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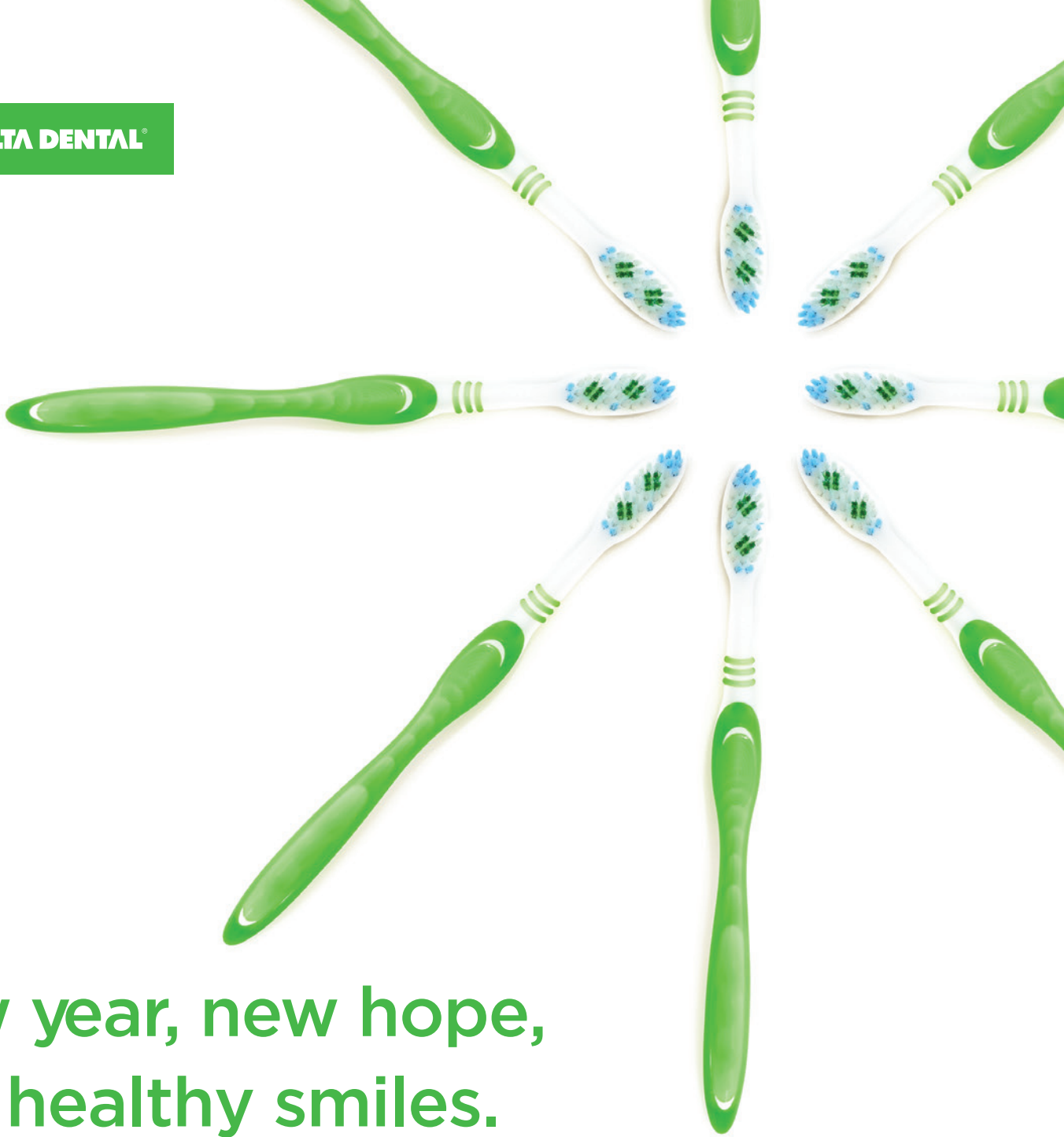
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The Impact of Politics on Business is Real, and It Matters in New Jersey

By Anthony Russo
President, CIANJ

As we start the new year, 2021 will be significant for many reasons. It will be the beginning of a new decade, the continuation of a new normal and we will look back at 2020 and remember the painful and long-lasting impact of

COVID-19 on our health and our economy. The new COVID-19 vaccines should allow for a near full recovery later in the year, making 2021 special for being the year we got control over the virus, and the beginning of the end of the pandemic.

Simply put, it was an extraordinary year and, for the most part, not for good reasons. Some of our businesses will recover and, unfortunately, some will not. That is the cost the pandemic has forced us to pay, and the road back from social distancing and work-from-home as a means of controlling the virus will not be a moment but rather a slow process.

Recovery will take place one step at a time, and over months and throughout the year. Some CIANJ members will begin to bring employees back to offices, and others will continue a hybrid model of working from home and in-office work. But what is not in doubt is how America and business will forever be changed by November's presidential and congressional elections.

In New Jersey, the voter turnout was the highest in the history of the state—more than 4.6 million voters cast their ballots. That is an outstanding 80 percent of registered voters! Whether you are a Republican or a Democrat or unaffiliated, politics were front and center in 2020, driven by COVID-19 and the waves of change the pandemic forced on home and work life in the Garden State and around the nation and the world.

The question for our Association to address is how will the business community respond and adjust to these new times? Traditionally, businesses never seem to want to get involved in politics unless they have “skin” in the game, meaning they generate revenue from government contracts. But CIANJ's mission in the coming months and years is to raise awareness of why politics matter to every industry and every business. We need to stress that apathy and inaction have a cost and winning in the decision process in Trenton translates into profits

and success on Main Street and in municipalities across New Jersey. Politics matter and businesses must take an active role—as CIANJ does—in communicating what they need from their elected representatives.

From regulations, to product bans, to fees and taxes, there isn't a business that is not im-

From regulations, to product bans, to fees and taxes, there isn't a business that is not impacted in some way by politics in Trenton and, ultimately, in the federal government.

pacted in some way by politics in Trenton and, ultimately, in the federal government. Getting involved matters because if we sit on the sidelines and watch the game, it will play on without us. The business community needs to coalesce around the issues that mean the most, fight for

them and simplify its message to all lawmakers so it can matter. The key message is that businesses play a vital role in our state's economy, and they create jobs that provide a better quality of life for employees and their families.

The business community needs to shed our apathy and fear of getting involved and we need to participate in the political process in 2021. Whether by supporting pro-business candidates through financial contributions or simply voicing support or opposition to a bill or policy, weighing in early matters, as 2021 will be a special year for New Jersey. We will elect our governor, our State Senate and our State Assembly—every lawmaker in Trenton will be up for re-election.

What are we prepared to do about this? CIANJ is proud to be a champion of a free market system that energizes innovation and new business—which can only thrive in a political environment that nurtures the entrepreneurial spirit that creates jobs and powers the economy. We look forward to your involvement and support in 2021 as we aspire to rebuild and strengthen New Jersey's economy by advocating for business and industry and the leaders who make our state a great place to live and work. 🇯🇵



In 2021, every lawmaker in Trenton will be up for re-election.

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Terrie O'Connor is a Leader in New Jersey's Real Estate Market

She expects a strong 2021 and her team is ready.

By Diane C. Walsh
Contributing Editor

Terrie O'Connor knows a thing or two about the real estate industry. The business she established in 1991—Terrie O'Connor Realtors—has earned a reputation as one of the leading Northern New Jersey realtors.

She is the past chair and first woman to serve as president of the Builders Association of Northern New Jersey. And there were many occasions when she was called as an expert witness before zoning and planning boards.

But even O'Connor was stunned when the residential real estate market exploded last spring—unlike many other businesses that were crushed in the COVID-19 pandemic. “I was happily stunned,” she admits.

Nonetheless, the pandemic brought personal tragedy because O'Connor's husband, Tom, died from the virus in April. In the early days of the shutdown, O'Connor was mourning his death. But she vividly recalls telling her staff on a conference call: “I may have lost my husband to this disease but I'm not going to lose the company I started—after 30 years—to this disease, too.”

Her 40 full-time employees and more than 400 agents met her challenge by adjusting and adapting to the new norm. “It was an amazing collaborative effort and tribute to their willingness to make it work,” says O'Connor, who estimated her firm will close out 2020 about 20 percent higher than the previous year.

The market surge began in May when demand from buyers living in congested urban areas like Brooklyn, Jersey City, Hoboken, Union City and even the Bronx, created a sudden outflow. “We had people buying houses sight unseen,” O'Connor says. By tapping in-house talent, she said her office was “poised to pivot” to the demand.

She credits her son, Matthew, the company's tech savvy COO, with enabling Terrie O'Connor Realtors to fully embrace the new virtual world. Buyers were drawn by 3D tours they could take from the safety of their personal computers. Realtors have been employing technology for years. “But we leaped light years ahead,” O'Connor says. “We had to figure it out to survive.”

Aerial drone photography also enhanced the way Terrie O'Connor Realtors marketed properties. The agency was always praised for utilizing beautiful photography and for this O'Connor credits the exceptional talents of her son, Joe



Terrie O'Connor Realtors President/Broker Terrie O'Connor

O'Connor, a professional photographer, who also deployed the drones and produced captivating videos.

Her real estate school also succeeded in transitioning to online classes due to the efforts of her daughter, Katy O'Connor Smiechowski and Brittani Bunney. The newly promoted vice president and general manager is Sarah Drennan.

I want to get up every morning and be excited about the people I work with.

Operating in the new norm also required Terrie O'Connor Realtors to adjust to the differing regulations imposed by the two states in which it works. New Jersey Governor Phil Murphy deemed realtors “essential workers” and allowed them to continue to show houses under strict guidelines. Prospective buyers had to be pre-approved with a serious interest before a tour was arranged. But New York forbade showing houses and threatened realtors with fines if they violated the edict.

Quickly, Terrie O'Connor Realtors—with its offices in Allendale, Kinnelon, Ramsey, Ridgewood, Saddle River, Upper Saddle River and Wyckoff/Franklin Lakes—learned how to navigate through the complications. “It's a tribute to a great team,” says O'Connor, who is proud of the niche her company enjoys as one of the largest independent operations in the region.

As the daughter and wife of U.S. Naval officers, O'Connor likes to use naval references. Her analogy of her business' efficacy draws on her background. “We can pivot because we're not a huge aircraft carrier—and not a small PT boat like we used to be. We're a destroyer still able to swiftly adapt to the changing markets,” she says.

Despite the upheaval of the last year, O'Connor has not lost her enthusiasm for the work. She remembers her husband and father were worried when she decided to open her own business. “But I told them I want to get up every morning and be excited about the people I work with,” she says, explaining her staff shares her work ethic and her values.

Protecting and maintaining her staff was one of the reasons why O'Connor obtained a loan under the federal Paycheck Protection Program. The funding allowed her to keep all full-time

Continued On Page 10

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■ Cover Story

Continued From Page 8

employees on their regular schedules throughout the pandemic. She and her three children in the business took huge pay cuts, but the staff was not affected.

"It was a risky decision, but I believe it made all the difference," she says. Since there was no disruption in operations, O'Connor contends it enabled her staff to adapt to the challenges posed by the pandemic, leaving the workers fully equipped to meet the demands of the new buyers and sellers in the surge.

Her team has always been shown her appreciation at award dinners and company picnics. Since the virus curtailed them this year, O'Connor brainstormed new ways to keep her staff motivated and engaged. They now enjoy happy hours on Zoom and O'Connor is bringing in a chef to give virtual cooking lessons. "At least we can interact online and keep our culture and sense of community," she says.

O'Connor's outreach goes beyond the office walls, too. She is a member of the board of directors of the Commerce and Industry Association of New Jersey and a former member of the board at the Mahwah Regional Chamber of Commerce. She also serves on the Council for Hospice at Villa Marie Claire in Saddle River and she is a member of the board of Holy Name Medical Center Foundation. The businesswoman was formerly a member of the board of the American Lung

Association of New Jersey and a member of the steering committee for Habitat for Humanity "Women Raise the Roof," building several homes in Paterson.

In recent years O'Connor has lent support to Covenant House in Newark, a charitable organization committed to providing shelter and services to homeless youth. Every year O'Connor participates in a "sleep out" on the streets of

Newark to raise awareness of the organization and provide funding. Even though the pandemic nixed this year's usual format, the participants were undeterred. O'Connor and others braved a bitter cold night in their backyards to make their points.

O'Connor proves to be resilient. She expects the real estate market for 2021 to be strong and she and her team are ready to meet the challenge. 📌



Terrie O'Connor's real estate school has transitioned to online classes.

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Rising Home Prices, Industrial Properties in Demand in 2021

Amidst uncertainty, resiliency and collaboration will be vital.

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

Before the emergence of COVID-19, the phrase “live-work-play” was used extensively to describe how our local economies were being constructed around the 24-hour needs and wants of prospective residents

and workers. This same lens provides a valuable context for how we can analyze the impact of the COVID-19 pandemic on the strength of our economy over the short- and long-term.

Last year, we saw thousands of businesses close nationally, even though the Paycheck Protection Program (PPP) and rent deferrals were in place for much of that period. The two sectors that have felt the immediate economic impact of the pandemic have been retail and hospitality, which make up much of what we would define as “play” in our three-part analysis.

According to the National Restaurant Association, more than 100,000 restaurants have closed permanently or for the long-term. In New Jersey, our prolonged shutdown placed even further stress on the retail and hospitality industries and the winter months will force an industry based on thin margins to face an impossible financial picture. Similarly, the national hospitality industry has faced its worst year on record, with a 50 percent revenue decline and a 38 percent vacancy rate nationally.

New Jersey’s deep hospitality sector and reliance on virtually non-existent business travel portend difficulty ahead. With the continued lack of consumer confidence in the market, I do not expect the traditional retail and hospitality sectors to bounce back until well into 2021 or 2022.

With the halting of traditional retail activity, the e-commerce sector has emerged even stronger than it was previously. Data from IBM’s U.S. Retail Index has shown that the pandemic has accelerated the shift away from physical stores to digital shopping by roughly five years. Coupled

Our business community has shown tremendous resilience in the face of what has been an unpredictable and constantly shifting economic picture.

with this, the shocks seen in our supply chain earlier in the pandemic showcased the fragility of our international shipping networks. I fully expect to see a move toward adding resiliency and redundancy into our supply networks, as well as a move to re-shore some manufacturing capacity. These two trends working in tandem will superheat what was already a red-hot industrial market.

The two other components, “live” and “work,” continue to be more difficult to nail down with a level of confidence. Before COVID-19, while



With more people working from home, living spaces change to accommodate work space.

they played in tandem, they were separate entities. With the sudden enforcement of work-from-home policies to slow and control the virus, they have become intertwined and, in many cases, our homes are now also our offices.

Left without much of a choice, many workers have been quick to adapt to this new way of working and living; however, in a state like New Jersey with a large stock of office space, the sudden drying up of office demand stemming from the widespread adoption of work-from-home could have significant ripple effects for our local economies and municipal coffers.

Fortunately, New Jersey’s standing as a suburban island in between the density of New York City and Philadelphia helps to dampen the pessimism that could be on the horizon for the office sector. While there is a broader shift to work-from-home, I do expect to see companies look to maintain physical locations near their workforces, in what is being called the hub

Continued On Page 14



With the halting of traditional retail activity, the e-commerce sector has emerged even stronger than it was previously.



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Economic Outlook

Continued From Page 12

and spoke model. While the demand for large headquarters spaces in our market might not be there, I expect companies previously based in NYC and Philadelphia to look to suburban New Jersey for their spokes.

Concurrently with the adoption of increased work-from-home and the hub and spoke model, workers will no longer need to be located in easy commuting distance of offices in NYC or Philadelphia. New Jersey's wide variety of suburban locations, vibrant downtowns and urban cores will be the direct beneficiary of workers looking

for more bang for their buck in their residential options. Data from Zillow reinforces this as home prices in New Jersey are projected to rise by more than 7 percent by Q3 2021. With that level of capital coming into the state, I hope that this will provide a much-needed spark for our retail sector as it looks to recover from the pandemic.

2021 will be filled with uncertainty and additional unanswered questions, but this does not mean that our economic picture is all doom and gloom. Our business community has shown tremendous resilience in the face of what has

been an unpredictable and constantly shifting economic picture.

With promising news regarding vaccines and treatments for COVID-19, we will overcome this virus at some point. That resiliency and strength shown during the more acute phase of this crisis will be crucial in moving our business community forward as we look to recover. Equally vital will be for our state government to work collaboratively with our business community to craft solutions focused on long-term economic resiliency to ensure that New Jersey can emerge stronger from the pandemic. 📈



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Warehouse space is well-positioned for growth in 2021.



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In Q3 2021, home prices in New Jersey will rise.

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A State-of-the-Industry Report: Construction to Recover in 2021

Market strength will improve with a COVID-19 vaccine and more federal stimulus.

By Diane C. Walsh
Contributing Editor

The COVID-19 pandemic and the recession it unleashed dealt a harsh blow to the construction industry, resulting in an estimated 14 percent loss in 2020, according to a study by Dodge Data & Analytics, which projects only 4 percent will be regained in 2021.

Dodge Data & Analytics released the findings at its 82nd Annual Construction Outlook event, after studying more than 500,000 construction projects involving 1.5 million companies. Dodge is considered North America's leading provider of analytics in an industry it has been studying for more than 120 years.

CEO Dan McCarthy told the participants in the virtual event that if ever there was a need for guidance it is now because of the "stark and inexact" impact of the COVID-19 crisis.

Cris deRitis, deputy chief economist for Moody's Analytics, and Richard Branch, chief economist for Dodge, outlined market conditions and explained how they are affected by business and consumer reactions to the virus, interest rates, a federal stimulus package and the job market.

"While recovery is underway, the road to full recovery will be long and fraught with potential potholes. After losing an estimated 14 percent in 2020 to \$738 billion, total construction starts will regain just 4 percent in 2021," said Branch.

"Uncertainty surrounding the next wave of COVID-19 infections in the fall and winter and delayed fiscal stimulus will lead to a slow and jagged recovery in 2021. Business and consumer confidence will improve over the year as further stimulus comes in early 2021 and a vaccine is approved and becomes more widely distributed, but construction markets have been deeply scarred and will take considerable time to fully recover."

The outlook delved into each construction sector including:

Amazon controls 16 percent to 18 percent of the total market share in warehouses and is breaking records.

Commercial. Overall, the dollar value of commercial building starts will increase 5 percent in 2021. Warehouse construction will lead the surge as e-commerce giants continue to expand their logistics infrastructure. Branch emphasized Amazon controls 16 percent to 18 percent of the total market share in warehouses and is breaking records. In 2019, Amazon enjoyed 25 percent growth. Even though it slowed to 2 percent in 2020, Amazon is still expected to climb 8 percent in 2021.

Cris deRitis said office and retail will continue to struggle as evidenced by the bankruptcies. While he is not declaring "the death of cities and offices," the Moody's economist said there will be evolution and transition as the population is drawn to different locales with the flexibility of working from home. He also said there is a "potential for an entrepreneurship revival as shown by the record number of new business applications across the nation."

The dollar value of manufacturing plant construction will remain flat in 2021. Declining petrochemical construction and weak domestic and global activity will dampen starts, while a small handful of expected project groundbreakings will level out the year. Electric utilities/gas plants will gain 35 percent in 2021, led by expected groundbreakings for several large LNG export facilities and an increasing number of wind farms.

Residential. The dollar value of single-family housing starts will be up 7 percent in 2021 and the number of units will grow 6 percent to 928,000. The upturn is fueled by the historically low mortgage rates and the buyers' preference for more open space since the pandemic. In a nationwide analysis, Dodge found Arizona is experiencing the fastest growth in house prices and West Virginia has the slowest.

Multi-family construction cannot claim the same upturn, however. The big inventory of high-end construction in many large metropolitan areas, combined with declining rents will lead

Continued On Page 18



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U.S. construction starts will increase 4 percent in 2021, to \$771 billion.



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Construction

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Amazon market share in warehouses is expected to climb in 2021.

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Construction

Continued From Page 18

to further pullback in 2021. Dodge expects the dollar value will drop 1 percent and the number of units started will decline 2 percent to 484,000.

Institutional/Public. The growing budget deficits in local and state governments are expected to hold institutional construction, especially in education, to about 1 percent in 2021. Public works construction starts will see little improvement as 2021 begins due to continued uncertainty surrounding additional federal aid for state and local areas. Additionally, the unfinished appropriations process for fiscal year 2021, which began October 1, raises doubt on the sector's ability to post a strong gain in 2021. Public works construction starts will be flat over the year.

The healthcare sector may fare better due to the need for more beds. But overall public works construction starts will be flat over the next year due to the fiscal uncertainty. Branch expects there will be a federal infrastructure construction package, but he said it will probably not be as big as it could be.

COVID-19's Impact. Recent studies looked at the way contractors have changed the way they do business due to the COVID-19 outbreak. About three quarters of both civil and commercial contractors report that they have changed work procedures to increase social distancing. However, allowing remote work options for office employees is more common among commercial (67 percent) than civil (50 percent) contractors.

While few contractors in general report that they have had to adjust employee salaries, furlough or lay off employees, there has been a greater need to do so among commercial contractors (20 percent) than civil contractors (10 percent).

Almost one quarter (23 percent) of civil contractors have also adopted technology to support social distancing, far more than the commercial contractors, where only a nominal percentage (4 percent) report making these kinds of investments. The civil contractors were also asked about the more long-term changes they expect to remain after the pandemic is over.

Three quarters (75 percent) expect some of the changes they've implemented to be permanent, with a particular focus on their increased attention to cleanliness/sanitation (53 percent), and adjusted safety and work procedures (42 percent). Interestingly, 35 percent also report that they expect to encourage/allow remote working where possible, a much lower percentage than the 50 percent who are permitting it currently. This does suggest that a portion of the industry sees advantages to remote working, but that it is still not going to be a widely used practice after the crisis subsides.

Medium-Term Impacts as Recovery Begins. Associated General Contractors of America (AGC) Chief Economist Ken Simonson predicts "sustained economic recovery, depending on a safe, effective vaccine that enough of the public actually takes; a slower rebound than

for other sectors as owners, investors/lenders, institutions and public agencies have lost revenue and face uncertainty about future demand; less demand than pre-crisis for retail, offices, higher education, cultural facilities; probably less demand for sports, entertainment, lodging and travel-related projects; and less state and local building construction."

Long-Run Construction Outlook (Post-Pandemic). AGC's Simonson predicts "slower population growth and slower demand growth for most construction; a permanent shift from retail to e-commerce/distribution structures; more specialized and online health-care facilities; fewer hospitals and nursing homes; continuing demand for K-12 but much less for higher education construction; and demand for restaurants should revive sooner than hotels and travel-related construction. It's not clear if offices will decentralize or remain in less demand—and there's no sign of change yet in urban/rural or state-to-state trends."

The Global Outlook. According to ResearchAndMarketing.com's report, "Impact of COVID-19 on the Global Construction Industry by Type (Residential, Non-Residential, Heavy & Civil Engineering) and Region-Forecast to 2021," the global construction market size is expected to decline from \$11,217.4 billion in 2019 to \$10,566.8 billion in 2020. However, the industry will show signs of recovery in 2021 and reach a market size of \$11,496.7 billion. 📈



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NJEDA's New Brownfields Loan Program

Loans will be awarded through a competitive application process beginning in early 2021.

Compiled by John Joseph Parker
Contributing Editor

The New Jersey Economic Development Authority (NJEDA) Brownfields Loan Program will make low-interest loans of up to \$5 million available to brownfield redevelopment projects for all aspects of brownfield revitalization, including assessment, investigation and demolition. It will be one of the only funding sources available to cover pre-construction planning, demolition, asbestos, PCB removal and lead-based paint remediation.

The Brownfields Loan Program will offer low-interest financing of \$100,000 to \$5 million for all aspects of brownfields revitalization projects, including assessment, investigation and demolition. Loans will be awarded through a competitive application process beginning in early 2021. Projects will be scored based on various details about the brownfield site itself and the proposed redevelopment project, including the location, the length of time the site has been vacant or underutilized, and how well the proposed redevelopment aligns with local plans. Projects that provide beneficial end uses that promote environmental resiliency, public health and community well-being will receive higher scores.

New Jersey Department of Environmental Protection (NJDEP) Commissioner Catherine R. McCabe explains the value of the program. "Remediating brownfields turns burdens into opportunities," she says. "By cleaning up contaminated properties and replacing them with valuable assets that benefit New Jersey's communities, we create new paths for economic growth. Projects like these are important to our environmental protection, environmental justice and economic recovery goals, but need financial resources. The NJEDA's Brownfields Loan Program will open the door to more successful remediation by filling in one of the most pervasive funding gaps that holds back these projects."

Historically, remediation has been a major barrier to successful brownfield redevelopment projects because of the lack of funding sources available to support site assessment, planning and cleanup. The Brownfields Loan Program is a unique investment tool that will address this challenge by filling in these funding gaps to make the remediation phase of revitalization projects financially viable. The NJEDA expects this to reactivate long-stalled projects and



NJDEP Commissioner Catherine R. McCabe

create new opportunities for commercial, retail and mixed-use developments that in turn will create jobs and make New Jersey's communities more vibrant, cleaner places to live and work.

"Revitalizing contaminated sites and putting them back to productive, locally-appropriate use is an essential component of Governor Murphy's commitment to building stronger, more vibrant communities across New Jersey," says NJEDA Chief Executive Officer Tim Sullivan. "The Brownfields Loan Program and the NJEDA's other collaborations with NJDEP Commissioner McCabe and other partners to support brownfields redevelopment will play a crucial role in building a greener, fairer New Jersey by incentivizing investors to consider brownfields remediation and making resources available to get these projects off the ground."

The Brownfields Loan Program is part of NJEDA Community Revitalization, a suite of solutions designed to support development that transforms underutilized and contaminated spaces into community assets, with the goal of achieving a greener, fairer New Jersey. This



NJEDA Chief Executive Officer Tim Sullivan

includes ensuring that residents living in communities that have historically suffered from disinvestment, environmental contamination and health disparities benefit from brownfields redevelopment. In addition to the Brownfields Loan Program, NJEDA Community Revitalization initiatives include the Brownfields Impact Fund, the proposed Brownfields Redevelopment Tax Credit, the expanded Community Collaborative Initiative (CCI) and the Brownfields Center at NJIT.

"The Brownfields Loan Program is a critical component of the NJEDA's holistic approach to environmental protection and remediation," says NJEDA Senior Brownfields Advisor Elizabeth Limbrick. "As one of the only sources of funding available for covering costs associated with pre-construction planning, demolition, asbestos and lead-based paint remediation, the loan program will be a critical tool to help projects get through the early stages of brownfield remediation and move on to the important work of transforming contaminated sites into community assets more quickly and at a lower cost." ❖



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Energy Projects and Initiatives Will Impact New Jersey

The future of energy supplies and costs is being planned in 2021.

Compiled by Miles Z. Epstein
Editor, COMMERCE

The Garden State has a lot of activity going on focused on energy. This includes the Energy Master Plan, the NJDEP Global Warming Response Act, the Food Waste Recycling Act, renewable power initiatives, electric vehicle adoption and the New Jersey Community Solar Program. Here are some highlights of what's being planned and in the process of being implemented.



Bayshore Family of Companies

By Valerie Montecalvo,
President and CEO

In 2020, both the Energy Master Plan and the NJDEP's Global Warming Response Act 80x20 Report outline strategies needed to achieve Governor Murphy's bold vision for 100 percent clean energy by 2050. The sweeping strategies outlined include 100 percent electrification of light duty vehicles; converting space and water heating/cooling of 90 percent of all residential and commercial buildings to electric; and replacing all fossil fuels in the electric generation sector with renewable energy sources within the next 30 years. On the way to the 2050 clean energy goal, both plans also recognize an important role for "biomass to energy" technology. With the governor's enactment of the Food Waste Recycling Act this past April, opportunities exist to expand the co-digestion of biosolids with food waste or animal manure to make the best use of existing, capitalized wastewater treatment plant digester capacity while fostering beneficial energy production.

These opportunities should be fully explored by state agencies and utilities authorities in cooperation with the private sector. Co-digestion of organic material can greatly reduce the landfilling of food waste, which represents 25 percent of what is left in the waste stream after 33 years of mandatory recycling, and advance the governor's vision for GHG emission reduction and a clean energy future.



BRS, Inc.

By Matthew Brenner,
Engineer, Economic Analyst

It may seem all electricity is equal, just a stream of electrons flowing in steady currents through miles of wire from generation to service connections. But all electricity is not the same; it differs by quality much like olive oil and wine, though the quality is related to voltage and frequency rather than body and taste. We are accustomed to the high quality of electricity that flows from controllable sources like natural gas turbines and coal-fired power plants, but when our grid starts to receive large injections of intermittent renewable power from the sun and wind, the quality may not be to our taste. There is an exciting new realm of research and development in power electronics and network communications that is racing to assure our grid is ready for flows of highly variable power that will flood the wires in the next few years. These upgrades will be expensive and ultimately paid by ratepayers, however, if the advances have not been made and the solutions have not been implemented, our cozy acquaintance with nearly flawless power supply may be eroded into intermittent outages and long-term brown-outs that will impact

our businesses, investments in equipment and daily quality of life.



Chiesa Shahinian & Giantomasi PC

By Dennis M. Toft, Esq.,
Chair, Environmental Group

New Jersey is facing the challenge of coming into compliance with a critical mandate to limit food waste and organic materials going to waste in landfills. The state's residents and businesses are seeking long-term, sustainable solutions that will result in the meaningful reduction of greenhouse gas emissions. CSG is representing RNG Energy Solutions, LLC in obtaining permits and approvals for and otherwise in connection with the Linden Renewable Energy (LRE) large-scale anaerobic digester project to convert food waste to renewable natural gas as well as a solid product for use as a soil amendment. This \$210 million investment in the City of Linden will produce renewable natural gas (RNG) in an amount equivalent to 24,000 gallons of gasoline per day from food waste. The RNG will be used to make renewable hydrogen. The LRE Project—notably located on a brownfield site—will deploy state-of-the-art technology processing approximately 1,100 to 1,200 tons per day of pre-processed food waste secured from the NY/NJ metro region and will be one of the largest carbon reduction resources in New Jersey. It is undoubtedly a harbinger for the future of energy supply in the Garden State, providing a reliable source of RNG while reducing carbon emissions and helping with mandated food waste recycling.

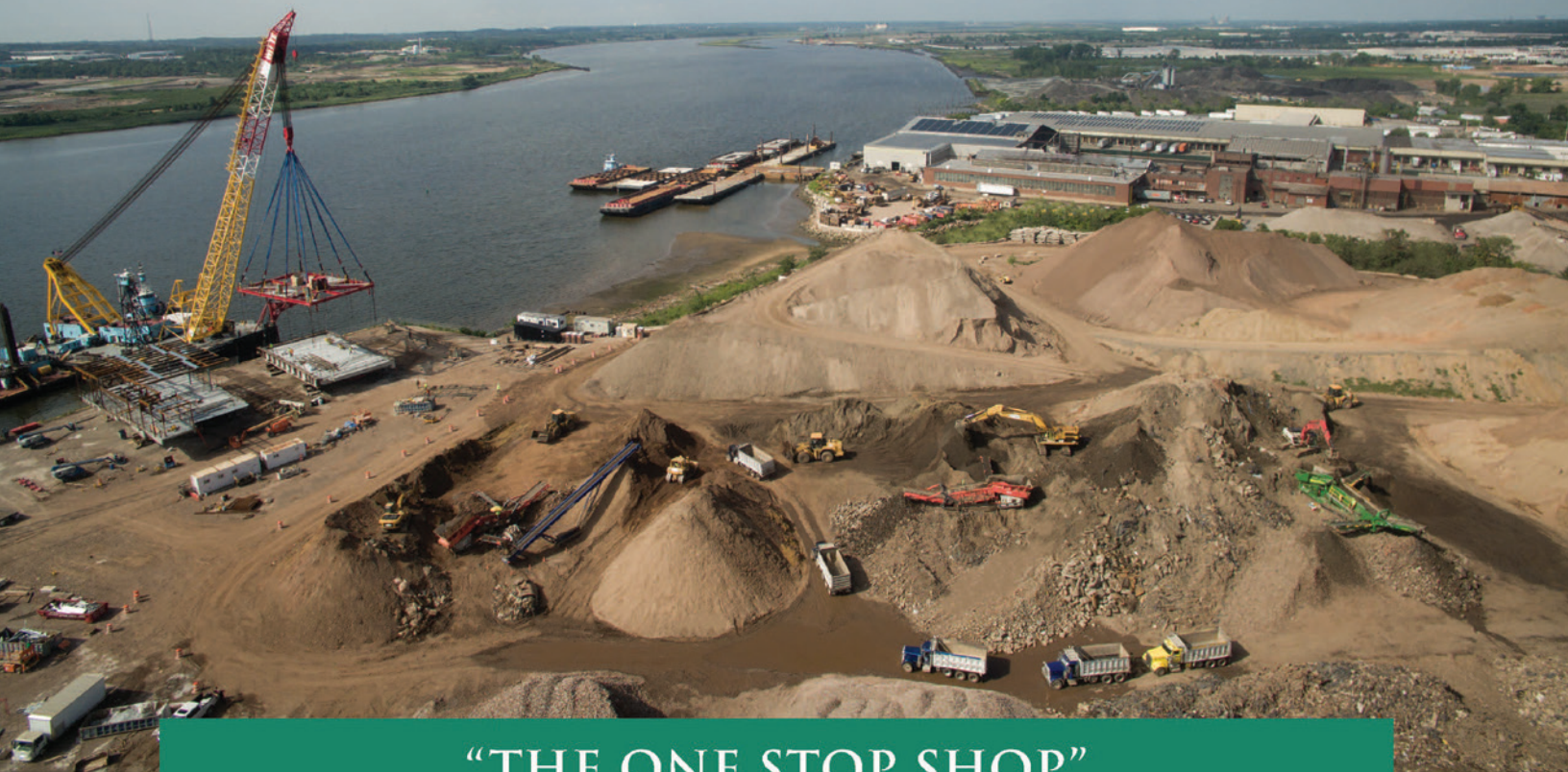
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Co-digestion of organic material can greatly reduce the landfilling of food waste.

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Environmental Business

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Dewberry

By Doug Sullivan,
Senior Associate,
Northeast Environmental
Dept. Manager

In 2019, New Jersey issued the Energy Master Plan (EMP) to address the threat of global climate change and to achieve Governor Phil Murphy's clean energy goals by 2050. The EMP has seven main strategies to reach the goals of 100 percent clean energy and 80 percent emissions reductions from 2006 levels. Two of these strategies include reducing energy consumption and emissions from the transportation sector; and accelerating deployment of renewable energy and distributed energy resources (DER). The EMP outlines some steps that can be taken to reduce emissions in the transportation sector. A primary step is electrification, which includes electric vehicle (EV) adoption and deployment of EV charging infrastructure throughout the state. This approach can be supplemented by alternative fuel technologies, reduction in vehicle miles traveled and reduction in port emissions. Regarding the accelerated deployment of renewable energy, Governor Murphy has outlined a goal of building 7,500 megawatts of offshore wind by 2035. Succeeding in this area will require increased port facilities, improvements


to the electric grid infrastructure, development of a qualified workforce and other supply chain improvements. While developing solutions to achieve the goals outlined in the EMP, stakeholders need to consider how to effectively transition away from natural gas.



Greenbaum, Rowe, Smith & Davis LLP

By Barbara J. Koonz, Esq.,
Partner, Chair, Energy,
Renewable Resources &
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Practice Group

The New Jersey Community Solar Program presents a unique opportunity for commercial property owners to earn additional revenue from the lease of rooftops to community solar providers. The New Jersey Energy Master Plan (EMP) provides that by 2050, the state shall satisfy 100 percent of its energy needs through clean energy sources. A key component to achieving that ambitious goal is the widespread utilization of New Jersey's commercial rooftops for the installation of solar. Under the Community Solar Program, residential and commercial customers that lack sufficient space to install solar can enter into a subscriber agreement with a solar provider to purchase electricity generated at remote locations. The program recognizes that commercial rooftops are ideal locations

for siting Community Solar projects. Solar providers enter into rooftop leases with rental payments tied to rooftop square footage or the capacity of the solar facility. The leases are subject to negotiation. Property owners need to be careful that lease terms ensure the solar installation does not damage the rooftop, that access to the rooftop area is not impaired and that there are no unreasonable penalties in the event of a default. Applications for this year's Community Solar Program are due Feb. 5, 2021. 



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Solar power use in New Jersey will continue to increase, as new incentives become available.



Environmental sampling at brownfield site



Foundation recommendations for warehouse development



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Innovation in Banking: Harnessing the Power of AI and Automation

Technology is improving the customer experience and delivering more financial services.

Compiled by Miles Z. Epstein
Editor, COMMERCE

The COVID-19 pandemic made no-contact transactions the new normal in business, and for banking the move toward digital and artificial intelligence was already on a steady rise. The days of having to go to a bricks-and-mortar bank branch were already in the past before the coronavirus made in-person visits difficult. Technology is forever changing how customers bank, and banks are upgrading their products and services to keep pace. Here is a look at what banks are doing to remain relevant as financial transactions continue to evolve.



Bank of America
By Alberto Garafalo,
New Jersey Market President

Advances in technology and consumer-facing artificial intelligence have opened new possibilities for delivering a more personalized, convenient client experience. At Bank of America, our innovations are guided by the goal of con-

tinuously improving our clients' financial lives. Enabled by investments in AI and advances in business intelligence—which provide insights into clients' individual financial habits and priorities—we are able to enhance our digital capabilities and provide relevant and timely information to each of our clients. Additionally, AI and technology will evolve roles and skills within the banking

Studies show that more than 50 percent of financial services transactions can be automated in some way.

workforce, but it will not result in fewer jobs. AI helps employees manage the complexity and scale of banking and financial transactions and makes us more efficient. Humans create AI; it does not create itself. We refer to our process at Bank of America as “high tech and high touch” because we are always keeping humans at the forefront.



Columbia Bank
By Damodaram (Damu) Bashyam,
Executive Vice President, Chief
Information and Digital Officer

Banking and financial services organizations are rapidly accelerating AI, automation and digital technology initiatives. Delivering best-in-class customer experiences is our highest priority, which also assists the bank by driving operational efficiencies, including speed, accuracy, predictability and scalability. Studies show that more than 50 percent of financial services transactions can be automated in some way. In order to maximize the benefits of automation and AI, organizations need to look at the entire value chain; business processes need to be simplified and re-engineered for greater efficiencies. For example, Columbia has recently implemented an AI-enabled Fintech, a new digital mortgage solution, which delivers a simple and easy-to-use mortgage origination process. The overall customer experience has been greatly improved;

Continued On Page 30



The future of banking innovations will be AI-driven.

Moving forward as a community

The pandemic and humanitarian crisis has brought us together with intensified passion and resilience. At Bank of America, we remain focused on supporting the well-being of our teammates, providing the essential financial services our clients need and helping local communities across the country move forward.

Here in New Jersey, we've donated masks to local partners to distribute to those most at risk. We've provided lending to local small businesses through the Paycheck Protection Program (PPP) to help strengthen our local economy. And we continue to partner with local nonprofits and organizations that are working to advance racial equality and economic opportunity in the communities we serve.

We're grateful for our employees, who have worked tirelessly to support our clients. And we are especially grateful to the healthcare and essential workers who have helped New Jersey recover.

My teammates and I remain fully committed to the work to come in 2021 and beyond.



Alberto Garofalo
New Jersey Market President



Working together

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Banking

Continued From Page 28

this was accomplished by automating manual steps, which significantly reduced end-to-end cycle times, allowing the bank to close loans more quickly. COVID-19 has certainly influenced the acceleration of digital, AI and automation initiatives to meet the need of the change in behavior of customer interactions. These trends are expected to continue into 2021 and beyond.



Investors Bank

By Dorian R. Hansen,
Chief Marketing Officer,
Head of Operations, Digital
Transformation

By deploying advanced technology, we have successfully transformed our customers' banking experience. By continuing to identify and invest in technology solutions, including AI, we have created a best-in-class, omni-channel banking experience that provides clients with flexibility, convenience and choice, all with enhanced security. We were fortunate to have upgraded our commercial, small business and consumer platforms prior to COVID-19, which allowed us to deliver a seamless remote banking experience that once was only available in a branch. Of course, clients can always visit one of our 150+ brick-and-mortar locations or use a combination of traditional and digital banking services. We are

excited about our recently launched online account opening, which is simple, easy-to-use and can be completed in less than 10 minutes. The exceptional, process-driven and dynamic customer-centric experience that we deliver each day was recently validated when *Newsweek* selected us as the "Best Big Bank in New Jersey" and *Forbes* listed Investors as one of "The Best in America" since 2013.



Peapack-Gladstone Bank

By Kevin Runyon,
Executive Vice President, Chief
Information Officer, Chief
Digital Officer

Most banks, including local community banks, have included digital initiatives in their strategic planning over the past couple of years. The introduction of the COVID-19 virus has pushed implementation plans forward to address the urgent need to offer digital solutions for typical client transactions that were traditionally done in person. The digital revolution in banking is much more than enhancements to mobile banking and account opening platforms, however. The financial industry continues to become more efficient and knowledgeable about how clients use technology and about their banking needs in general. Newly implemented platforms are rich with data that unlock these details. The in-



Getty Images/Stockphoto

Addressing cybersecurity concerns is key to the growth of online transactions.

creased use of AI technologies analyzes this data and quickly provides critical insights that allow banks to tailor solutions for clients. This rapid pace of change has added data sciences initiatives to the long list of digital projects that are being delivered by the banking industry.



Provident Bank

By John Kamin,
Executive Vice President, Chief
Information Officer

Today, one could argue, quite pervasively, that banks are technology firms that happen to deal in finance. There has been an insane amount of

Continued On Page 32


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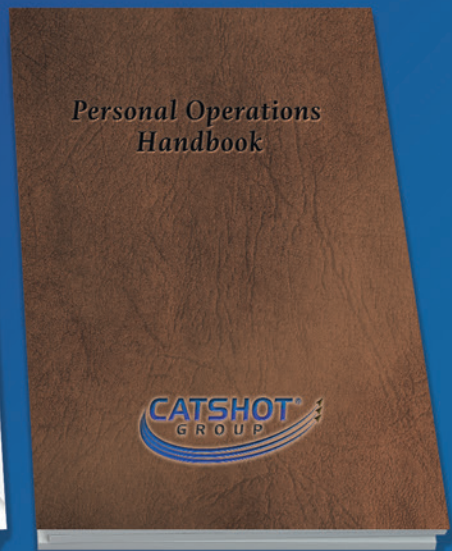
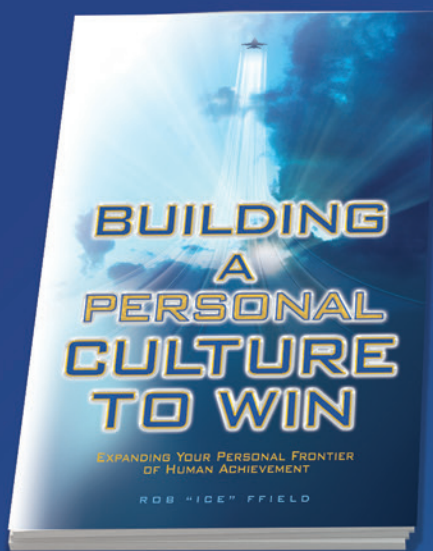
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Banking

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technological innovation within the banking industry over the past 20 years. Customers can now execute numerous transactions on demand with a mobile app. Many customers haven't seen the inside of a branch in years. Technological innovations allow money to be moved instantaneously when it used to take days. For Provident Bank, the goal is to give the customer a choice in how they wish to transact business. Do you still want a traditional experience with a branch where you know your banker and enjoy maintaining a relationship? Great, branches aren't going away. Alternately, do you want the convenience of being able to self-serve with the bank where you want, when you want? If so, we have a world-class mobile app at your disposal. Do you feel you need to call our Customer Care call center? Excellent, we can help you. While providing choice is imperative, banks must maintain a holistic strategy that views each channel as simply entry points into a cohesive ecosystem where a consistent and engaging customer experience is maintained.



Valley Bank

By Robert Bardusch,
Senior Executive Vice President,
Chief Operating Officer

Artificial Intelligence (AI) based virtual assistants are enabling people to perform routine daily

activities with simple voice commands. As we begin to enter a world of autonomous vehicles, Smart Homes and Smart Cities, we'll really see the immense potential for reinventing the way we do some of our most basic tasks—including banking. Banking is ripe for an AI evolution, and many companies are already heading in that direction. Imagine a scenario where you're discussing buying a new home over dinner with your better half. The conversation could really gain traction if a virtual assistant could find your savings information, calculate your debt load

Banking customers—from the young to seniors—are embracing online banking.

and payment budget, check your credit history, pull interest rates and prequalify you for a loan. All of this could be possible in the future with virtual assistants, the Internet of Things (IoT) and AI. More will need to be done to overcome public opinion around security, privacy and confidentiality for AI banking—and voice banking in particular—to hit the mainstream. Expect to see lots more research and development before widespread banking applications are available. It will be interesting to see how this technology

progresses and how the industry will balance services with security for voice banking tools.



Wells Fargo

By Toby Babeuf,
Commercial Banking Leader,
Northern New Jersey Middle
Market Banking

Banks have long been early adopters of technology because it helps us better serve customers and more efficiently run our infrastructure. In the past, it was technologies like the phone and mainframe computer that changed how we served customers, while today it is tools like agile development, mobile computing, micro-services, automation, APIs and AI that are on the forefront of our industry's transformation. By harnessing the power of technology, Wells Fargo is making it easier for customers to manage their financial lives when and where they want. We leverage technology as an enabler for both our consumer and business customers. Sometimes it is out front like our award-winning mobile capabilities, and sometimes it is behind the scenes working 24/7 to detect and defeat fraud. Change is a constant in our business, so our teams of innovation experts are always looking out for the next big thing. However, there is no silver bullet—it's about multiple technologies working smoothly together for the customer and always will be. 🚀



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Liability Issues Associated with Automation, Robots and AI

Industries are using technology to offset rising labor costs. What are the legal risks?

Compiled by John Joseph Parker
Contributing Editor

A hamburger cooking robot costs about \$60,000; many industrial service robots, such as robotic vacuums and robotic assembly arms, are leased. A commercial robotic vacuum will cost between \$7,000 and \$15,000 to purchase, but they are often leased at \$4.00 to \$6.00 per hour of operating time, less than the minimum wage. The robot's manufacturer or distributor is responsible for all maintenance on the device.

According to a recent study from Ball State University, there is no stopping the robotic transformation of the food service industry, including quick service restaurants.

Most of the robots used in the hospitality industry are technologies initially developed for other industries, such as automobile and food manufacturing, which have been modified from their original functions to perform their tasks in a hospitality setting.

Examples include the work performed by robotic vacuums, information displays and robotic manufacturing assembly arms, which put together pizzas and cocktails.

Given the growing use of artificial intelligence, automation and robots in the hospitality and other industries, *COMMERCE* asked legal experts to discuss the liability issues associated with using this new technology.



Chiesa Shahinian & Giantomasi PC

By Michelle A. Schaap, Esq.,
Member of the Firm,
Privacy & Data Security Group

Automated and connected technologies come with risks and legal liability for businesses that don't properly manage and secure these tools and the data they store. Consider these scenarios: You implement cloud-enabled wearable technologies for your construction workers. Their developer releases a patch resolving a software vulnerability allowing bad actors to capture, and potentially alter, the data collected—but, as a mid-sized business, you don't have an IT department dedicated to deploying these updates. Your wearables are hacked, and sensitive employee health information is compromised. You now have a reportable data breach and morale problem with the impacted personnel. You

install tracking technologies into company delivery vehicles to track delivery status—and advertise these real-time capabilities online. However, this technology also records rates of speed. Rushed with a late delivery, your driver gets into an accident after running a red light and your business is sued. If the vehicle's data is subpoenaed in litigation, there is now recorded evidence of reckless driving at the time of the accident. These are but two examples of potential liability and loss if technologies are not managed properly and personnel are not adequately trained. Be mindful of what you collect, how it is managed and secured, and do not retain data longer than needed.



Connell Foley LLP

By Karen Painter Randall, Esq.,
Chair of the Cybersecurity and
Data Privacy Group

The use of robots and artificial intelligence (AI) in the workplace is growing, as is an employer's potential legal exposure in the hiring and firing of employees due to AI-related elimination of jobs, displacement of workers or change in occupational categories. With AI, systems can perform tasks once within the exclusive province of humans. While there are benefits to using AI in hiring, including saving time, removing human bias and increasing new-hire diversity, AI can be problematic if the algorithm has a disparate impact forming the basis for an employment discrimination lawsuit against the company.

Employers also need to be certain that—to the extent AI is contributing to decision-making on downsizing—the methodologies, algorithms and outcomes are tested, documented and found to be acceptable to create a defensible position and minimize exposure. Further, in 2019, the New Jersey Algorithmic Accountability Act was introduced, requiring covered businesses to conduct assessments to reduce the risks of using “high-risk” automated decision systems on New Jersey consumers. Robotics and AI will continue to change the workforce. Employers using this evolving technology will gain a competitive edge if they deploy best practices to minimize risk of system bias or discrimination by testing, auditing and understanding how the hiring/firing algorithm makes its decisions.



McCarter & English, LLP

By Ronald M. Leibman, Esq.,
Partner, Leader, Transportation,
Logistics & Supply Chain
Management Practice

Supply chain stakeholders continue to rush toward data-driven solutions like big data, autonomous vehicles, AI and robotics, with a focus on driving down cost and finding operational efficiencies. Often overlooked are the legal exposures that may result from massive and expedited adoption of these technologies. Some examples:

- An employer relies on algorithmic recruitment software to screen potential employees.

Continued On Page 36



The use of robots and artificial intelligence (AI) in the workplace is growing.

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Will it, and/or the software developer, be open to privacy and cybersecurity concerns and discrimination claims caused by perceived inequities in the resulting data or its use?

- A company deploys robotics to increase efficiency and eliminate redundancy across a workforce. What are wage and hour law constraints?
- A company with a unionized workforce introduces the use of “cobots.” Are there collective bargaining concerns?

Complicating the issue, our framework of insurance, product liability, employment and commercial contracts laws typically lag behind technological innovations in the supply chain. Perhaps a legislative AI tool can help move things along.




Wilentz, Goldman & Spitzer, P.A.

By Brett R. Harris, Esq.,
Shareholder,
Business, Nonprofit and
Technology Attorney

The proliferation of automation, AI and robots in the workplace will likely enhance compliance obligations and legal risks for business clients relating to data privacy. Technology has vast capabilities to extract, record and preserve data. When a business turns

to automation, typically it does not eliminate the existing workforce but rather the workplace adapts, and employees are retrained to interact with these systems. Using AI to track goods through the stream of commerce may capture audio, video and biometric data of employees, whether inadvertently or intentionally, such as the use of palm scanners or facial recognition to track chain of custody of important documents, evidence or healthcare specimens. Data capture may encompass visitors, customers and passersby as well, but the most significant

volume of interactions likely will be with employees. A variety of federal and state laws already regulate privacy and security of employee information, but the application of existing laws to AI is uncharted territory. Changes in the law are being considered around the country to address the new challenges presented by these revolutionary disruptive technologies. New Jersey businesses will need to keep abreast of these developments and be mindful to adopt appropriate policies and procedures when adopting automation. 



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Autonomous cars and trucks will one day take jobs away from human drivers.



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Artificial Intelligence/Automation: Does a Tax on Robots that Replace Workers Make Sense?

Compiled by John Joseph Parker
Contributing Editor

A 2017 report from PwC suggested that 38 percent of jobs in the United States “could potentially be at high risk of automation by the early 2030s.” In the bull’s eye—transportation, manufacturing and retail jobs to name just a few. Artificial intelligence and robotics have been improving at exponential rates and the idea of a robot tax to slow down automation-driven job losses and fund worker programs continues to be a subject of conversation. What will happen when companies no longer need large numbers of human workers? Can a robot tax stop or slow down this coming crisis? What would a tax on robots mean for New Jersey businesses? *COMMERCE* asked accounting firm experts to weigh in on this important issue.



Goldstein Lieberman & Company LLC

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

Has anyone ever heard of a tax that was levied and now no longer exists? Taxes are like tolls. When the George Washington Bridge was built, tolls were charged to cover the expenses of the construction. After expenses were covered, the tolls not only stayed in place, they increased. The solution for New Jersey and its businesses is not an addition of

new taxes—that’s one of the primary reasons so many companies are fleeing. The solution is for government—federal, state and local—to look at creative ways to streamline many of their arcane operations. Sure, robots could mean fewer workers and that could mean fewer tax dollars, but fewer tax dollars could also mean that government, like so many New Jersey businesses, would need to run more efficiently and effectively—like a lean, robotic machine.



Klatzkin

By John Blake,
CPA, MBA, Partner

With the increased cost associated with having a workforce, including an increasing minimum wage and the diminishing pool of qualified individuals to fill jobs, companies are starting to find robots a more attractive option. However, if robots replace humans, then there is potential for unemployment to increase, causing fewer income taxes to be collected by the state, severely impacting state revenue. Imposing a tax on robots would help bolster the state’s lost revenue and perhaps slow down automation. Companies may be less inclined to move towards automation if a tax is associated with having the robot workforce considering the high upfront cost. This would likely impact companies differently, so they would have to go through a cost-benefit analysis to see if the robots were more cash-friendly—even with an associated tax.



MSPC

By Len Sprishen,
J.D., LL.M.,
Tax Counsel

I still think it’s a bit soon to be anxious about robots, let alone a robot tax. However, I believe the data on innovation shows that even if some workers in New Jersey or anywhere else end up displaced, many more jobs would be created through disruptive technology, with the attendant improvements in efficiency and output. So, while I understand that it’s important to protect our state’s workforce, the reality is that robots are unlikely to profitably perform most human jobs they could potentially take over (at least, not for a while). Moreover, because governments receive so much revenue from income taxes, and because companies will be tempted to automate to save on those taxes, there will be a great deal of caution and debate surrounding implementation of a robot tax. While probably a reality down the road, although it could take on a different incarnation (like a tax on companies that are significantly increasing their automation), a robot tax may end up driving companies to build overseas, and will create more regulatory and agency bloat. Consequently, such a tax, which would temporarily preserve a human workforce, will likely have effects detrimental to the competitiveness of New Jersey businesses. 📌



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Robots will continue to replace workers as technology improves.

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State-of-the-Art Cancer Care at New Jersey's Top Hospitals

Novel, breakthrough therapies are expanding, improving and changing patient care.

Compiled by Miles Z. Epstein
Editor, COMMERCE

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. In addition, getting drugs inside the cancer cells they need to destroy is a major problem that scientists face when designing new treatments. While many such issues call for more research and clinical trials, progress is being made in how cancer is being treated at New Jersey's top hospitals. Here is a snapshot of the advances that are saving lives right here and right now in New Jersey.



Atlantic Health System Cancer Care

By Eric Whitman, M.D.,
Medical Director

With 250 cancer professionals, Atlantic Health System Cancer Care offers the latest immunotherapy, biological therapy, chemotherapy, radiotherapy and surgical oncology treatments and unparalleled access to promising clinical trials, including CAR-T therapy, cancer vaccines and cancer metabolism—all in a safe environment. We affiliated with the Translational Genomics Research Institute (TGen) to create the Breakthrough Oncology Accelerator, a pioneering research and clinical collaboration that increases patient access to the most innovative cancer therapies. Last year, we opened the Phase I Breakthrough Treatment Center to complement our broad-based clinical

research program. We were also named lead affiliate of Atlantic Health Cancer Consortium—the only New Jersey-based National Cancer Institute (NCI) Community Oncology Research Program (NCORP). The NCORP develops and implements NCI cancer prevention, screening, care delivery and treatment studies with leading healthcare systems across the state. Our cancer care services continue to grow, with the October opening of Morristown

With 250 cancer professionals, Atlantic Health System Cancer Care offers the latest immunotherapy, biological therapy, chemotherapy, radiotherapy and surgical oncology treatments and unparalleled access to promising clinical trials.

Medical Center's newly expanded state-of-the-art, patient-centered Infusion Center at the Carol G. Simon Cancer Center. The first of three phases of expansion of New Jersey's pre-eminent cancer center, the new center was designed with patient comfort and safety in mind, to meet a 40 percent increase in demand for our infusion services.

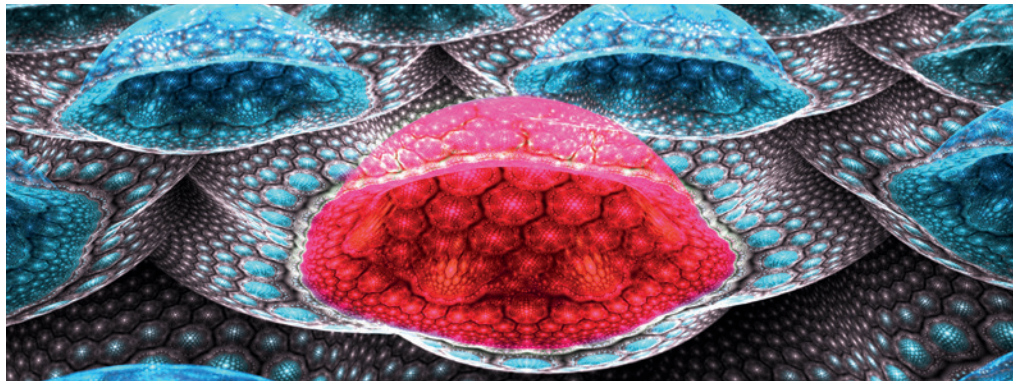


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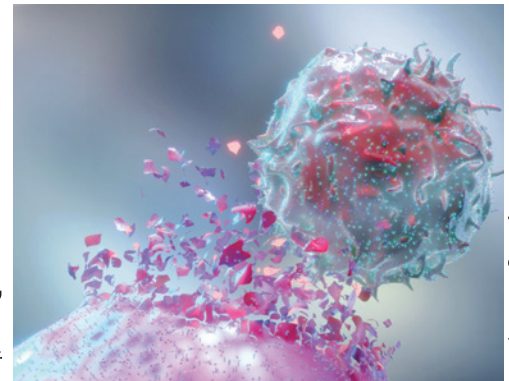
By Andre Goy, M.D.,
Chairman and
Executive Director,
John Theurer Cancer Center

The John Theurer Cancer Center at Hackensack University Medical Center was recently recognized by *U.S. News & World Report* as the best cancer center in New Jersey. This recognition reflects our strong focus on clinical science; with more than 85 adult oncology research team members supporting more than 450 clinical trials of novel and promising treatment alternatives. Our hematological malignancies and cell therapy program has now expanded to MedStar Lombardi in Washington D.C. and performs more than 500 bone marrow transplants annually. We are at the forefront of immunotherapy, from initiating the first CAR T-cell therapy in New Jersey, to becoming the first certified center in the state to offer this revolutionary treatment, in which a patient's own immune cells (T-cells) are trained to fight cancer. The therapy is now approved in several types of relapsed/refractory Non-Hodgkin lymphoma as well as B-cell lymphoblastic leukemia. Through our collaboration with Hackensack Meridian Health's Center for Discovery and Innovation (CDI) we have a strong focus on drug discovery and molecular genetics. We also have the largest robotic program in New Jersey, conducting more minimally invasive cancer surgeries than any other center in New Jersey and among the top three in the New York metro area.

Continued On Page 42



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.



A 3D rendering of a Natural Killer Cell (NK Cell) destroying a cancer cell.

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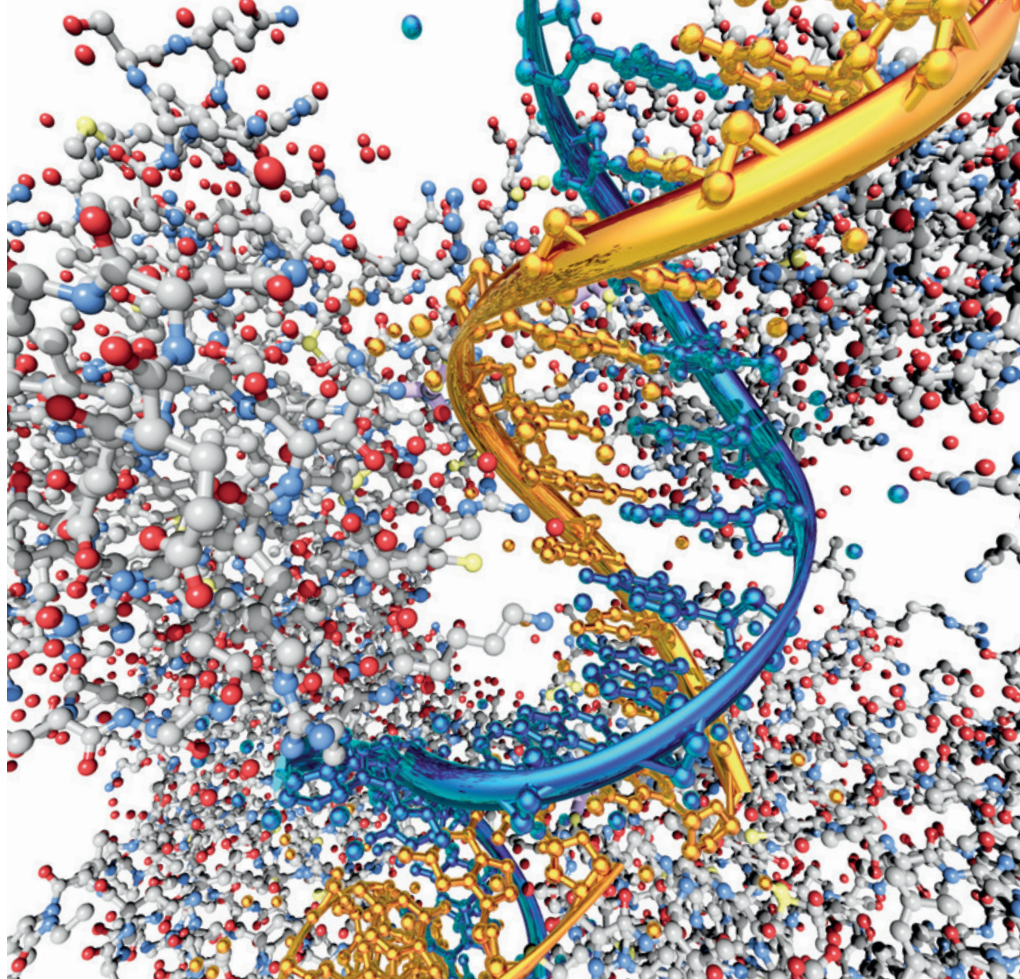
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**Holy Name Medical Center,
Patricia Lynch Cancer Center**
By Sharyn Lewin, M.D.,
FACS, FACOG, Director,
Gynecologic Oncology

Cancer care is moving away from standard chemotherapy and other treatments to more sophisticated, personalized medicine—also called genomic medicine—that treats each patient based on his/her unique genes and those found within the cancer cells. Personalized medicine is giving gynecologic oncologists more promising options for treating ovarian cancer and extending survivorship. Our Gynecologic Oncology Division and Institute for Clinical Research are collaborating with major research centers, scientific groups and industry partners throughout the globe to provide patients with ovarian cancer, endometrial cancer and other gynecologic cancers access to a robust portfolio of novel, breakthrough treatments. Some of these therapies are not readily available to patients of other cancer centers in the region. Our gynecologic oncologists and research teams are investigating combinations of traditional chemotherapy and other treatments, including targeted therapies that home in on cancer cells and spare healthy ones; inhibitors that block the growth pathways of cancer cells; and immuno-

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A model of a tumor-suppressing protein binding to DNA.

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CIAJ Means Business:
A Conversation with Chairman of the Board Richard W. Abramson
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■ New Road Construction Despite COVID-19
■ NJ's Leaders & Rutgers University Talk Veterans

Talking COVID-19 with Holy Name Medical Center President and CEO Michael Maron
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Inside:
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■ HUDAP Rule Amendments
■ Virtual Events/Networking

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COMPREHENSIVE CANCER CENTER




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therapy that harnesses a patient's own immune system to fight the cancer. These therapies are being used to halt progression of the disease, stop it from recurring, prolong survivorship and thus enrich and save lives. Our state-of-the-art Infusion Center enables each patient to receive treatment by her gynecologic oncologist within a comfortable, safe environment.



Jefferson Health— New Jersey

By María López, M.D.,
MPH, MACP,
Chief of Cancer Services;
Vice Chair, Medical Oncology,
Sidney Kimmel Cancer Center

During this pandemic, the Sidney Kimmel Cancer Center in Washington Township has actively adopted COVID-19 measures to ensure the safety of our patients, as well as staff. The Sidney Kimmel Cancer Center offers patients the opportunity to receive their imaging, surgical, medical and radiation care under one roof. Upon arrival, the warm welcome from valet services reflects our commitment to patient-centered care. Our center supports our patients' needs, from cancer screening, nutrition education, psychosocial support, pain management and access, to the latest therapies through cancer clinical trials. Our Virtual House Call Program provides patients with telehealth

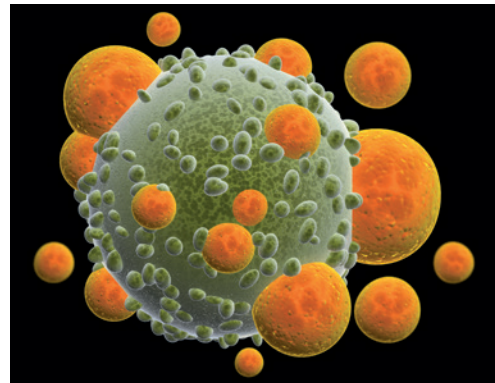
care from the comfort of their own home and helps ensure their safety. Our Smoking Cessation Program helps patients with risk reduction from tobacco exposure; our Pre-Hab Program supports patient strength and function during the cancer experience. Additionally, our planned partnership with Jefferson New Jersey's soon-to-open LGBTQ+ medical practice will increase access to screening and care while addressing the specific needs of this community. The Sidney Kimmel Cancer Center is honored to partner with our patients in their care and to improve the health and well-being of our community.



Rutgers Cancer Institute of New Jersey

By Andrew M. Evens, D.O.,
MSc, FACP, Associate Director,
Clinical Services and
Director, Lymphoma Program;
Medical Director,
Oncology Service Line,
RWJBarnabas Health

CAR T-cell therapy is a type of immunotherapy known as "adoptive cell transfer" treatment, in which specialized white blood cells (T-cells) whose job it is to attack foreign items in the body, are taken from the body, re-engineered in the laboratory, then reinfused into the body to attack certain types of cancer. Rutgers Cancer Institute of New Jersey, in partnership with



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A 3D rendering of T-cells attacking a cancer cell.

Robert Wood Johnson University Hospital, an RWJBarnabas Health facility, is one of only two certified programs in the state—and the only one at a National Cancer Institute-designated Comprehensive Cancer Center—to offer CAR T-cell therapy. The U.S. Food and Drug Administration approved CAR T-cell therapy in 2017. Currently FDA-approved, CAR T-cell therapy products are used for select patients with adult aggressive B-cell non-Hodgkin lymphoma or acute lymphoblastic leukemia in children or young adults. At Rutgers Cancer Institute, clinical trials examining adoptive cell transfer therapies are being explored in order to add to the arsenal of CAR T-cell treatments. This includes

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That's our promise to each and every patient at Holy Name's Patricia Lynch Cancer Center. Our newest oncology team members will carry that promise forward. Their skills and experience will help us continue to provide comprehensive, cutting-edge, compassionate cancer care, all at one convenient location. They're part of our Holy Name family because they, too, treat patients like family.

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- Genetic screening and counseling for hereditary cancers
- Oncology social work services
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- Education, wellness and group support system



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studies with new CAR T-cell therapies for patients with chronic lymphocytic leukemia and multiple myeloma. In addition, Rutgers Cancer Institute is investigating novel adoptive cell therapy strategies in solid cancers, as well.



RWJBarnabas Health

By Steven K. Libutti, M.D.,
FACS,
Senior VP, Oncology Services;
Director, Rutgers Cancer
Institute of New Jersey

Rutgers Cancer Institute of New Jersey in collaboration with RWJBarnabas Health serve as a destination hub for advanced cancer treatments, including clinical trials, stem cell transplantation, proton therapy and a unique form of immunotherapy known as CAR T-cell therapy. Helping us further our mission in the delivery of such comprehensive oncology care is the construction of a 510,000-square-foot cancer pavilion on our New Brunswick campus that will house clinical and ancillary services, and other key areas of Rutgers Cancer Institute. When completed in 2024, this new 12-story structure will be the state's first free-standing hospital devoted solely to cancer, with services and amenities under one roof. This new pavilion also will house state-of-the-art research laboratories. As New Jersey's only National Cancer Institute-designated

Comprehensive Cancer Center, research is a core pillar of Rutgers Cancer Institute. The ability to translate scientific findings from the laboratory directly to patient bedside will provide our physician-scientists with more immediate feedback on clinical trials. This information will help improve clinical assessment, further tailor patient treatments and collect important data in a more rapid and direct fashion helping to inform cancer treatments of today and tomorrow.



Saint Peter's University Hospital

By Deanna Chin, M.D.,
Section Chief,
Women's Imaging Center

We recently introduced cutting-edge mammography technology that delivers the highest resolution for precise imaging. Saint Peter's is the only Middlesex County location offering a dual technology advantage. The hospital's Hologic® Genius™ 3D Mammography™ technology is clinically proven to detect 20-65 percent more invasive breast cancers as compared to traditional 2D mammography. It also reduces 40 percent of unnecessary callbacks, an anxiety-inducing situation for any patient and even more common for those with dense breast tissue. Another advantage of Genius 3D Mammography over traditional 2D imaging is its ability to de-

liver a series of detailed breast images displaying 1-millimeter layers of tissue. This provides images with greater clarity and detail, advancing early detection of tissue abnormalities. Using artificial intelligence technology, Genius 3D's 3DQuorum feature identifies clinically relevant regions of interest in the breast and preserves important features during the creation of SmartSlices. Each high-resolution SmartSlice overlaps the previous one by 3 millimeters, ensuring there is no loss of 3D image data. Saint Peter's also introduced the Hologic® SmartCurve™ feature that works in tandem with Genius 3D. SmartCurve is a curved compression paddle that is shaped more like a woman's natural breast for a more comfortable experience.



Trinitas Regional Medical Center

By Clarissa Henson, M.D.,
Chair, Radiation Oncology

At Trinitas Comprehensive Cancer Center, we offer cancer patients precision radiation therapy to optimize radiation doses to target areas and spare normal tissues. Our AccuBoost Radiation therapy for breast cancer accomplishes this by applying surface brachytherapy applicators directly to the site of breast cancer, while sparing the unaffected surrounding breast tissue.

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STEVE ADUBATO'S LESSONS IN LEADERSHIP

with co-host Mary Gamba



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Let's beat cancer together.




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sue, as well as nearby lung and heart tissues, from radiation exposure. Our Comprehensive Cancer Center is certified with the Commission on Cancer, the National Accreditation Program for Breast Centers and the American College of Radiation Oncology. We are also affiliated with Rutgers Cancer Institute of New Jersey, which allows us to offer novel new therapies and offers us access to clinical trials.



Valley-Mount Sinai Comprehensive Cancer Care
By Ephraim S. Casper, M.D.,
FACP, Chief Medical Officer,
Professor of Medicine,
Icahn School of Medicine at
Mount Sinai

At Valley-Mount Sinai Comprehensive Cancer Care, we provide truly personalized cancer care, focused on identifying the most effective treatment for each patient. We were early adopters of immunotherapy and precision medicine, and with our robust clinical trials program, we offer the newest diagnostic and therapeutic strategies to our patients. We have expertise in robotic and laparoscopic surgery for lung, pancreatic, liver, intestinal and gynecologic cancer. Our breast surgeons are skilled in oncoplastic breast surgery, which provides unsurpassed cosmetic and oncologic results. In addition, our patients with breast

cancer have access to an expanding support and survivorship program, focused on nutrition and wellness. We are innovators in radiation therapy using the Gamma Knife Icon® to treat patients with brain tumors and our “Think Five” approach to radiosurgery for prostate cancer, in which all therapy is given in five days—rather than the standard course of up to 45 treatments—with less side effects than other approaches. Our individual skills, disease-specific expertise and inter-disciplinary approach, combined with our dedication to patient-centered care, promises that our patients will get extraordinary care in a supportive and compassionate environment. 



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Communicating Dissatisfaction without Demotivating

You have an employee who has been with your organization for several years. He has been pretty competent, but recently Jim has been late in submitting three out of his last four projects. You don't want to fire him because he does add value to the organization, but something has to be done. Consider the following steps for coaching Jim:

Ensure Jim acknowledges the issue. Get Jim to agree that there is some performance problem. Try saying; “Jim, are you aware that you have submitted three important projects well beyond the agreed upon deadline?”

Emphasize the impact Jim's performance is having on the organization. “Jim, what impact do you think you missing these deadlines is having on Bob in marketing?” Make it clear that there are consequences and that he is a key part of the team.



STEVE ADUBATO'S LESSONS IN LEADERSHIP

Ask Jim how he will address the issue.

“Jim, I appreciate you acknowledging the problem. What are the three most important projects on your plate?” Let him respond and then ask, “When exactly will you have them completed?”

Agree on next steps. Establish exactly what the follow-up is going to be. Don't wait for Jim to miss the next deadline. Confirm how and when he will communicate with you regarding the project.

Be responsive and show your appreciation. When Jim sends you the update, acknowledge his efforts. If Jim's update communicates a problem, address it immediately. Continue to coach Jim to be an even more valuable member of the team.

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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-Gary

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