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May is National Nurses Month!

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New Jersey Banks Supported Businesses and the Economy

Banks played a vital role during the pandemic.

By Anthony Russo
President, CIANJ

The economic impact the pandemic has had on our economy and businesses cannot be overstated. We were in dire straits faced with a healthcare and an economic crisis. The focus, and rightfully so, was to stop the spread of the virus and we thank our healthcare providers and first responders for their courageous efforts.

But when one considers the impact the pandemic has had on our economy, you only need to look back a year and no one would question that most business came to a halt. Air travel was down 95 percent, restaurants, gyms, concert venues, etc. were shuttered. The federal government did respond with a stimulus program

through the Coronavirus Aid, Relief, and Economic Security (CARES) Act. Businesses were offered “forgivable” loans through the Paycheck Protection Program (PPP), but Washington needed help in getting the money to the businesses so they turned to our financial institutions for assistance.

“Businesses were offered ‘forgivable’ loans through the Paycheck Protection Program.”

If you talk to any business owner, it was clear their relationship with their banks was a top priority and it meant the difference whether they remained open for business. The banks responded in a gallant way by assisting companies



Photo: Getty Images/Stockphoto

Advances in online banking made it easier for banks to meet their customers' needs when in-person banking was impractical.

in securing the resources they needed to keep their businesses viable, not an easy task.

As we emerge from this pandemic, those bonds and relationships will continue to grow and will only be strengthened under the “new” normal. A second round of PPP is ongoing combined with other programs businesses can take advantage of to help in the recovery. And there is no question that there will be more of an emphasis to go “paperless” and to convert to more e-banking.

On behalf of businesses, we want to thank banks for the vital role they continue to play. 📈



Photo: Getty Images/Stockphoto

Banks have been working hand-in-hand with small business owners to help them keep their businesses open during the COVID-19 pandemic.



Photo: Getty Images/Stockphoto

Banks helped clients navigate through the complexities of the Paycheck Protection Program.



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The Port of New York and New Jersey: A Vital Import Gateway

In 2019 New Jersey exported \$35.7 billion in goods throughout the world

By Diane C. Walsh
Contributing Editor

The Port of New York and New Jersey is the biggest operation of its kind on the East Coast and even though it is not experiencing the delays that are hampering facilities in California, officials report it is grappling with challenges caused by the pandemic.

More than 7.5 million TEUs—the dimensions of a 20-foot shipping container used to measure port capacity—moved through New York in 2019, making it the third busiest operation in the United States, according to Nicholas Raspanti, the mid-Atlantic accounts manager in the port department at the Port Authority of New York and New Jersey.

He said the port's success is built on easy access to markets and consumers. Goods can reach 13 million consumers in an hour and more than double that in two hours. All 3,000 acres are owned by the Port Authority of New York and New Jersey, which is the landlord for the six marine terminals on site.

Because of the access to consumers, the port is predominantly an import gateway, Raspanti said during a special presentation before the Commerce and Industry Association of New Jersey, a business advocacy group. When the pandemic was surging in the third and fourth quarters of last year, there was tremendous demands for imports. "It put a strain on available equipment," Raspanti said, explaining the imbalance made it difficult for exports to get goods to market.

Unlike the port's biggest competitors in Long Beach and Los Angeles, however, Raspanti said New York has not experienced the delays that have left vessels waiting in the water for a week or more at the California ports.

Raspanti and Michel Wouters, director of project logistics at Worldwide Logistics Group, said the demand and shortage of equipment have driven up prices. Wouters, who has 40 years of shipping experience, said the pandemic also caused a rate hike in air freight since the few carriers in operation are faced with overwhelm-

meetings of all stakeholders. "It's important to stay engaged and, where we can, influence decision making and support private operations," he said.

CIANJ President Anthony Russo invited Susan Widmer, director of the U.S. Commercial Services, and William Spear of the international business advocacy offices with the New Jersey Business Action Center, to also participate in the program.

In 2019 New Jersey exported \$35.7 billion in goods throughout the world, with Canada and Mexico as its leading markets. Chemicals were the biggest exports, followed by computers and electronic products.

Widmer explained her agency has offices in Newark and Lawrenceville and works with small- and medium-size businesses to increase U.S. jobs and exports. Her staff has access to a global network of trade professionals through its more-than 100 offices nationwide. As part of the U.S. Department of Commerce, Widmer explained they have offices in 80 countries, located in U.S. embassies and consulates, providing a global network of approximately 2,000 trade professionals to connect U.S. companies with international buyers. Spears said the state has grant funding available for foreign trade missions, trade show exhibits and even web site design.

A myriad of services is provided by Widmer and her staff, including trade counseling, market intelligence, business matchmaking and commercial diplomacy. For more information go to www.trade.gov.

Continued On Page 10

Goods can reach 13 million consumers in an hour and more than double that in two hours.

ing volume and backlog. Even before the pandemic, trucking was suffering due to a shortage of long-haul drivers, and now the situation has worsened, he said. "Needless to say, costs are up in all trade lanes," Wouters added.

Paul Harencak, an executive at LPS Industries, a manufacturer of flexible packaging in Moonachie, who also heads the CIANJ manufacturing forum, asked the speakers what is being done to curb the soaring prices. Raspanti emphasized the Port Authority's role is limited as landlord but it has been holding bi-weekly



Photo: Getty Images/Stockphoto



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More than 7.5 million TEUs—the dimensions of a 20-foot shipping container used to measure port capacity—moved through New York in 2019, making it the third busiest operation in the United States



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This National Nurse's Week, we salute our health care heroes as they continue to strive for a healthier tomorrow for all of us.

THANK YOU FOR EVERYTHING YOU DO.



Hackensack
Meridian *Health*

KEEP GETTING BETTER

Continued From Page 8



Photo: Getty Images/stockphoto

The success of the Port Authority of New York and New Jersey is built on easy access to markets and consumers.

BUSINESS & LIFESTYLE

Business Networking Connects People and Creates Opportunities

By Wendy Tait,
CIANJ's EVP,
Business Development and
Strategic Initiatives,
Sommelier

It's ironic that the experience of connecting with others and the word "networking" often feels awkward to so many given that, in the end, it is just people

meeting people. We should be relative experts by now shouldn't we, given that each of us are people ourselves?

Picture the often-dreaded networking event you went to pre COVID and will undoubtedly be headed back to after the pandemic. The sea of people and then you, standing there speechless, or overly chatty, or sick to your stomach, distracted, on your phone, or trying really hard but inevitably

never making the connection with the person you needed to meet in the first place. Networking, for as easy as it ought to be, is truly an art.

The good news is that it is more of crayon and coloring book art vs. impressionistic painting but you do need the basic tools to complete the task. Join us on May 12th at 10:00 a.m. as Gwen

Packard, Managing Director of Business Development for Crisp Insurance Advisors, an Alera Group Company, presents the art of networking from what you thought you knew to what you need to know. Looking forward to seeing you across the bar or buffet table again soon—now go forth and network. 🍷



Photo: Getty Images/stockphoto

Join CIANJ and Gwen Packard of Crisp Insurance Advisors to learn more about the art of networking.



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COVID-19 Update: Nursing, Patient Care, New Vaccines

Chief Nursing Officers offer an inside look at how nurses are dealing with the pandemic.

Compiled by John Joseph Parker
Contributing Editor

As we honor nurses during National Nurses Week/Month, we salute the women and men on the front lines during the COVID-19 pandemic. *COMMERCE* asked Chief Nursing Officers and executives to discuss the demands placed on nursing professionals, how they are coping and what they have learned from the experience. Their stories, featured in this special section, represent the finest traditions of the nursing profession.



Bergen New Bridge Medical Center

By Thomas E. Amitrano,
RN, MPA, Chief Nursing Officer,
VP, Patient Care Services

Bergen New Bridge Medical Center is the largest hospital in New Jersey, with many diversified areas where our nurses provide care including emergency services, acute and ambulatory care, surgical services, mental health and substance use treatment and long-term care. Throughout the pandemic, they have shown their resiliency and ability to pivot to ensure that the continuum of care we provide for our patients was never compromised. As the CNO, I am thankful and proud to see my nurses, who are experts in their field, now providing community health support by caring for patients in our vaccination centers. Our nurses have answered the call to care, battling COVID-19 for more than a year, and we have made available to them our robust mental health support services to help them recharge and heal.



Hackensack Meridian Health

By Theresa M. Brodrick, Ph.D.,
RN, NE-BC, EVP,
Network Chief Nurse Executive

The pandemic has challenged us to rise to the highest levels of the nursing profession, and we are incredibly proud of the essential role our nurses continue to play in Hackensack Meridian Health's response to COVID-19. Whether delivering compassionate, patient-centered care, pursuing innovative research to improve outcomes, applying evidence-based principles to prevent disease and address care quality, serving as vaccinators at the mega site and our hospital

locations, or continuing to battle on the front lines, our organization is one of the most recognized healthcare systems in the country for nursing excellence due to the truly heroic efforts of our nurses. A critical part of our work at Hackensack Meridian is focusing on improving the clinical experience through well-being and wellness initiatives. This has only become more important during the pandemic, and we have advanced various initiatives and interventions to help support our nurses during this particularly challenging time. In doing so, we are helping our nurses build resilience and improve their emotional health, while further optimizing patient care delivery.



Holy Name Medical Center

By Michele Acito,
DNP, RN, NE-BC, NP-C, EVP,
Chief Nursing Officer

Holy Name Medical Center's Magnet-recognized nurses stayed strong as the pandemic placed grueling demands on their work and home lives. The calling to become a nurse has never been as important as it was this past year. In fact, applications to Holy Name's Sister Claire Tynan School of Nursing increased 90% in 2020/2021. My own experience, in losing my mother-in-law to COVID-19, and other nurses' personal losses weighed heavily on us, yet we became one team

in saving lives, conserving precious PPE, and safeguarding patients and staff from virus transmission. Holy Name's nurses combined best practices in patient care with ingenuity to collaborate with our facilities team in constructing five new ICUs containing 76 beds within three weeks. The nurses also helped to create and beta-test 250 patent-pending negative-pressure isopods that protect COVID patients and staff. Our nurses are uplifted by the hope the vaccines bring, as our team has been central to the vaccine rollout and distribution in partnerships with the municipalities of Teaneck and West New York to operate two of New Jersey's largest and most efficient vaccination centers, which together average 4,000 doses per day based on supply. For nurses and all employees who seek support in coping with the trauma of their shared experiences during this pandemic, the medical center offers Resiliency Rounds, group therapy facilitated by a board-certified therapist, an Employee Assistance Program, and virtual meditation.



Jefferson Health—New Jersey

By Helene Burns,
DNP, RN, NEA-BC, SVP,
Chief Nursing Officer

March 6, 2021 marked one year since the first admitted COVID-19 patient at Jefferson Cherry Hill Hospital. The past year has been



In addition to their normal duties, New Jersey nurses are using their skills to administer COVID-19 vaccines at sites across the state.

Continued On Page 14



Rider University recognizes and thanks all nurses

NATIONAL NURSES MONTH | MAY 2021



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very difficult for us as nurses. Initially, we had to learn about this virus, how it was transmitted and how to treat our patients. The first wave of high patient admissions started in March 2020; the second wave ran from December 2020

through March 2021. The pandemic has proven challenging, both physically and mentally for our nurses. Working all day in masks and shields can be physically difficult, but the more difficult challenge is addressing staff members' mental health. COVID-19 has brought us very

sick patients and too many fatalities. Jefferson Health has offered various COVID-19 *Well-Being Resources*, which are tiered to match the level of emotional support needed by our staff members during these difficult times. These range from self-help well-being/coping support, to individual professional support. Many nursing staff have participated and benefited from these sessions. In December 2020, a Jefferson Health—New Jersey Intensive Care Unit nurse became our first vaccinated employee. Being there to see her vaccinated, gave me hope in our battle against the pandemic. All our staff have since been offered the vaccine.

**RWJBarnabas Health,
Rutgers Cancer Institute of
New Jersey**
By Carolyn Hayes,
PhD, RN, NEA-BC,
Chief Nursing Officer

Oncology has had a unique role in the COVID-19 pandemic given the patient population for whom we hold primary accountability. Screening, social distancing and reassurance were major work efforts, which are still underway at Rutgers Cancer Institute and RWJBarnabas Health. With vaccines now available, patients turn to us for advice and access with understandable anxiety. We were pained by visitor

Continued On Page 16



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The last year has been both physically and mentally challenging for frontline workers.

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THIS PLACE IS DIFFERENT



Photo: Getty Images/Stockphoto

Nurses have learned to reach out to each other for support through an unprecedented, difficult time.

Continued On Page 18

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Healthcare

Continued From Page 16

restrictions necessary to keep everyone safe. That meant clinical staff served roles family members normally do. We have sustained a level of vigilance for more than a year, and the fatigue from it is real. We have sought expertise in managing our own well-being. We have become caretakers for each other. Gratitude expressed by non-first-line responders has been uplifting as well. The fact that we were able to make a difference during this horrific period in world health has helped our workforce's mental health. We are after all a community of professionals who chose to serve those who are ill and suffering. To be able to do nothing would have added to our suffering.



Saint Peter's Healthcare System

By Linda Carroll,
MSN, RN-BC,
VP of Patient Care Services
and Chief Nursing Officer

Saint Peter's University Hospital recently received its sixth consecutive Magnet designation, nursing's highest honor, becoming only the fifth hospital in the world to do so. Magnet exemplifies nursing excellence in quality, service and the patient experience. The compassion, care and dedication our nurses continue to demonstrate through the COVID-19 pandemic

Continued On Page 20



Photo: Getty Images/stockphoto

Nurses provide emotional support to their patients as well as attending to their healthcare needs.



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Continued From Page 18



Nurses remain the backbone of any healthcare facility.

is remarkable. Nurses from other areas volunteered to assist their colleagues on our COVID units, further demonstrating Saint Peter's culture of excellence and commitment to our Catholic mission. Saint Peter's leadership provides our nurses the support needed to maintain a healthy work environment as they face unprecedented stress as a result of the pandemic. Saint

Peter's recently became the only hospital to receive the 2021 Clinical Healthy Work Environment Award presented by Sigma Theta Tau, an organization that empowers nursing leaders to transform global healthcare. The award recognizes and honors a clinical facility that demonstrates a commitment to promoting a healthy work environment and excellence in healthcare

outcomes. Our Nursing Workplace Environment and Staffing Council continues to meet regularly to promote the wellbeing of our staff. Our nursing team has mobilized COVID vaccine clinics, administering over 14,000 vaccines [through April] to employees, physicians and those most 'at-risk.' Many nurses volunteered to assist.



St. Joseph's Health

By Judy Padula,
RN, MSN, NEA-BC,
VP, Chief Nursing Officer

Over the past several months, we all have learned to work alongside the COVID-19 pandemic, providing expert care for both our COVID and non-COVID patients. The vaccine rollout has given the nursing staff a greater sense of hope and an additional tool to help us fight this pandemic. Despite the endless challenges we have faced over the past year, we have learned so much more about how to treat this virus, so patients are recovering more quickly and are discharged after only a few days. At St. Joseph's Health, we continue to treat many critically ill patients, and our nursing staff continues to treat their patients every day with tremendous dedication and compassion. We are all emerging from the pandemic with strength and resiliency.

Continued On Page 22

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Healthcare

Continued From Page 20



The Valley Hospital

By Ann Marie Leichman,
RN, MSN, NEA-BC,
SVP, Chief Nursing Officer

Reflecting on the one-year anniversary of the start of the COVID-19 pandemic at Valley, the dedication and compassion of our nurses—as well as our physicians and other staff—was something I will never forget. So many people rose to the challenge and stepped up to the plate and made it possible for us to continue to pro-

vide care to our community during this extraordinarily difficult time. Fortunately, we are now beginning to see light at the end of the tunnel. In December, we launched our vaccine program and are focused on ensuring our community is protected against this cruel virus. Yes, it has been a year like no other. But despite everything that has happened, we have successfully navigated one of the most challenging obstacle courses of our careers and we have come out the other side stronger than ever. This was possible because of the perseverance, determination and compassion our nurses have shown for those who entrust themselves to us for their care.



Photo: Getty Images/Stockphoto

Healthcare providers are encouraged by the speed of the vaccine rollout.



Trinitas Regional Medical Center

By Mary McTigue,
DNP, RNC, CENP,
VP, Patient Care Services,
Chief Nursing Officer

The Trinitas team of nurses has been faced with a multitude of challenges since the beginning of the COVID-19 pandemic, and has risen to the occasion on every count. But it's not just about taking care of patients anymore. The pandemic has shined a spotlight on the need to strike a balance between patient-care and self-care—a major challenge for all healthcare workers. It's more important than ever for nurses to know their limits and seek help when they need it. We support each other and keep lines of communication open, but it's a concept that needs to be reinforced daily. Since we have begun vaccinating people, there is a tremendous sense of relief in the air. After being cooped up for more than a year, and now receiving the vaccine, people are able to spend time with vaccinated family members and have another means to protect themselves from the virus. The nurses who have volunteered at the vaccination clinics have experienced some of their most rewarding moments in the profession. The vaccine represents not only protection, but the freedom from fear and hope for better days ahead. It's been extremely rewarding to be on the receiving end of such profound gratitude. 🧡



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Morristown Medical Center Expands Infusion Center

The expansion accelerates access to breakthrough cancer therapies.

By John Joseph Parker
Contributing Editor

On Oct. 27, 2020, a ribbon-cutting event was held for Atlantic Health System's Morristown Medical Center's new Infusion Center located in the Carol G. Simon Cancer Center. The first of three phases of expansion, the new unit was funded in large part by donations made by community members in support of the Foundation for Morristown Medical Center's Growing Forward Campaign.

The Infusion Center, which provides intravenous chemotherapy, immunotherapy and biotherapy, is a critical component of Atlantic Health System's ability to provide patients with access to the most promising and life-saving treatments, clinical trials and innovations in the communities where they live and work. When administered on an outpatient basis, infusions can last up to 7 hours, during which time safety and comfort are of greatest importance. The new Infusion Center enables Atlantic Health System Cancer Care to offer more patients access to the latest, leading-edge cancer

treatments in a caring and safe, state-of-the-art environment.

Between 2016 and 2019, Morristown Medical Center's outpatient Infusion Center saw a 40 percent increase in patient volume. This increase is attributed to three significant advances to the Atlantic Health System cancer program: the recruitment of world renowned physician researchers; the launch of the nation's first Breakthrough Oncology Accelerator, a pioneering research and clinical collaboration with the Translational Genomics Research Institute of Phoenix, Arizona; and the designation as the first New Jersey-based National Cancer Institute Oncology Research Program. These three milestones allowed the cancer center to expand its portfolio of multiple early- and late-phase clinical trials.

"We are excited to offer our cancer patients the most advanced clinical options and therapies in a technologically advanced and modern setting," explains Dr. Whitman.


"Because of our loyal donor support, we were able to expedite the expansion and renovation of the Infusion Center at the Carol G. Simon Cancer Center, ensuring high-quality support of our patients, their families and our award-winning clinical teams," says Trish O'Keefe, Ph.D., RN, Morristown Medical Center president and Atlantic Health System vice president,

While the Infusion Center is open to support patients, the fundraising to support the remainder of the renovation of the Carol G. Simon Cancer Center continues; \$6.1 million of the \$6.5 million philanthropic goal has been reached.

The new space adds 12 infusion chairs, bringing the total to 36, which have been placed in a combination of open and private infusion bays, as some patients enjoy interaction while others prefer a quiet meditative space. Natural light, soothing colors and reclining chairs are among the features that promote the most healing environment possible.

The physical space reinforces patient-centered care by assigning each patient a dedicated team to accompany them during diagnosis, as they're being treated and, afterward, into survivorship. The team and related support services are centralized, making it easy for patients to receive all their care in a single location.

Lydia Nadeau, RN, MBA, executive director, and Eric Whitman, M.D., medical director of Atlantic Health System Cancer Care met with healthcare professionals and patient advisory groups for advice in the design process. Recliners for patients, a comfortable chair for family members, iPads, blanket warmers and music, pet and art therapy were all strongly recommended and are reflected in the new design, promoting a healing experience.

All COVID-19 safety protocols are followed, and the layout of the new space helps ensure everyone's comfort and safety. All facilities and teams maintain a safe environment by monitoring employees, patients and visitors with temperature checks, health and travel status updates, mandatory masks, hand sanitizing, social distancing and strict environment disinfection protocols. 



Morristown Medical Center President Trish O'Keefe, Ph.D., RN



Eric Whitman, M.D., Medical Director of Atlantic Health System Cancer Care

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State-of-the-Industry Report: Banking in the Garden State

Thanks to the PPP, \$24.1 billion in loans were provided to businesses in New Jersey.

By Diane C. Walsh
Contributing Editor

New Jersey banks emerged from the challenges of last year's pandemic as stronger, more resilient and innovative institutions, ready to help the state rebuild its economy.

John E. McWeeney, Jr., president and CEO of the New Jersey Bankers Association, said the 61 banks that are headquartered in the state ended 2020 with more than \$20 billion in capital on hand—a 7 percent increase from the prior year. The federal Payroll Protection Program (PPP) and the stimulus checks resulted in “deposits exploding” to \$143 billion—more than \$17 billion greater than the previous year, he added.

Another key indicator of the banks' strength is the \$136 billion in commercial loans outstanding, representing a \$13 billion annual hike, the banking executive also noted.

“The strong capital position, deposits and liquidity put us in a great position to help the economy,” McWeeney said as he discussed his industry's status with *COMMERCE*.

He commended Thomas J. Shara, president and CEO of Lakeland Bank, and Thomas J. Kemly, president and CEO of Columbia Bank, the respective chairman and immediate past chairman of the association, for their leadership throughout this tumultuous year. Shara and Kemly also serve on the board of directors of the Commerce and Industry Association of New Jersey. Their involvement with the two associations makes for easy collaboration.

Bankers were classified as essential workers on the economic front during the pandemic. As such, McWeeney said, the foremost concern was to make certain all customers, businesses and consumers had access to their money to conduct their affairs. While many branch offices were forced to close, he said the banks expanded their drive-up services, instituted banking by appointment and enhanced their digital banking services. Some of these innovations will continue post pandemic, especially the digital services, he said, adding that the pandemic probably accelerated many banks' conversion to digital by three to five years.

At the onset of the crisis, McWeeney said the banks realized it was critical to support both the consumer and commercial customers. Therefore, in discussion with the state Department of Banking and Insurance, a 90-day forbearance program was put into effect for residential mortgage customers. The banks also reached out to their commercial customers and deferred payments on millions of dollars in loans. The extent of the pandemic triggered a second 90-day deferral, but McWeeney said the banks are proud of their proactive support and most of the customers have come off of the deferrals.

The banking association members also had a pivotal role in the federal PPP loan program. Loan applications were made through local banks, and more than 248,000 businesses received loans from the unique program designed to help stores, factories, restaurants and every other sort of business keep their doors open and workers employed during the pandemic.



The 61 banks that are headquartered in the state ended 2020 with more than \$20 billion in capital on hand—a 7 percent increase from the prior year, according to New Jersey Bankers Association President and CEO John E. McWeeney, Jr.

McWeeney said \$24.1 billion in loans were doled out in New Jersey and the average loan was \$96,900.

“It was a herculean effort, especially in the first round,” he said, recalling the technical problems that surfaced with the Small Business Administration, the federal agency designated to administer the program. “Bankers worked 24/7 for weeks.”

In addition to the demands of processing the PPP loans, McWeeney said the volume of payments to consumers was also overwhelming when the federal stimulus funds were released. Yet, the banks met the increased demands, just as they also stepped up their philanthropic work. McWeeney said his members are always committed to community service. “But in this case, bankers stepped up even more so,” he said, noting that banks made donations to many nonprofits throughout the state, including providing personal protective equipment in some cases. The association's foundation raised

Continued On Page 28



Banks enhanced their drive-through services to help customers during the COVID-19 crisis.

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Anna Kundel, MD, Medical Director, Endocrine Surgery and the Center for Thyroid and Parathyroid Care; and Adam S. Kelman, MD, Chief, Endocrinology, Valley Medical Group.

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Banking

Continued From Page 26

\$400,000 in donations for the NJ Pandemic Relief Fund.

Corporate responsibility and governance are core values of all the bank association members. In the wake of the national turmoil over the tragic death of George Floyd, McWeeney said NJBankers established a Diversity, Equity and Inclusion Council. It is formulating a series of webinars on how to recruit and maintain a diverse workforce, and why it is a competitive advantage. He said the association has also



Bankers expect the federal government to eliminate the obstacles that are preventing them from servicing cannabis businesses.

reached out to the black business community and the African American Chamber of Commerce to develop more partnerships. "There is a lot of work to be done, but we feel we are making some progress," he said, adding that the banks are moving to recruit more people of color to their boards of directors.

McWeeney said his members will continue to analyze trends facing their industry. One of the biggest is the dramatic move to digital by all customers. "All age groups like the convenience, especially young people." He expects digital services will expand to accommodate the new forms of currency and alternative payment channels such as Venmo.

The migration to digital will result in fewer bank branch offices but he emphasized "there are still going to be plenty."

The branches will be smaller and provide more self-service technology, he said, adding that over the past five years branch offices have dropped from 3,100 to 2,700. Bank consolidations are also expected to continue. Ten years ago, there were 117 banks headquartered in New Jersey; five years ago the ranks were reduced to 93; and now there are 61. The consolidations are a nationwide trend. But McWeeney said it is more difficult for community banks to compete. Due to their size and scale, community banks are challenged by the cost of complying with regulations and the cost of digital conversion.

As the pandemic abates and CDC guidelines allow for more business openings, McWeeney said more bankers will be going back to their offices. But he expects some portion of the workforce will continue to work from home because it has proven to be efficient and effective.

In the coming year, McWeeney also expects the federal government will eliminate the obstacles that are preventing most banks from servicing the cannabis businesses. New Jersey has allowed medical marijuana for several years and recently legalized recreational marijuana use. While a few New Jersey banks service the fledgling business here under the guidance of the U.S. Treasury, McWeeney said federal action will clear the way for a new business line.

The association is also monitoring Gov. Phil Murphy's administration for any progress in his plan to create a state bank. Since the governor unveiled the concept, the banking association has voiced its staunch opposition. McWeeney explained that if Gov. Murphy is concerned with access to capital, there are existing agencies, such as the Economic Development Authority and the NJ Housing and Mortgage Finance Agency, that can expand to serve more people without creating a bank that would compete with the private sector. McWeeney said his members are ready to provide their expertise to the governor on this issue. ❧

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Adapting to a Changing Market: A Bank Presidents Roundtable

The COVID-19 pandemic has upended society and finances.

Compiled by John Joseph Parker
Contributing Editor

Banks in New Jersey have navigated the pandemic with technology, banking by appointment and drive-thru options. Loans have continued with the addition of the federal Payroll Protection Program, and the economy has needed banks to keep serving customers despite many new challenges. *COMMERCE* asked the following banking industry leaders to address how their bank and the industry has adapted to the new normal



Bank of America, New Jersey
By Alberto Garofalo,
President

Last year we witnessed the dramatic effects of the pandemic on the economy, the financial services industry and our operations. So far in 2021, we are seeing signs of a recovery, led by increased consumer spending, strong markets and solid investing activity. As we look to the future, we are confident that we can continue to deliver our purpose: making financial lives better for our customers and clients, the communities in which we live and work, and our employees here in New Jersey.



Blue Foundry Bank
By James D. Nesci,
President and CEO

Blue Foundry Bank is entering 2021 in a strong position, having made strategic pivots to our products, company culture and the way we service our customers, managing change through the global pandemic. The bank has innovated its product assortment to meet

Blue Foundry has unveiled Blue Carbon Business Loans for small- and middle-market businesses.

the needs of its customers, including the successful Q1 2020 launch of Blue Carbon Business Checking, which is already servicing nearly 1,000 customers. Most recently, our teams have embraced a customer first, agile style evidenced by our efforts to support over 950 PPP loans. The bank has crafted solutions for today's tech-savvy customer to include digital and mobile banking, personalized video chats and one-on-one con-

versations. By embracing the needs of customers, we are ready to continue to respond to an ever-changing industry and landscape.



Columbia Bank
By Thomas J. Kemly,
President and CEO

Columbia Bank and the banking industry as a whole are in a great position to support meaningful economic expansion for the business community. With interest rates still historically low, and substantial government stimulus available, we feel the economy is poised for growth. As the country recovers from the impact of the pandemic, contactless payment will be more popular than ever as it is safer and more convenient. Tools such as Zelle and Venmo will continue to rise, as customers become more comfortable going cashless. Customer experiences will become more virtual, and services such as Chat, and Appointment Scheduler, and digital hand-holding for processes such as mortgage and commercial loan applications will become more commonplace. With the increase of digital services, there will be increased focus on cybersecurity and fraud protections for consumers, and we expect in-

Continued On Page 32



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Banks have ramped-up their access to online banking and drive-thru banking to keep clients COVID-19 safe.

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The ability to track analytics has become a critical aspect of modern banking.

Continued On Page 34

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Banking

Continued From Page 32

creased regulatory focus as the industry takes responsibility to protect the consumer.



Kearny Bank

By Craig Montanaro,
President and CEO

Thanks to sustained investment in data- and analytics-focused tools, artificial intelligence, and digital platforms, the banking industry is in a favorable position to leverage consumers' increasing reliance on mobile banking solutions. At Kearny Bank, we're strongly capitalized, have continued growing our loan



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portfolios and deposits, and are attracting new business from commercial and personal clients. In the near term, we'll emphasize digital innovation to expand product lines and broaden the company footprint. Our primary consideration is always the people we serve and their various needs. We just keep working to provide the right client with the right product, through the right channel, at precisely the right time.



Lakeland Bank

By Thomas J. Shara,
President and CEO

Overall, the industry is strong and viewed positively as a result of how it supported the recovery challenges of 2020. Banks with the capital strength, commitment to customer service and community spirit continue to lead the way out of this crisis and back to economic vitality. Having met this challenge head on, Lakeland is doing well in 2021. As for the near future, 2020 catapulted banks to enhance their existing digital initiatives, and this will remain a top priority across the industry in order for banks to thrive in the next few years. Banks will also be focused on safely returning employees to the office as well as evaluating the continuation of a broader remote workforce. And finally, ensuring there is diversity at all levels of our industry will be a significant focus going forward.



M&T Bank

By Thomas H. Comiskey,
Regional President

Ongoing vaccination efforts look promising and are cause for optimism in 2021. The last year illustrated that, even with the increased adoption of digital banking applications, personal relationships between M&T bankers and their clients remain critical. For example, ongoing guidance and assistance around securing PPP loans or other funding within the branches were invaluable to many clients. At the forefront of this ongoing outreach and relationship-building must be increased support to the diverse communities and businesses we serve across New Jersey.



Manasquan Bank

By James S. Vaccaro,
Chairman, President and CEO

The entire banking industry has achieved the remarkable task of providing unwavering support to the business and consumer sectors of the economy during the pandemic. That support of service and operating flexibility must be viewed within the context of understanding that numerous industries were, and continue to be, significantly and adversely affected economy.

Continued On Page 364

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Photo: Getty Images/Stockphoto

Increase in the availability of COVID-19 vaccine has made banking customers more comfortable when in-person banking is their choice.

Continued On Page 38

Silence Speaks Volumes when Communicating

In the world of communication and leadership, silence often sends a powerful message. Yet, silence is a communication tool that few leaders really understand how to use. Let's take a closer look.

The strong silent type. What exactly does silence communicate? In early Hollywood years, the term "strong silent type" was coined to describe actors who would communicate strength and confidence without saying a word. The same thing is true in business.

Be self-aware. Too often we think communicating is simply talking nonstop in a linear fashion—no pauses, no planned silence, no hesitation, no rhythm—just talking randomly. We are not aware of how we are being received and perceived by others. Our lack of understanding of the power of silence is indicative of how most professionals miss subtle communication cues.



STEVE ADUBATO'S

LESSONS IN LEADERSHIP

Silence has a profound impact. It helps you as a communicator to pace yourself and breathe. It allows you to organize your thoughts and emphasize one point or another. It builds anticipation in your audience and allows them to follow your message.

Pausing and silence can be uncomfortable, but only if we let it. We put so much pressure on ourselves to think of the perfect thing to say, that as soon as we experience a second of silence, we panic. This often causes us to say things we wish we hadn't, without thinking them through. However, if when experiencing silence, we took a breath and said to ourselves; "What am I thinking right now?" then we would project more confidence.

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 NJ PBS who has appeared on **CNN**, **FOX5 NY** 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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Banking

Continued From Page 36

ically by both the magnitude and duration of the pandemic. During this period, Manasquan Bank deftly swiveled and quickly transformed to ensure uninterrupted access and service while simultaneously enhancing our digital platforms, both comprehensively and securely. While the disruptive economic effects will take further time to fully manifest, the community banking sector in general and Manasquan Bank in particular remain well-poised and positioned to make further market inroads leading to quality growth, earnings expansion and further balance sheet fortification.



Peapack-Gladstone Bank

By Gregory M. Smith,
SVP, President of Commercial
Banking

We are off to a strong start to 2021. Doors have opened based on our execution during rounds one and two of the Paycheck Protection Program, mainly because we put our clients' needs first. We helped businesses when their existing banks—many of them our larger competitors—couldn't. This led to new relationships and a strong pipeline. We remain focused on our clients and associates. Reflecting on what the country has gone through over the past year—COVID-19, a polarizing election, racial injus-

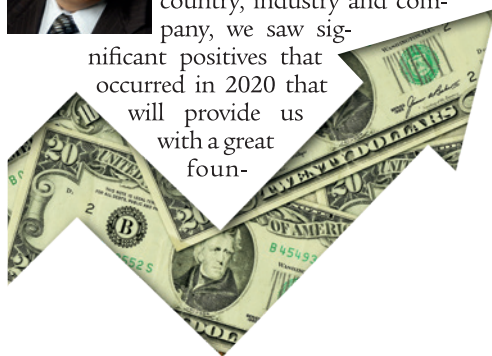
tice, and vaccination challenges—I worry about the mental health impact. It's important to stay close to your people, remembering to ask how they are and how you can help. Industry-wise, like every bank, we have a surplus of liquidity along with strong credit pipelines in our commercial business. We are keeping an eye on potential wealth acquisitions. We feel good about how the year has started and how we are positioned heading into the second quarter.



Spencer Savings Bank

By Jose B. Guerrero,
Chairman and CEO

Although the pandemic created significant disruption to our country, industry and company, we saw significant positives that occurred in 2020 that will provide us with a great foundation.



Banks are confident in growth in 2021.

dation and lift to 2021's loan and deposit growth and mix, driving improved financial performance. With credit quality coming in better than anticipated, a stronger loan demand as optimism grows, a favorable slope in the yield curve and the tail winds of lower funding costs all benefiting community banks, 2021 has the potential to accelerate business plans and earnings ahead of pre-pandemic levels. In the near future, we will continue to reassess and reconfigure our business models and plans, to adjust for lessons learned from the pandemic operating environment and the anticipated changes in both customer and employee behaviors and expectations.



Valley Bank

By Ira Robbins,
President and CEO

Our industry has faced a number of challenges in the midst of a global pandemic. Even heading into 2021 we're still working to overcome significant economic volatility, meet customers' expectations for digital resources, and adjust to a remote work environment. Despite all this, we are optimistic about the chances of a strong economic recovery in 2021, and we believe that, as a bank, we have a responsibility to be a critical part of a "return to normal." Our continued ability to innovate new products, services and technology will help us sup-

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STEVE ADUBATO'S

LESSONS IN LEADERSHIP

with co-host Mary Gamba

Sunday 10:00am

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Banking has become a global business while still focusing on local business and consumer clientele.

Continued On Page 42



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■ Banking

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port individuals, families and businesses throughout our footprint and firmly position us for sustainable growth well into the future. Last year, our industry was humbled, to say the least. But Val-

ley was able to report strong earnings because we stayed true to our core values. We put our people and customers first, ensuring everyone's well-being while making it convenient for people to manage their finances. We worked with businesses in need

of support. We provided millions in aid to community groups. Valley is well-positioned heading into 2021 to continue to be the strong, reliable financial institution our communities have trusted for more than 90 years. 📈



Photo: Getty Images/Stockphoto

Attention to customer service is still of prime importance for successful banking practices.



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Accounting Education Programs Train Future Business Leaders

CPAs become CFOs and CFOs become CEOs.

By John Joseph Parker
Contributing Editor

Most accountant and auditor positions require at least a bachelor's degree in accounting or a related field, but some employers prefer applicants with a master's degree in accounting, or with a master's degree in business administration with a concentration in accounting. In addition, accounting education programs train the business leaders of the future, from CPA firm managing partners to CFOs to CEOs. Here are some of the academic institutions in New Jersey that offer related degrees, certifications and continuing education courses.

Atlantic Cape Community College

(Mays Landing, Atlantic City)
A.A.S., Accounting;
www.atlantic.edu.

Bergen Community College

(Paramus, Lyndhurst)
Accounting Career A.A.S. Program;
Accounting Transfer A.S. Program;
www.bergen.edu.

Berkeley College

(Paramus, Newark, New York City, Woodbridge, Woodland Park, Online)
A.A.S., Business Administration/Accounting;
B.B.A., Accounting; B.S., Accounting;
www.berkeleycollege.edu.

Bloomfield College

(Bloomfield)
B.S., Accounting; M.S., Accounting;
www.bloomfield.edu.

Brookdale Community College

(Lincroft)
Accounting Program, A.A.S. Degree;
www.brookdalecc.edu.

Burlington County College

(Mount Holly, Mount Laurel, Pemberton)
Accounting (A.S., ACC);
Accounting Certificate (CR, ACC);
Accounting Technology (A.A.S., ACC);
www.bcc.edu.

Caldwell University

(Caldwell)
B.S., Accounting; B.S./M.S., Accounting;
www.caldwell.edu.

Camden County College

(Blackwood, Camden, Cherry Hill)
A.A.S., Accounting;
www.camdencc.edu.

Centenary University

(Edison, Hackettstown, Parsippany)
A.A.S., Accounting;
B.A., Accounting; M.B.A., Accounting;
www.centenary.edu.

County College of Morris

(Randolph)
A.S., A.A.S., Business Administration
and Business Career;
www.ccm.edu.

Cumberland County College

(Millville)
A.S., Accounting;
Accounting Academic Certificate;
www.ccnj.edu.

DeVry University

(Cherry Hill, North Brunswick, Parsippany)
A.A.S., Accounting;
B.A., Accounting Specialty;
Master's, Accounting;
www.devry.edu.

Essex County College

(Newark)
A.A.S., Accounting;
www.essex.edu.

Fairleigh Dickinson University

(Madison, Teaneck)
B.S., Accounting; B.S., Accounting;
M.S., Accounting;
www.fdu.edu.

Felician University

(Lodi, Rutherford)
B.S., Accounting;
Partnership with
Sussex County Community College
for Two-Year Transfers;
www.felician.edu.

Georgian Court University

(Lakewood)
B.S., Accounting;
www.georgian.edu.

Hudson County Community College

(Jersey City)
A.S., Accounting; A.A.S., Accounting;
www.hccc.edu.

Kean University

(Union)
B.S., Accounting; B.S./M.S., Accounting;
www.kean.edu.

Mercer County Community College

(Trenton, West Windsor)
A.A.S., Accounting;
www.mccc.edu.

Middlesex County College

(Edison)
A.A.S., Accounting;
Accounting Certificate of Achievement;
www.middlesexcc.com.

Monmouth University

(West Long Branch)
B.S./B.A., Accounting Concentration;
M.B.A., Accounting Concentration; FAFE, COA
for Bachelor's or Higher;
www.monmouth.edu.

Montclair State University

(Montclair)
B.S., Accounting Concentration; M.B.A.,
Accounting Concentration; M.S., Accounting;
www.montclair.edu.

New Jersey City University

(Jersey City) B.S./B.A., Accounting; M.S.,
Accounting;
B.S./M.S., Accounting; www.njcu.edu.

Ocean County College

(Toms River)
A.S., Business Administration; A.A.S., Business;
Accounting Certificate of Completion;
www.ocean.edu.

Passaic County Community College

(Paterson)
A.S., Business Administration; Accounting/
Management/Marketing Career Program;
A.A.S., Accounting;
www.pccc.cc.nj.us.

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(Mahwah)
B.S., Accounting;
www.ramapo.edu.

Raritan Valley Community College

(Branchburg)
A.A.S., Accounting;
A.A.S., Information Systems;
www.raritanval.edu.

Rider University

(Lawrenceville)
B.S., Accounting;
MAcc., Accounting;
Forensic Accounting (Graduate Level),
Forensic Certificate;
www.rider.edu.

Rowan University of South Jersey

(Gloucester, Sewell)
A.S., Business Administration;
Accounting Career, Program;
www.rcsj.edu.

Rutgers University

(Camden, New Brunswick, Newark)
B.S., Accounting Courses; M.B.A.;
www.rutgers.edu.

Saint Peter's University

(Jersey City)
B.S., Major in Accounting;
B.S., Minor in Accounting;
Certificate Program;
www.spc.edu.

Salem Community College

(Carneys Point Township)
A.S., Business Administration,
A.A.S., Business Administration;
www.salemcc.edu.

Seton Hall University

(South Orange)
B.S., Accounting;
M.S., Professional Accounting;
www.shu.edu.

Stockton University

(Galloway)
B.S., Business Studies,
Accounting Concentration;
www.stockton.edu.

Sussex County Community College

(Newton)
A.S., Accounting;
www.sussex.edu.

The College of New Jersey

(Ewing)
B.S., Accounting Courses;
www.tcnj.edu.

Thomas Edison State College

(Trenton)
B.S., Accounting Courses;
www.tesc.edu.

Union County College

(Cranford, Elizabeth, Plainfield, Scotch Plains)
A.A.S., Accounting;
www.ucc.edu.

University of Phoenix

(Jersey City, Online)
B.A., Accounting Concentration; M.S.,
Accountancy;
www.phoenix.edu.

Warren County Community College

(Washington)
A.A.S., Accounting Management;
www.warren.edu.

William Paterson University

(Wayne)
B.S., Accounting Courses; M.B.A.,
Accounting Courses;
www.wpunj.edu.

Sources: New Jersey Society of Certified Public Accountants, Colleges and Universities.

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Pro Bono Representation Assists Communities and Worthy Causes

Law firms use their expertise to help those in need.

Compiled by John Joseph Parker
Contributing Editor

Many people and organizations lack the financial resources to hire attorneys, even though they need their help. That's why pro bono representation is so important—vital to so many communities and worthy causes. Here are some examples.



Chiesa Shahinian & Giantomasi PC

By Daniel A. Schwartz, Esq.,
Managing Member

CSG has a longstanding commitment to pro bono involvement and has been honored to support the missions of many of the state's most well-deserving organizations. A particularly notable ongoing engagement has been for Girls on the Run New Jersey East, a youth development program for third- to eighth-grade girls that uses running as a platform to instill life skills and promote holistic health outcomes. Lindsay Dischley, a Member with our Employment Group and a GOTR NJE Executive Board Member for the past six years, has led our involvement with the rapidly growing organization. GOTR NJE has doubled its employee infrastructure to serve more girls in New Jer-

sey across its five-county footprint, and CSG's counsel has enabled this scale-up by ensuring that the organization is well-positioned to continuously attract and retain high-quality staff in a competitive hiring market for nonprofits. This past year in particular, CSG has helped GOTR navigate the pandemic in a variety of ways, including assisting with employee relations, honing cybersecurity policies and incident response plans, and advising on contractual issues as they arise. By providing legal counsel at no cost, CSG has empowered GOTR NJE to focus its resources on funding its critical programming, and thus make an impact on the lives of more girls in our local communities.



Gibbons P.C.

By Patrick C. Dunican Jr., Esq.,
Chairman and
Managing Director


Led by the Gibbons Diversity Initiative and the Gibbons Cares pro bono program, Gibbons launched a new pro bono effort in 2020 in conjunction with the firm's first Juneteenth holiday commemoration. The initiative is a partnership with the Institute for Entrepreneurial Leadership (IFEL) in its "Small Businesses Need Us" program to assist women and minority small business owners impacted by the COVID-19

pandemic. IFEL created Small Businesses Need Us in response to the struggle many small businesses are facing due to the COVID-19 pandemic and its related business shutdowns and slowdowns. The program aims to mobilize and activate professionals throughout the business community to pool their experience to help small businesses survive and recover from the impact of COVID-19. Through the initiative, volunteers with various specialties required for day-to-day business operations, including legal service providers, are organized into cross-functional teams and matched with participating small businesses based on those organizations' specific needs. Gibbons attorneys have the opportunity to assist various small women- and minority-owned enterprises on a pro bono basis in a wide range of legal practice areas, including corporate, employment, real estate, intellectual property, and data privacy and security, among other types of legal services these businesses may need.



Riker Danzig Scherer Hyland & Perretti LLP

By Michael R. O'Donnell, Esq.,
Co-Managing Partner

Riker Danzig provided pro bono legal support to Matriark Foods, which received a grant from ReFED and partnered with a community food rescue organization during the COVID-19 pandemic to rescue and upcycle food that otherwise would have gone to waste and then to distribute it to food-insecure individuals in New Jersey. Matriark Foods works with farmers and aggregators to make use of the 40% of vegetables that would otherwise go to waste in the fields. They also work with food service providers to utilize the hundreds of thousands of pounds of fresh-cut remnants from food preparations. The project rescued 620,000 pounds of food—and the equivalent of more than 500,000 meals—over a 90-day period. If this food had been disposed of rather than rescued and upcycled, it would have generated greenhouse gases in excess of 20,000 metric tons of CO₂ equivalent. In addition there were significant greenhouse gas emissions reductions associated with rescuing the food for human consumption. Riker Danzig advised on insurance and contracting issues relating to the project, and provided counsel on the novel legal issue of whether liability protections for donated food extend to upcycled food. 



Girls on the Run New Jersey East uses running to instill life skills and promote holistic health.

Photo: Getty Images/stockphoto

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