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COMMERCE MAGAZINE

PUBLISHER/CEO

ANTHONY RUSSO

arusso@cianj.org

EDITOR

DIANE C. WALSH

dwalsh@cianj.org

CONTRIBUTING EDITORS

JULIA PANGBURN

LARRY FELD

ADVERTISING SALES

RICH WALTMAN (646) 808-5114

rwaltman@cianj.org

TOM WORLEY (917)-733-5135

tworley@cianj.org

Layout and Design

MARJORIE CAMPOLONGO

*Art Director, Clear Tunnels
mjcampolongo@gmail.com*

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Six Top Executives Bring Talents to CIANJ Board of Directors

By Anthony Russo
President, CIANJ

CIANJ prides itself on being an organization that represents every industry in New Jersey. Our board of directors reflects our diversity. We rely on their backgrounds and expertise to steer CIANJ policies and initiatives. This

month we are pleased to welcome six new members to our board. Join us now in applauding the commitment of these new directors:

Philip I. Brilliant is an environmental scientist and the founder and owner of Brilliant Environmental Service in Toms River, which he established in 2006. He is responsible for the day-to-day operations, marketing, business development and administration of underground storage tank and industrial projects.

Brilliant received his Bachelor of Science degree in international environmental studies/law and institutions from Rutgers University. In 2010 he was nominated by Gov. Chris Christie and confirmed by the state Senate as an inaugural member of the Site Remediation Professional Licensing Board. The board is an intrinsic part of the new state program to alleviate the backlog in the state Department of Environmental Protection by having license professionals oversee the clean-up of contaminated sites. He continues to serve on the board. He is also a frequent lecturer and instructor at professional courses relating to the field of site remediation, rules and regulations and remedial action. Brilliant has also been recognized by the state Superior Court as an expert in site remediation and hydrogeology and has testified on behalf of plaintiffs and defendants.

The new board member is experienced in the workings of business advocacy organizations since he is the immediate past chairperson of the Greater Toms River Chamber of Commerce and a past president of the Ocean County Business Association.

Daniel Fowler currently serves as vice president of corporate services and special projects at J. Fletcher Creamer & Sons, Inc. In this capacity he is responsible for the executive leadership of several Cream teams, including Safety & Risk, Human Resources, Marketing, Technology, as well as acting as Project Executive on

high-profile heavy construction and utility projects. Fowler holds a degree in civil and environmental engineering from Rutgers University and is licensed in New Jersey, Pennsylvania, and North Carolina.

Fowler worked for two years in design before taking his first role at Creamer as a project engineer in 2002. He left the firm in 2004 and formed a small business specializing in communications and audio-visual contracting. For over a decade Fowler worked as a partner in the company developing and refining his skills in estimating, site supervision, project management as well as project and corporate financials. His company performed work for institutions such as Rutgers, Army Corps of Engineers, and various K-12 schools in the state. He found his way back to Creamer in 2015, joining the company as a project manager. Since then, he has been involved in multiple lines of business ranging from roads and bridges, pump stations, to underground utilities and substations. During his

Our board of directors reflects our diversity. We rely on their backgrounds and expertise to steer CIANJ policies and initiatives.

career Fowler has developed a commitment to helping his staff become leaders. He currently serves as a board member of the ACE Mentor Project of NJ.

Sarabeth Gaver is a partner at White and Williams LLP. She is an experienced real estate finance lawyer with almost two decades of experience closing loans. She represents lenders, institutional investors, and borrowers in commercial real estate transactions across the United States covering all asset types, including, multi-family, hospitality, industrial, self-storage, and mobile home parks. While taking a break from the practice of law, Gaver obtained a master's degree in real estate finance and gained experience underwriting multi-family loans. This business perspective and financial acumen gives her a unique understanding of the needs of her clients and applies this to their legal representation.

Gaver has been at White and Williams for almost three years and, in that short time, she

proved her ability to work collaboratively with the leadership of the firm. She is actively involved with the strategic planning for the future of White and Williams by serving her second year on the Operations Committee, as well as serving as Co-Chair of the Women's Initiative which focuses on the professional and personal development of White and Williams women lawyers and fostering their success in the workplace, and also serving on the Young Partners Committee which has most recently been tasked with analyzing an upcoming lease expiration and how to leverage office efficiency in the post-COVID hybrid work environment. Gaver was a speaker at a CIANJ program last July entitled: Exploring Alternatives to Address Challenges Facing Higher Education.

Bob Gordon joins the CIANJ board as a vice president of Stevens & Lee Public Affairs, a consulting firm that provides a full range of legal, investment banking, business, and government consulting services. But CIANJ is most familiar with Gordon from his prior positions, having frequently worked with him as an assemblyman, state senator, commissioner for the state Board of Public Utilities and a board member at New Jersey Transit Corp.

Gordon served 14 years in the New Jersey Legislature, first as a member of the General Assembly and then 10 years in the Senate. As a state senator representing parts of Bergen and Passaic counties, he rose to be Senate Majority Conference Leader and chaired two key committees, Transportation and Legislative Oversight. As chair of the latter, he led an 18-month investigation into the condition of New Jersey Transit and enacted remedial legislation to improve and agency's transparency and governance. Other major legislative initiatives supported the state's manufacturers, reformed the governance of community associations, and streamlined the remediation of contaminated sites.

In 2018, Gov. Phil Murphy appointed Gordon as one of five commissioners of the New Jersey Board of Public Utilities. During his five years at the board, Gordon was intricately involved in all major agency initiatives, including development of offshore wind industry and the first offshore transmission project in American, electrification of the transportation sector, revamping of all solar programs, upgrading utility infrastructure and integrating new sources of energy into the grid.

Michael Murphy is vice president of sales for AmeriHealth and oversees new business and retention for AmeriHealth's entire sales

Continued

■ President's View

organization across all market segments including consumer, small and large business, and public sector. In addition, he is responsible for sales strategy, product development, and customer experience for all market segments.

Murphy has more than two decades of commitment to the company and most recently served as sales director at AmeriHealth, and was responsible for new business sales and broker development in the large group segments for fully insured and self-funded customers. He also developed product strategy to keep AmeriHealth at the forefront of the large group market.

Earlier in his career at AmeriHealth, Murphy held several positions including sales manager, where he was responsible for maintaining and growing broker relationships, and as a broker executive and account supervisor. He also

spent nearly a decade as a finance associate with General Accident PLC.

Murphy has his life and health producer's license in New Jersey and is a member of the New Jersey Associate of Health Underwriters. He graduated with his bachelor's degree in marketing from Temple University.

Robert M. Pignatello is senior vice president of Government Affairs, Community Engagement and Strategic Initiatives at Fairleigh Dickinson University. For the past 28 years he has been a senior executive in higher education, where his goal was always to provide thoughtful, effective and innovative leadership.

In 2018 Pignatello was appointed president of Lock Haven University in Pennsylvania, where he served for three years. He found the position very rewarding since it gave him an

opportunity to apply and build upon his leadership experience through his efforts to accentuate the university's profile, highlight its vital role and impact in the region and expand its programming in health science, while also improving cross-campus communication and implementing trust-building initiatives.

Pignatello did his undergraduate studies at Montclair State University. He received a master's degree in public administration from Rutgers University and a doctorate in higher education leadership and management from Saint Peter's University.

As a CIANJ board member, Pignatello can also offer his experience in government. He served as a legislative assistant and constituent service coordinator for the NJ Senate, as well as mayor, deputy mayor and councilman in Verona. 🇺🇸



Philip I. Brilliant, founder and owner,
Brilliant Environmental Service



Daniel Fowler, vice president of corporate
services and special projects,
J. Fletcher Creamer & Sons, Inc.



Sarabeth Gaver, partner,
White and Williams LLP



Bob Gordon, vice president,
Stevens & Lee Public Affairs



Michael Murphy, vice president of sales,
AmeriHealth



Robert M. Pignatello, senior vice president
Government Affairs, Community Engagement and
Strategic Initiatives, Fairleigh Dickinson University

Youngsters Learn to “Think Big” On Their Careers and Futures

By Diane C. Walsh
Editor, COMMERCE

Jim Bowman says he’s not out to save the plant in his retirement, yet he just might be saving some youngsters in New Jersey’s underserved communities.

Bowman is the impetus behind the New Jersey chapter of Think Big for Kids, an altruistic organization that originated in Tampa, Fl. Its mission is to “to help break the cycle of poverty by helping young kids excel in today’s workforce and giving them, the knowledge and the education to help them select career paths that interest them,” Bowman explained in a recent interview with *COMMERCE*.

A Somerset resident, Bowman retired when he sold his successful IT services company and now spends half of the year in Florida. There, he saw first-hand how Think Big is making an impact. His friend, Tony DiBenedetto, founded the organization in Tampa and gave his blessing when Bowman wanted to bring it to the Garden State. Think Big also has operations in Atlanta,

Chicago, Dallas, and the Greater Washington, D.C. area.

Think Big partners with local Boys and Girls Clubs to bring programs to middle school and high school students. Through exploratory workshops and field trips, they get an opportunity to see and hear directly from business owners, managers, workers and in many cases, college officials too, talk about specifics industries and jobs.

J.P. Morgan Chase, Johnson & Johnson, M&T Bank, Port Jersey Logistics and many other firms have already aligned with Think Big. The partners run the gamut from national firms to local businesses, like Mack Boring and Parts Company in Somerset and Bulbrite Industries, a manufacturer in Moonachie. Volunteers from the business world bring jobs to life for the youngsters and often become their mentors, said Bowman, who is always recruiting new corporate partners. A school guidance counselor might steer a student toward a college major, whereas Think Big delves into career paths and solid job opportunities.

like to see people who come from Paterson and Passaic. They like to hear somebody who sounds like them and who looks like them,” McGuire said.

Ayana Bell, the director of operations at the Mercer County Boys and Girls Club, who works out of the Spruce Street location in Lawrence Township, was just as enthusiastic. For the past two years she has been working with Think Big in afterschool programs for middle schoolers and summer camps. Most recently, the non-profit funded a \$5,000 scholarship, for which the club is very grateful.

Bell said she appreciates how the organization “tailors the material to the age group they are teaching.” She said the youngsters never get bored by the personal experiences they hear about. “They tell our kids the honest truth about what it takes to get into these fields,” she added.

One of the most popular programs included a field trip to the customer service department at a trailer and fleet management company.

Continued



Youngsters from The Boys and Girls Club of Mercer County Tween Camp learned about the workings of Port Jersey Logistics during a tour.

“These kids come from challenging backgrounds but they want to learn.”

For instance, he said their workshops won’t just talk about possible jobs; they discuss what it’s like working in the field. “So they can really begin to understand what their life is going to be like. As opposed to just saying, Hey, I’m going to go major in psychology and I’ll figure out what I want to do after I get my degree, right? We want to be a little bit more proactive and prescriptive on what they can actually do,” he said.

The New Jersey chapter of Think Big is mainly operating in northern towns, including Asbury Park, Clifton, Long Branch, Lawrence Township, Neptune, Passaic, Paterson, and Trenton. Bowman is gearing up to move into Essex County soon.

Wendy McGuire, the executive director of the Boys and Girls Club that serves Paterson and Passaic, described the Think Big approach as “phenomenal.” She said the organization developed an amazing partnership because it can directly connect the teens with resources to understand different careers. Moreover, she said the speakers are from the community. “They



Assembling shipping boxes is one of the added services Port Jersey Logistics provides, youngsters learned during their “hands-on” tour.

Philanthropy

The youngster enjoyed the tour of the facility and got to see how the operation works.

There are hands-on opportunities too, Bowman said, recalling how youngsters gave high scores to a workshop that showed them how a diesel engine is built. Think Big also organized a tour of a 400,000-square-foot distribution center. "They learned about all the different careers that exist just in the distribution center from forklift driving to accounting and finance to supply chain management," Bowman said.

During the trip to Port Jersey Logistics in Cranbury, Bowman said the youngsters learned "many of the managers and directors that were there came out of McDonald's or KFC, with no college education." He said their presence and their stories "really resonated" with the youngsters.

His organization also partners with higher education institutions like Felician University, NJIT and Stevens Institute. "They're very excited about participating with us also because they want to show to those kids that there is a way if they want to get to college. ... They help them understand all the resources that are available." Felician's outreach emphasized how its concentration in healthcare can open many doors and that its school has always embraced students who are the first in their families to seek college degrees.

Seyi Ola, a community manager at J.P. Morgan Chase, finds working with the youngsters exhilarating. He is assigned to the Trenton area as one of bank's seven community managers in New Jersey. Ola describes his role as an "ambassador" to nurture relationships and connections with community leaders, non-profits and business leaders. He said Think Big's goals align well with the bank's mission in the community.

For the past two years he has been running workshops at the Spruce Street location of the Boys and Girls Club. The subject matter has included financial literacy, budgeting, and savings/credit, as well as showcasing careers in banking for the youngsters. For the career sessions, Ola has brought in colleagues who work in small business banking, commercial lending and investment banking. "We let them see the reality," he said.

He was struck by the enthusiasm of one 13-year-old student. The young man kept asking Ola how he could make money. His questions led to conversations touching on entrepreneurship. Ola learned the boy's father had a small logistics business and owned several mini vans. The banker suggested the boy consider working for his father. Ultimately, he started washing the vans on weekends and negotiated a wage with his father.

"We helped him think through how to make money," Ola recalled. "These kids come from challenging backgrounds but they want to learn." He said "being able to be in front of these kids is very important."



As they completed their projects, youngsters got a chance to question workers about their jobs at Port Jersey Logistics.

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AI Transforming Higher Education

Compiled by Diane C. Walsh

Artificial Intelligence (AI) is undeniably revolutionizing every facet of our lives. It has permeated all our daily activities, transforming, not only the way we communicate, shop, travel, but redefining work and how we work. Business and industry are adopting AI at a break-neck pace to remain competitive, improve products, operations, and human resources – to name just a few of its applications.

The pervasive nature of AI made *COMMERCE* Magazine want to speak with leaders in higher education since their students' work, life and careers will be fully shaped by it. We surveyed presidents of colleges and universities across the state and we were fascinated by their innovative approaches to AI – how it is reimagining curriculum, enhancing efficiencies and even providing ways to track students and devise interventions to help assure their successful graduation. Some schools are already offering degree programs in AI. Here is what we learned:



Berkeley College
Diane Recinos, EdD
President

AI programs hold enormous potential to transform higher education by making learning more efficient and accessible. At Berkeley College, our faculty utilize AI programs in everything from course design and grading rubrics to creating engaging discussion questions and class assignments. AI can analyze students' learning patterns and preferences, helping them

learn in their own style, and leading to better retention of concepts and improved outcomes for students and colleges alike.

In Career Services, AI tools are helpful in guiding students and alumni to develop engaging resumes and cover letters. AI tools are also beneficial in drafting effective email communications to stakeholders and in streamlining feedback. Despite its remarkable capabilities, AI cannot fully substitute for human interactions. A spectrum of human emotion and understanding is essential to build genuine connections and rapport between students and educators. Our faculty encourage critical thinking and creativity among their students to foster engaging discussions, debate and collaborative problem-solving, which are essential for future career success.



Centenary University
Dale Caldwell
President

I had the honor of joining other New Jersey College Presidents at the New Jersey AI Summit at my alma mater Princeton University.

This program confirmed several things about the future of both work and higher education. It is clear that employers will once again value students who have a liberal arts education that enhances their ability to analyze human problems and have the skill of working with and leading diverse teams. AI provides everyone with the ability to utilize skills that were previously limited to people with a technical background. Therefore the ability to use this technical information to effectively improve organizations

and society will be the skill most sought after in the future."



Felician University
Mildred Mihlon, PhD.
President

In today's rapidly evolving technological landscape, Artificial Intelligence has emerged as a transformative force with the potential to revolutionize various aspects of higher education. Key initiatives where AI is making a significant impact at Felician University, while advancing our mission to provide a transformative educational experience for our students, include integrating AI into the curriculum. Felician offers specialized courses on AI and machine learning tailored for various disciplines such as healthcare, business, and computer science. This not only equips students with highly sought-after skills but also encourages interdisciplinary research and practical applications of AI.

Analyzing large datasets with AI algorithms, we can identify patterns and trends that enable us to predict student outcomes more accurately. This predictive analytics capability allows us to intervene early and provide targeted support to students who may be facing academic challenges, ultimately improving retention and graduation rates. AI-driven systems implemented in administrative processes, such as scheduling, routine communication, and facilities management, automate certain tasks enabling us to enhance operational efficiency and allocate resources more effectively. In the future, we look to utilize AI-powered adaptive learning systems to tailor educational experiences to the individual needs of each student especially those with disabilities.



Hudson County Community College
Christopher M. Reber, Ph.D.
President

The Hudson County Community College (HCCC) Center for Online Learning utilizes generative AI (GenAI) to collaborate with our Academic Affairs and Assessment content experts on curriculum development and online course design. Examples include drafting rubrics, diversifying examples, sourcing inspiration for authentic assignments, storyboarding video scripts, providing summary and analysis of emerging research, generating quiz banks from existing content, and creating Alt-Text for images.

HCCC encourages faculty to infuse GenAI into their teaching and assessment. By creating

Continued



Photo: Getty Images/stockphoto/istaphanistic

AI will benefit students by making learning more accessible.

Higher Education

opportunities for students to use GenAI ethically and appropriately in a controlled academic setting, we provide experiences that prepare them for the future workforce.

The HCCC Center for Online Learning also launched “GenAI Professional Learning Community” bringing together stakeholders from across the College who share a common vision of improving the teaching and learning experience, increasing productivity, and driving innovation by using GenAI. Almost 50 faculty and staff meet regularly to exchange ideas, share best practices, and collectively shape the future as we strive to prepare our students for success in a world where GenAI will be commonplace.



New Jersey Institute of Technology (NJIT)
Teik Lim
President

“AI is arguably going to have the biggest impact on our society across all sectors, as well as in the creation and delivery of knowledge goods and services, since the advent of the Internet and the smartphone. NJIT currently applies various generative AI tools, including an AI detector, a discussion and rubric ChatGPT integration for faculty, a generative AI tool used for contract ingestion, and an AI companion for virtual meetings and whiteboarding.

The university is exploring other AI tools to enhance productivity university-wide. Additionally, NJIT has recently created an AI Working Group to advance the understanding, adoption, and responsible and ethical use of AI technologies in curriculum and instruction. We also have created and launched a master’s degree program in AI. In terms of research, NJIT is focusing its efforts on collaborative, large-scale, applied and translational research projects that develop trustworthy machine learning tools to address global challenges through innovations in healthcare, environmental sustainability, and data sciences. Embracing the paradigm of artificial intelligence and emerging technologies, NJIT is primed to adopt continuous digital evolution in education and research. Additionally, NJIT is focusing on developing AI-based, human-machine interfaces enhanced by augmented and virtual reality for advanced co-learning, cyber-infrastructure networking and security, and use-inspired applications for societal benefits.”



William Paterson University
Richard J. Helldobler
President

At William Paterson, innovative administrators, faculty, and staff are using AI to create new credentials, explore the technology’s potential to enhance existing academic pro-

grams, and experimenting with its potential for realizing greater operational efficiencies. On the academic side, we are focusing on incorporating AI and AI literacy into academic programs, our University Core Curriculum, and faculty development. Our Center for Teaching with Technology Writing Across the Curriculum program is on the forefront of helping faculty explore how to best incorporate AI into their work. As just one example, students in a recent opera workshop course were given an assignment to compose opera lyrics and music using AI. AI is already a part of our new M.S. in Computer Science, and we are also developing a dedicated M.S. in AI program, along with an AI certificate program and an AI minor. On the operational side, several departments are experimenting with freely available AI resources to see how they can improve operational excellence and efficiency and reduce costs. We recognize the transformative potential of AI in higher education and our graduates’ future careers and are determined to take full advantage of its benefits while being mindful of its potential challenges. 📌



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STEVE ADUBATO'S LESSONS IN LEADERSHIP

with co-host Mary Gamba



Saturday 5:00pm
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TD Bank Fulfills "Customer-Centric" Vision

By Diane C. Walsh
Editor, COMMERCE

A recent survey of small business owners released by TD Bank showed that 90 percent of the respondents were optimistic about their business' future in the next 12 months – a significant uptick from last year's report when 80 percent had a positive outlook.

Drilling further into the survey results, TD reports that 64 percent of small business expect to see sales and revenues increase over the next 12 months. When it comes to expanding products and services more than half of the respondents said they plan to do so in the next year, indicating small businesses are honing-in on growth tactics as the macroeconomic environment levels out.

Confidence among small business owners was further displayed when 94 percent said they have no plans to sell or close their businesses in the next year and only 4 percent plan to reduce staff.

Yet along with their optimism, many small businesses are citing pressure from inflation, high interest rates and the increasing cost of supplies, materials and equipment. The report presents the findings of a CARAVAN survey conducted by Big Village that sampled 1,014 small business owners and partners in April.

The survey results aligned with what Don Buckley, TD Bank Commercial Market President of Northern New Jersey, is seeing.

"There is a cautious optimism," said Buckley, who has spent most of his banking career at TD. He was recruited when it was Commerce Bank before TD acquired it in 2008. The acquisition brought together the New Jersey-based Commerce Bank with TD, which originated in Canada more than 150 years ago. TD Bank now stretches along the East Coast in 15 states from Maine to Florida.

Buckley is proud of TD Bank's "customer-centric" approach. "It's about what can we do for you – your family, your life. Every single colleague is genuinely committed to and relentlessly focused on working closely with our customers to help them achieve their financial goals."

Banking and finance have always fascinated him. He was schooled mainly in Ireland and graduated from the University of Limerick after his Irish émigré parents moved the family from Brooklyn back to their native country when Buckley was 11. After earning his diploma, however, Buckley returned to the United States and pursued a graduate degree at Fordham University at Lincoln Center.

His first job was at Barclays Bank in the controller's area. The position acquainted him with commercial lending somewhat and whetted his appetite to learn more. Buckley said he was "very, very fortunate" to have been accepted into a training program there. Upon completion of the 18-month program Buckley accepted a position in Brooklyn, reporting directly to one of Barclay's youngest and sharpest regional vice



Don Buckley, President, TD Bank

presidents. The move was pivotal for his career. "I learned so much," Buckley recalled.

When Buckley was hired by Commerce Bank, it was expanding in New York, and he was regional vice president of the Manhattan South operation. "It was a start-up, and it was exciting and incredible," he said, adding "I was responsible for underwriting. I was responsible for retail. I opened 10 or 11 stores in Manhattan South."

In 2009 he was tapped for the New Jersey role. A long-time Bergen County resident, Buckley jumped at the opportunity and the easy commute. The market president emphasizes that TD Bank is one of New Jersey's biggest employers, with approximately 7,800 colleagues and more than 220 stores.

He also likes to note TD is "embedded in the community." The TD Charitable Foundation, the philanthropic arm of the bank, recently awarded \$7 million to 37 non-profits across the bank's footprint to tackle housing issues in marginalized communities.

In New Jersey, the grants totaled \$1.15 million, including \$250,000 for Greater Bergen Community Action Inc. in Hackensack, \$150,000 for Bergen County's United Way, \$250,000 for Jewish Family Service of Atlantic County, \$175,000 for Family Promise of Warren County, \$175,000 for Tri-County Community Action Agency in Bridgeton and \$150,000 for Roots & Wings in Denville.

"I am so proud of the many ways we continue to come together to support the shared communities where we live and work – that's what it's all about," he said. 🍀



The economic outlook is sunny for small businesses.

Photo: Getty Images/StockphotoLorin

New Jersey's Tourism Season is in Full Swing

From Ocean Waves to Forestal Stays, Welcome!

By Larry Feld
Contributing Editor

Tourist season in New Jersey brings life to our beaches. The Parkway becomes an automotive chess game with license plates reflecting exotic, far-off places like Michigan, Ohio, and Montreal. Most importantly, the season brings important dollars and employment to half a million New Jerseyans who depend on summertime out-of-town guests for their livelihood.

Tourism would not exist if not for New Jersey's hospitality and restaurant businesses. Research from the American Hospitality and Lodging Association (AHLA) reveals that \$13.4 billion is generated from hotel guest spending in the state. New Jersey's 1,180 hotel properties represent 113,519 guest rooms and employ over 45,554 workers who earn \$2.6 billion in wages and salaries. Hotel businesses also generate nearly \$1.7 billion in taxes overall, with \$636 million in Federal taxes, and \$1 billion paid to State and Local authorities.

In addition, New Jersey's 20,000 bars and food establishments employ about 203,000 workers, per data published by the New Jersey Department of Labor. "Restaurants, bars, and taverns account for over \$12 billion of New Jersey's hospitality industry, and the New Jersey alcohol wholesalers who support them separately account for another \$8 billion," says Jeffrey Warsh, Executive Director of the New Jersey Wine and Spirits Wholesaler Association.



Photo: Larry Feld

The lakelands offer picturesque settings and opportunities for an array of activities.

Prospects for the 2024 Season

Recent numbers published by the New Jersey Travel and Tourism Department (NJTT) report that 2023 was a good year, despite uncooperative weather. Over 120.5 million people visited New Jersey last year, up from 114.6 million in 2022. In addition, these visitors spent \$49.1 billion, generating \$73.5 billion in economic activity, and \$5 billion in state and local tax revenues. Visitor spending also supported 501,000 tourism-related jobs last year.

So, what is on the menu for this year's tourist season? Industry experts share optimism, with a side-order of caution due to unpredictable weather.

"It always boils down to the weather," notes Dana Lancellotti, President/CEO of the New Jersey Restaurant and Hospitality Association. "Unfortunately, we have had some strange and erratic weather." Nonetheless, Lancellotti remains optimistic about 2024.

Jeffrey Vasser, Executive Director of the New Jersey Division of Travel & Tourism is also confident about the summer season. "New Jersey is known for the iconic Jersey Shore. That's still number one. We've got 130 miles of coastline and every beach town has a different personality," he says.

Interestingly, rainy weekends at New Jersey's campgrounds don't have the same impact on reservations that beach resorts experience. "While weather does play a role, most campgrounds have activities rain or shine," notes Joann DelVescio, executive director of New Jersey Campground and Outdoor Lodging Association (NJCOA), adding that "Campers are a resilient bunch; they are prepared for inclement weather."

Representing 95 privately owned independent camping grounds in New Jersey, NJCOA serves as a promotional portal and legislative advocate in Trenton. That translates to nearly all the independently-owned campground

Continued



Photo: Getty Images/Stockphoto/hell

Atlantic City is an iconic NJ tourism destination, offering a beautiful beach, a family-friendly boardwalk and exciting casinos.



Photo: Larry Field

Sleepy beach towns like Belmar see their summer population balloon from 5,900 year-round residents to 36,000 in summer months. Summertime attracts nearly a half million beachgoers each season.

owners and about 12,000 campsites throughout the state.

“We are anticipating a good season,” DelVescio reports, based on early season campground reservations. In addition to vacationers, she anticipates the influx of remote workers flocking to campsites post-pandemic to continue in 2024. “We are seeing more folks working remotely from our campgrounds,” she says.

Atlantic City Is Up, But Not Everyone Is Winning

In Atlantic City, 2023 saw economic performance improve, even in the casinos, according to figures released by the Lloyd D. Levenson Institute of Gaming, Hospitality and Tourism at Stockton University. Total gross gaming revenue (\$1.4 billion) was up 11% from 2022 primarily due to growth in internet gaming and sports betting, while in-person gross gaming revenue (\$811 million) was up 1% from 2022. In addition, nongaming net revenue was 45% of the total net revenue compared to 39% in previous years, the University reported.

“Sports is one of the largest growing markets, except maybe behind cannabis,” commented Daniel Gallagher, director of sports sales for the Atlantic City Sports Commission during a panel discussion held in May at Stockton University. “We came off a banner year. We did about 75,000 room nights in sports alone,” Gallagher says, adding “This year, we will be using sporting events to extend the season into September.”

But not all of the numbers were positive in Atlantic City, as overnight stays were up 8% but were shorter than in previous years. In addition, while casino employment is up, labor shortages and wage inflation continue to dampen performance.

“Last year was not good,” said Mark Callazzo, managing partner, RMS Capital. Callazzo has investments in several Atlantic City entertainment ventures, as co-owner of the Tennessee Avenue Beer Hall, Cuzzie’s Pizzeria, Rhythm & Spirits, and Bar 32 Chocolate.

Callazzo, also participating in Stockton University’s 16th Annual Shorecast 2024 panel discussion, explained why 2023 wasn’t great for his businesses. “Our customer count was down.

Our average check was down. I think a lot of tourism was lost to people taking the overseas trips they had put off for three years.”

Worker Shortages and J1 Visas

NHRA’s Dana Lancellotti agrees that wage inflation has hurt hotels and restaurants, however seasonal labor shortages along the Jersey Shore are a perennial challenge. “Normally, the state recruits up to 5,000 students from other countries for summer employment,” Lancellotti says.

Post-pandemic, however, the Federal Government was slow last year to keep up with visa requests. The 2024 season promises to be better. “The State Department is on track to process the summer work travel students in time for summer,” reports Lancellotti.

The consensus is that a new normal has been established in response to the statewide labor shortages at restaurants and catering facilities. NJTT Executive Director Vasser reports how owners and the public have adapted to the challenges and remain optimistic. “Over the past couple of years establishments have adjusted their menus and schedules accordingly to accommodate a tougher labor market,” he notes. “I’m hearing people are confident,” he says.

Things To Do in NJ This Summer

From the weird to the wonderful, the Garden State has something for everyone. To that end, in 2023 New Jersey’s Governor Murphy debuted the North to Shore Festival (N2S) to showcase the state’s diversity, culture, and storied entertainment venues. Inspired by SXSW in Texas, the 2024 North to Shore

Continued



Photo: Greater Toms River Chamber of Commerce

The Island Water Park at the Showboat: This Atlantic City attraction opened last July. It’s a marvel of indoor water activities for kids and adults. If the beach doesn’t cooperate, this immense water park’s lazy river and 11 water slides will save the day.



Photo: Larry Feld

Valenzano WineFest2024: One of the state's largest wineries, Valenzano, hosts a festival at the end of the summer, featuring 14 NJ wineries. Great way to explore the state's burgeoning industry.

Festival is three weeks of comedy, music, film, and technology happening across the state. Starting on June 10th with concerts at Asbury Park's historic Stone Pony, the festival moves to Atlantic City for a week with shows including Barenaked Ladies and the B52s, among



Photo: Larry Feld

Don't forget New Jersey's beautiful natural resources, like the Great Falls in Paterson. This magnificent waterfall and its surroundings landscape is part of the federal park system. Visitors can experience its beauty for free while learning how one of our | founding fathers, Alexander Hamilton, harnessed the energy from the falls to help Paterson's early industry.

others. Newark's New Jersey Performing Arts Center (NJPAC) closes the festival with a weeklong series of shows ranging from comedian Kevin Hart to Brothers Osborne, as well as Grammy winner jazz artist Samara Joy (who also happens to be the 2019 winner

of NJPAC's Sarah Vaughan International Jazz Vocal Competition) among other artists. For information, contact NJPAC, or visit the N2S website, northtoshore.com. A comprehensive list of places and events may be found on the state's official tourism website 📌



Photo: Larry Feld

The Stone Pony. Celebrating its 50th anniversary this year, Asbury Park's infamous bar and concert venue is where Bruce sightings are still possible. It is also an official North-to-Shore Festival venue. While in town, walk the shops and eateries on Cookman Avenue.

Consumer Advocate Gets Client Relief from Costly Bill

By Adria Gross

Seiko Bando's journey with medical bills could be anyone's nightmare. In 2016, she was rushed to Christ Hospital in Jersey City due to heart problems, leading to a pacemaker implantation and a staggering bill of \$225,187. For nearly seven years, she fought tirelessly against this financial burden, navigating a complex web of hospital charges, insurance policies, and bureaucratic hurdles.

Bando's case sheds light on the intricacies and challenges of healthcare financing, especially for under-insured patients facing emergency treatments at high-cost hospitals. Christ Hospital, a for-profit chain known for its steep charges, was a formidable opponent in Bando's battle over the last 7 years. Only recently did it transform into a nonprofit entity and an in-network provider with major insurance carriers.

As the CEO of MedWise Insurance Advocacy, I started working with Bando, marking a significant turning point in the ordeal. With diligence and efforts, the seemingly insurmountable bill was finally waived, bringing immense relief and joy to Bando.

The road to resolution was arduous. Bando's journey began with a routine checkup that quickly escalated into a life-changing medical procedure. Despite having insurance coverage, she found herself burdened with a bill that far exceeded her means. The itemized charges revealed jaw-dropping figures, including exorbitant fees for observation hours that inflated the bill significantly.

Navigating through insurance denials, hospital bureaucracies, and even facing collection attempts, Bando's struggle mirrored

the broader issues in the healthcare system. CarePoint Health, the parent company of Christ Hospital, had faced scrutiny for its billing practices, highlighting the systemic challenges that patients like Bando encounter.

My intervention became a game-changer. The work on behalf of Bando involved negotiations with the hospital, engagement with political and regulatory bodies, and a persistent pursuit of fairness in medical billing. Despite facing initial resistance and bureaucratic deadlocks, the efforts ultimately led to the positive outcome of the bill being waived.

The labyrinthine world of medical billing can be overwhelming, but there are strategies and resources available to help individuals fight unfair charges and advocate for their rights.

- 1. Review Your Bills Thoroughly:** Examine itemized bills for every service, medication, and procedure. Identify any discrepancies or services not received.
- 2. Understand Your Insurance Coverage:** Know your insurance policy details, such as deductibles, co-pays, and coverage limits. Keep records of all interactions with your insurance regarding claims.
- 3. Challenge Incorrect Charges:** If you find errors or questionable charges, contact the billing department with supporting documentation like medical records or insurance statements to contest the charges.
- 4. Negotiate Payment Options:** If unable to pay in full, inquire about payment plans or financial assistance programs available for those in financial hardship.
- 5. Seek Assistance from Advocates:** Consider getting help from a medical




Adria Gross, CEO, MedWise Insurance Advocacy

billing advocate to navigate billing systems and negotiate with providers and insurers.

- 6. File an Appeal:** Appeal any insurance denials by following your insurer's process and providing necessary documentation to substantiate the medical necessity of the treatment.
- 7. Stay Persistent and Document Everything:** Maintain detailed records of all communications. Persistent, well-documented efforts can support your case.
- 8. Know Your Rights:** Learn about relevant laws, like the Fair Debt Collection Practices Act and the Affordable Care Act, that protect patients against surprise billing and unfair practices.

When someone is armed with knowledge, seeks assistance from experienced advocates like Adria Gross, and fights for transparency and fairness in medical billing, people can empower themselves to effectively fight against excessive medical bills and secure the financial relief people deserve.

Bando's story underscores the importance of advocacy and awareness in healthcare finance. While her ordeal is a testament to the challenges individuals face, it also highlights the transformative impact advocacy can have. My success in securing relief for Bando not only alleviated a financial burden but also restored faith in a system often perceived as daunting and unjust.

When Bando and I stood together outside Christ Hospital, our presence symbolized not just a resolution but also a celebration of resilience and advocacy. For Bando, it meant more than just financial relief; it signified a profound change in her life – a testament to the power of perseverance and the invaluable support of advocates. 



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Sip and Savor New Jersey: Manufacturing a World of Flavor

Matthew Hrisko

Copywriter and Media Specialist NJMEP

Step into a world of flavor as we explore the vibrant landscape of breweries, wineries, and distilleries across New Jersey. With over 200 establishments to visit, the state's craft beverage scene is thriving, offering an array of spirited delights for enthusiasts to sip and savor. From the bubbling brews of more than 100 breweries to the aromatic wines crafted from over 40 varietals at 50 wineries, and the diverse range of spirits produced by a growing number of distilleries – there's something to tantalize every palate. Whether you're embarking on a tour or simply indulging in a tasting experience, New Jersey's breweries, wineries, and distilleries – small manufacturers and businesses – are essential pillars of the local economy and cultural landscape, enriching communities and delighting connoisseurs alike.

With over 150 breweries, 50 licensed wineries, and a few dozen distilleries currently operating within the Garden State, these local tourist destinations and manufacturing powerhouses are emblematic of the trend of economic growth in the sector, supplying the region with a diverse array of quality locally produced products and offering employment opportunities to hundreds of thousands of New Jerseyans. Despite the challenges posed by the COVID-19 pandemic, regulatory changes, and the normal ebb and flow of business, these local manufacturers continue to innovate, expand, and add to the vibrant tapestry of New Jersey's tourism and small business landscape.

Brewing Prosperity: The Impact of New Jersey Breweries

In the past decade, the number of breweries in New Jersey has increased nearly 85% with just around 200 operating in the Garden State. The impact of breweries on the local economy extends far beyond the realm of craft beer, shaping communities and driving economic growth. According to the Brewers Association, the craft brewing industry contributed a staggering

“With 272,500 tourist visits annually, New Jersey’s “wine country” regions serve as major tourist attractions, generating \$92.48 million in tourism each year.”

\$72.2 billion to the U.S. economy in 2022 and created nearly 460,000 jobs, showcasing its significance as a major economic force. Not only has the craft brewery industry boomed in the last decade, but it also played a pivotal role in the community framework, becoming large hubs where locals can host events and come together. That's exactly what happened earlier this year at Jersey Girl Brewing in Mt. Olive,

where local manufacturers, government representatives, and industry partners came together to network and discuss strengthening the Department of Defense Supply Chain. The event was such a colossal success that NJMEP has a second event planned for South Jersey, happening this time at Spellbound Brewing Co., a local taproom in Mt. Holly.

New Jersey Wineries: A Vibrant Economic Contributors

The New Jersey wine industry also stands as a significant economic powerhouse, contributing substantially to the state's economic vitality and cultural landscape. With a total output of nearly \$4.69 billion, the industry is responsible for fostering approximately 30,000 jobs across the state, comprising 97 wine producers, and encompassing 78 acres of vineyards. This expansive network not only fosters economic growth but also contributes to the state's vibrant tourism sector. With 272,500 tourist visits annually, New Jersey's "wine country" regions serve as major tourist attractions, generating \$92.48 million in tourism each year. This influx of visitors not only bolsters local economies but also enriches the cultural fabric of the state. Recently, to celebrate the inauguration of the year of Women in Manufacturing, NJMEP hosted an event at Old York Cellars in rustic Hunterdon County – the perfect backdrop for bringing women leaders in the industry together to interact, enjoy tastings, and celebrate and foster women in STEM careers.

Crafting Tradition: New Jersey's Distillery Renaissance

The craft distilling industry in New Jersey is relatively young, and while the Garden State boasts the nation's first licensed distillery, dating back to the 1600s, it wasn't until 2013 that pivotal legislation was signed into law, significantly reducing the cost of acquiring a craft distillery license. This legislative change marked the beginning of a new era for the state's distilling landscape.

Now, New Jersey is host to over 30 distilleries, including the oldest spirits manufacturer in the country – Laird & Company. Located in Monmouth County, Laird & Company dates to the late 1600s, with their official founding being 1780 when the first commercial transaction was recorded there. Laird & Company, like many New Jersey manufacturers, are a family-run outfit, now on their 9th generation of Laird family leadership. Their applejack and

Continued



Jersey Girl Brewery hosted an NJMEP (New Jersey Manufacturing Extension Program) event where participants got to see how the beer is manufactured.

■ Manufacturing

apple brandy have been enjoyed by New Jerseyans for centuries – something not many businesses can attest to.

While the Garden State distillery industry remains small, with most distilleries still classified as “craft distilleries” – their impact is huge. Employing over 21,000 people, the distilleries industry in New Jersey has boomed in the past

two decades increasing job creation over 200% during this period, contributing over \$57 million in revenue annually to New Jersey’s GDP. More so than that, they’ve become woven into the industrial and cultural landscape. This past year, local New Jersey distillers joined forces with craft breweries and wineries to help celebrate ‘MADE in NJ’ Manufacturing Day, the

East Coast’s largest manufacturing networking event – an event that brings together nearly a thousand industry professionals to network, discuss, and celebrate all things made in New Jersey. Local distillers sponsored the event by contributing ‘MADE in NJ’ signature cocktails, featuring beer, wine, and spirits from Jersey Spirits Distilling Co., Long Branch Distillery, Sourland Mountain Distilling, Bellamara Distillery, Mission Spirits, 902 Brewing Co, Three 3s, and Jersey Girl Brewing.



NJMEP supports the winery, distillery and brewery industry and often brings visitors to the facilities, like the Old York Cellars here, where people learn about the operations.

A Common Thread in the Economic Fabric

One common thread amongst all these small businesses and manufacturers is that they also serve as catalysts for economic revitalization, often breathing new life into disused buildings and landscapes, and catalyzing the development of surrounding areas. Beyond their economic impact, breweries, wineries, and distilleries have emerged as essential community hubs, providing a welcoming environment for local patrons and tourists of all ages and backgrounds. From hosting local artists to supporting industry and business initiatives, these local manufacturers embody the spirit of social responsibility and community engagement. As they continue to evolve and innovate, breweries, wineries, and distilleries serve as more than just purveyors of beer, wine, and spirits – they are integral components of the social, cultural, and economic fabric of their communities. 🍷

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Organizational Leadership Having an Issue with Issues



By Joseph P.
Truncale, Ph.D.
Contributing Editor

During a recent two-day strategy session, we reached the day one lunch break when I asked one of the senior team members how it was going. Her response solidified

what I had been sensing all morning; something was amiss with the group. It didn't take long to get to the heart of the matter.

There was a major issue vexing the entire company. Everyone was fully aware of it and yet no one dared to bring it up. So we hit the pause button on the agenda to delve deeper into this mystery matter. Good thing we did.

Once it was on the table, slowly but surely, team members began to open up. A quick check of the meeting ground rules (a must before every session: see below for more on this) provided a solid framework from which we could proceed; openly, honestly, and safely. One department had mishandled a significant responsibility, the effect of which was fully felt by the entire organization and by key clients as

well. Since that department's leader was part of the senior team and in attendance, the prevailing thought was that it was best to avoid the topic altogether rather than "upset" this team member. What?

Quarterly strategy sessions are a time to take a check on progress toward annual targets, goals, and objectives. It's also a time to examine issues, obstacles and challenges that could impede progress, prioritize these and plan to deal effectively with each. Though well-intentioned, avoiding discussion of major issues, including mishaps, is not productive in the long run. In fact, were we to leave the aforementioned session without confronting this matter, the entire process would have suffered. And the issue would not have gone away, nor would it have been resolved. However, it would have been discussed, back at the shop and not in a productive way.

High performing teams confront mistakes directly, respectfully, and constructively. They plan for and take corrective action and then they move on. And they do so in an atmosphere of collaboration with an eye on continuous improvement.

For more information on getting the most out of your senior team meetings and for a complimentary copy of recommended meeting ground rules, contact me at joe@ajstrategy.com. 📧



Effective leaders confront mistakes directly, respectfully, and constructively and take corrective action

Joseph P. Truncale, Ph.D., CAE, is the Founder & Principal of Alexander Joseph Associates, a privately held consultancy specializing in executive business advisory services.

He is the former CEO of the Public Relations Society of America (PRSA), the world's largest public relations organization. Prior to joining PRSA, Joe was President & CEO of NAPL, a business management association representing leading companies in the printing, graphic communications, mailing, fulfillment and marketing services industry.

Joe specializes in strategy, customer analysis and organizational effectiveness.

He is a graduate of Monmouth University and he holds a Masters' Degree from Rutgers University. In 2011, he earned his Ph.D. in Media, Culture and Communications at New York University and was the recipient of the Prism Award for Academic Achievement. His dissertation was a ground-breaking study of the leadership styles of highly successful entrepreneurial business executives in the graphic communications industry.

Joe served as Co-Chair of the New York University Board of Advisors and is an adjunct faculty member at NYU teaching graduate courses in Executive Leadership, Financial Management and Analysis, Finance for Marketing Decisions, and Leadership: The C Suite Perspective. He resides in Colts Neck, NJ.



Setting ground rules for meetings give staff the confidence to discuss issues openly, honestly and safely.

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on the East Coast



About EAI INC

EAI is a **service-based** specialty contractor striving to provide cost effective turnkey solutions. Our diverse team of professionals, including engineers, scientists, PMs, applicators and technicians, address each job anew while bringing over **30 years of experience** to the table. Through deliberate action to ensure safety and a wide network, EAI has seen it all and continues to be a **leader** in the growing field of vapor intrusion mitigation. Our long list of repeat clients testifies to our experience, knowledge, customer service and our ability to meet deadlines and budgets.

Discover Our Services

- ✓ Gas Vapor Barriers
- ✓ Sub-Slab Depressurization/Venting Systems
- ✓ Gas Monitoring Systems
- ✓ Design/Build Services
- ✓ Waterproofing
- ✓ Specialty Contracting

Contact Us Today!

☎ (201) 395-0010

✉ inforequest@eaienviro.com

50 Prescott Street
Jersey City, NJ 07304

WWW.EAIENVIRO.COM

