cancer Through Diet and Physical Activity

The American Cancer Society has updated its guidelines.

Compiled by John Joseph Parker
Contributing Editor

According to Laura Makaroff, DO, American Cancer Society (ACS) senior vice president, Prevention and Early Detection, evidence continues to suggest that healthy dietary patterns are associated with reduced risk for cancer, especially colorectal and breast cancers. Recent changes to the ACS guidelines for cancer prevention include recommendations for getting more physical activity, eating less (or no) processed and red meat, and avoiding alcohol or drinking less.

To prevent cancer, the ACS recommends maintaining a healthy weight; getting 150-300 minutes of moderate-intensity physical activity per week or 75-150 minutes of vigorous-intensity physical activity or a combination; spending less time sitting or lying down; eating a colorful variety of vegetables and fruits, and plenty of whole grains and brown rice; avoiding or limiting eating red meats such as beef, pork and lamb and processed

meats such as bacon, sausage, deli meats and hot dogs; avoiding or limiting sugar-sweetened beverages, highly processed foods and refined grain products; and avoiding or limiting drinking alcohol.

But if you do drink alcohol, women should have no more than one drink per day and men should have no more than two. A drink is 12 ounces of regular beer, five ounces of wine or 1.5 ounces of 80-proof distilled spirits. 🍷



Eating a colorful variety of vegetables and fruits may help prevent cancer.

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Great Leaders Embrace Change

In his classic book, "Who Moved My Cheese?," the late Dr. Spencer Johnson told a powerful story about four characters in a "maze" who are obsessed with finding "cheese." Two of the characters are mice, Sniff and Scurry and two are tiny humans, Hem and Haw, who have a very different approach to finding cheese. The "cheese" is a metaphor for anything we want in life.

Following are some of the key lessons in this book:

Change is the only constant. Yet, all four characters in the book see it very differently, but the "cheese" they were convinced they earned and owned is no longer where they expected.

Old paradigms no longer apply. Markets keep changing and we have new competitors every day. Leaders sometimes hope things will get better, yet, wishful thinking is not a strategic plan.



STEVE ADUBATO'S

LESSONS IN LEADERSHIP

Great leaders inspire others. They come up with solutions and partnerships and motivate team members to get past their fear of change. They also listen and answer questions.

Clear and concise communication is key. The best leaders communicate in a compelling and clear fashion what is needed to survive and who needs to do what. It is not enough for a leader to simply have the vision, he must communicate it and set an example for others to see and follow.

Change isn't easy. We all seek stability and predictability. But today more than ever change keeps hitting us in the face. So, stop fighting change and instead lead and embrace it.

Steve Adubato, PhD, is the author of five books including his latest, "**Lessons in Leadership**". He is an Emmy® Award-winning anchor with programs airing on Thirteen/WNET (PBS) and NJTV (PBS) who has appeared on **CNN**, **FOX News** and **NBC's Today Show**. Steve Adubato's "**Lessons in Leadership**" video podcast with co-host Mary Gamba airs **Sundays at 10:00 a.m. on News 12+**. For more information visit www.Stand-Deliver.com

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